RE/INCS 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!

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



SERVICE OF THE '90s!

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

1-3053 Wayne Saunders
Sales Associate

FAX (519) 856-2128

Wayne Sells Properties Just Like Yours!



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



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 820 walls & R40 ceilings the home is tasteful & a pleasure to view.

RMRW93-16

\$189,900



Well-cared for custom bungalow in mature village setting east of Rockwood. Additional workshop and garage for the hobbyist. New kitchen. Ideal for retirement or?. Call Wayne Saunders*. RMRW93-49

\$279,900 PRIVATE AND PRETTY



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!

\$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*

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*.

\$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, a Bedroom in-law suite, heat pump, solarium (2 story) and a master suite with all comforts. Priced below builder's cost Call Wayne*.

\$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 2,000+ sq. ft. bungalow has it all. RMRW93-03

\$309,900~SERIOUS ABOUT HORSE



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, paddods, sand ring, and a 20 + year old sidesplit surrounded by trees. Just Call Wayne*

\$195.500 ~ ROCKWOOL



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

\$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

\$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

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

Levering Through Limited Partnerships

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

Interest rates are low today and leveraged investments make good sense with loan rates as they are.

Levering an investment essentially means that the investor makes money on someone elses money. In this case the investor makes a net return on a bank loan and simultaneously decreases taxes.

A qualifying investor can make a loan for the prime rate plus one percentage point.

The key is to get income from the investment to cover the payments on the loan.

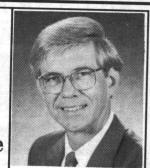
Any tax benefit should be viewed separately.

Today, limited partnerships, based on conservative real estate developments, make good sense since their cash flows can cover loan requirements.

In one such case the cash



Money Talk with George Perdue



flow is guaranteed for a three year period. This is enough time for the contractual leases to escalate on the development property. This increases cash flow. Since these properties sell for multiples of the lease income, the potential for a capital appreciation is excellent.

The development will yield a tax write-off of \$47,500 through 1997 for people in the 50% bracket.

For this particular investment there is an added incentive in the form of expansion potential. The investor is given the right to acquire an ownership interest in the future development at the Sponsor's cost. This will significantly increase the investor's income and value.

The majority of tenants are nationally recognized companies with exceptional staying power such as the Liquor Control Board. 100% pre-arranged, tax advantaged, equity financing is available from a Canadian Chartered Bank for qualified investors. Interest payments are tax deductible.

The Sponsor is an expert in property management with a long and successful track record in Canada and the United States. They currently own and manage more than 90 shopping centres.

Consult your financial advisor for details.

Our next spring seminar series continues with "Risk is a Four Letter Word" on May 26 for people who wish to participate in the huge returns currently being made in the equity market. Call our office to reserve your seat.

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

