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TOWN AND COUNTRY
 3/4 acre near Mississauga and 17th Sideroad. Large 4 bedroom ranch style bungalow in private park-like setting. 2 bathrooms, fireplace, hobby room, numerous walkouts. Immediate possession. Only \$88,900. Call Nick Zeis.



TREES!! SPECTACULAR...
 Park-like setting, 4 bedroom luxurious bungalow situated on a 1.2 acre lot. If you like something different and privacy, this is your home. \$137,000. For your private showing call Bud Mutscheller or Nick Ferraro.

VACANT!!!
 Are you looking for a 3 bedroom home with 2 bathrooms, family room with walkout, bar room? This is the home for you! Price to sell fast at \$40,900, so act fast. Call Bud Mutscheller or Nick Ferraro.

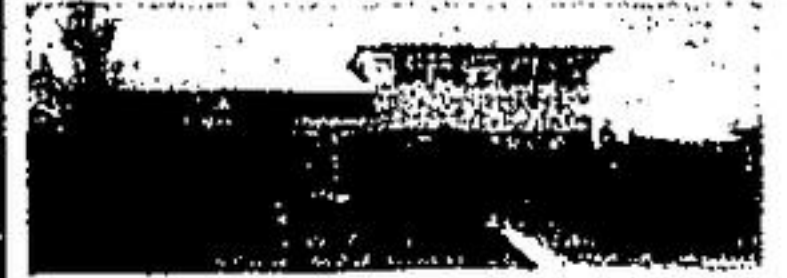
● **HOMES** ● **TOWN HOUSES**
 ● **RENTALS**
 ● **CONDOMINIUMS**



**CONSULT THOSE
 IN THE KNOW**

**CHOOSE NOW
 MODEL HOMES
 TERRY COURT**
RAVINE LOTS — ★ BUNGALOWS
 ★ **SIDE SPLITS**
 ★ **TWO STOREY**
 ★ **3 & 4 BEDROOMS**
 ★ **Double garages, lots completely sodded,
 driveways paved**
HOMES NEARLY FINISHED — CHOOSE NOW
SKOPIT BUILT
 For personal inspection and further information
 call **JOHNSON CARNEY LTD. (Exclusive Agents)**
**JOHNSON
 CARNEY**
 877-5261

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 10 MOUNTAINVIEW RD. S. GEORGETOWN 457-2624



LOTS OF EXTRA'S
 are built into this gorgeous sidesplit with family room, extra washroom and bedroom, sun porch, finished recreation room. Priced right at \$70,900.00 029



8 1/2 PER CENT FIRST MORTGAGE
 Super buy in Bramalea. Close to big town features: Mall shopping, sports and park within walking distance. New listing \$45,000.00 with H.O.M.E. lease plan. 030



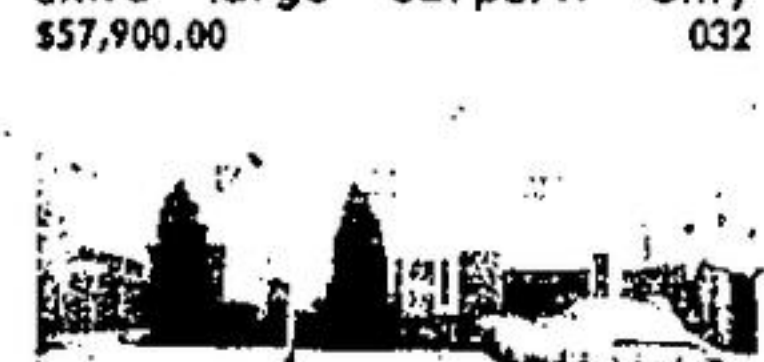
SPLISH SPLASH
 In this real spiffy 18' x 36' inground pool and neat sun deck all fully fenced. This clean bungalow has an extra fourth bedroom downstairs plus finished recreation room with bar. A real deal at \$58,900.00. 031



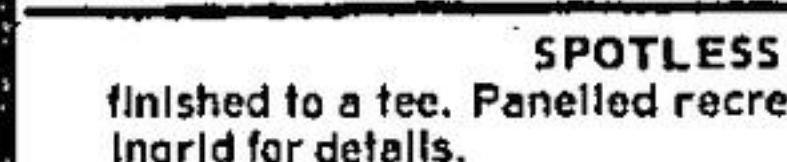
LARGE 9 1/2 % MORTGAGE
 Inlaws are welcome in the two bedroom basement suite. Neat kitchen, large living room upstairs. Ample parking under extra large carport. Only \$57,900.00 032



