

**MEMBER OF TWO REAL ESTATE BOARDS...**

BRAMPTON AND OAKVILLE & MILTON REAL ESTATE BOARDS



**Marvyn Morgan\*\***  
**RE/MAX BLUE SPRINGS**  
 Realty (Halton) Corp.  
 Bus. 853-2086 Tor. 874-3053  
 Res. 873-2862  
 Member Nationwide Computer Network



**WOW!**  
**\$123,900 COUNTRY!**



4 bedroom home with family room and wood-burning stove.  
 RMAC92-80

**2200 SQ. FT. HOME IN GEORGETOWN - \$226,900**



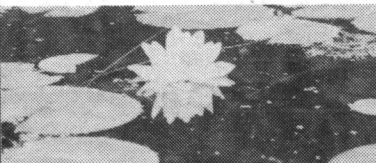
on fully fenced lot. Main floor family room with fireplace. Curved oak staircase leads to gallery. Master bedroom with its own bathroom and lots of closet space. Central air. Call Marvyn Morgan\*\* 853-2086 or 874-3053. RMAC93-10

**COUNTRY WITH IN-LAW POTENTIAL - \$189,900**



1 acre, walkout from basement to lot. Double garage, huge country kitchen. This spacious brick home offers country living yet is close to school. Call Marvyn Morgan\*\* 853-2086, 874-3053 for your appointment to view. RMAC92-74

**LOOKING FOR A NEW PAD?**



Relocating? I have access to top-notch agents across Canada and the U.S. to service your needs wherever you may be going! If you want an information package couriered to you immediately, just let me know and I will take care of the rest!

**COMPLIMENTARY MARKET ANALYSIS**

Listing in 1993? Call me!  
**MARVYN MORGAN\*\* 853-2086 OR 873-4937 OR 874-3053**  
 NOT INTENDED TO SOLICIT PROPERTIES ALREADY LISTED

**Think Pink**



Every donation helps children with physical disabilities.

Mail your envelope today.

**Managed Money!**

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

More and more people are asking for portfolio management services. Even first time investors are elevating expectations for their hard earned investments. Veterans of investment are recognizing that the level of sophistication required to provide decent yields has increased significantly.

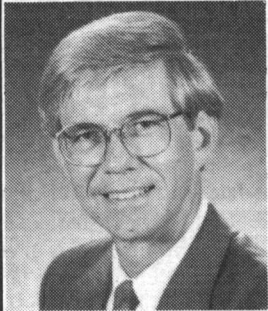
So, what is the benefit of professional portfolio management? For a growth oriented person it is total rate of return. For a person living off fixed income it is yield. For all investors preservation of capital is also maintained.

If a person is only interested in the preservation of capital a portfolio of investment certificates will currently yield an after tax return roughly equal to inflation. As long as more money can be invested, the portfolio will grow in real terms.

A person desiring growth must make a total rate of return that pays the taxes and also beats inflation so that an invested sum will



**Money Talk**  
 with  
**George Perdue**



grow by itself in real terms with no addition of capital. For such people managed portfolios are beneficial. The returns are superior if the manager is astute.

At one time management of a portfolio was for the elite with more than \$100,000 available in a portfolio.

A portfolio manager will recommend a portfolio mix and a review process based on client needs and characteristics. The review will be on a continuous basis and the changes in portfolio will depend on a number of factors including the point in the business cycle, proximity to retirement, value averaging, and sector performance. Reporting is done regularly and consultancy is continuous.

The associated costs vary from zero to three percent

of the assets under management. Some planners provide services to larger accounts as a value added function. Most brokers charge for each transaction for smaller accounts and charge a flat fee for larger accounts. Managers employing mutual funds most often charge a flat fee or provide services as a value added service.

Money Concepts offers tax planning as an integral part of its financial planning services. This year we are offering income tax preparation in association with Jones, Cohen, and Chan, a division of Payette International, Inc.

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

**Buying...? Selling...?**

Check Out Halton Hills This Week Classifieds 873-2254



I'm Sold

**Canada Trust Realty**

Canada Trust Realty Inc. / Realtor

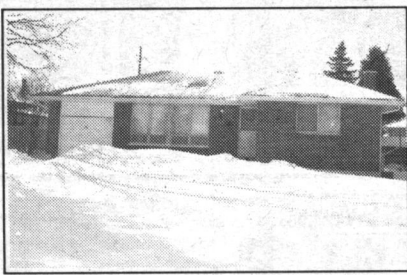
Trusted for Service • Respected for Results



**Well Maintained Country Bungalow**

Featuring: 3 bedrooms, 'L' shaped living room/dining room, finished rec room, hardwood floors, in-ground pool in fenced back yard, and much more! Just minutes from Georgetown or the 401.  
 Asking Only \$239,900.00

Call: Andy King\*\* at 873-1702 (res.) or 454-0446 (tor.)

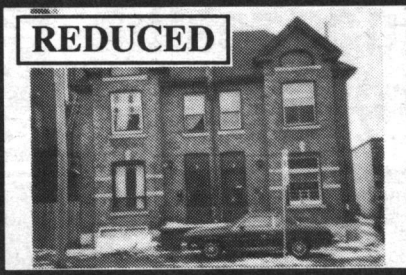


**Brick Bungalow with Garage**

Very well kept 3 bedroom home, plus in-law suite, on a large 60' x 100' lot (irreg. shape) offers comfortable living, priced to sell at only:

\$156,900.00

Call: Andy King\*\* at 873-1702 (res.) or 454-0446 (tor.)



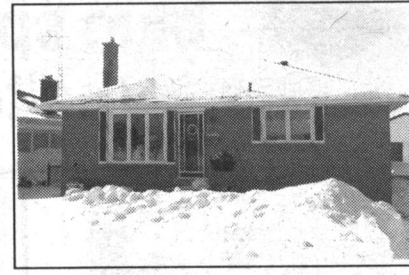
REDUCED

**Major Clean Up Needed! Under Power of Sale!**

Investment opportunity - 4 - one bedroom living units, previously rented at \$520./ month each. Less than an hour from Georgetown.

Now Asking Only \$94,500.00

Call: Andy King\*\* at 873-1702 (res.) or 454-0446 (tor.)



**Solid Acton Bungalow**

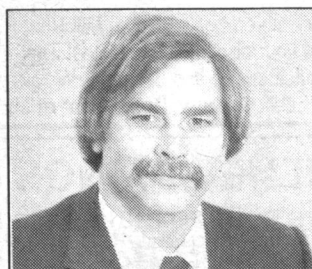
Featuring: 3 bedrooms, eat-in kitchen, 4 piece & 3 piece baths, extra kitchen in basement, detached garage, wood burning stove, extra large lot and more.

Offered at \$156,900.00

Call: Andy King\*\* at 873-1702 (res.) or 454-0446 (tor.)

To: A current market evaluation of their home.

**This Certificate**  
 Entitles The Bearer



By: Andy King\*\*

Call: 873-1702 (res.)  
 or 454-0446 (tor.)  
**Today!**

not intended to solicit homes already listed

MEMBER OF THE BRAMPTON AND TORONTO REAL ESTATE BOARDS

\*\* associate broker