

**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  
 \*\*Associate Broker Member Nationwide Computer Network



**REDUCED**



2200 sq. ft. home in Georgetown \$209,000 on fully fenced lot. MF family room with fireplace. Curved oak staircase leads to gallery. Master bedroom with its own bathroom and lots of closet space. Central air. RMAC93-10

**FOUR BEDROOMS**



4 BEDROOM HOME - \$159,900 - This 4-level home is much bigger than it looks. Huge eat-in kitchen, 2 washrooms, cathedral ceilings in living room. See this one now with Marvyn Morgan\*\* 853-2086 or 874-3053 RMAC93-38

**EXECUTIVE**




1 ACRE SOUTH OF GEORGETOWN - \$274,000 Many updates on this 3-bedroom sidesp. Extension built 3 years ago consists of double garage, workshop, full bathroom, laundry/mudroom. Gorgeous recreation room with recessed lighting, wall bar, brick hearth and wood-burning stove. Eat-in updated oak kitchen with walkout to the lot. RMAC93-24




IT'S LOADED - \$259,900 - 2,900 sq. ft. 4 bedroom home overlooking lake. Angel stone brick exterior, huge master br. has sitting area, w/ closet, bathroom with whirlpool. Oak kitchen with dinette area. Separate dr., laundry, fr. & den. Spiral staircase. RMAC93-31

**ACTON BARGAIN**



BARGAIN \$125,500 - BEAUTIFUL DUPLEX. Live in one, rent the other. Upstairs apartment completely updated including bathroom and kitchen. New furnace and roof in 1992. Walk to "GO" station. Call now for this super investment. RMAC93-33

**WALKOUT**



GEORGETOWN BARGAIN - \$185,000. Country-in-town. Large private ravine lot. Walkout from kitchen to deck. Super recreation room with woodburning stove. Vendor wants this home to be sold quickly. RMAC93-48

## Women's real estate organization in place

The first general meeting of a new national networking and referral organization of women real estate industry professionals is being held at the Mississauga Real Estate Board offices at 33 City Centre Drive on Thursday at 12:30 p.m. Mississauga Mayor Hazel McCallion will be on hand to kick-off the first meeting.

The organization, which calls itself The Canadian Women's Association of Real Estate Industry Professionals, aims to provide a forum and a network for bringing women real estate industry professionals, including realtors, real estate lawyers, appraisers, lenders

and mortgage brokers, together to promote communication, cooperation, mutual business support, professional development and community involvement.

The association is spearheaded by Century 21 Kingsbury Realtor Lily Grant. "The idea was born out of a simple question of how to expand some networking connections, and has now turned into an almost full-time organizational venture," says Grant. Grant adds that the organization will also provide educational seminars for the public, a mentoring program for youth in the community and will consider establishing a retirement

fund and a disability insurance plan for its members.

"Everything is snowballing right now. The level of interest shown so far has been tremendous. This organization will serve as the collective voice of industry professionals and, as such, we plan to provide leadership and professional development programs for our members, influence government policy-making as it relates to our industry, and work toward community improvements, says Grant.

Nancy Kelmen, of NRS Brand Realty Inc. in Georgetown, will be attending the Thursday meetings as the local representative.

## Try working with your home mortgage

By Andrew Mackenzie

Mortgages. To many of us this word brings fear, while to others, a sigh of grudging acceptance. Mortgages are a fact of life for most home owners in Canada. The day the mortgage is finally paid off is considered a day of celebration. To many people, the overhanging mortgage is seen as a barrier to other financial planning necessities, such as RRSP's. This problem can be overcome with a simple approach.

Contributing to RRSP's can be combined with paying the mortgage off early. It sounds unbelievable,

but it is possible with just a little planning.

Here's how it works. Get a 25-year mortgage, but pretend it's a 15-year mortgage and put the extra money into an RRSP. The RRSP will get you a refund, in the form of a cheque, from the government. Use the refund to pay down the mortgage. This approach results in the mortgage being paid off approximately six years early. In addition, you will have an accumulated RRSP, after 19 years, that will be larger than contributing an amount equal to your mortgage payment

after the 15-year mortgage is paid off.

This approach allows your mortgage to be eliminated early and give you the basis for an early, comfortable retirement. With a little planning, you can make your money do the most for you. Believe it or not, your goals can be achieved!

If you have any questions about mortgages, or other financial planning concerns, Andrew can be reached at 877-5495 or 450-1500. Or go and see him at 2 County Court Blvd. in Brampton at Investors Group.

**THANK YOU**  
*for your pledges*  
 With your help, Re/Max Blue Springs Realty (Halton) Corp. of Acton was able to achieve the greatest total in pledges of all the realtors in Halton!

**HALTON HILLS BIKE-A-THON**



**Sponsors**

- Sally Bishop ~ Re/Max Blue Springs
- Gord Dawe ~ Re/Max Blue Springs
- Dorothy Chabassol
- Dave Park ~ Eds In 'N Out
- Dave Braida ~ Re/Max Blue Springs
- René Short ~ René's Flowers
- Cathy Underwood ~ Re/Max Blue Springs
- Kathy Toth ~ Halton Hills This Week
- George Hume ~ Bank of Nova Scotia
- Nancy Plowman ~ Sub Shop
- Andy Katsilieris ~ Andy's Restaurant
- Heather (Whiting) Scotland ~ Re/Max Blue Springs
- Gus & Maria ~ Subway Acton
- Rev. Tom Cullen
- Bill Lamberink ~ Re/Max Blue Springs
- John Bloss ~ Re/Max Blue Springs
- Rhona & Jim Thornhill
- Debby McDonnell ~ Re/Max Blue Springs
- Gregory Snow
- Renee Chabassol



*Thanks again!*



**Allan Chabassol**  
 Broker/Owner

Blue Springs Realty (Halton) Corp.



Re/Max Ontario-Atlantic Canada Inc. held an awards ceremony honoring its agents for outstanding sales achievement. Pictured above is Heather (Whiting) Scotland and Bill Lamberink, associate brokers representing Re/Max Blue Spring Realty (Halton) Corp. in Acton who were award recipients.

photo by Simon Wilson/HHTW



Local realtors of the Brampton Real Estate Board challenged each other on the fitness trail at Cedarvale Park in Georgetown today (Wednesday) as part of the activities taking place for Participation Week. Pictured above from left is, Damion Nikic, Broker/Owner of Royal Realty (Halton) Ltd., Finn Poulstrup, Manager of Arthur F. Johnson & Associates Ltd., Gary Brand, Broker/Owner of NRS Brand Realty Inc., Jim Akers, Broker/Manager of Countrywide All-Pro Realty Inc., Allan Robertson, Manager of Royal LePage Real Estate Services Ltd., seen here jumping at the chance to prove their abilities.

photo by Simon Wilson/HHTW