

YOU'VE MADE IT!

But how do you plan to keep it?

FINANCIAL PLANNING SEMINAR

Our expert financial advisors share strategies for reducing your taxes, safeguarding your wealth and increasing the value of your estate.

TAX PLANNING

INCREASE DEDUCTIBLE INCOME AND MINIMIZE TAXES:

- The 100% tax-deductible energy investment
- How to profit from limited partnerships
- How income-splitting can keep more cash in the family
- Interest deductible loans that can increase your worth while cutting your taxes
- Cashing in on the last year for spousal pension rollovers

Special Guest KEN WHARRAM
Author of "The Money Doctor"

ASSET ALLOCATION

SAFEGUARD YOUR ASSETS WITHOUT SACRIFICING RETURNS:

- How to keep the low dollar from shrinking your net worth
- Foreign investments - cashing in on the future?
 - Mutual funds and GICs - the right mix?
 - Energy investments, and inflation hedge



SEMINAR SPONSORED BY RICHARD CHARLTON,
Senior vice-president AIC Securities Inc.
Tuesday, July 26, 1994

7:30 p.m.
Georgetown Golf & Country Club
10th Line
(Corner of River Rd. & Mayfield Rd.)
To Register call Satin
1-800-216-0534

LOOK FOR YOUR NEW HOME HERE IN THE REAL ESTATE MARKET-PLACE



Favorable conditions in '93

Conditions were favorable in 1993 for first-time homebuyers, according to the 1993 Canadian Housing Statistics publication, released recently by Canada Mortgage and Housing Corporation.

Their ability to buy was enhanced by mortgage interest rates at their lowest level in nearly 30 years and home prices holding steady in most areas of the country.

Canadian Housing Statistics is published annually and is designed to bring together date relating to house-building and mortgage-lending activity in Canada. Most of the data are derived from the operations of CMHC and from Statistics Canada.

However, despite favourable interest rates in 1993, new housing construction was down 7.6 per cent, mortgage lending declined by 14.8 per cent and the value of those loans was 13.6 per cent lower than the previous year.

Since federally insured mortgage

approvals were up 12.8 per cent over the same period, the reduction was solely in the area of conventional mortgages.

Chartered banks accounted for almost 60 per cent of the institutional mortgage lending on a dollar basis in 1993. Trust companies were next at 20 per cent, followed by loan companies at 9 per cent and life insurance companies at 6.5.

Statistics Canada's New House Price Index rose by 1.3 per cent in 1993 after two years of relatively no growth. Land costs, primarily in Vancouver and Victoria, are responsible for the increase.

With regard to other housing costs, the rent index rose by 2.2 per cent while the homeownership component rose by 0.2 per cent. Within the homeownership index, there was a 4.9 per cent decrease in the cost of carrying a mortgage while property taxes and insurance premiums rose by 7 and 4 per cent respectively.

