

PROVEN PERFORMANCE

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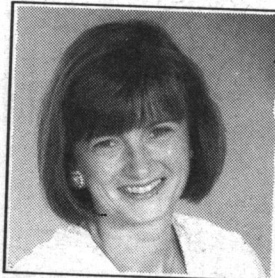
SOLD

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Tor.



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Erin Res.



MARTHA SUMMERS
Sales Representative*



NEW

CHARMING GLEN WILLIAMS

Quiet street with superb treed lot. Hardwood floors separate dining room and 4 bedrooms plus ensuite. This is special.

93-2-BE



NEW \$223,000

NEW LISTING

Bright and spacious with lots of charm. Private treed lot with inground pool. Greenhouse, sauna and 3+ bedrooms in Terra Cotta.

93-2-569



NEW \$159,900

SPOTLESS IN ACTON

Don't drive by - come and see this private fenced yard with walk-out from diningroom. Maintenance free to leave you time to enjoy your family.

93-2-430



NEW

CALEDON ULTIMATE

Unequaled privacy on mature 10 acres with pond, stream, views and rolling land. Executive stone & board and batten home complete with solarium and 2 storey atrium entrance. Minutes to Devils Pulpit Golf Course.

93-2-541

RENTALS

2 bedroom in Erin duplex on large lot. \$725.00/month

Small 2 bedroom home in country (south of Erin Village) no pets. \$650.00/month.

LOTS • LOTS

10 acres-Erin Driveway is in - suitable for horses. \$89,000

45 acres-Erin - Mixed orchard, bush and farmland, pretty views, paved road. \$189,000

NEW LOTS OF CALEDON LOTS

Views of the fall colours changing in the Niagara Escarpment, watch the horses in the surrounding farms graze, enjoy the easy access to Hwy. 10 or 410 for commuting and the proximity for golf, skiing, riding and tennis. Priced between \$135,000 and \$170,000 - Take your pick of 7 available lots. Vendors will hold some financing.

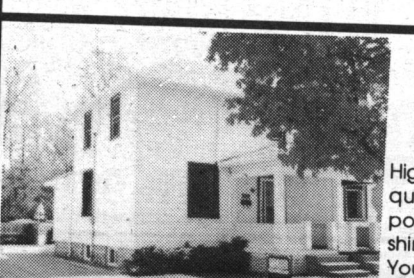


\$174,900

COUNTRY STARTER - ERIN

3+ acres with spacious 2 bedroom home with one level living. Sunroom, woodstove and vaulted ceilings make it home.

93-2-260



HOME OWNERSHIP BENEFITS

High ceilings, bright rooms, quiet street, your own pool. Upgrades include shingles, windows & pool. You won't be disappointed at \$119,000.

93-2-358



CALEDON NEW PRICE

1868 stone classic with 30 ft. living room with exposed stone interior, floor to ceiling stone fireplace + beamed cathedral ceiling. Log cabin, plus board & batten guest building or office plus pool and barns on 64 prime Caledon acres.

93-2-392



ROCKWOOD MATURITY PRIVACY

Wait until you see this yard - superb! Character home with vaulted ceilings, hot tub, deck and 4 bedrooms - 2 with ensuites. Quiet mature street.

93-2-483



WANT SOMETHING UNIQUE??

It's spectacular and words don't describe it. Fabulous 5 acres. Open concept yet cozy with flagstone flooring, designer toilet, screened in porch, separate guest quarters and more.

93-2-395



A DEFINITE UNDERSTATEMENT

Open the doors and you will say "WOW". Privacy on 20 mature treed acres. Location in Caledon. A bright and spacious executive home ready for all your needs.

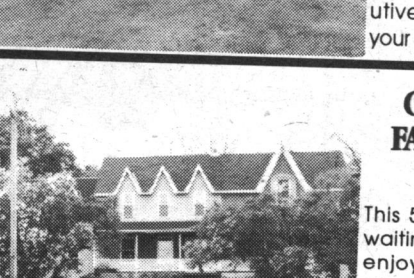
93-2-147



THE WORK HAS BEEN DONE

Superb restoration with 5 fireplaces and the character of a brick Victorian. It's bigger than it looks, the land is being farmed, the pond and stream add a new dimension to country living.

