

**PROVEN PERFORMANCE**

ARTHUR F. JOHNSON & ASSOCIATES LTD., REALTOR

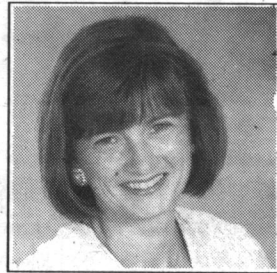
**SOLD**

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MARTHA SUMMERS  
Sales Representative\*



**NEW**

**YOU DON'T NEED A COTTAGE**

Look at the privacy of this yard and the hot tub. 4 bedroom, 3 bathrooms on a quiet street in Rockwood at \$189,500. 93-2-483



**OPEN HOUSE**

**GEORGETOWN CHARMER**

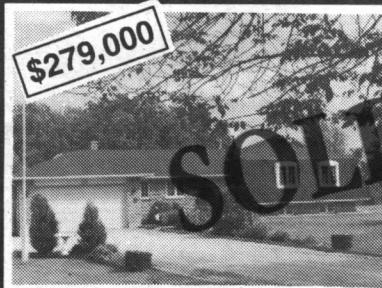
Mature lot - home filled with character. Fireplace and bay window in living room, pine floors, - pretty private mature yard - walk to GO. Reduced \$167,000. 93-2-431



**NEW**

**YESTERDAY'S CHARM - TODAY'S COMFORT**

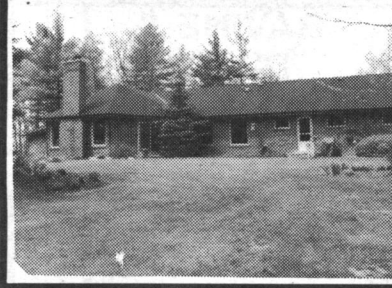
\$183,900 asking for this 3 or 4 bedroom home with 2 full baths, hardwood floors and wood trim. Beautifully decorated home with a log burning fireplace, deck with hot tub, set on a private treed yard, with garage. 93-2-462



**\$279,000**

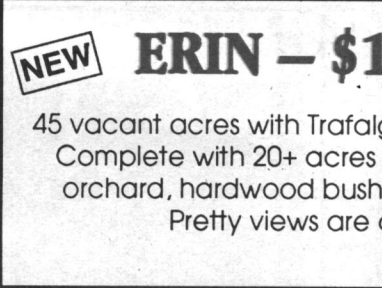
**HALTON HILLS HURRY**

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



**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



**NEW**

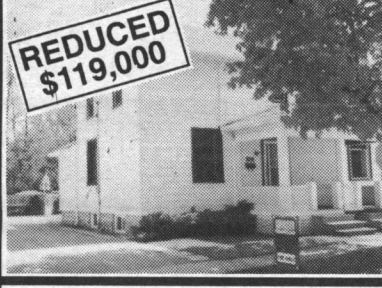
**ERIN - \$189,000**

45 vacant acres with Trafalgar Road location. Complete with 20+ acres of mature mixed orchard, hardwood bush and open field. Pretty views are a bonus 93-2-503



**GENTLEMAN FARMERS - 47 ACRES**

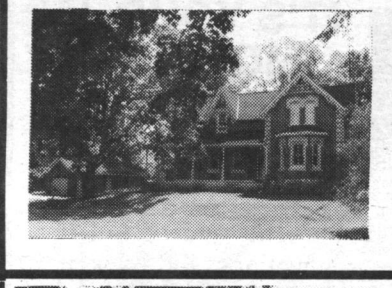
This 5 bedroom home is waiting for your family to enjoy along with the pond, the barn, the fields. Huge country kitchen. 93-2-396



**REDUCED \$119,000**

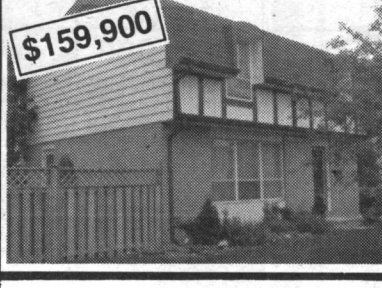
**START FOR ONLY \$119,000**

Move in - don't worry about renovating expenses - it's done. 35 yr. shingles, windows have been replaced. The pool is "warmed up". 93-2-358



**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



**\$159,900**

**IMMACULATE!!**

Move in and enjoy. The yard is private and fenced. The deck off the dining room is great. The rec room is finished. The maintenance is low!! 93-2-430



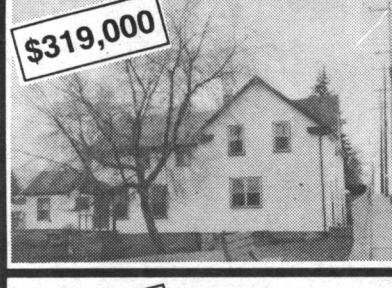
**ERAMOSIA PRIVACY**

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



**KEEP SWIMMING AS FALL ARRIVES**

Custom built with fabulous indoor pool accessed off 2 bedrooms. Quality finishing with cathedral ceilings, oak kitchen, in-law suite, garden room and more. All on 32 private acres. 93-2-411



