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MORTGAGES • MORTGAGES

This is a great time to re-finance!

1 year rate	7.70%
5 year hi-ratio rate	9.24%
25 year mortgages available	10.39%

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Are you interested in consolidating your Financial Obligations?

Land a Good Deal with

Captain FINANCIAL THE MORTGAGE SPECIALISTS

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(No Fees charged for people who qualify)

We also have monies for Power of Sales, Second Mortgages, etc.

(Rates subject to change without notice)



DAVE KRAUSE

873-4991 FAX **873-3931**

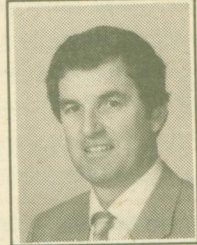
ARTHUR F. JOHNSON & ASSOCIATES LTD., REALTOR

247 Guelph Street, Georgetown

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877-5165 Local 874-3040 Toronto



LARRY BARNSTAPLE Sales Representative* Res. 519-833-9578

IF YOU LOVE LOG



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

23 PRIVATE ACRES



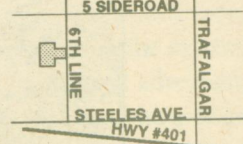
Spring fed pond. Open meadow. Executive Cape Cod home with spacious family room addition with cathedral ceiling & stone fireplace situated to take advantage of the views. 5 stall insulated barn with paddocks. Call Larry Barnstaple*, 874-3040. 93-2-115

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

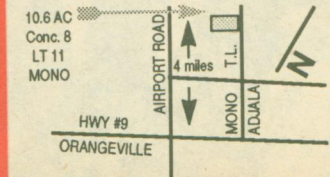
73 EXCEPTIONAL ACRES



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.



INDUSTRIAL LOT

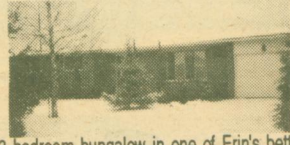
Located in Halton 1.34 acres on paved road water, gas & sewers Asking \$99,000

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

ASKING \$184,900



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



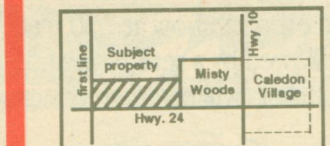
\$229,000 Asking - 3 bedroom bungalow on treed one acre lot. Stone fireplace, walkout to large deck, finished rec room with walkout to back yard. Minutes to "GO". Call Larry. 92-2-457

SHOWS 10+++



1,850 sq. ft., 12 room home with 6 bdrms. and 2 kitchens. Huge MF family room with floor to ceiling brick Heattillator, 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

REDUCED



THE PRICE IS RIGHT!!

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 \$179,900. 92-2-531

Come, Learn The Ins & Outs of RRSPs

February 3
John Elliott
Theatre



Ellen Roseman
Globe and Mail
Financial Columnist

February			Sat. 6 RRSP Seminar
	Wed. 10 RRSP Seminar		Sat. 13 RRSP Seminar
	Wed. 17 RRSP Seminar		Sat. 20 RRSP Seminar
	Wed. 24 RRSP Seminar		

Seminars at Money Concepts Office. Wednesdays 7 - 8 p.m. Saturdays 10 - 11 a.m.

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