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SERVICE OF THE '90s!

Wayne will market your property on TWO Real Estate Boards with over 1500 sales reps or members at no additional cost to you!

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Wayne Sells Properties Just Like Yours!



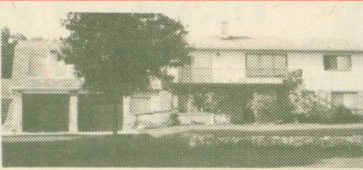
Wayne Saunders
Sales Associate

SERVICE OF THE '90s!

Wayne offers a written comprehensive market evaluation of your home at no cost to you!

FAX (519) 856-2128

12 ACRES OF HEAVEN



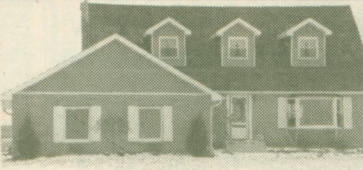
SOLD!
\$289,900 RMRW93-15

WEST OF ACTON



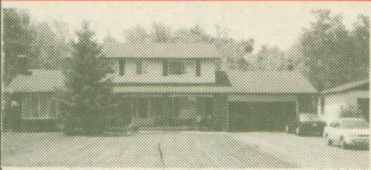
SOLD!
\$385,900 RMRW92-38

\$229,900 ~ PICTURESQUE



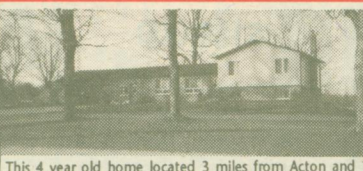
Custom built, 1800 sq. ft. 4 bedroom home. Located 2 miles north of Hwy. 7 between Acton & Rockwood on .7 of an acre with mature maples at the front and a paved road. This property is an excellent value. RMRW93-02

\$279,900 SPACIOUS CHARMER



2.6 acres only 20 minutes to the 401 or 10 minutes east to Cuddeh. 24 x 32 ft. 4 year old workshop, 400 amp service, central air, 4 bathrooms, in-law suite in basement with full walkout, 5 bedrooms, family room with fireplace, den with fireplace, plus a huge deck. This 12 year old custom built quality 2600 sq. ft. home has it all! RMRW93-01

\$259,900 JUST FOR YOU



This 4 year old home located 3 miles from Acton and 14 miles by Hwy. 25 to the 401 is placed on 4.86 acres of rolling land. A lovely mature setting with maples across the front and mixed bush to the rear and an 80 ft. pond. Open concept of 2x6 construction with R20 walls & R40 ceilings the home is tasteful & a pleasure to view. RMRW93-16

KINGHAM RD. - ACTON



SOLD!
\$105,900

MOVING ???

Wayne sells properties just like yours.

Call for a free market evaluation.

(Not intended to solicit properties already listed)

VACANT LAND ~ \$234,900

Lovely 46 acre parcel, 30 of which is workable. Located on a paved maple-lined road 1 1/2 miles north of Hwy. 7 and just west of Acton. Picture perfect with numerous building sites.

\$239,900 ~ NEW COUNTRY LISTING



In a tranquil village setting east of Rockwood on 3/4 acres and backing onto conservation land and the Eramosa River. This custom-built 2000+ sq. ft. bungalow has it all. RMRW93-03

\$239,000 ~ ROCKWOOD CENTURY



Century home on 2 1/2 lots, one of which may be severed. Over 3,200 sq. ft. of history. Large principal rooms and 6+ bedrooms. RMRW93-20

***MEMBER OF THE GUELPH & DISTRICT REAL ESTATE BOARD AND THE BRAMPTON REAL ESTATE BOARD TO SERVE YOU BETTER!**



HEART AND STROKE FOUNDATION OF ONTARIO

Improving your odds against Canada's #1 killer

Do you know the warning signs of a stroke?

The primary one is sudden, dramatic weakness or numbness of the face, arm and/or leg on one side of the body, which usually lasts for only a few minutes. Others include:

- temporary loss of speech, or trouble in speaking or understanding speech
- temporary dimness or loss of vision, particularly in one eye
- sudden, severe, unusual headaches, or a change in the pattern of headaches.

If you experience any of these problems, tell someone and call for emergency help. Know the telephone number of your local emergency medical care service and use it!

For more information on blood pressure or stroke, contact your local office of the Heart and Stroke Foundation of Ontario.



RAMSAY BARR, C.D., MVA Broker



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24 HOURS

... the obvious choice

COUNTRYWIDE Vendex Realty Inc.

Countrywide
Independent Member Broker

TRADE IN YOUR TOWNHOUSE

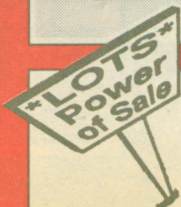


Great 4 bedroom family home backing onto a green belt. This house is fully furnished and ready to move into. We'll buy your townhouse or semi- give me a call for the details. Asking \$165,000. CV-1

TERRA COTTA



Romantic bungalow nestled on a secluded 1/2 acre hillside lot with breathtaking views. Almost completely up-dated with 2 full bathrooms, finished lower level with separate entrance and summer kitchen & loads of windows. Just move right in and relax. Call for directions. Asking \$219,000. CV-2



Estate Building lots in Erin \$65,000.

REMEMBER... Deadline for RRSPs is March 1, 1993

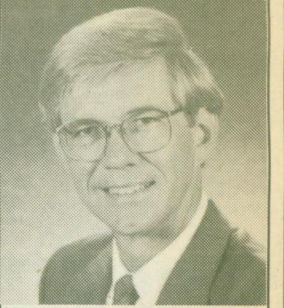
Real Estate Funds for your RRSP?

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



Money Talk

with George Perdue



Most people view RRSP investments as long term. For those within ten years of retirement, the view becomes more short term and the nature of the investments held in an RRSP are typically moved to stable lower return items such as GICs, money markets, and bonds.

Real estate certainly fits the longer term view. The funds managing real estate portfolios in Canada (9 managers) work to make capital gains by buying low and selling high, or to make income by managing low vacancy properties with good income streams and capital cost allowances.

Generally, the performance of the funds that have been around for ten years has been mediocre - between 5 and 6 percent. Now two of the players (RealFund and MD Realty

Fund) are suffering with the concern of depressed values and they have suspended both sales and redemptions until late April. This temporarily stops the flood of redemptions in the wake of the likes of Olympia and York.

Not all the players are suffering. Council Real Estate Fund and Roycom Summit have averaged from 8 to 11 percent per year over the last five year period. This is impressive in the wake of the severely depressed real estate market since 1990. Roycom has begun to make investments in the US. Investors have responded by doubling gross contributions per month since the news broke. This fund now allows investors to participate in US real estate without the up-front costs associated with limited partnerships.

In any event, real estate remains a long term investment with a cycle of five to 10 years. It is a niche market in terms of investments and a well structured portfolio should treat it as such and maintain appropriate diversification.

Funds aimed primarily at income are best suited to holdings outside an RRSP since the income streams yield tax deferrals. The details should be discussed with your financial advisor.

The tax season is almost on us. Money Concepts will be offering tax oriented services including tax planning and tax preparation. Details will follow.

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