

SANDRA NAIRN*

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RAISED RANCH - \$175,000

Lovely open home only 8 yrs. old with main floor laundry/mud rm. with adjoining 3 pc. bath. Oak kitchen with dishwasher. Main bath has jacuzzi tub. Central vac, garage & more! Call Sandra Nairn* today. 93-2-456



\$319,000

UNIQUE & CHARMING

Bright & spacious - backs onto woods just steps to school & all amenities & features family room fireplace, solarium, studio & double garage - in the park area. 93-2-342



\$155,000

GEORGETOWN GEM

Maintenance-free detached beauty - gleaming hardwoods, new windows, roof & furnace, and a large rec. rm. and extra bedroom on lower level - private hedged & fenced lot overlooking river - quiet, safe & friendly neighbourhood close to "GO" service. Call Sandra Nairn* today. N-2



NEAR THE RIVER

Warm and wonderful bungalow, all freshly decorated with its own 1/3 acre, mature trees, double garage, great family location in The Glen and slashed \$30,000. Call Sandra Nairn* today. 93-2-202



\$209,900

BY BRUCE TRAIL

Updated, immaculate bungalow with fireplace, country kitchen, quality ceramics, new bathroom, bright rec. room with woodstove, 4th bedroom and office plus fridge, stove, washer, and dryer. Call Sandra Nairn* \$209,900. 92-2-537



NOW \$319,000

2700 SQ. FT. - 2 ACRES

Estate development minutes to 401 or Georgetown GO Train - 2 fireplaces - main floor family rm. & office/nanny suite - gourmet kitchen - quality features galore. Now bargain priced - see for yourself. 92-2-511



PARK AREA - 10+++

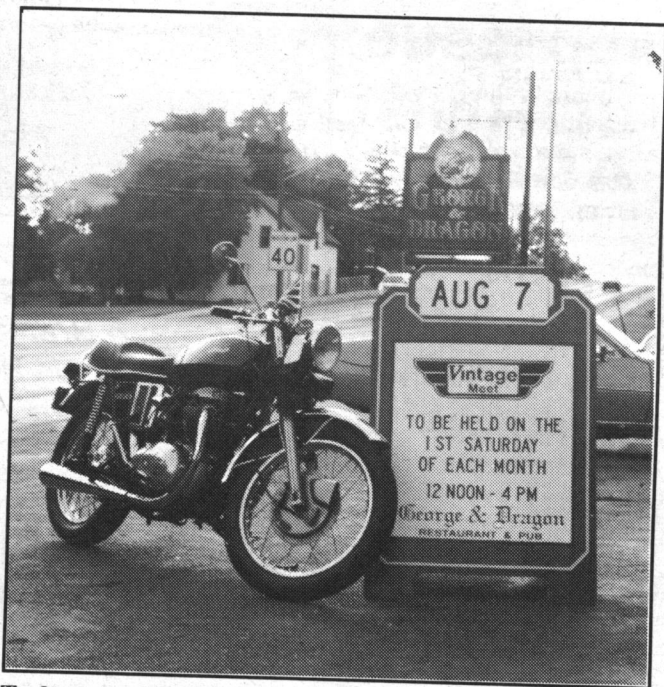
Fabulous custom brick home backing onto woods with large bedrooms, vaulted family room with brick feature wall, fabulous oak kitchen, rec. room walkout to patio & lovely private yard, lots of extras. Call Sandra Nairn* today. 93-2-372



ONLY \$106,500

Carefree condo living in a young family neighborhood & park in front of your own unit...You get 3 bedrooms - master ensuite, spacious living/dining combination, large kitchen with new cupboards, finished rec room and powder room. Hurry for this great starter...Call Sandra Nairn*. N1

BUY NOW!
LOWEST PRICES & LOWEST RATES



Today (Saturday) the CVMG (Canadian Vintage Motorcycle Group) holds its monthly vintage meeting at the Georgetown & Dragon Restaurant in Georgetown. Everyone, riders and non-riders alike are encouraged to drop by. photo submitted



Blue Springs Realty (Halton) Corp.