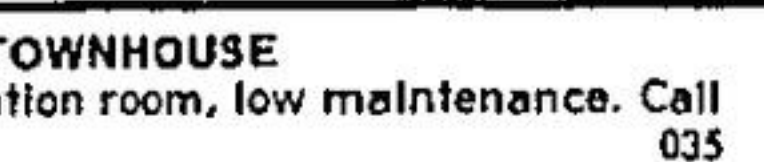
LOOKING FOR A NEW HOME?
 Multi-level, hillside plan, architecturally designed for contemporary living conditions. Large treed lot. Lovely family room with double walkout, 3 fireplaces, 2 1/2 bathrooms. See it on your weekend drive around town. 033



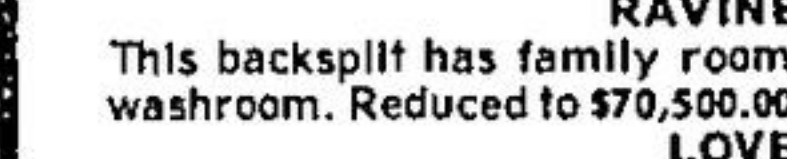
SPACIOUS ROOMS
 Are the big features in this lovely 4 bedroom home, with two extra washrooms and unspoiled basement. Backing onto treed ravine. Quiet patio in backyard. Now reduced to \$71,900.00. 034



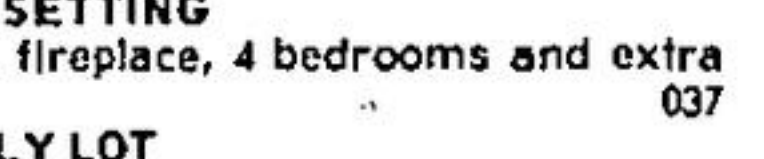
SPOTLESS TOWNHOUSE
 finished to a tee. Panelled recreation room, low maintenance. Call Ingrid for details. 035



LOOK AT THIS
 excellent semi detached home. Four bedrooms, eat-in kitchen, dining room and full basement. Shows beautifully. \$56,900.00 036



RAVINE SETTING
 This backsplit has family room, fireplace, 4 bedrooms and extra washroom. Reduced to \$70,500.00 037

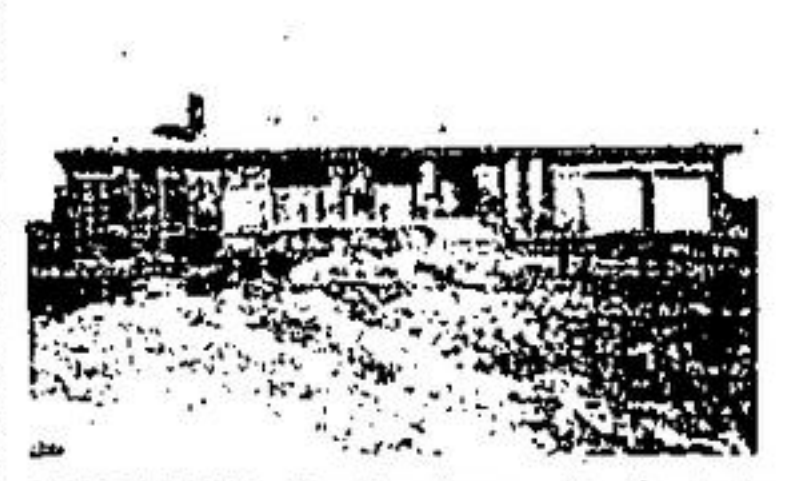


LOVELY LOT
 with a view. Ready for building permits. Just 3 minutes from town. \$39,900.00 038

FEATURE HOME OF THE WEEK

NEW LISTING
 Spotless semi on huge fully fenced lot with above ground pool. Very tastefully decorated, lots of extras. Call Ingrid. \$48,500 039
CENTURY 21 JON ZORGE REAL ESTATE INC.
WE'RE THE NEIGHBOURHOOD PROFESSIONALS

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BRAMPTON: 3 miles from city limits in private setting. Convenient to 401. Builder's own custom 3 bedroom solid brick on 1 acre plus. 2 fireplaces, sunken living room, 2 baths, semi formal dining room, all large rooms with quality construction. Asking \$123,500. For personal inspection call 877-9500.



