



OPEN HOUSE
SUNDAY, NOVEMBER 28
 2-4 P.M.
 41 LYNDEN CIRCLE,
 GEORGETOWN

Enjoy the views and wildlife while sitting on the deck of this 3 bedroom townhouse backing onto ravine, ponds and river. There is no work needed here with its modern decor. Professionally finished rec room, clean and bright. If you're looking for your first home or your last home - don't miss this one!!

20-10
DIRECTIONS: Mountainview Rd. N. to River Rd. E., to Lynden Circle.

SUSAN WHITTEKER*
 Sales Representative

ROYAL LePAGE
REAL ESTATE
SERVICES LTD.
 170 Guelph St.,
 Georgetown
 877-0173
 (Tor.) 874-3068



Future First-Time Home Buyers Should Set Up An OHOSP Now!!!

By Craig Young

On December 31, 1993, the Bob Rae government will be very hard pressed to continue the Ontario Home Ownership Savings Program (OHOSP). Extensive lobbying is currently underway to extend this program past the said deadline; however, considering the deficit that Ontario is facing, it is unlikely.

Future first-time purchasers should make the minimum deposit into OHOSP of \$50.00, even if they may not intend to purchase this year. A contribution of \$50.00 will guarantee qualified OHOSP participants the opportunity to continue contributions until 1997. It will also allow you to take advantage of the following benefits:

- 1) Income Tax Credits
- 2) Land Transfer Tax Refund

There are certain criteria to qualify. Contact your local mortgage broker or lender for details.

CONSOLIDATE YOUR DEBT WITH YOUR MORTGAGE AND SAVE

By Craig Young

Recession: To many of us it means tough times, it means living from pay cheque to pay cheque along with the insecurity of job loss. During the past year, many have accumulated debt just to pay bills and survive.

Our leading economic indicators have pointed towards a stronger recovering in the near future and now is the time to take advantage of the lowest interest rates in the past twenty years.

Homeowners with equity in their homes, can use the equity to their advantage and save because of the lowest interest rates. Sometimes the new monthly payment, including the consolidation of the outstanding debt, is lower than the current monthly payments.

Look at the following scenario:

Current mortgage balance:	\$80,000.00
Current rate:	12%
Current value of property:	\$125,000.00
Current outside debt to be consolidated:	\$10,000.00
Payment on outside debt:	\$350.00
Current mortgage payment (20 year amortization):	\$864.00
Total monthly payments:	\$1,214.80
New mortgage amount:	\$90,000.00
New mortgage rate (5 year term):	7.50%
New monthly payment:	\$658.35

Savings of \$556.45 per month and no other debt.

Call your Professional Mortgage Broker for consultation.

5 Year Rate from 7.25%

Kenvell Financial Mortgages

"Your Professional Mortgage Broker"

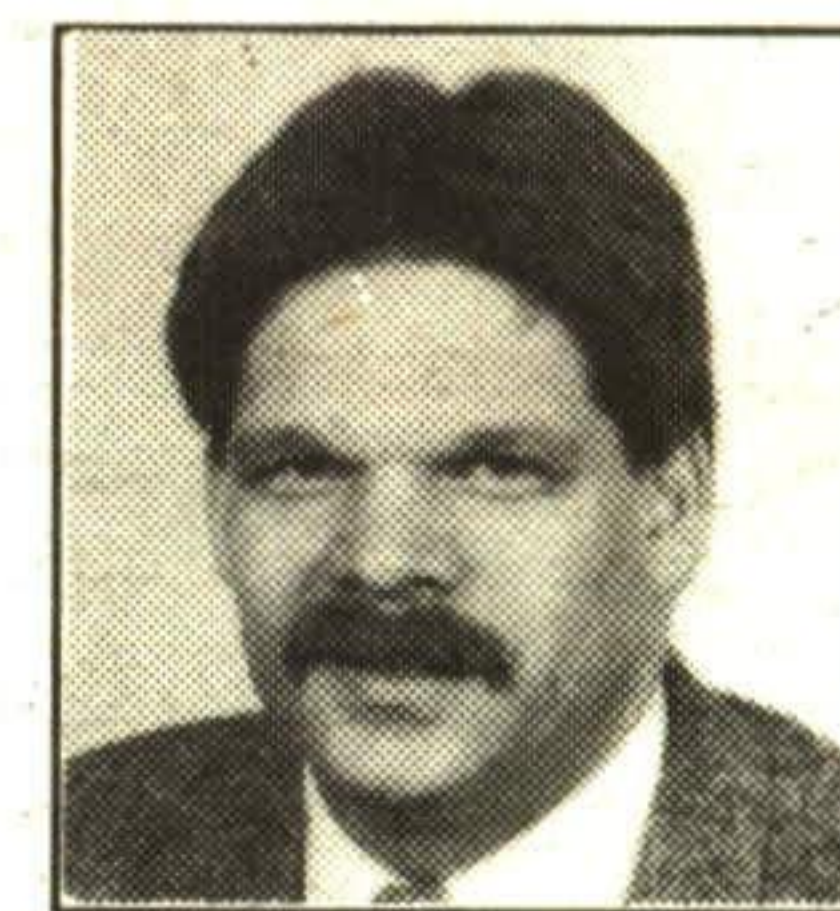
Kenvell Financial Mortgages Call: Craig Young
 NRS Brand Realty Georgetown (905) 873-0498
 45 Mountainview Rd. N. Kitchener (519) 896-0088