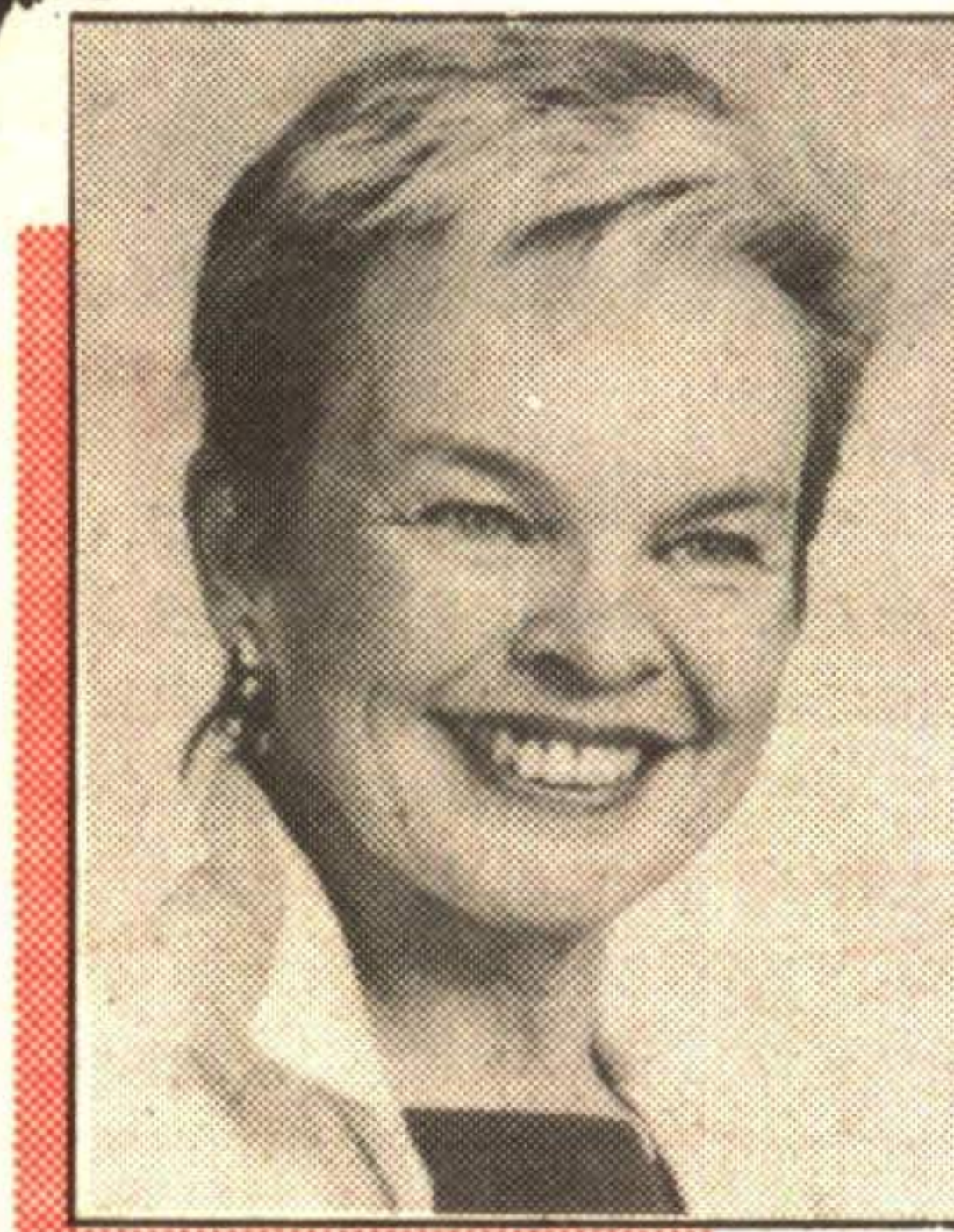


"Helping people find their perfect nest!"



IN-LAW SUITE

- 6 bedrooms
- 5.24 acres
- 200 amps
- Erin Township
- 5 Bathrooms
- 600 ft. laneway
- very private
- \$289,000.



DONNA ROBBINS
Sales Representative*

ROYAL LEPAGE **877-0173**
24 HOUR PAGER

Residential Real Estate Services Broker
Town & Country Properties Division
170 Guelph Street,
Georgetown, Ontario

13-14



Wildwood Realty Inc.