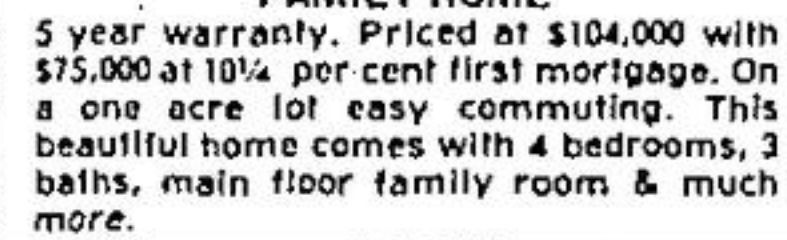
TUDOR BEAUTY
 1 acre lot. Good mortgage at 10 1/4 per cent. Located between Brampton and Georgetown. House comes complete with 2 car garage, 4 bedrooms, 3 baths, main floor family room with fireplace and glass walk out. Asking \$114,900



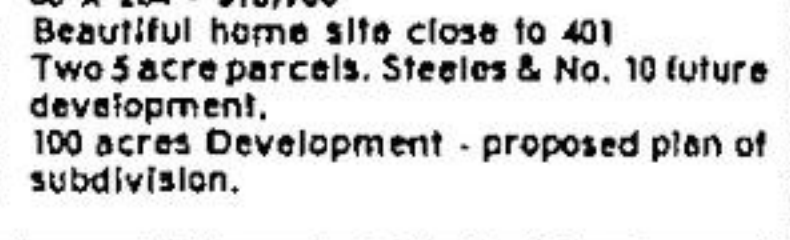
IDEAL COUNTRY HOME
 Near 401 on Steeles Avenue 2 miles west of Trafalgar Road on North Side Steeles. Two and one-third acres, 3 bedroom bungalow, 2 car garage, nicely landscaped. Priced to sell



BUILDING LOTS
 10 acres - \$34,900
 66 x 264 - \$18,900
 Beautiful home site close to 401
 Two 3 acre parcels. Steeles & No. 10 future development.
 100 acres Development - proposed plan of subdivision.



FAMILY HOME
 5 year warranty. Priced at \$104,000 with \$75,000 at 10 1/4 per cent first mortgage. On a one acre lot easy commuting. This beautiful home comes with 4 bedrooms, 3 baths, main floor family room & much more.



Parade of Homes
 The mortgage business gradually has become like a variety store with something to suit every taste. This has made possible the purchase of homes by families who would not otherwise have been able to acquire them.
 However, unlike a variety store where a shopper may spurge on more articles than needed or wanted, mortgages are tailor made to the needs and preferences of the family buying the house. So contrary to variety store practices, a family doesn't have to buy more mortgage than it needs.
 Nonetheless, it is a good idea to shop around to obtain the best interest rate possible and the best counselling possible to be sure the type of mortgage eventually settled on is the one best suited to the needs of the family.
 For instance, regardless of the type of mortgage chosen, the longer the amortization period (the length of time required to pay off the mortgage) the more interest will have to be paid. The shorter the amortization period, the less the interest will be over the long haul—but monthly payments will be higher.
 The amortization period should not be confused with the "term" for which a mortgage is written. At one time the term and the amortization period were the same. This has resulted in some families still happily paying off mortgages with 6 and 7 per cent interest rates while going rates are considerably higher.
 But when mortgage rates began to climb lenders decided to make the term usually for a maximum of five years. At the end of that time the interest rate is adjusted to current rates and renewed for another term. Actually, terms now run anywhere from one to five years.
 Not all mortgages run their course. Through transfers to another city, family enlargement, family break-up, higher incomes, or other reasons many families move and existing mortgages are either taken over or the property is refinanced at current interest rates. This gives the buyer the choice of the type of mortgage best suited to his needs.
CHANGE IN DIRECTION
 Until recently there were a number of federal government programs to help families acquire home ownership status, but now these have largely disappeared and been replaced with financial housing aid to the provinces, except for the Graduated Payment Mortgage (GPM) introduced about a year ago.
 The federal government also allows a tax-free income tax deduction of up to \$1,000 a year for 10 years to enable families to acquire a down payment for a house, providing the money is invested in a Registered Home Ownership Savings Plan (RHOSP).
 The GPM requires a down payment of 10 per cent, but allows the mortgagee (the borrower) to make low payments in the early years of the mortgage. These gradually increase at 5 per cent per year until the end of the tenth year at which time they level out and remain constant (except for mortgage interest fluctuations) for the remainder of the amortization period.
 The objection of some individuals to this type of mortgage is that by the end of the sixth year the mortgagee owes more money than he did originally. On the plus side is the fact that the house has probably appreciated in value while the family has been living in it: the family income has probably increased and the family has been able to be in a home of their own much sooner than if they had waited until they could afford a house under conventional mortgage terms.
 Based on the rule of thumb that a family should not spend more than 30 per cent of income (before deductions) on home mortgage payments and municipal taxes, under the GPM plan a family earning \$12,400 a year could afford to assume a \$35,000 mortgage at 10 1/4 per cent and pay municipal taxes of \$70 per month, plus monthly mortgage payments of \$240.

