

ANOTHER **ROYAL LEPAGE** ADVANTAGE
877-0173 **ROYAL LEPAGE** Tor. **874-3068**

Royal LePage Real Estate Services Ltd., Realtor *Sales Rep.



**COUNTRY LIVING
 ON 3/4 ACRE
 FOR ONLY \$173,900**

3 bedroom stone bungalow with sunken family room, fireplace, hardwood floors, country kitchen and 2 level barn/garage (approximately 900 sq. ft. per level). Convenient to Acton, Guelph, Milton and Georgetown. 4-68

Call Marilyn Champ*



\$239,000 MAIN STREET, ERIN

2600 sq. ft. multi-purpose building in high traffic area. 2 bedroom apt. 19-20

Homematch #9212624
Call Bertha Moran* for details.

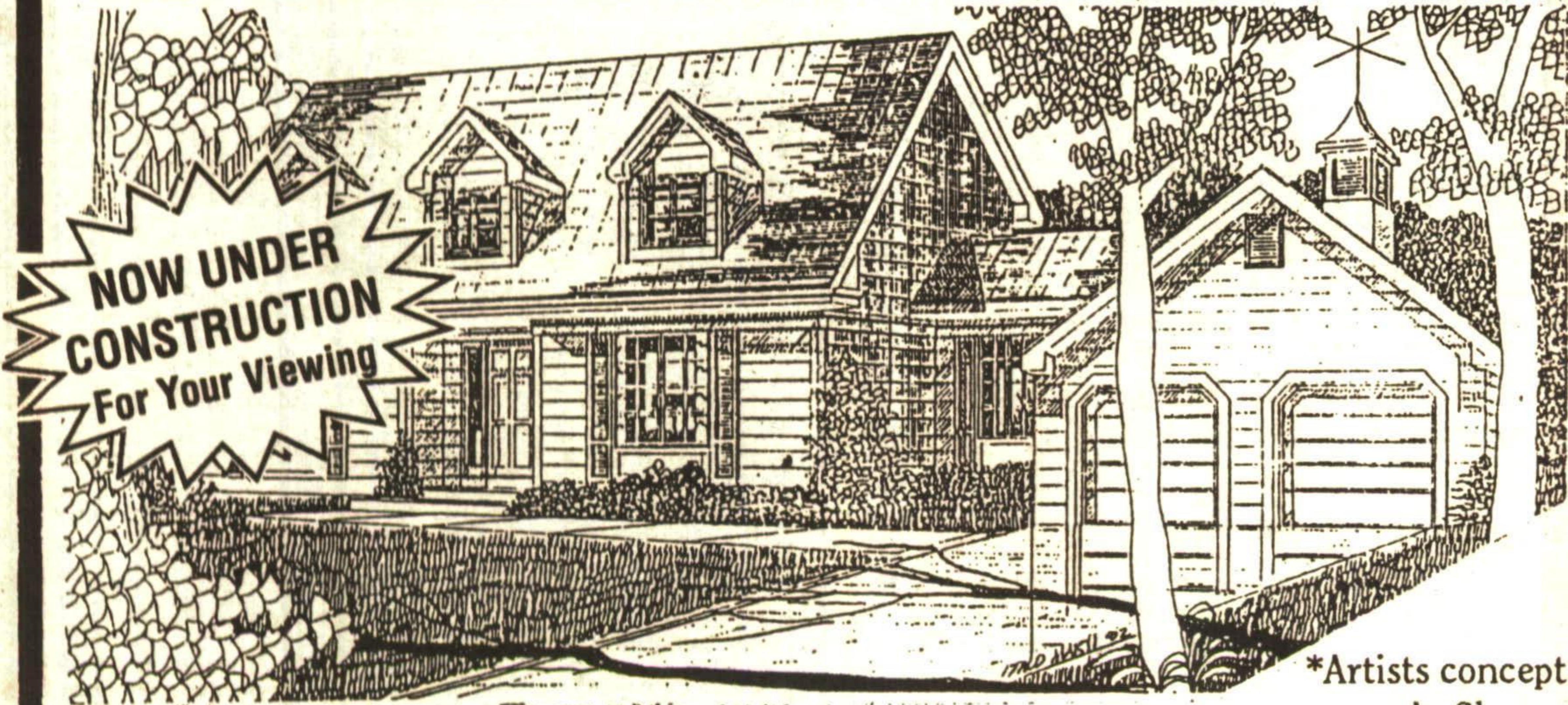


\$179,000 ERIN VILLAGE

Excellent commercial building with 1 bedroom apartment on busy main street. Was operated as pizza parlour.

Homematch #9311402
Call Bertha Moran* for details.

**Quiet village life as it used to be, on
 1/2 ACRE LOTS**



*Artists concept
 As Shown
 from \$179,000.

Features:

- * Some backing onto conservation
- * Early Occupancy
- * Double Car Garage
- * Central Air

From
\$149,900

(All Prices Include G.S.T.)

