

**PROVEN
PERFORMANCE
SOLD**

**ARTHUR F.
JOHNSON &
ASSOCIATES
LTD., REALTOR**

877-5165 874-3040
Tor.
833-9714 873-0655
Erin Res.



MARTHA SUMMERS
Sales Representative

CALEDON - \$298,000

REDUCED

SOLD

1 ACRE with long views, reclaimed brick fireplace, oak staircase to full lower level with walkout. Ceramics in kitchen and bathrooms. Shows beautifully. 92-2-420

ERIN - \$239,000

REDUCED

2 ACRES, 250' frontage. Walkout from master bedroom to large deck. Solarium kitchen, vaulted ceilings, pine floors. VENDORS RELOCATING. 92-2-281

MILTON 34 AC - \$699,000

Custom home privately situated with all the amenities: family kitchen, fireplaces, 4 bedrooms, sunroom with hot tub and sauna. 40x60 utility bldg. - PRICED INCLUDING 4.4 ACRE SEVERANCE. \$699,000. Excellent location. 92-2-510

ROCKWOOD - \$359,000

74 ACRES - good workable well drained farm land. Treed driveways lead to Family home with stone fireplace, country kit, upgraded bathrooms. Barn & 54 x 34 utility bldg. 92-2-474

ERIN - \$239,900

REDUCED

Complete 5 ACRES south of Village. 5 stall barn, 3 paddocks, lovely hardwood bush and a pond. Tastefully decorated 4 bdrm home with finished rec room, pine wainscoting in eat-in kitchen. It's all here. \$245,000. 92-2-459

CALEDON \$249,000

Recently renovated with bleached oak kitchen, bathroom with pedestal sink, finished loft with dormer, hardwood floors, bright and spacious on 2 ACRES. Located south of King St. 92-2-495

CHELTENHAM \$259,000

Village life - Country living, spacious family home with main floor family room, stone fireplace in living room, huge 2 plus car garage, lovely lot. 92-2-440

ERIN - \$589,000

Run your own business. Indoor arena. 38 stalls, paddocks, sand ring and 89 ACRES to ride on. A bonus is the century stone home with 4 bdrms, finished loft, country kitchen with brick fireplace. A must to see. 92-2-485

INCREDIBLE VALUE

NEW

Erin - custom design - plank cherry flooring, open concept, lower level for office or inlaw, 58 glorious acres with stream, bush & meadow. \$629,000. 92-2-548

NEW - MILTON

4.4 vacant acres. Fabulous building lot with good access to 401. \$150,000 92-2-509

LOOKING FOR AN INVESTMENT

Adjacent Mistywood Subdivision on Hwy. #24 at 1st Line East, Caledon. 49 acres with proposal for subdivision. \$1,800,000. 92-2-390

ERIN \$249,000

REDUCED AGAIN!

Located south of Erin Village on paved road. 3 bdrms., raised bright living room, country kitchen, finished rec. room, 24x40 barn and good riding country. 10 ACRES. 92-2-275

GEORGETOWN - \$179,000

Look at this garage. Charming home has full inlaw suite on lower level. Main floor with pine wainscoting, custom pine kit. Private front & rear yards. 92-2-526

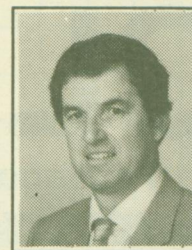
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Sales Representative*
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IF YOU LOVE LOG

NEW

You must see this beautiful handcrafted log home overlooking the Credit River. Feel the warmth of the pine floors throughout. The backyard is right out of "Homes and Gardens" with a deck on three sides. Mstr. bdrm. features ensuite, laundry, sitting room plus walkout to balcony. Four bdrm. apt. over garage. Asking \$349,000. 92-2-539

NEW

3 bedroom bungalow in one of Erin's better neighbourhoods. Gleaming hardwood floors, very private well treed back yard, Sunny kitchen and finished rec room. Asking \$184,900. 92-2-547

SECLUDED CHARM

\$249,900 asking, 4 1/2 beautiful acres, newer fenced field, wide open lawns. Adjacent to pine reforestation; new front porch, deck & pool; soft pine interior, main floor family room, double car garage. Call Larry 874-3040. 92-2-516

HORSE FARM AND STONE HOUSE

On 89 acres, large bank barn, indoor riding arena, 38 stalls, stream, pond, 5 acres of bush. 92-2-485

GOLF AT BLUE SPRINGS

REDUCED

\$229,000 Asking - 3 bedroom bungalow on treed one acre lot. Stone fireplace, walkout to large deck, finished rec room with walkout to back yard. Minutes to "GO". Call Larry. 92-2-457

SHOWS 10+++

NEW

1,850 sq. ft., 12 room home with 6 bdrms. and 2 Kitchens. Huge MF family room with floor to ceiling brick Heatilator, paved driveway to private back yard with 6 ft. privacy fence. Hardwood under broadloom, 3 & 4 baths. Asking \$198,000. 92-2-542

MONEY MAKES MONEY!