873-8839 454-8706

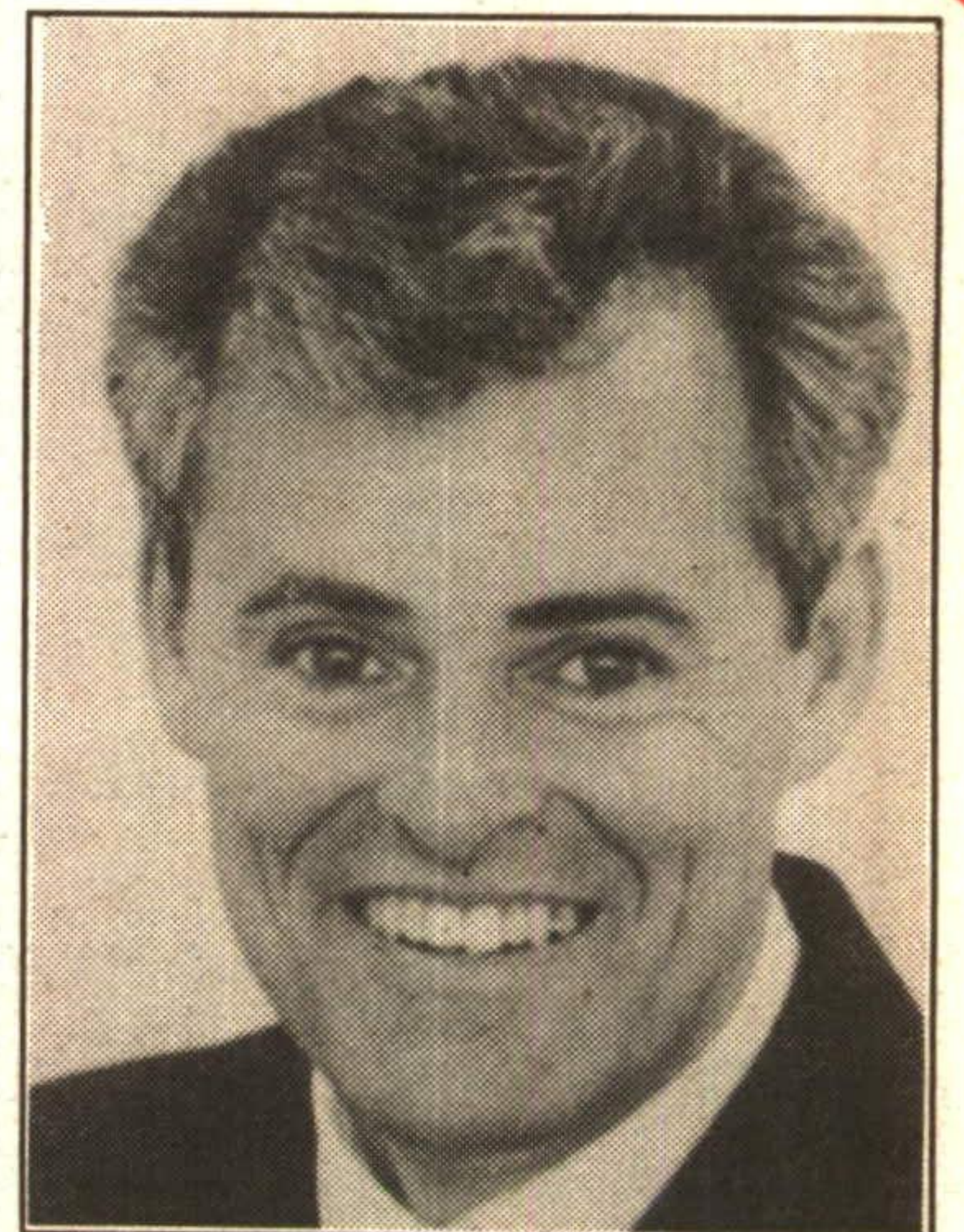
Serving Georgetown Area Since 1970

Your House SOLD in 90 Days or Bruce Elmslie Buys It!!!