**ATHENWOOD IN ORTON
 MEADOWS**

Only 17 Lots Left

Sales Office

1-519-855-6181

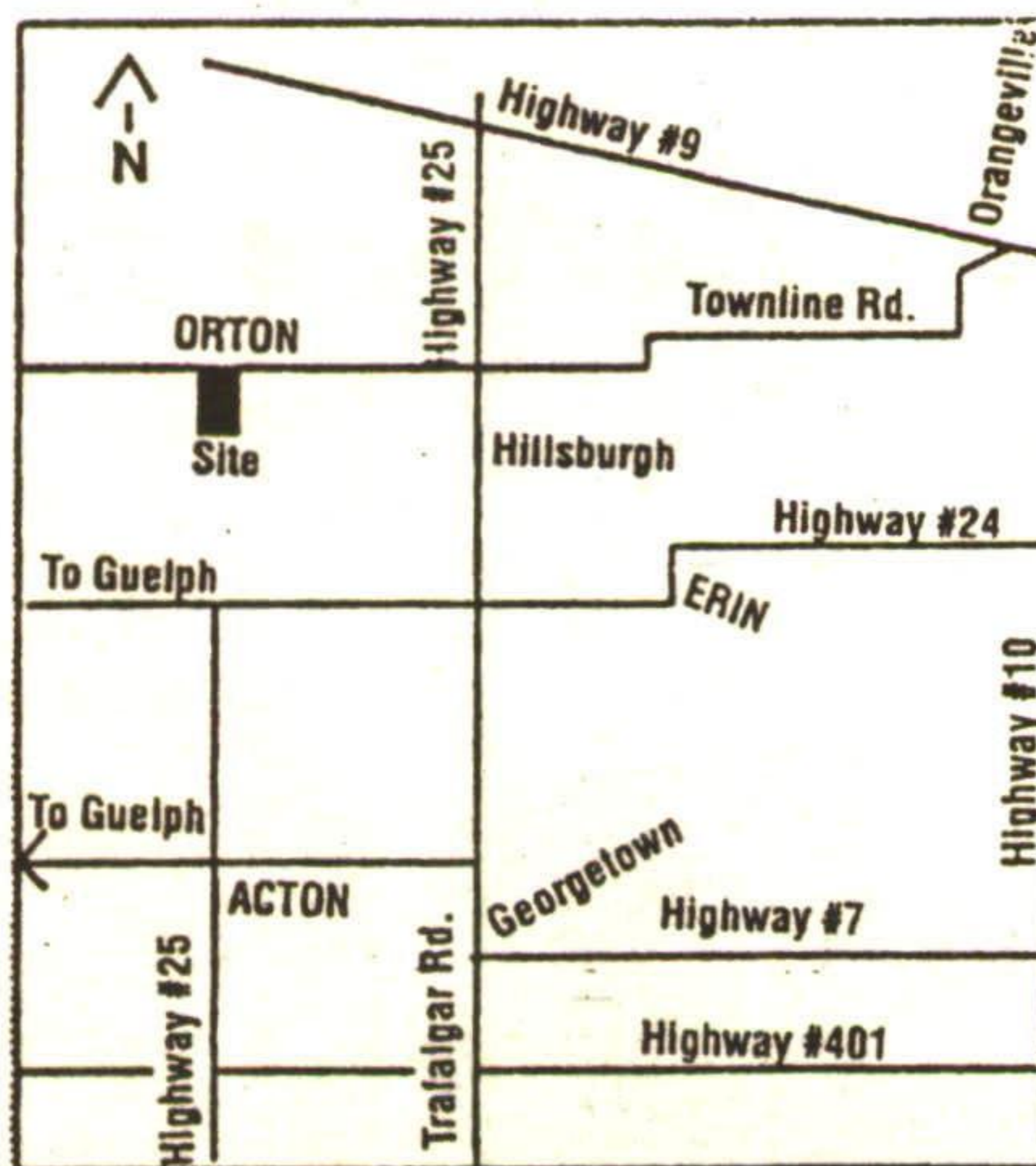
Hours: Sat., Sun., Mon., Tues.
 Noon-5 p.m.

Wed., Thurs., Fri. - CLOSED
 Sales & Construction Managed by

Petersfield Developments

*Builder's of fine homes
 in Orangeville & Brampton*

*Brokers Protected



Excellent Service Rating
 By Ontario New Home Warranty

**BEWARE OF VOLATILE
 MORTGAGE RATES**

The Bank of Canada who sets the prime rate for lending is under extreme pressure and is currently doing its best to stabilize our Canadian dollar. Outside bond rating companies have lowered its opinion of Canadian bonds thus putting increased pressure on mortgage rates, which are directly tied into factors such as the prime rate and bond rating.

In simple terms this means: **MORTGAGE RATES ARE EXTREMELY UNPREDICTABLE.**

Many perspective and current mortgage holders are faced with the decision of "short term versus long term mortgages?"

Not since 1972 have Canadians seen a prime interest rate of below 6%. We have now fallen below the 6% rate and indications show that we are at rock bottom or close to it. In deciding whether or not to lock your mortgage in for a short term or a long term period, one should consider - what are the risks?

Keep in mind that the Canadian economy is extremely volatile and that at any time our economy could face inflation due to many factors including a stagnating Canadian dollar, bond ratings, budget proposals and upcoming elections. Securing your mortgage for a period of six months may prove to be good for the short term however if interest rates climb by more than half a percent you will lose over the long term period.

The five year mortgage rate is well under 9% and by securing this for the next five years, regardless of what happens in the short term may prove to be a safe and sound benefit for you as a home owner.

When your mortgage is up for renewal, take advantage of competitive mortgage rates and transfer your mortgage to another institution with better rates. Mortgages can be transferred at "no costs" to the client. All the costs, including legal, appraisal and discharge fees are paid.

Call your professional mortgage broker and inquire further about all the details. Your broker can offer free consultation and keep your best interests in mind.

Paid Advertisement

**5 YEAR RATE
 from
 8.50%**

NO COST TRANSFERS & PURCHASERS

Kenvell Financial
MORTGAGES

"YOUR PROFESSIONAL MORTGAGE BROKER"

Kenvell Financial Mortgages
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 Kitchener, Ontario

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 Kitchener (519) 571-0088
 Fax (519) 571-7504