BEST PEOPLE

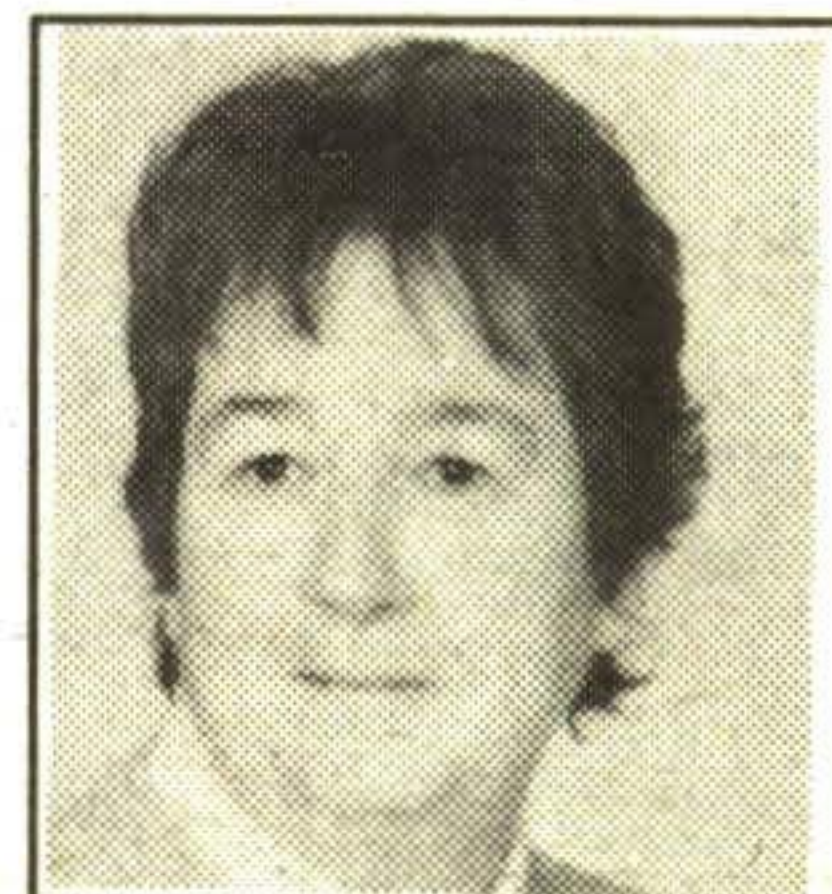
"It's good to know someone who knows"