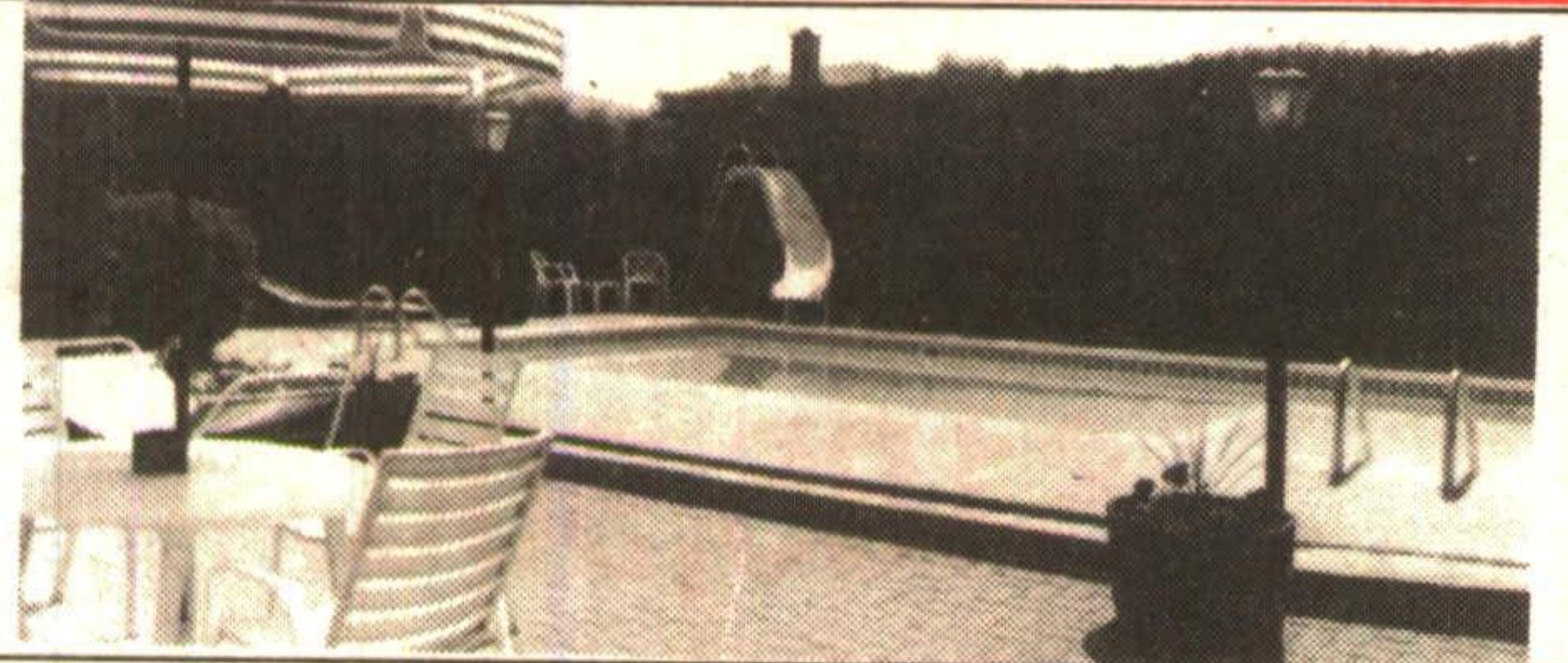
Top Market Price Guaranteed!

Bruce Elmslie is Committed to satisfaction :

When You Purchase Your Home Through Me And You Aren't Completely 100% Satisfied For Any Reason ... I'll Sell It For FREE ... It's Just That Simple,

