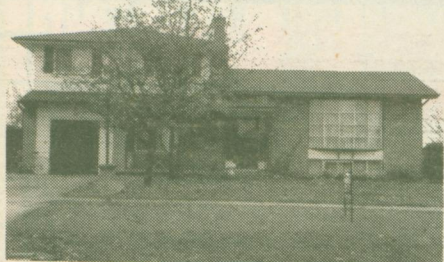


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Large 5 level home offers great value! Main floor family room with fireplace, kitchen with its own dining area, dining with sliding doors to backyard, high efficiency furnace & central air. Call Marvyn Morgan** 853-2086 or 874-3053. RMAC92-95

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on fully fenced lot. Main floor family room with fireplace. Curved oak staircase leads to gallery. Master bedroom with its own bathroom and lots of closet space. Central air. Call Marvyn Morgan** 853-2086 or 874-3053. RMAC93-10

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Walkout basement, inground pool, double garage and circular driveway. In-law potential. Call Marvyn Morgan** 853-2086 or 874-3053. RMAC92-74

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Foreign Content for your RRSP?

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

What's the big deal we keep hearing about "allowable foreign content" for your RRSP?

If you review the performance of stock markets and Gross Domestic Product around the globe you find that Canada has been outperformed in the long run.

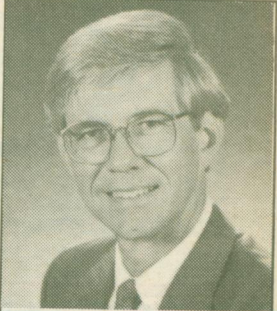
It might stand to reason that a portion of an investment portfolio should be in foreign companies and governments.

Some analysts however, believe that Canada is now poised to out-perform because of the recently achieved efficiencies thanks to the recession. While this may or may not prove to be true, those investing in foreign securities do expose themselves to the added volatility associated with currency fluctuations. This



Money Talk

with George Perdue



can amplify gains and losses. So proceed cautiously.

The rules now allow up to 18% foreign content in an RRSP.

You can achieve an 18% foreign content in your RRSP by opening an RRSP with an investment company that has both Canadian and foreign investment securities available. You mix 18% of the foreign investment with the Canadian investment.

In fact you can get to about 33% foreign content with this technique by choosing an investment company that has a Canadian RRSP eligible investment that has 18% foreign content in it and topping up this investment with a foreign investment equal to 18% of the total in the RRSP account.

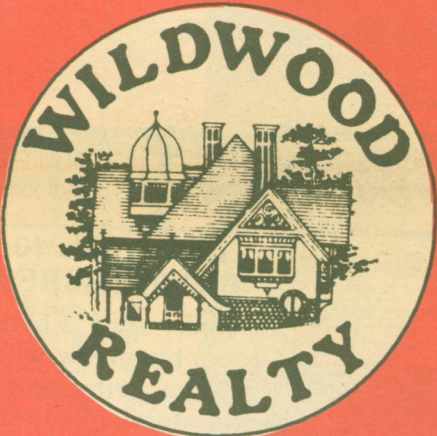
For those who favour income type investments

inside an RRSP foreign bonds work well. In fact foreign bonds are expected to do well this year because European interest rates are still high but beginning to fall as Germany decreased rates last week.

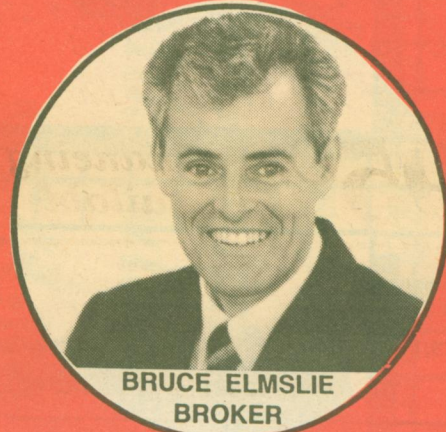
For those wishing to add foreign equities to their RRSP the choice is limitless. US equities have been favourites in the past with small capitalized companies leading the way.

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.