HEATHER (WHITING) SCOTLAND



**Associate Broker
Bus. 853-2086
Tor. 874-3053

DESIREABLE END UNIT \$114,900



Spacious Phase II end unit features 3 bedrooms, master ensuite, slider walkout to 12 x 13 deck overlooking pond, super pine bar and rec room and 5 appliances. Call HEATHER (WHITING) SCOTLAND** at 853-2086. RMAC93-54

A REAL SHOWPLACE \$279,900



This versatile 3 bedroom farm house has been updated and upgraded yet retains its original character. The separate family room wing with 3 pc. bath could suit a home office or inlaws and the detached double garage contains a workshop and finished office. To discuss the possibilities, call HEATHER (WHITING) SCOTLAND** at 853-2086. RMAC93-07

MATURE NEIGHBOURHOOD \$159,900



This well maintained 4 bedroom family home features upgraded windows and broadloom, cosy rec room with woodstove and backs onto a tree ravine. See it today with HEATHER (WHITING) SCOTLAND** 853-2086. RMAC93-50

5 BEDROOM HOME \$479,900



This nearly new brick home features bright, spacious rooms, parquet and ceramic flooring and neutral decor. Good outbuildings, fenced pastures and a pond, all just minutes from town. Call HEATHER (WHITING) SCOTLAND** 853-2086. RMAC93-04

SPACIOUS SEMI \$144,900



This spacious 3 bedroom home features a main floor family room, a rec room at ground level, a country size eat-in kitchen and scenic location across from the conservation area and playground. Call HEATHER (WHITING) SCOTLAND** for more details 853-2086. RMAC93-47

PERMITS AUTO BODY SHOP \$279,900



Here's the opportunity you've been looking for: an 1800 sq. ft. shop with M-2 zoning and a charming 3 bedroom home with private deck. Excellent location for your business. Call HEATHER (WHITING) SCOTLAND** 853-2086. RMAC93-39

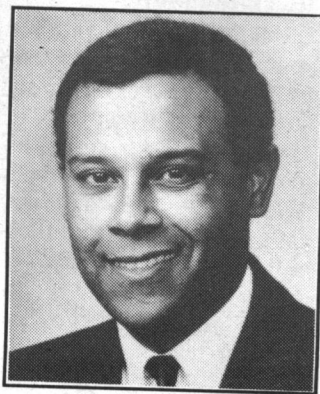
VACANT LAND

- 10 acres, treed, escarpment (Halton) \$109,900
- 12 acres, rolling (East Garafraxa) \$99,000
- 22 acres, qualifies for severance (Erin) \$99,000
- 97 acres, recreational on highway (Halton) \$389,900
- .75 acres, Credit River Pines (Erin) \$149,900

Please call Heather (Whiting) Scotland** (519) 853-2086

Plan for retirement

By Jim Carmichael



Apart from the super-rich, every working Canadian ultimately has to answer an agonizing question - can I afford to retire?

The answer to this question is intertwined with three personal objectives - when in terms of age, you would like to retire; where you would like to live; and what you want to do when you retire.

To come to grips with the answer to these personal goals, you have to calculate the financial costs involved.

In preparing a checklist, the first item to consider is what you will be entitled to receive from government programs. The two major items are Old Age Security (OAS), and the Canada Pension Plan (CPP). Each of these plans is indexed for inflation, which means they will be adjusted to a point, to the increased cost of living. However, the value of these benefits may not continue indefinitely.

It is important that you understand this warning, because the federal government has already tampered with the OAS as a universal entitlement. Ottawa will now reduce (clawback) some or all of your OAS payments if your personal (not family) annual income exceeds a limited, which is now just over \$53,000 per year. Further, the limit is only partially indexed for inflation. It will be increased only if the Consumer Price Index exceeds 3 per cent.

The next major source of income is the Canada (or Quebec) Pension Plan.

However, unlike the OAS, the income you receive will depend on the contributions you have made over the years.

So, if you retire this year and are entitled to the maximum levels, you can expect income which will total about \$12,400. Of course, if you are married and your spouse is also entitled to CPP and OAS your situation will be quite a bit better. However, there won't be any money for extraordinary expenses or trips to exotic places during your retirement years.

Beyond these sources of income you then need to look at the pension you might receive under an employer plan. Sadly, less than 50 per cent of Canadians belong to a company plan. The remainder face a somewhat bleak future, in terms of a comfortable retirement.

It is important that we give these matters some thought so that we can adequately prepare for our retirement. The time to do it is now!

Jim Carmichael is a Financial Planner with Investors Group. He can be reached at 416-236-2564.

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