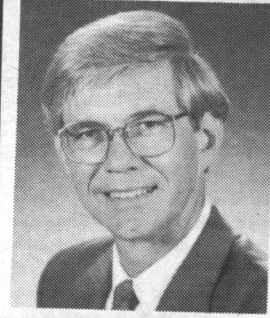


**Money
Talk**
with
George Perdue



**Like a Big
Investor
with
Mutual
Funds**

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

Making money is easy if you have big money, can diversify, and have plenty of time for professional style management.

While most of us don't have all three ingredients in large enough quantities, we can invest like we do by investing in mutual funds.

Mutual funds act like a club of investors who pool their money, invest in a number of places, and hire a professional manager who is paid a piece of the profits to invest according to the guide lines provided by the members of the club.

The money manager must publish the fund's objectives and the operating terms and conditions in a government regulated document called a prospectus. Although these are cumbersome documents to read, they are designed to protect the consumer. To ensure further safety for the investor, mutual funds are organized into corporations or trusts which are strictly regulated by provincial securities laws.

These funds can fit any investment strategy. They offer conservative and aggressive investments and those in between.

Funds have other benefits. They are

affordable and some allow you to start with as little as \$30 per month. The long term performance of many funds is excellent. There are more than 700 funds from which to choose. They allow for compounding and automatic re-investment. The fund companies provide performance reports, annual reports, and tax receipts. Many are eligible for RRSPs. The investments can be structured as long or short term. They can be aimed at minimizing taxes. Funds are liquid since they do not have maturity dates.

Our company has access to more than 300 mutual funds and since we have no house brand, we can help clients choose the funds best suited to their needs. We are paid by the fund companies as if we were on their sales staff but the cost to the client is the same as it would be if they dealt directly with the fund company. As a result, people deal with us because we offer value-added services such as advise, planning, portfolio management and education.

Most funds are sold today with a deferred sales charge so that all the money invested works immediately for the investor. When the funds are left invested for a period of time no sales charges are accrued to the investment.

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

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Sales Representative*

NEW!
\$159,000
ACTON ACTION
\$159,900
Spotless with lots of upgrades. 4 bedrooms, finished rec room, access to private yard from the dining room.

NEW!
\$179,000
READY FOR SUMMER
We are - The pool is open. The house is air conditioned plus hardwood floors, finished recreation room with stone fireplace with heatilators on a quiet street.

NEW!
\$279,000
HALTON HILLS HURRY
5 acres with 800' frontage, bush and a super swimming pond. The custom stone home is immaculate with 2 stone fireplaces, main floor family and finished rec room. \$279,000.

NEW!
CARSON REID CUSTOM HOME
Complete with indoor pool and inlaw suite presently operating as a bed and breakfast. All on 32 country acres on paved road north of Rockwood.

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.

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.

LOTS • LOTS • LOTS
10 acres - Erin \$89,000 - Driveway is in.
4.4 acres - Eramosa \$125,000.
Georgetown Corner lot \$89,000.
Georgetown Investment - currently used as 4 plex \$319,000.

NEW!
\$174,000
GEORGETOWN CHARM
Mature lot - home filled with character. Fireplace and bay window in living room, pine floors, - pretty private mature yard - walk to GO.

REDUCED
\$119,000
SUPER STARTER ACTON
Spacious bright eat-in kitchen, living and dining room. 2 bedrooms - all squeaky clean. On ground pool ready to use.

REDUCED
\$144,000
FABULOUS RAVINE LOT
Upgraded with new kitchen with ceramics, new windows, upgraded bathroom with jacuzzi. Detached garage. What a great start.

\$178,500
COUNTRY VALUE 3.3 ACRES
300 feet frontage on paved road. Open concept, vaulted ceilings, sun-room, large bedrooms with walkouts, full en-suite, main floor laundry. One level living south of Erin Village.

REDUCED AGAIN
\$214,900
WHAT A DEAL!
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??

\$244,900
CALEDON EHS SOUTH OF KING ST.
Backs onto a ravine. Bright and spacious, bleached oak kitchen, hardwood floors, finished loft.

\$329,000
ERAMOSA - 24 ACRES
Dining room with fireplace, oak kitchen with skylight, vaulted ceilings, large windows overlooking pond with long views. Greenhouse plus screened in porch.

PRIVATE ROAD LOCATION
Mature 10 acres, with sugar maples, pond and sweeping lawns. Quality constructed custom home featuring 2 fireplaces, hardwood floors, and a huge work room. A must to see.

ERAMOSA PRIVACY
29 acres - Executive home complete with cedar sunroom with hot tub & sauna. Main floor family room with fireplace.

EXECUTIVE REQUIREMENT??
Caledon, south of King St. 20 treed acres. Superb home with bright spacious principal rooms. Dining room complete with fireplace. Multi-sided living room.

DISCRIMINATING PURCHASER REQUIRED
Superb farm with pond, barn, bush and meadow. The restored Victorian offers old world charm and modern conveniences. The 2 storey atrium sets the mood with 5 fireplaces.

BILL ELLIS
Associate Broker
Office: 877-9500
Residence: 877-7528

OVER 20 YEARS EXPERIENCE IN REAL ESTATE
"BILL'S PICK OF THE WEEK"

SHANGRILA
This Erin beauty offers a two acre wooded lot for privacy and a 2,500 sq. ft. four bedroom plan Viceroy for comfort. Features climate control and Berber carpet everywhere. \$242,000 see it with Bill Ellis Associate Broker 877-9500 or 877-7528. CT92-033

REDUCED