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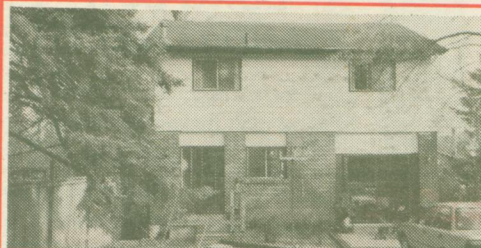


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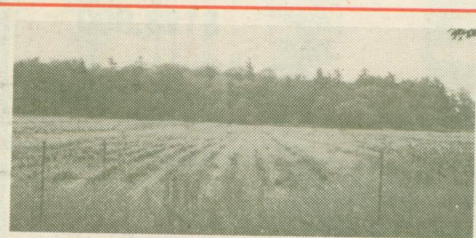
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SQUEAKY CLEAN LISTING - ASKING \$173,900
 2 storey 4 bedroom home in the Village of Erin, brick and aluminum, oversized bedrooms, 1-1/2 baths, broadloom throughout, lots of mature trees and access from quiet street. "A MUST TO SEE". Call Joe, Sales Rep. for details...873-8518. WW-197



WANT A CHANGE OF LIFESTYLE?
 The unexpected sale of local village store plus apartments may be your answer. 2 storey stone main building includes store, post office & 2 apartments. Separate building has 3 self-contained apartments. Call Reg Cooper for more details 877-9458 or 873-4321 WW-200



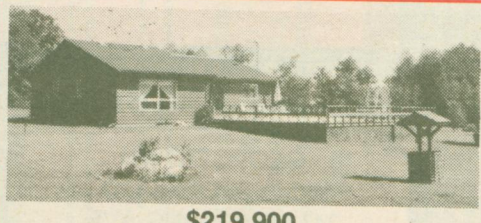
13 WOODED ACRES \$250,000
 Edge of town - surrounded by Sheridan Nurseries. Fabulous property to build your country estate. Call Bruce for more details. WW-178



TERRA COTTA - ON THE RIVER
 Got a green thumb?? Better look at this new listing. Spacious 3 bedroom home, excellent spot for home business (accountant, dentist, therapist, etc.) Fabulous property backing onto Credit River. Separate garage plus workshop and large greenhouse. Buy it now and enjoy the summer here. Who needs a cottage? Call Stan Dalley at 454-8706 or Res. 519-927-9017. WW-199



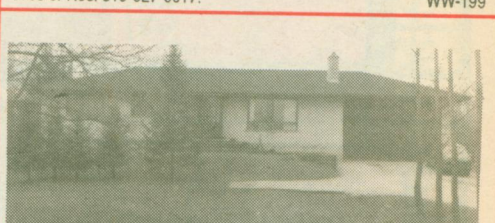
"SOLD" - LIST WITH WILDWOOD REALTY INC.
COSY HOME ... CLOSE TO PLAZA REDUCED - \$160,900
 Quick possession on this beauty! 3 bedrooms, updated kitchen, finished family room, detached garage and very private yard. Hard to beat at \$160,900 - ask for Bruce. WW-187



\$219,900 A PLACE FOR YOUR HORSE
 2 1/2 acres. 12 minutes north of Georgetown... Everything for the whole family...15' x 30' pool plus "hot tub", cathedral ceiling in LR and fabulous country kitchen. 5 bedrooms. 2 full baths, lower level completely finished with billiards room plus large family room. Close to golf club. Better hurry!! Call Bruce \$219,900. WW-193



REDUCED THIS PLACE JUST SPARKLES
 Don't miss out! Huge eat-in kitchen. Dining room has sliding door walkout to 16' x 14' deck (overlooks deep landscaped fully fenced yard), extra large master bedroom, fabulous recreation room, 2 bathrooms and a short walk to 'GO' Train. Low downpayment. Asking price \$159,900 156,900 WW-198



2.13 ACRES - \$249,500
 Immaculate brick bungalow- treelined driveway, large eat-in country kitchen, living-room with brick fireplace, formal dining room. 3 + 1 bedrooms, 1 1/2 baths. Broadloom throughout. Finished rec. room with wall to ceiling stone fireplace. Much, much more. Over 40 species of birds will come to your feeder. Room for a couple of horses. For more information, call: Joe Ufkes, 873-8518 WW-195

"IT'S A BAD DAY WHEN WE HAVEN'T HELPED A CLIENT"