

**RE/MAX** **BLUE SPRINGS**  
Realty (Halton) Corp.

**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!

**SERVICE OF THE '90s!**  
Wayne offers a written comprehensive market evaluation of your home at no cost to you!


**Wayne Saunders**  
Sales Associate

**BUS. (519) 856-4348**  
**TOR. (416) 874-3053**

**FAX (519) 856-2128**


**Wayne Sells Properties Just Like Yours!**

**\$159,900 ~ SOUTH ROCKWOOD**



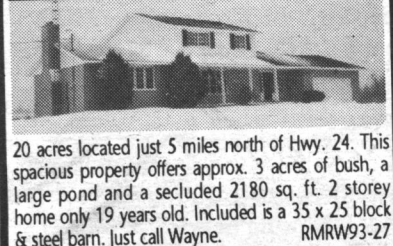
This spacious updated Century Home offers all the modern conveniences with the charm of yester year. A 2 minute walk from Rockwood Conservation Park on a well treed & landscaped lot and having extensive rockeries & terraced grounds. A pleasure to view. Call Wayne\*. RMRW93-39

**\$239,900 ~ COUNTRY**



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

**\$253,900 ~ HOBBY FARM**



20 acres located just 5 miles north of Hwy. 24. This spacious property offers approx. 3 acres of bush, a large pond and a secluded 2180 sq. ft. 2 storey home only 19 years old. Included is a 35 x 25 block & steel barn. Just call Wayne. RMRW93-27

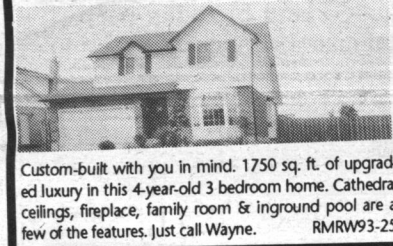
**\$249,900 JUST FOR YOU**

**REDUCED**



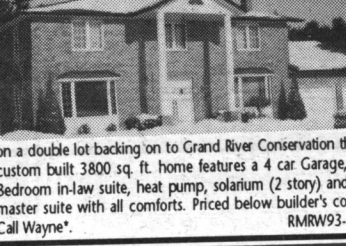
This 4 year old home located 3 miles from Acton and 14 miles by Hwy. 25 to the 401 is placed on 4.86 acres of rolling land. A lovely mature setting with maples across the front and mixed bush to the rear and an 80 ft. pond. Open concept of 2x6 construction with R20 walls & R40 ceilings the home is tasteful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

**\$195,500 ~ ROCKWOOD**



Custom-built with you in mind. 1750 sq. ft. of upgraded luxury in this 4-year-old 3 bedroom home. Cathedral ceilings, fireplace, family room & inground pool are a few of the features. Just call Wayne. RMRW93-25

**\$319,000 ~ ROCKWOOD**



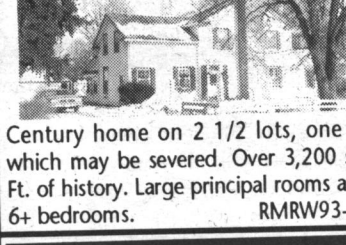
on a double lot backing on to Grand River Conservation this custom built 3800 sq. ft. home features a 4 car Garage, 2 Bedroom in-law suite, heat pump, solarium (2 story) and a master suite with all comforts. Priced below builder's cost. Call Wayne\*. RMRW93-32

**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. RMRW93-17

**\$154,000.** 22.8 Acres of potential! Rolling land with 10 acres of bush, 4 acres are hardwood and approx. 12 acres of worked land. Very secluded & private. Your plans or ours? Call Wayne\*.

**\$239,000 ~ ROCKWOOD**



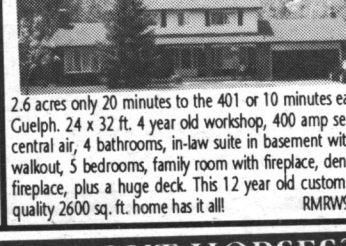
Century home on 2 1/2 lots, one of which may be severed. Over 3,200 sq. Ft. of history. Large principal rooms and 6+ bedrooms. RMRW93-20

**\$279,500**




On a Maple-treed acre east of Rockwood & just off Hwy. 7. Custom home offering 4 bedrooms, cedar Florida room with hot tub, fireplace in family room, and a bunch more. Two workshops with heat & hydro & the larger being 32' x 40' insulated, floor drains, and set up for large trucks. Just call Wayne\* RMRW93-37

