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CAROL WOOD, Sales Representative* COUNTRYWIDE ALL-PRO REALTY INC. 873-3377 873-0792 (Res.) 874-3007 (Toll Free)

Your Week Ahead Horoscope

ARIES Mar. 21-Apr. 19 A broken promise leads to hard feelings. Depression can be avoided with the help of good friends.

TAURUS Apr. 20-May 20

Creativity reaches a high. Don't be afraid to show off your talents. Now is the time to toot your own horn.

GEMINI May 21-June 20 A commitment can no longer be dodged. You must decide whether to climb on board NOW or bail out. Be sincere.

CANCER June 21-July 22

Romantic encounter could lead to lengthy relationship. You may be surprised to find that he is so much like you.

LEO July 23-Aug. 22 Procrastination will not solve problems. Take the bull by the horns; delve into and complete those unpleasant tasks.

VIRGO Aug. 23-Sept. 22

Co-workers are ready for more responsibilities. Don't be afraid to delegate. Your position will improve, as well as

LIBRA Sept. 23-Oct. 22

Stress could be causing those physical problems. Take time away from responsibilities and try to eliminate them.

SCORPIO Oct. 23-Nov. 21

A serious illness may force you into making a hasty decision. Try to be as deliberate as possible.

SAGITTARIUS Nov. 22-Dec. 21

Do not overcompensate for what has been lost. You cannot change the past but you can make the future a little better.

CAPRICORN Dec. 22-Jan. 19

Confrontation is inevitable. Hold your temper in check but don't allow higher-ups to step on your toes.

AQUARIUS Jan. 20-Feb. 18

You will be able to persuade someone to see your side of an important story. Do not exaggerate. Stick to the facts.

PISCES Feb. 19-Mar. 20

It will be possible to accomplish what you set our to do. Do not procrastinate; your karma is in line with success.



ANNE GENOE

Caesar

Headgear

Beacon

Talent

33 Yes, Russian

Fragrant oil

Move back and forth

pro nobis"

Mt. range in Wyoming

Printer's measures

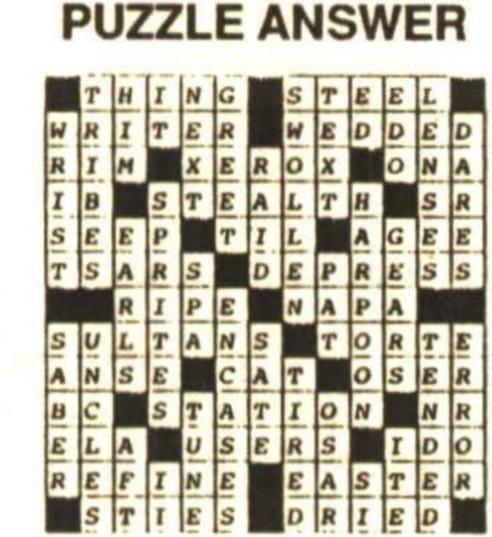
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ACROSS

LAST WEEK'S



Without, Fr.

___ est"

Bird houses

Wave lengths, Abbr.

