

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*



ACTON ACTION \$159,900

Spotless with lots of upgrades. 4 bedrooms, finished rec room, access to private yard from the dining room. 93-2-430



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. 93-2-419



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. 93-2-410



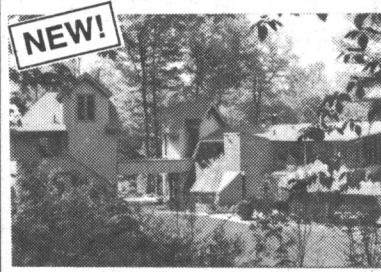
CARSON REID CUSTOM HOME

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. 93-2-411



GEORGETOWN CHARM

Mature lot - home filled with character. Fireplace and bay window in living room, pine floors, - pretty private mature yard - walk to GO. 93-2-431

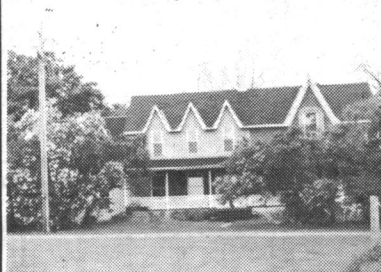


LISTEN TO THE LEAVES

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. 92-2-395

LOTS • LOTS • LOTS

10 acres - Erin \$89,000 - Driveway is in.
4.4 acres - Eramosa \$125,000.
Georgetown Corner lot \$99,000.



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. 93-2-396



SUPER STARTER ACTON

Spacious bright eat-in kitchen, living and dining room. 2 bedrooms - all squeaky clean. On ground pool ready to use. 93-2-358



FABULOUS RAVINE LOT

Upgraded with new kitchen with ceramics, new windows, upgraded bathroom with Jacuzzi. Detached garage. What a great start. 93-2-322



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. 93-2-260



GEORGETOWN INCOME PRODUCING

Well maintained in good location. Separate large 2 car garage, plenty of parking. Adjacent corner lot available at \$99,900. 93-2-267



CALEDON EHS SOUTH OF KING ST.

Backs onto a ravine. Bright and spacious, bleached oak kitchen, hardwood floors, finished loft. 92-2-495



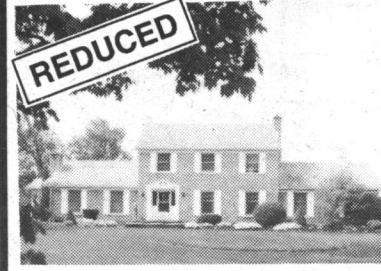
WHAT A DEAL

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?? 93-2-271



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. 93-2-339



ERAMOSA PRIVACY

29 acres - Executive home complete with cedar sunroom with hot tub & sauna. Main floor family room with fireplace. 93-2-347



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. 93-2-147

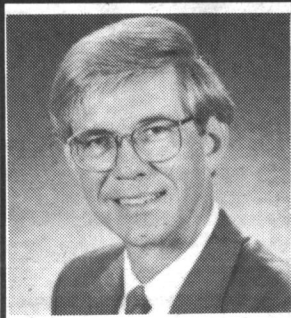


DISCRIMINATING PURCHASER REQUIRED

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. 93-2-332

Money Talk

with **George Perdue**



Bonds Have Been Hot! Is It Time to Leave the Party?

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

That interest rate just seems to go lower and lower. Bonds have soared with the news. The income portion from binds has also continued along with the capital appreciation.

However, the rates cannot keep falling forever. If and when the interest rates go up the bond values will go down. This means that the capital value of the bonds will go down even though the income will remain. It is much like owning a house that you rent out. The value of the house goes up and down depending on the real estate market. The rent however, keeps coming in.

In the case of bonds the prevailing interest rate (and a host of other conditions) affects the market value. When interest rates fall the market value of bonds goes up.

Many bond funds now have shortened the term of their bonds in order to decrease the impact of a sudden spike or slow rise in interest rates.

Who might move and who might stay? If you are living on the income from bonds and you bought at a low price you might consider staying. If preserving and building on your original capital is low on your

priority list this is not a bad strategy.

However, if you are using bonds to build your portfolio and increase your original capital then moving at least some of your portfolio away from bonds at this point in the business cycle is probably a better strategy.

Where can you move to? There are numerous options. First, you should consider the asset allocation position in your portfolio and your aversion to fluctuations in the market.

For those who are averse to fluctuations one can move to dividend funds. These offer fixed income with a tax preference and they receive a boost from the appreciation of common stock.

For those a little more aggressive there are asset allocation products that are designed to maximize return and minimize fluctuations.

Finally, for aggressive investors there is common stock in and endless variety to suit virtually any taste.

Moving a portion of a portfolio can benefit the total value significantly as some of our clients have seen recently.

Since each circumstance is different it is wise to consult your financial advisor.

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



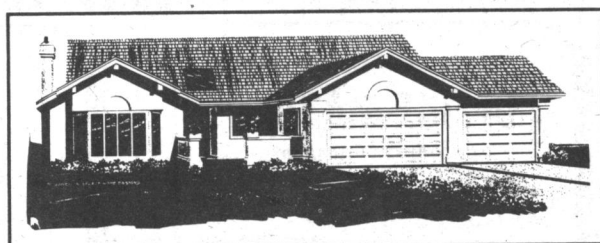
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OVER 20 YEARS EXPERIENCE IN REAL ESTATE
"BILL'S PICK OF THE WEEK"



EXCEPTIONAL OPPORTUNITY

This raised bungalow starts construction shortly. All the quality Ricciuto home standards are included with classy features like vaulted ceilings, skylights and triple garage. All for \$259,900 in exclusive Southwinds at Ballinafad. CT93-003