**\$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. 93-2-267



**REDUCED \$144,000**

**45 ACRES \$187,000**

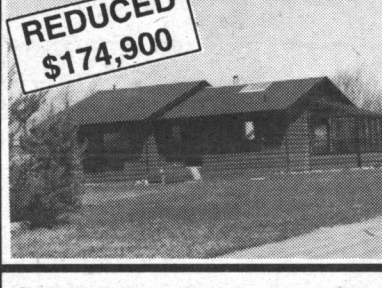
Ravine lot plus 2 bedroom house and detached garage. Custom kitchen, super oak trim, whirlpool tub!! 93-2-322



**\$244,900**

**CALEDON EHS SOUTH OF KING ST.**

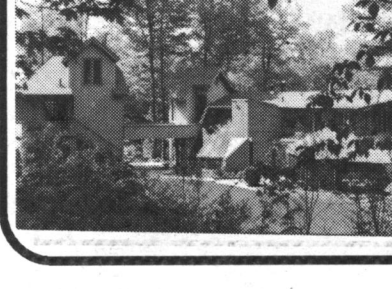
Backs onto a ravine. Bright and spacious, bleached oak kitchen, hardwood floors, finished loft. 92-2-495



**REDUCED \$174,900**

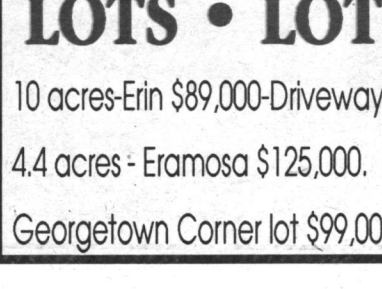
**PAVED ROAD 3.1 ACRES**

Spacious open concept + 2 bedroom home with numerous walkouts to the yard. Sunroom plus vaulted ceiling. Everything on one level. 93-2-260



**WATCH THE COLOURS CHANGE**

Private 5 acre retreat with unique design. Spacious yet cozy to enjoy nature. Flagstone flooring, screened in porches, designer bathroom, guest suite, and more! 93-2-395



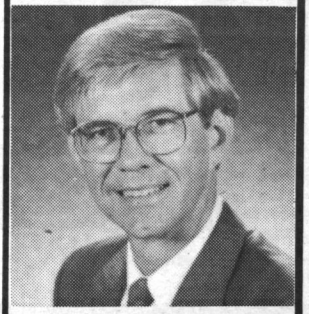
**LOTS • LOTS**

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

**FOR RENT**

Erin - 2 bedroom upper level apt. on large lot. \$750. per month. No pets. Available now.

**Money Talk with George Perdue**



**Switch or Stay?**

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

It sure is tempting to chase the high returns published for last year's winners. After all, a resource fund reported a 202% return for a 12 month period ending in July. History shows that patient investors sticking to a quality fund end up with more money.

A case in point shows the hot resource fund is now showing a one year gain of 167% for the last 12 months. This is a result of the recent correction (a significant loss during the last month).

One study by MacKenzie Financial comparing a strategy of switching to the hot fund of the last year over the last 20 years would have made an \$82,000 gain on \$10,000. Staying with a conservative equity fund for the same period would have produced from \$117,000 to \$133,000 gain during the same period.

One of the problems with the chasing method is that it is too late to catch the primary wave of growth.

A second problem is that the high performers tend to be small funds. The high performance attracts more money and the fund manager must dilute the investments in the fund across a wider range of investments thereby making it much more difficult to match the recent performance.

The third problem is that the high performers tend to be in one sector of the economy. Most recently this has been in the resource sector (oil, gas, gold) which typically booms for a portion of the economic cycle and then they perform poorly. This means that those investing in specialized funds must pay attention to

timing and move in early and out early in order to succeed. We all know that market timing is the most difficult approach to investing.

Does this mean that all investment transferring is bad? No, the basic asset mix in a portfolio should constantly be adjusted. The fund manager is doing this to some degree on a continuous basis. It is up to the investor to do the rest, but not by chasing the latest historical performer. Often this is best achieved in conjunction with a financial advisor. The high performers can often be identified before the results attract the average person and some profits can be realized before the bust cycle.

The three asset classes are: money (as in money markets and T-Bills), debt (as in government bonds, but not Canada Savings Bonds) and equity. Each asset class serves to compliment the other in terms of performance in the business cycle and in terms of inflation, tax performance, and volatility.

The asset allocation mix can be different if the money is inside an RRSP. Here the investment can be more conservative and still yield a result better than inflation since tax is sheltered.

This may all sound complex, however, a good financial planner and a good financial plan can help you maintain an even keel and provide education along the way. For those who wish less complexity, stay put in a good asset allocation 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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