**\$279,900 SPACIOUS CHARMER**



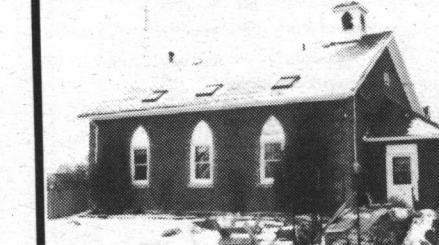
2.6 acres only 20 minutes to the 401 or 10 minutes east to Guelph. 24 x 32 ft. 4 year old workshop, 400 amp service, central air, 4 bathrooms, in-law suite in basement with full walkout, 5 bedrooms, family room with fireplace, den with fireplace, plus a huge deck. This 12 year old custom built quality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

**\$309,900 ~ SERIOUS ABOUT HORSES?**



Located 4 miles north of the 401 on Hwy 24. This 15.5 acre property is ideal for the Equestrian. 8 yr. old 144' x 60' indoor arena, 8 yr. old steel Horse barn with 19 Box stalls, dirt floors in stalls, concrete aisles & 2000 bale storage above. Insulated 20 x 22 tack room, paddocks, sand ring, and a 20 + year old sidesplit surrounded by trees. Just Call Wayne\* RMRW93-34

**\$184,900 ~ IT STARTED IN 1873**



...as a country school house located just east of Rockwood off Hwy. 7. This historic, renovated home is now for sale. Placed on .8 acre and featuring 3+ bedrooms, country kitchen, main floor laundry, cathedral ceilings and much more! Just call Wayne. RMRW93-26

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

# Handyman Special

**\$255,000**



- ✓ Priced for the do-it-yourselfer
- ✓ Beautiful river view.
- ✓ Cape Cod style with 4 bedrooms.
- ✓ Master bedroom on main floor (where it should be) with ensuite.
- ✓ All custom run trim & cornice moldings in knot-free pine.
- ✓ Entrance hall skylit with panelled wainscoting.
- ✓ Family room with 3- skylight solarium
- ✓ Kitchen with washroom & walk-in pantry
- ✓ Minutes only to schools, shopping & Caledon Ski Club
- ✓ Forced air gas heating
- ✓ Backs onto Greenbelt ravine.
- ✓ Purchaser to select finishing from builder's sample portfolio.



**TOM COMERY**  
Sales Representative

**877-5165** **ARTHUR F. JOHNSON & ASSOCIATES**  
**833-9714** Erin **ASSOCIATES**  
**874-3040** Tor. **LTD., REALTOR**

## Buying...? Selling...?

Check Out Halton Hills This Week Classifieds 873-2254

### Spending to Prosperity!

By George Perdue, B. Sc. P. Eng.  
Making something out of nothing. Being a contrarian. Spending your way to prosperity. Is it possible?

If you are in the right situation, and if your comfort zone allows, you could increase your available cash while you consolidate your debt.

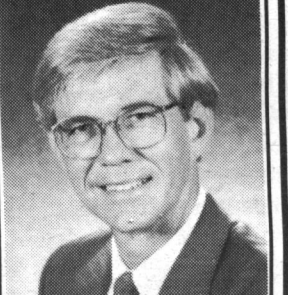
The ingredients for the recipe include a mortgage, collateral, a personal loan, and the ability to make some payments.

The play is called debt consolidation.

You take advantage of the current low interest rates and renegotiate a new low interest rate mortgage that includes the remaining value of the old mortgage plus the outstanding value of your personal loan.

What kind of results might occur? If you had an \$80,000 mortgage at 11.5% and a personal loan of \$15,000 at 12% you could reduce monthly payments by as much as \$500 per month

### Money Talk with George Perdue



depending on the amortization period and so forth.

What are you giving up? You are increasing your long term debt. The mortgage amortization period may be unchanged but the personal loan payback period will increase to the length of the mortgage.

Does this matter? If you need the cash, no. If you can make more return with the cash, no. If you hate long term debt, yes.

So you want to consider this option. However, your mortgage is not due right now and it is a closed mortgage. Enter the penalty clause. Some of these are considerable, however, even with the penalty the cash can be preferable.

Now you ask, "I like this idea because I need cash flow. If I had cash I could pay the penalty but my problem

is cash so how can I make this happen."

If you have a personal line of credit you can use the line of credit to pay the penalty, roll the penalty into the mortgage along with the personal loan and proceed.

The permutations and combinations are endless. You should seek the help of a mortgage specialist such as a mortgage broker or a financial advisor. For straight forward situations these are no fee services.

We refer our clients to a local mortgage broker who can shop the market and obtain the best terms and rates available. They can even get the best rates from your bank.

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