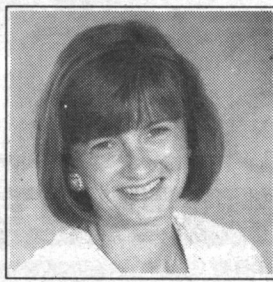


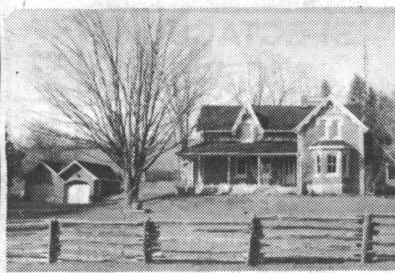
**PROVEN PERFORMANCE**  
 ARTHUR F. JOHNSON & ASSOCIATES LTD., REALTOR  
**SOLD**

**MARTHA SUMMERS\***

877-5165 874-3040  
 Tor.  
 833-9714 873-0655  
 Erin Res.



**MARTHA SUMMERS**  
 Sales Representative\*



**COUNTRY CLASSIC**

5 fireplaces, 2 storey atrium, 80 acres with pond, stream, bush, and meadow. A bank barn completes the picture. Ultimate country living.



**PARK-LIKE SETTING**

10 acres with mature hardwood bush, fabulous lawns and gardens with custom executive home overlooking spring fed pond. Quality is evident throughout. Situated on a private road south of Erin Village.



**FABULOUS RAVINE LOT \$149,000**

Upgraded with new kitchen with ceramics, new windows, upgraded bathroom with jacuzzi. Detached garage. What a great start.



**NEW!**

**SUPER STARTER ACTON \$129,000**

Spacious bright eat-in kitchen, living and dining room. 2 bedrooms - all squeaky clean. On ground pool ready to use.



**SUPERB CALEDON EXECUTIVE**

A must to see inside, spacious and gracious with hardwood floors, 25' dining room with fireplace. 4 bedrooms and a great country kitchen. A 20 acre wooded wonderland.



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

Large principle rooms, overlooking spring-fed pond. Greenhouse, workshop, meadow and bush.



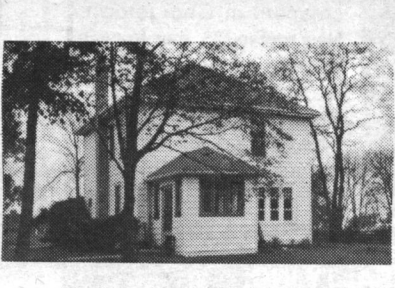
**ERIN - 84 ACRE HORSE FARM**

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



**COUNTRY VALUE 3.3 ACRES**

300 feet frontage on paved road. Open concept, vaulted ceilings, sunroom, large bedrooms with walkouts, full ensuite, 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, finished loft.



**NEW!**

**LISTEN TO THE LEAVES**

Nestled amongst the hardwood bush, this spacious contemporary home brings nature indoors. There is even a walkout from the ensuite complete with fireplace, to a balcony. Not to be missed.



**WHAT A DEAL! \$224,900**

Complete hobby farm, ready-to-move-into house is great, barn is great, paddocks are great, pond is great, bush is great. Anything else you need??

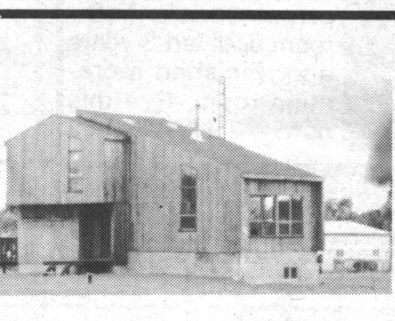


**REDUCED**

**SOLD**

**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.



**NEW!**

**VICTORIAN CHARM - ERIN**

The work has been done, the charm remains on 47+ acres with barn, pond and bush. Good size rooms with character retained. 5 bedrooms for all your family needs.



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

Well maintained in good location. Separate large 2 car garage, plenty of parking. Adjacent corner lot available at \$99,900.



**NEW!**

**EXECUTIVE HOME + LOCATION**

29 private acres with mature bush, stream and open meadow, cedar sunroom with woodstove, hot tub, formal dining room.

**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

**EXECUTIVE**



THIS 2,900 SQ. FT. HOME HAS EVERYTHING FOR YOUR DISCRIMINATING FAMILY - \$259,900 - Overlooks lake, pool, sauna, jacuzzi, fireplace, 4 bathrooms, finished basement, skylight, 4 bedrooms, balcony off second storey gallery, curved oak stairs, main floor office and laundry, intercom, computerized irrigation system etc. RMAC93-31



**FOUR BEDROOMS**



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

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



**SOLD**



**ACTON BARGAIN**

**REDUCED**

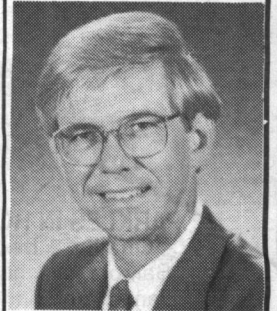
LET ME SELL YOURS TOO! Call Marvyn Morgan\*\*. I'll be happy to give you "tips" on preparing your home for sale.

BEGINNERS DELIGHT ROOM FOR THE IN-LAWS TOO! \$119,000 Beautiful detached home on fenced lot. Two bathrooms, two kitchens, and good sized yard. Walk to shops and schools. RMAC93-33



**Money Talk**

with **George Perdue**



**Our Family Social Contract**

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

Things were bad enough before the recent round of government budgets. After all, we've been trying to dig out from under a recession.

Well, at least some of us knew there was/is a recession and could actually point to the scars from it. Then again, some of us really didn't even know anything about it. The "Social Contract" appears to be putting some new fingers through the flame. Yet others working in counter cyclical areas or in the "new economy" continue unscathed.

What about the kids? At our family meeting the other night we discussed the "Social Contract" and the kids suggested that we develop our own.

Our daughter and son go to different schools, one public, and one separate. Both of them recognized that not all school mates could go on school outings as in the past. They saw these children suffer from social pressure. They also saw classmates move as parents pursued employment elsewhere. We were impressed with their sensitivity as the family meeting progressed without the interruption of TV and telephone.

The kids suggested that they should participate more in the running of the household. Indeed they suggested that they should take less from the system and contribute more. In fact, they suggested that this would bring us closer together and that life could be more fun and that we would learn to appreciate the finer things in life that are free. We felt like we were immersed in Philosophy 101! The kids were good facilitators.

They devised a work schedule. More than that, they devised a follow up routine. My son, of all people, decided he would do the wash and my daughter the cooking and dishes. Other details followed, then the conversation rolled around to the vacation. They thought we should spend less. The result? The kids put together a budget and an itinere. My son is dragging his feet because he thinks he can arrange for some less expensive accommodations.

What a lesson! What insight! What cooperation!

This has been a humbling experience. The kids have moved out of genuine concern for the family. They have gladly given more of themselves and expected less. We are all the better for it. Everyone has won.

Maybe, just maybe, we could all learn from the kids.

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