Weird Gold, Sp. Craggy hill Practice Jokester

Fr. river

37 Skirt edge

Raves

Insect egg

N.A. Lake

Lyric poetry

43 Long-nosed fish

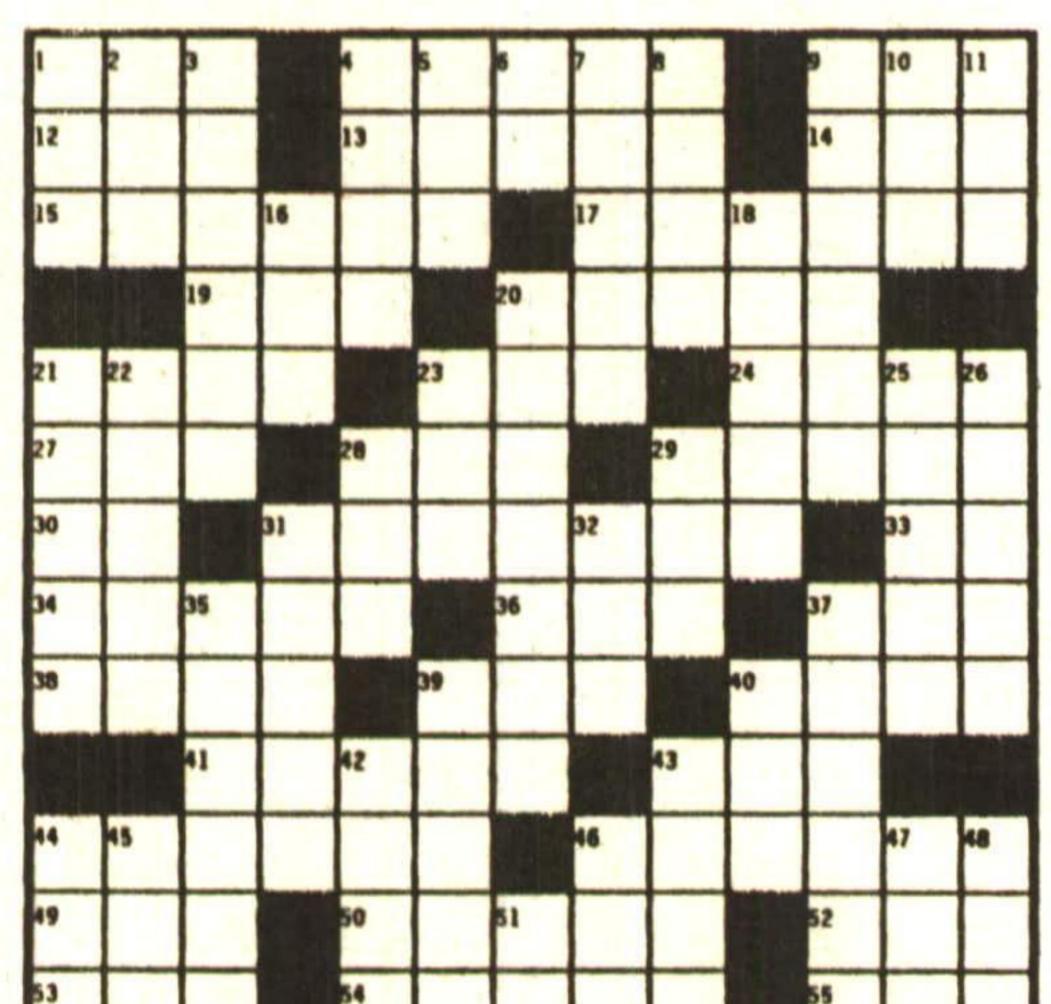
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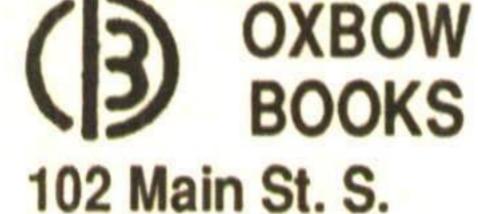
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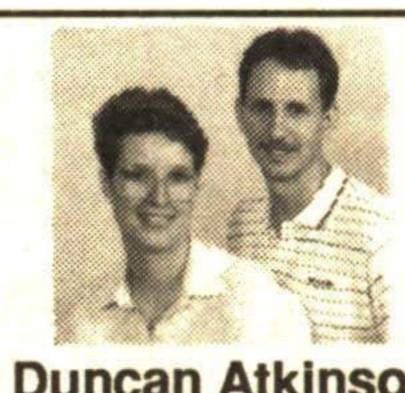
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Duncan Atkinson Eileen Atkinson

WHY AERATE YOUR LAWN?

Aeration of lawns, golf courses and parks has been a common practise for many years. Aerating your lawn annually is ideal, however every two years is sufficient. Proper aeration is done by removing plugs or cores of soil and thatch from your lawn. A hole 2-3 inches deep will do the job quite well.

Aeration will overcome a compacted soil. Compacted soils make it difficult for roots to grow, limiting the movement of air, moisture and fertilizer through the soil. It can also reduce your water requirements by relieving soil compaction. Water penetration is increased and water run-off is reduced.

If your lawn has a thick layer of thatch, aeration will push through that layer and improve air, water and nutrient penetration. This will enhance the development of a deep root system. A deeply rooted lawn will be healthier and better able to withstand drought, disease and insect stress. Aeration is most beneficial in the spring and fall.