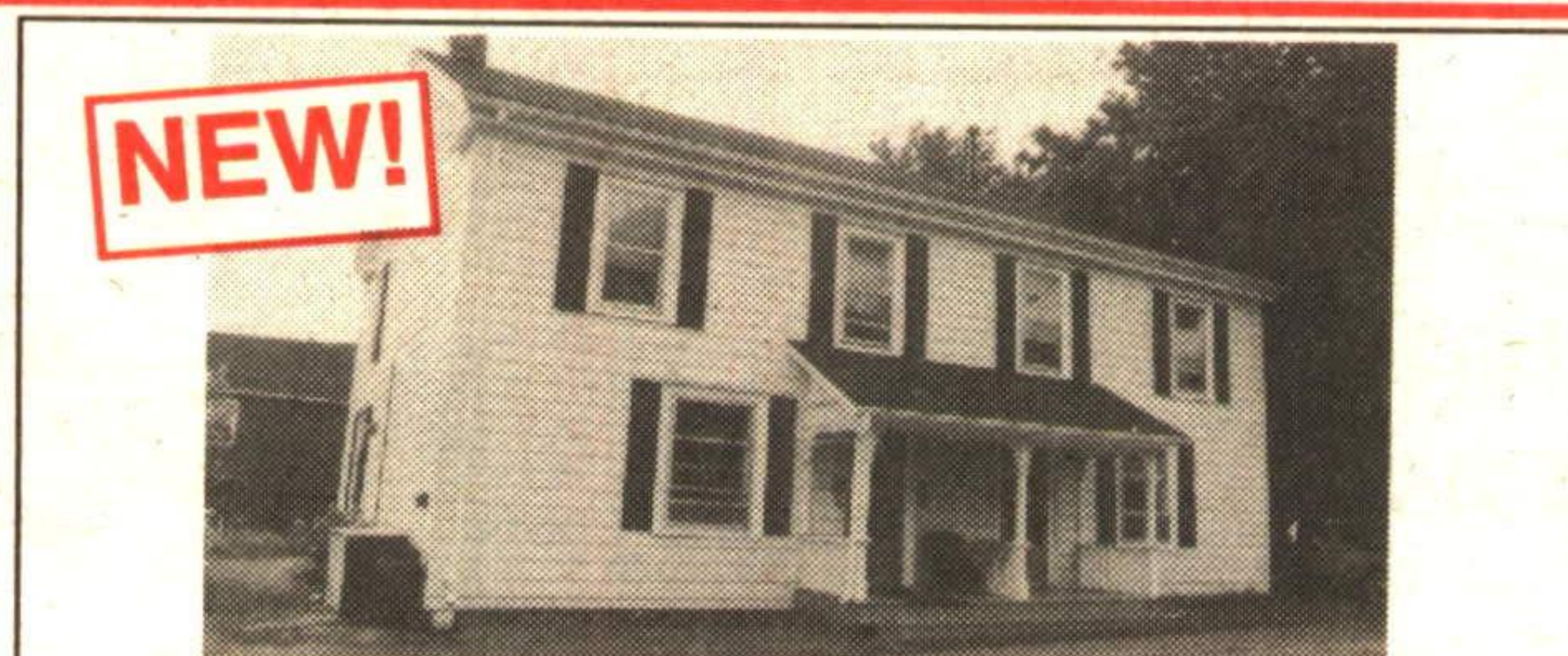


BRUCE ELMSLIE
Broker/Owner***



SPACIOUS SIDESPLIT - "POOL & HOT TUB"

A MUST TO SEE - Updated kitchen and bathrooms, main floor family room, huge party room with wet bar, central air and "ONE OF A KIND". Backyard - very private with pool and hot tub. Lovely landscaping. Jump at this one. \$209,900. WW-244



NEW!

WHY PAY RENT?... COLLECT IT!