G. ALEC JOHNSON LTD.

2 MILL ST. E. ACTON M.C.S. 853-2086



CHARMING SPLIT LEVEL
 In Lakeview area this all brick home features a large living and dining room, 3 bedrooms, 1 1/2 baths, super rec room with custom fireplace, garage and many other attractive features. Asking \$64,900.



WHAT A LOT
 It's over 1/2 acre and it's in town, perfect for the avid gardener. This home offers 3 bedrooms, spacious living room, dining room, games room, workshop, sun porch and garage. This one in the low fifties so it won't last long.



A LITTLE GEM
 Only \$47,900. This centrally located 3 bedroom aluminum bungalow also includes a separate dining room, eat-in kitchen, broadloom, 4pc. bath, full basement, garage, and a large lot with private patio.



KEEP YOUR COOL
 This ones got central air conditioning, 4 bedrooms, 1 1/2 baths, den ground floor family room with walk-out, broadloom, rec room and is set on a large fenced private lot. Only minutes from all schools. See it today. \$64,900.



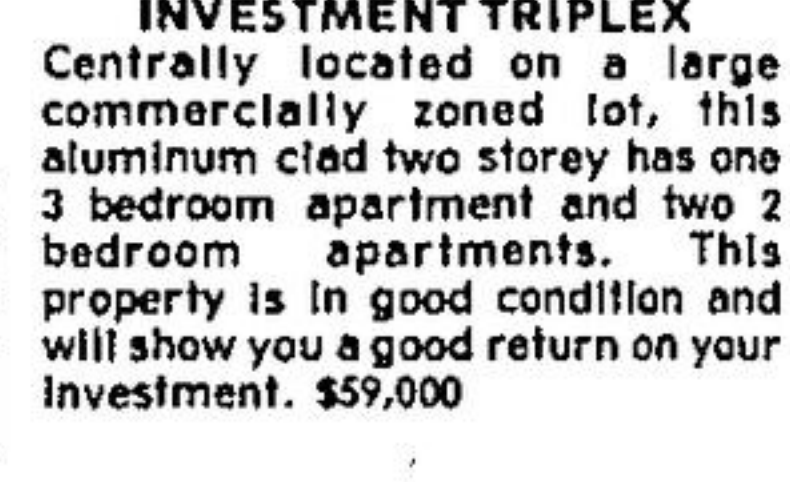
ALLOCATION
 This new quality built two storey semi includes a spacious living and dining area, 1 1/2 baths, eat-in kitchen, 3 bedrooms, broadloom throughout and garage. Just move in. Only \$52,900.



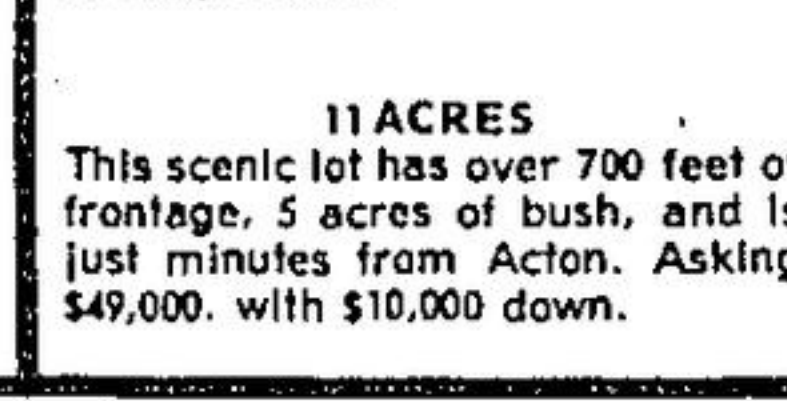
NEED MORE ROOM
 Then investigate this spacious multi-level home in Lakeview area close to Fairy Lake. It features 3 or 4 bedrooms, ground floor family room with stone fireplace, 1 1/2 baths, living and dining room, rec room, broadloom, garage and a fully landscaped lot with private patio and barbecue. Priced at \$67,500.