Lamont Leone
 Manager



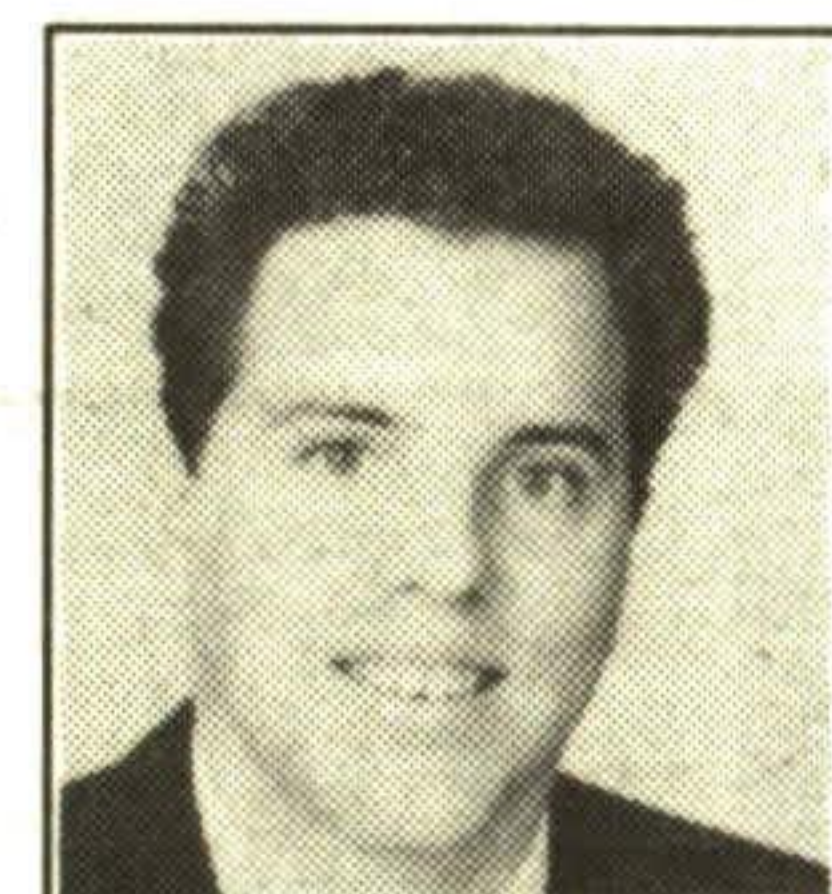
Terry Black*
 (519) 853-1266



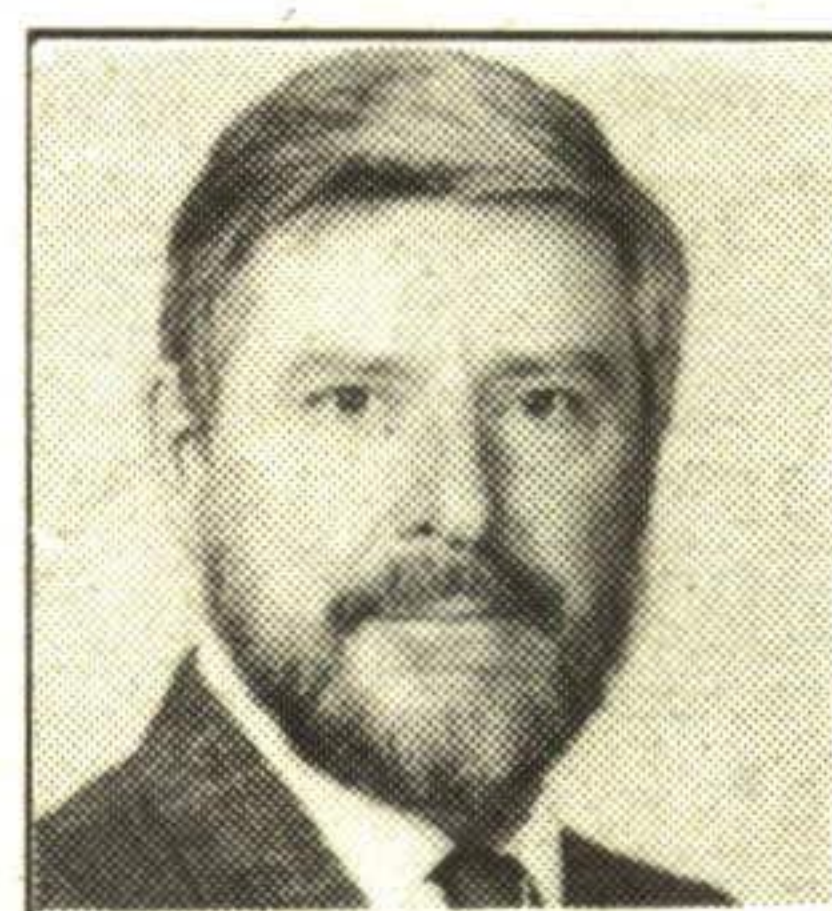
Marilyn Champ*
 877-9625



Steve Honsinger*
 873-6615



Dean Jackson*
 877-8192



Richard Judd*
 (519) 833-2576



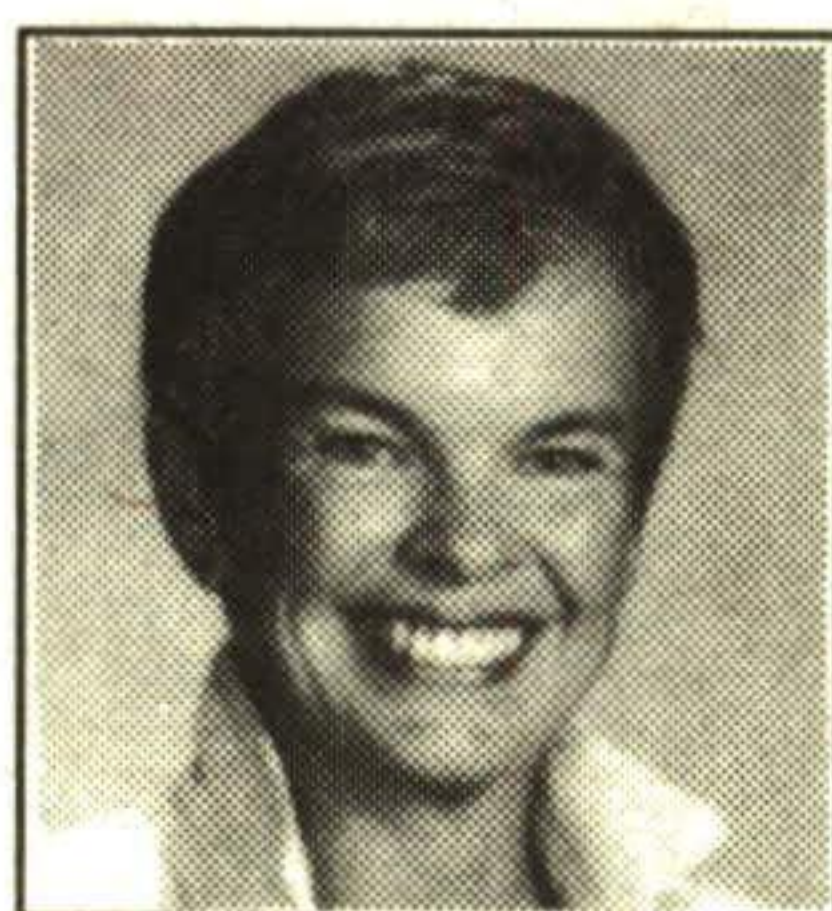
Mary Maan*
 873-7207



Tony Maan*
 873-7207



Betty McKend*
 (519) 856-2170



Donna Robbins*
 877-4485



Susan Whitteker*
 873-2546

* Sales Representatives

BEST TOOLS

Royal LePage Real Estate Services Ltd., Broker has introduced exciting commission packages for "Top Producers". Call Lamont Leone, Branch Sales Manager, for a confidential update and more details.

Here are just some of the value-added features our company proudly offers...

- * a 90/10 commission split
- * no monthly desk fees
- * independent contractor status
- * office facility and equipment
- * branch technology support
- * secretarial support
- * administration support
- * non-selling management support and referral distribution
- * marketing support
- * Royal LePage Mortgage Corporation (in-house mortgage specialist)
- * ongoing training and development
- * Relocation Services, branch-to-branch referrals
- * Comprehensive benefits available at group rates
- * most business expenses, eg. -fax - photocopies - stationery, supplies & standard business cards

What does all this mean? Simple, it all translates to more income to you with less pressure.

BEST RESULTS

BEST CHOICE

170 Guelph St.,
 Georgetown

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