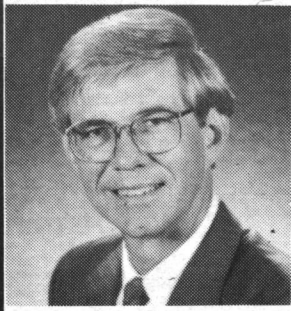


Money Talk

with George Perdue



Choosing the Lawyer for Your Financial Requirements

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

There are certain situations concerning your finances that a lawyer is most beneficial. Some of these include wills, trusts, corporate law, tax law, and matters concerning the estate.

Lawyers and other professionals like doctors and engineers specialize. For example there are lawyers who specialize in corporate law, tax law, family property law, criminal law, patent law, libel law, immigration law, divorce law, and others. So you wouldn't choose a patent lawyer for your will. You must find the right lawyer for your requirements and understand the inherent costs.

Where do you start? Large law firms often have staff lawyers specializing in the common areas of law such that most assignments can be managed. Large, prestigious firms often charge significantly more than smaller, less-known firms and the quality of work is often similar.

A lawyer with short term experience may charge \$100 per hour whereas a veteran will charge \$250 per hour and more.

Most lawyers (80%) are contacted either by past clients or by word-of-mouth referral. The Yellow Pages and provincial law societies account for some 15% of lawyers new business. These sources are valuable in differentiating areas of specialization. However, referral from a close friend or trusted associate is invaluable.

Some lawyers charge you from the first moment

of contact. Others offer a free initial consultation. This free consultation is very valuable. This time should be used to determine what benefit the lawyer can provide for you and what the costs will be. Ask for this service when making your first appointment.

For the first and subsequent appointments be sure to come equipped with all the required information and documents needed to define and explain your assignment or case. Ask the lawyer to specify the requirements for you. Even after you have retained a lawyer, the more relevant information you can provide, the more detailed paper work you can do, the lower your costs. At the same time make sure the data you provide is organized and pertinent to the case. You do not want to waste the lawyer's time and your money.

Some matters such as searching for liens or incorporating a small company can be done by a paralegal for less money. In some of these cases you can do the work yourself if you have the time and inclination.

The following are some cost estimates (less disbursements) for common tasks: preparing a will \$200 to \$750; simple incorporation \$500 to \$1,000; property purchase and mortgage \$500 to \$1,500; mortgage \$300 to \$600; house sale \$400 to \$700; litigation divorce/property settlement \$15,000 to \$30,000; wrongful dismissal \$10,000 to \$15,000.

With these sums it pays to shop around.

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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ACTON ACTION \$159,900

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

\$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.

\$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.



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.

\$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.



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.

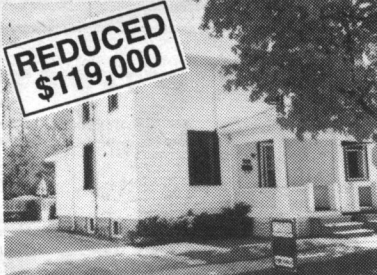
Georgetown Corner lot \$99,000.



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.

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.

\$319,000



GEORGETOWN INCOME PRODUCING

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

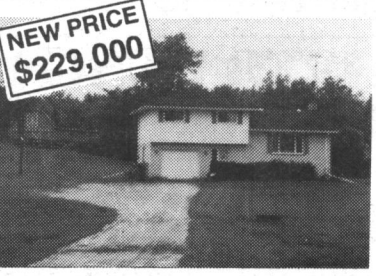
\$244,900



CALEDON EHS SOUTH OF KING ST.

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

NEW PRICE \$229,000



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??



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.



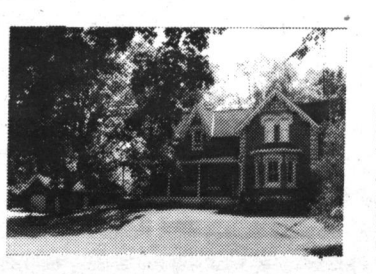
ERAMOSA PRIVACY

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.

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