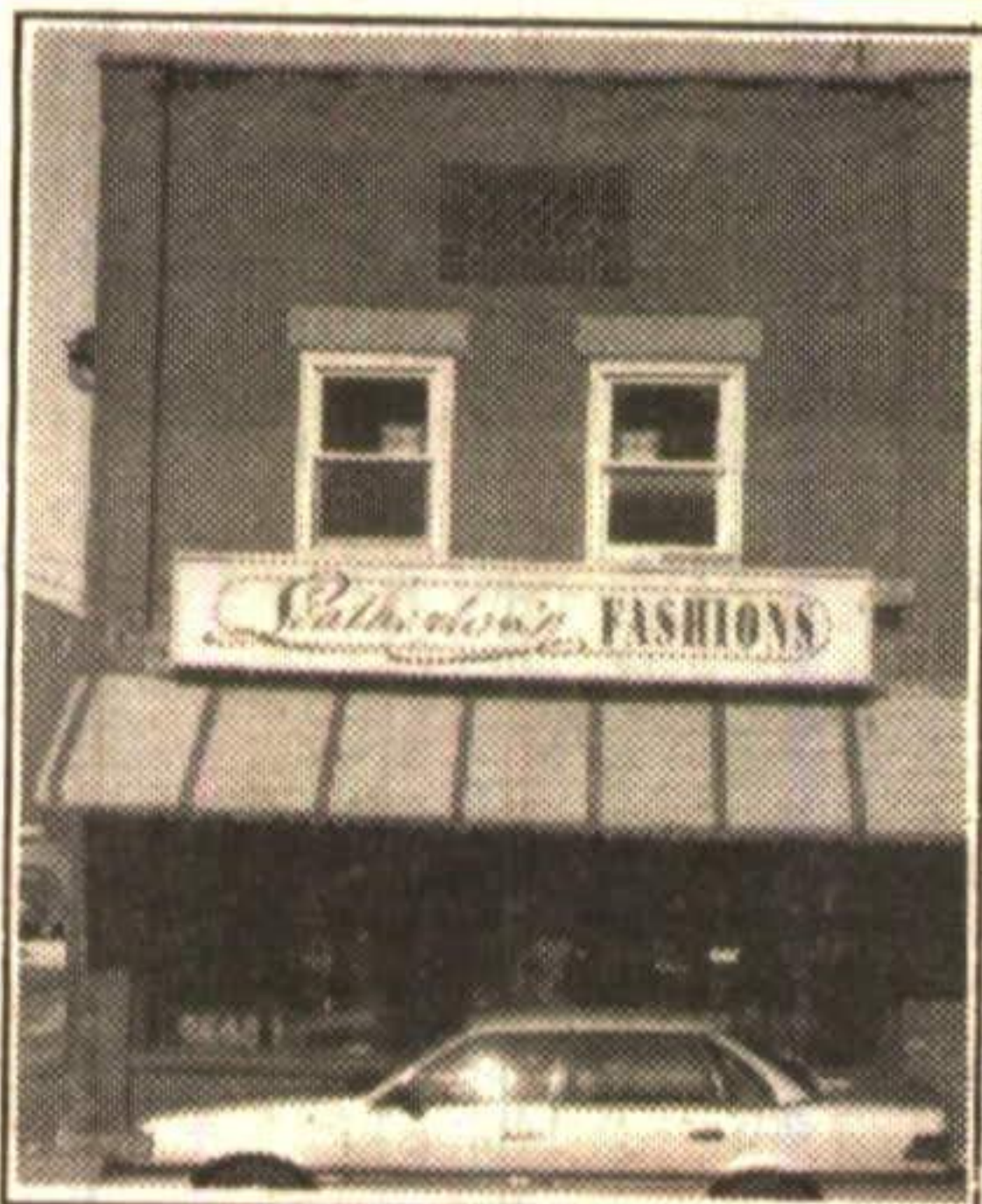
Live in one half and let the other 2 units help with the mortgage payments. Close to downtown shopping. FIRST TIME OFFERED. Ask for Bruce***. \$179,900. WW-247



SOLD BY WILDWOOD REALTY

WORK AT HOME OPPORTUNITY!! GOLF COURSE!!

Separate building has reception area, 3 client or patient rooms, bath, and separate parking lot. Stunning 3000 sq. ft. log & board & batten home. 4 1/2 acres with pond. Check it out!! Ask for Bruce***. \$369,900. WW-239



WOMEN'S & CHILDREN'S WEAR

"SEARS OUTLET". Good, solid business, great lease. Statement available - \$52,900. Ask for Bruce***. WW-238



NEW!

DON'T PAY RENT \$99,500

Spic & Span 2 bedroom unit. 4 appliances included. Air conditioned and 2 underground parking spaces. Low down payment. Ask for Bruce***. WW-245



PARK AREA - "SEPARATE APARTMENT"

Come have a look at this charming home - huge well landscaped lot - big eat-in kitchen, high ceilings plus upper floor self-contained apartment. Excellent value - \$189,000. WW-242

"I wouldn't sell a house that I wouldn't buy myself"