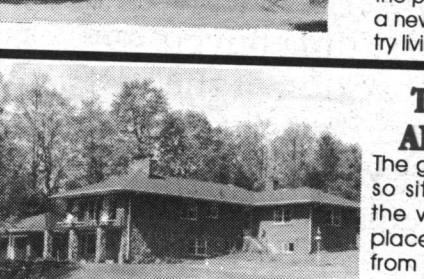
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GENTLEMAN FARMERS - 47 ACRES

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

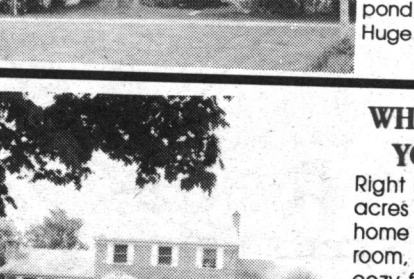
93-2-396



THE MAPLES ARE TURNING

The garden is harvested so sit back and enjoy the warmth of the fireplaces. Watch the birds from your kitchen overlooking your 10 acres of privacy - A must to see!

93-2-539



WHERE TO RAISE YOUR FAMILY

Right here on 29 private acres with bright custom home complete with sunroom, hot tub, sauna, plus cozy family room, 40x60 outbuilding, paved driveway all south of Hwy 7.

93-2-347



SOLD

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 \$159,900.

93-2-431



SOLD

HALTON HILLS HURRY

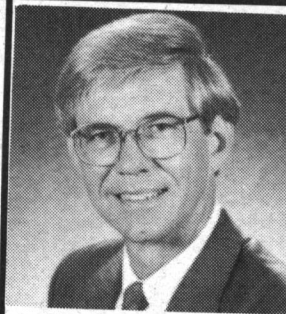
acres with 800' frontage, bush and a super swimming pond. The custom stone home is immaculate with 2 stone fireplaces, main floor family and finished rec room. \$279,000.

93-2-410

Money Talk

with

George Perdue



The Leaves Have Fallen and I Can't Get Up

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

The colours have come. Soon we'll be having our annual final weekend in-the-yard ritual. But this year it's not just the leaves that are falling.

Interest rates have fallen too. People who have been living off interest on their investments are having difficulty. One of them recently told me "I can't face getting up - my income has shrunk so much".

There are alternatives. Apparently some disagree and have told people, especially people past the retirement age, that they should never have anything but guaranteed investment certificates or Canada Savings Bonds.

"Never" is a qualifying word. It's also a long time. Each person has goals and objectives. Financial goals are personal and unique. The answer to what alternatives a person has for alternatives when they are retired depends on these objectives.

Objectives are built around a set of beliefs, needs, tolerances, life expectancy and unknowns such as inflation. Sometimes these form conflicting signals that confuse the decision making process.

For example, a person may believe in security and have a low tolerance for "risk" but have financial requirements (living off the interest) that cannot be met by GICs and CSBs at this time because they offer low interest rates.

Another might have a substantial sum invested, can live easily from interest earned at low rates, be risk averse, but detest paying taxes. Well, the interest from CSBs and GICs is taxed 100% at your marginal tax rate.

Current inflation is 1.6%

and CSBs are yielding 4.25%. This is a net yield of 2.65% before taxes. If you were in the 30% tax bracket your net return from such an investment would be 1.8%. In order to supplement government pensions you would require a substantial sum invested, and an even larger sum to protect against the erosion from inflation.

So how can an investor who is security minded operate in these low interest times?

First of all, know yourself and your objectives. Second, know the financial institution and its objectives and the specifics of how the various investments operate.

Today we are finding all sorts of "deals" on GICs aimed at competing against CSBs. This is traditional at this time of year. Remember, the institution wants your money at low interest rates so they can invest at higher rates.

As I write, the best rate for a cashable GIC is 4.75% and the best rate for a one year term GIC is 5%. These are significantly better than most. It is in your best interest to get the highest return for that portion of your money in this type of investment. It makes a substantial difference to your net yield.

Watch the jargon attached to the various options. It can be misleading.

Government 30 year bonds are yielding more than 7%. Mortgages yield in the same range. Dividends give a tax advantage and yield as much or more.

For those who are willing to explore the concept of having some of their investments in other higher yield places you must be willing to endure some volatility. "Never" is a qualifier. It is obvious from the examples above that investments other than CSBs and GICs belong in most portfolios.

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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