19.86 ha. adjacent to Misty Wood subdivision in Caledon Village with proposed plan of subdivision. Close to Brampton, corner property.

TERRA COTTA

1.6 acres, nestled below the hills along the river. Stone and brick, 4 bedrooms, family room, log burning fireplace, 3 car garage. 92-2-463

LOTS OF WILDLIFE!!!

25 panoramic acres situated well back off the road in a secluded area. Three bedrooms, 4 and 3 pc. baths. Walkout basement with two fireplaces. Fish in your stocked trout pond and work in your workshop. Oversized double garage. Asking \$299,000. 92-2-541

73 EXCEPTIONAL ACRES

Only 2 miles north of the 401. Rolling land, beautiful forest, workable lands, fantastic views, good road frontage. Call Larry 874-3040.

FANTASTIC VALUE

\$89,900 only 10.6 beautiful acres, Great Views, trees, close to Hwy #9 and Airport Road. Power of Sale, Don't Wait Call Larry.

10.6 AC
Conc. 8
LT 11
MONO

4 miles T.L.
ADALA
HWY #9
ORANGEVILLE

INDUSTRIAL LOT

Located in Halton
1 3/4 acres on paved road
water, gas & sewers
Asking \$99,000

ONLY \$379,900

Scenic 72 acre farm with bank barn 15 min to "GO" train. Exceptional 2600 sq. ft. home. With walkout basement, oak kitchen, main floor laundry family room with fireplace. 92-2-128

COTTAGE, CABIN & HOUSE

SOLD

Only 229,000 on 7 resort-like acres in Terra Cotta. Minutes to "GO" Train. Don't miss this one! 92-2-464

NEW

Spacious three bedroom link home with large fenced back yard backing onto park land. Finished rec room with wainscoting and large eat-in kitchen with patio and deck, floor to ceiling brick fireplace and three baths. Asking \$189,000. 92-2-531

THE PRICE IS RIGHT!!

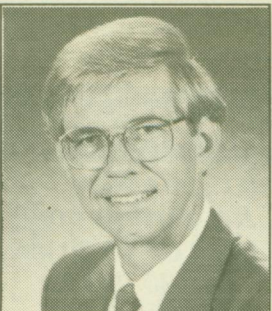
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**If Not OAS and CPP, then RRSP!
A New Years Resolution**

By George Perdue,
B. Sc. P. Eng.



**Money
Talk
with
George Perdue**



So, you are going to retire and let the Government take care of you. After all, you are entitled to Old Age Security (OAS) and the Canada Pension Plan (CPP). You did pay in, right?

Well, with the turn of the calendar year the "clawback" of the OAS benefit jumped to its maximum rate of 15 cents for each dollar of net income in excess of \$53,215 up to the approximate \$4,000 maximum OAS you could collect. Last year the rate was 10 cents on the dollar. How did that 50% tax increase feel?

Since inflation occurs, the threshold at which the clawback occurs is at an increasingly lower level of income or buying power. This happens even though the income threshold is partly indexed. So eventually even fairly modest income earners will lose their benefits - either OAS or family allowance.

In order to minimize the effect of the clawback it is important to maximize registered retire-

ment savings plan (RRSP) earnings and to level out future RRSP income through spousal RRSP contributions. This is a form of tax deferred income splitting.

What is happening with the CPP? Well, if you look at your 1993 pay stub you will see that the CPP deduction increased again. In fact, it has gone from 2.1% of earnings of each the employee and the employer - a total of 4.2% - in 1989 to projected total of 10.1% in the year 2016! This is a staggering percentage increase far in excess of the current inflation rate or gains in your personal income rate.

This is another example of how that tax burden is increased at a faster rate than most people's incomes. Yes, CPP is a form of tax. In this case your tax money is being used to pay for a program that you may, if you are fortunate, be able to benefit from in the future. I say "may" because these dollars are not being set aside to pay for your retirement, rather they are

being used to pay today's retirees. In 1986 Canada's chief actuary said the CPP fund was short some \$230 billion. With the aging of the population through the baby boom it doesn't take a rocket scientist to realize that more retirees per worker will put an even higher burden on the fund in the future. Hence the increased contributions.

So you had better be providing some other form of retirement. Since pensions are fast becoming the sole domain of government and big business employees, and government pension benefits are in jeopardy, RRSPs are an increasingly important cornerstone for providing retirement income. They provide both a tax deferral and tax sheltered investment compounding. This results in a dramatic increase in wealth compared to an investment outside an RRSP that is subject to full taxation.

George Perdue is a Financial Planner, Business Consultant, and Partner in Money Concepts, Halton Hills. He can be contacted at (416) 873-1877.