NEXT WEEK: Preparing A Lawn For Seeding

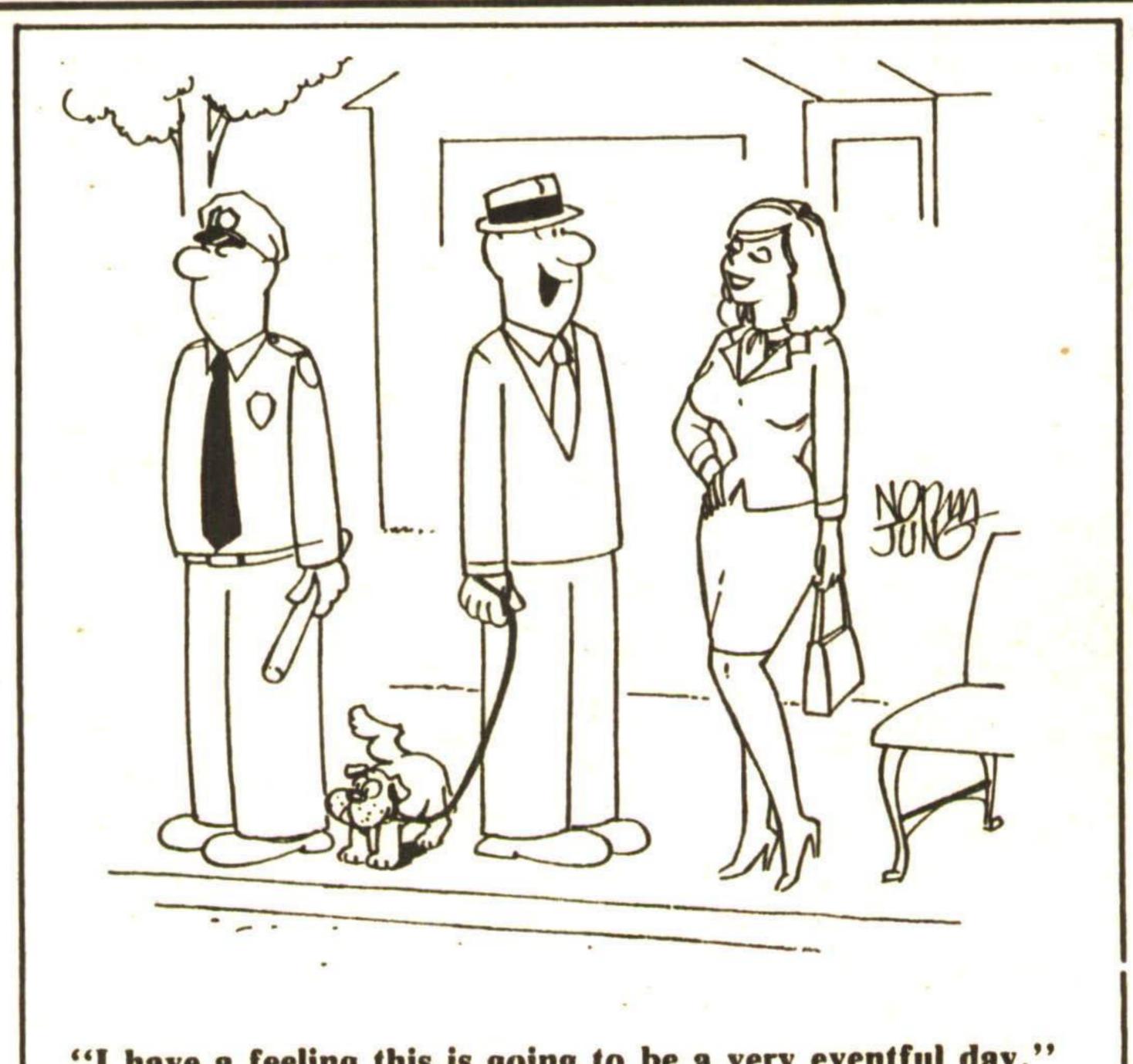


WE CARE FOR YOUR LAWN!

This is a weekly lawn care column. For additional information contact Duncan or Eileen.

873-2062

72 Mill Street #8 Georgetown, Ontario



"I have a feeling this is going to be a very eventful day."

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New home purchases by singles on the rise

Judy, a 29-year-old travel agent, and Sue, a 32-year-old public relations consultant, are single and live in a small Canadian city. Both wanted to buy a home as an alternative to the cost of renting an apartment, but neither had a highenough income to carry a mortgage or enough money in the bank for a downpayment.

After discovering their mutual interest in home ownership, the two decided to purchase a home togeth-

Last year they each contributed \$10,000 towards a \$20,000 downpayment on a \$95,000 townhouse. An 11 per cent mortgage for \$75,000, amortized over 25 years, carried for \$722 a month. Considering \$100 a month for taxes and \$100 a month for maintenance and other expenses, and the total monthly cost was \$922 or \$461 each.

This was about what each had paid in rent and Judy and Sue felt secure in the knowledge they were building equity in their investments.

Part of their monthly mortgage payments went towards paying off the principal of the mortgage. As time progressed, their debt decreased and their equity increased. As well, the value of their property would likely increase with each passing year.

Before considering such a homebuying arrangement, ask yourself the following questions:

What type of accommodation do I want? If you're the type of person who would rather play tennis than cut the lawn, or hates shovelling snow, perhaps a condo or townhouse would better suit your lifestyle than a detached home.

Am I prepared to take on a roommate? If you're accustomed to living alone, make sure you're prepared to give up some of your privacy. It will help if you find a home with a layout which allows both partners a private area when they want to be alone.

Most importantly, remember that you're not just looking for a roommate, but a business partner,

Consider compatibility in a number of areas, for example: attitudes towards housework and chores; lifestyle; and income. Mismatched roommates messy

Oscar and meticulous Felix might seem funny in a movie, but in real life could be a nightmare.

Concerning lifestyle, if you like to go to bed early on Friday nights with a good book and your friend likes to have the office gang over for a few drinks, better keep look-

It's a good idea to choose someone in a similar age bracket. Money woes can bring difficulties, especially if one partner has to struggle to pay the mortgage while the other has more disposable income for furnishings, renovations and extras.

If you think you've found the right person, come to terms on key issues: how much can you afford?; what type of house do you want?; where do you want to live?; and ground rules about who cleans, who cooks, pets, guests etc.

Once all the details have been worked out, you should see a lawyer to draw up the legal partnership covering such issues as what happens if one of the partners wishes to move out.

Finally, find a real estate representative both of you feel comfortable with, and who can understand the special needs of singles sharing a home.

This article was provided by Royal LePage Residential Real Estate Services. A recent survey by the firm showed that in 1991, 50 per cent of all homes purchased by singles in Toronto were by single women, up from only 40 per cent