**PROVEN** PERFORMANCE

## **MARTHA SUMMERS**

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A'L

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MARTHA SUMMERS Sales Representative\*



#### COUNTRY CLASSIC

fireplaces, 2 acres with pond, stream, bush, and meadow. A bank barn completes the picture. Ultimate country living.



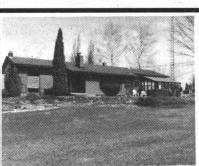
#### PARK-LIKE SETTING

0 acres with mature dwood bush, fabuous lawns and garens with custom ecutive home over looking spring fed pond. Quality is evi-dent throughout. dent throughout Situated on a private road south of Erir Village.



#### MILTON NORTH 10 ACRES \$279,000

Lovely main floor family room with woodstove Beamed living room with floor to ceiling fireplace 2+ car garage and workshop.



#### ERAMOSA -**SUPERB 24 ACRES** \$329,000

Large principle ooms, overlooking spring-fed pond Greenhouse, work shop, meadow and bush.



#### **ERIN - 84 ACRE HORSE FARM**

\$519,000 includes large century stone farmhouse, 38 box stall and a super indoor arena. Paddocks. spring fed pond, stream and fields complete the



#### **COUNTRY VALUE** 3.3 ACRES

300 feet frontage or paved road. Open concept, vaulted ceilings, sunroom, large bedrooms with walkouts, full en suite, main floor laundry. One level living south of Erin Village. \$178,500.



#### **CALEDON EHS** REDUCED \$244,900

Backs onto a ravine. Bright and spacious bleached oak kitchen, hardwood floors, finshed loft.



#### **ERIN 5 ACRES** \$239,900

Superb hardwood bush for walking or riding. Well maintained home barn in move-in condition. Hardwood



#### HILLSBURGH **DEAD END** STREET \$199,000

Spacious, open conept, 3+ bedrooms large country kitchen heated workshop plus 2 car garage Great for a car buff!!



#### GEORGETOWN STARTER \$154,900

Fabulous mature 339 foot deep lot, charming 3 bedroom home with character.



#### ERIN 10 ACRES \$249,000

Good location, 3 bedroom, open concept with lovely views of property. Finished rec room. 24 x 40 barn or workshop.



#### CABINET MAKERS -**LOOK AGAIN**

You can have it all ecutive home plus insulated attached workshop with class. There is even room for your nanny in the finished loft. Cheltenham area.



#### GEORGETOWN INCOME **PRODUCING** \$319,000

Well maintained in good location Separate large 2 car garage, plenty of parkng. Adjacent come available \$99,900.



## **GEORGETOWN** REDUCED

\$159,900

Have a good look large master bdrm with semi ensuite main floor laundry separate entrance to quality in-law suite with Ikea kitchen rivate yard.

# Out at the Ranch

#### THE RETIREMENT

I guess it is a sign of the age that I nave reached. I am hearing about people either retiring or talking about retiring. And I don't mean going to bed. I mean, when you stop working -- period!

In talking with quite a few people about the topic of retirement, it becomes obvious that retiring is a momentous happening in people's lives. When you are thirty years of age, loaded up with children, jobs and debts, you think of retirement as one of those golden times of your life -- but it doesn't always come out that way. I'm told that the shock of changing a life style can be a real problem. You know, forty years of working five days a week - then nothing! Where do you go at 8:00 A.M. Monday morning -- when you don't have to be anywhere? No one is expecting you!

Some people handle retirement beautifully, as I recall my parents, in their retirement years. They had a ball! They went where and when they wanted. They hobbied. They lived the good life. Have to tell you a little story about Dad. When he was about seventy, he was encouraged to join a Senior's Club. He attended two sessions -- then announced to my Mother that he was quitting because he was not going to hang around with a bunch of old fogies! I kid you

I also recall the sad story of the farm couple from Minnesota. Worked like dogs all their lives, and lived frugally at that. Finally got tired, and sick of winter, sold the farm, bought a condo in Florida. They never had time to learn to play golf or even swim for fun, nor had they time to develop a hobby. When the time came to spend money of themselves, and they had lots of it, the training of a lifetime could not be shaken, they could not spend. So now, they sit in the screened lanai and stare at the world. They go grocery shopping and wander the mall. They miss their children and their grand-children. They are home sick! They

are locked into a life style that they never knew or understood. Not a pretty picture of retirement.

I am told that a person's approach to time will dictate how the retirement goes along. Certain types of people are very time conscious. Some thing must be accomplished in every time segment. If they can channel this urge into doing something constructive -- retirement will be fun. If they can't -- mental and physical problems will develop.

Other retired people take a more relaxed approach to time. They say -here is all that free time. We have earned it -- so let's enjoy it! Let's do everything -- or let's do nothing! Whatever we decide to do, is our choice.

There are a couple of new factors on the retirement picture in the last few years. both have been caused by the economic depression in which this country is floundering. Firstly, as companies attempt to fight their financial woes, down sizing of staff is required. An employee with three years to go to retirement, is offered a financial package to take early retirement. Time plus money -- not bad! The second looks like a much tougher situation. There are all sorts of people, because of the economic depression, who just won't have sufficient money to retire. Maybe the job is long gone. Maybe the savings are gone. Maybe they were spent to support the family during unemployment. Time minus money not good!

The people that I really appreciate are the ones who reach retirement age, but they just can't retire -- they are much too busy! Don't mention retirement to them -- they are having too much fun! The word retirement is not in their vocabulary! More power to them!

Bill Ellis is an Associate Broker with Canada Trust Realty, Georgetown.

Trusted for Service • Respected for Results Jim Goodfellow, Sales Rep.\* (519)941-6051 450-1713

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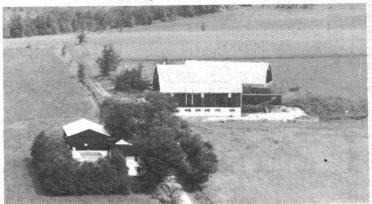
## **COUNTRY AT ITS BEST**



Minutes North of Georgetown

5 acre professionally landscaped estate with stocked trout pond. New open concept 3 bedroom bungalow features large country kitchen and walkout to deck, heat pump, cathedral ceilings and much more. Purchaser to choose colours and carpet. Out buildings include 36' x 52' insulated barn suitable for horses just minutes north of Georgetown. Contact Jim Goodfellow\*

### PICTURESQUE ERIN TOWNSHIP



## 146 Acre Investment Farm

Payed drive leads to well kept 4 bedroom home and inground pool. Features include modern dairy barn and outbuildings easily converted to horse farm. Stream runs through property. Located 1 km north of village. Contact Jim Goodfellow\*. \$499,900