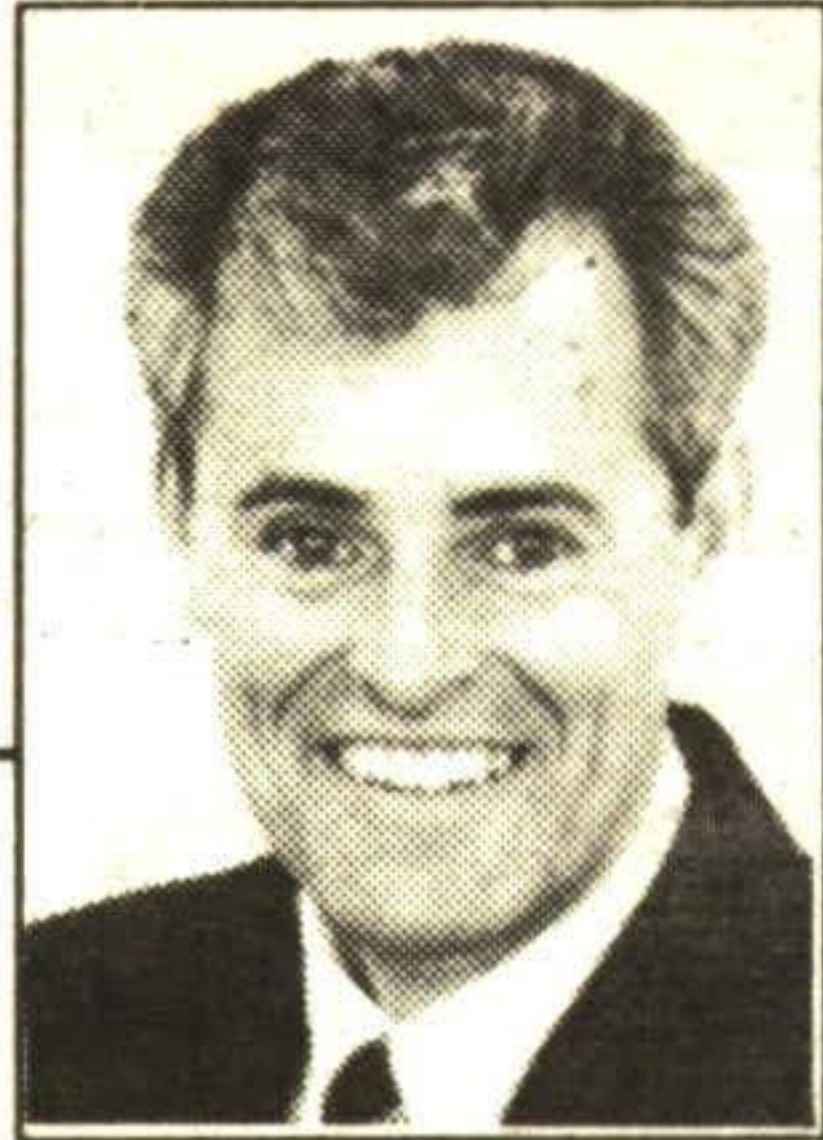




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"Call Me for Details". Flexible COMMISSION RATES

\$219,000



**2,800 SQ. FT. COUNTRY
2.5 ACRES**
4 huge bedrooms, 3 baths, massive fully equipped kitchen, main floor family room. Custom built home with all the extras. Squeaky clean. Call Bruce*** for personal tour. \$219,000.
WW-218

**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

**ARTHUR F.
JOHNSON &
ASSOCIATES**
LIMITED REALTOR



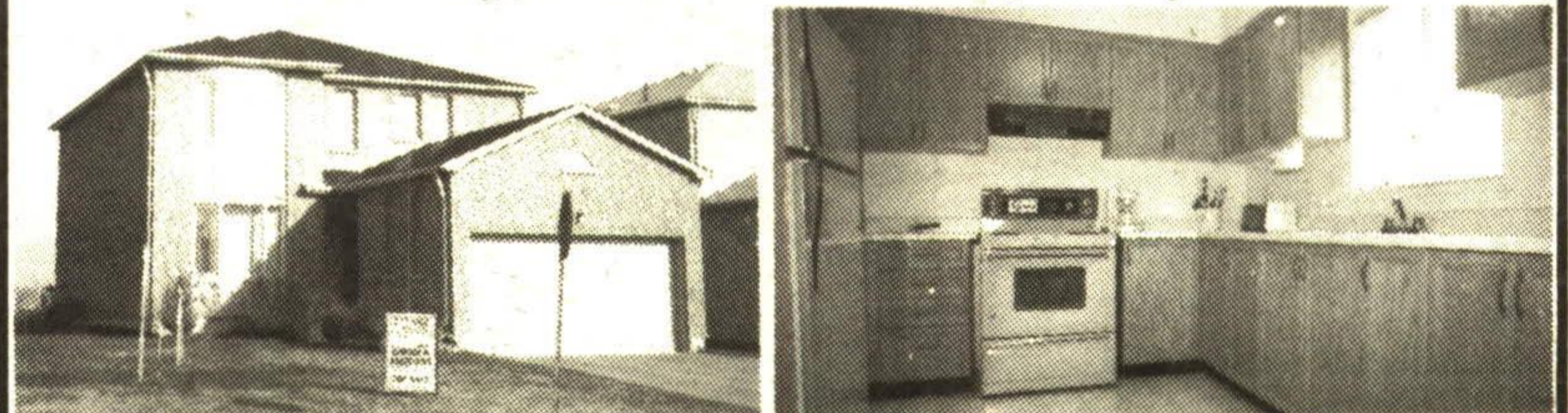
Renée Good, B.A.

*Sales Representative
877-5165



Toronto
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Erin
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**Open House - 1 Webster Way
Sunday, December 5th, 2-4 p.m.**



PRICED BELOW RECENT SALES

And you can move in for Christmas! This immaculate home has almost 2200 sq. ft. of well planned living space including 4 bedrooms, 2-1/2 baths, main floor family room fireplace and an eat-in oak kitchen. Now only \$199,900.

Ask for Renée Good



YOU SHOULD SEE THIS ONE

Why? Because it has a huge pie-shaped lot (134' wide at the back). Because the house has lots of improvements including kitchen cabinets and floors, recent broadloom and more. Because there's a family room AND a den. Why? Because it's only \$209,900.

Ask for Renée Good



ON THE CREDIT RIVER

Fabulous bungalow with walls of windows to view the river and ravine. Beamed cathedral ceilings and solid wood wainscoting, custom pine kitchen and more. Over 7 acres of splendor. \$399,800.

Ask for Renée Good



VICTORIAN CHARMER

All the charm and character has been retained. All the improvements have been done - custom kitchen, new bath, roof, furnace and well. Pretty treed 1/2 acre lot. Only \$149,800.

Ask for Renée Good



UPDATED CENTURY HOME

Lots of goodies including family room addition with skylight, kitchen with center island and ceramic tile floor, 2 tier deck overlooks park. \$159,800.

Ask for Renée Good



A SEMI-DETACHED CONDO

There are so many upgrades including a finished family room with walkout to the yard, whirlpool tub in master ensuite, fireplace and more. \$149,900.

Ask for Renée Good

RENÉE GOOD