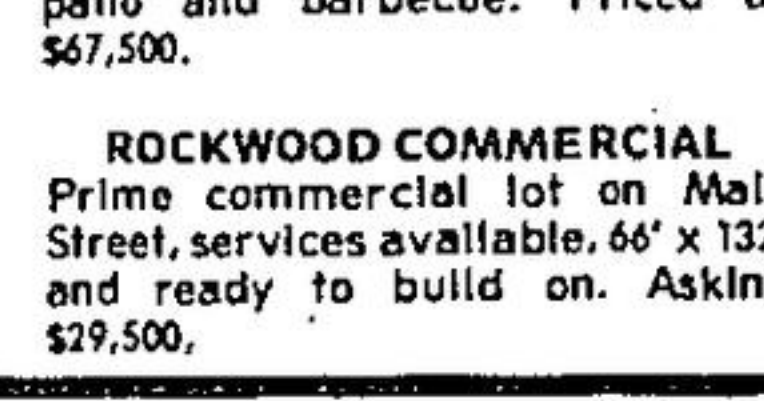
COMPARE THIS
 Ideal for the first time buyer, a 3 bedroom brick bungalow with spacious living room, kitchen with dinette, rec room with wet bar, broadloom, large lot, paved drive. Asking \$52,500



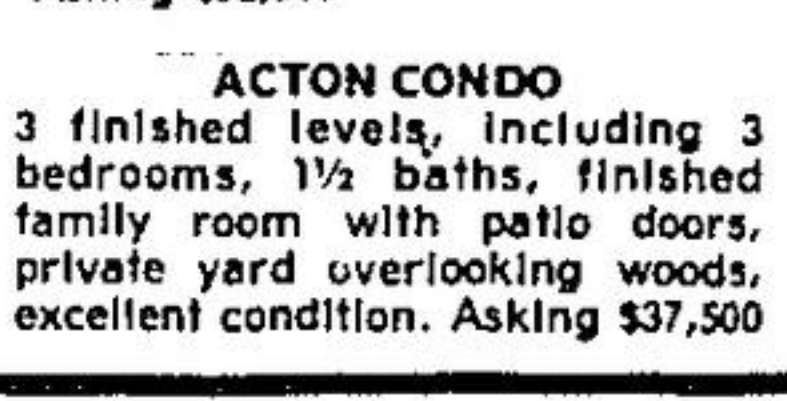
INVESTMENT TRIPLEX
 Centrally located on a large commercially zoned lot, this aluminum clad two storey has one 3 bedroom apartment and two 2 bedroom apartments. This property is in good condition and will show you a good return on your investment. \$59,000



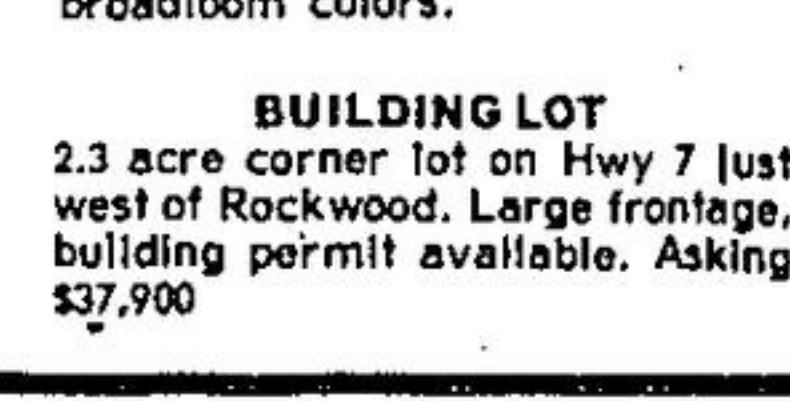
11 ACRES
 This scenic lot has over 700 feet of frontage, 5 acres of bush, and is just minutes from Acton. Asking \$49,000. with \$10,000 down.



ROCKWOOD COMMERCIAL
 Prime commercial lot on Main Street, services available. 66' x 132' and ready to build on. Asking \$29,500.



ACTON CONDO
 3 finished levels, including 3 bedrooms, 1 1/2 baths, finished family room with patio doors, private yard overlooking woods, excellent condition. Asking \$37,500



BUILDING LOT
 2.3 acre corner lot on Hwy 7 just west of Rockwood. Large frontage, building permit available. Asking \$37,900