

PROVEN PERFORMANCE

ARTHUR K. JOHNSON & ASSOCIATES LTD., REALTOR

SOLD

MARTHA SUMMERS'

877-5165 874-3040
Tor.



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Erin Res.



MARTHA SUMMERS
Sales Representative*



NEW

FOR RENT CALEDON

Charming home with large living room, formal dining room, country kitchen, main floor family room with woodstove & walkout, 3 bedrooms, master has ensuite. Owner maintains driveway and grounds. \$1,300/mo. 93-2-591



NEW

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

CHARMING GLEN WILLIAMS

Quiet street with superb treed lot. Hardwood floors separate dining room and 4 bedrooms plus ensuite. This is special. 93-2-590



NEW

CALEDON ULTIMATE

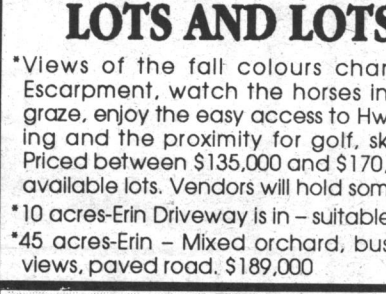
Unequaled privacy on mature 10 acres with pond, stream, views and rolling land. Executive stone & board and batten home complete with solarium and 2 storey atrium entrance. Minutes to Devils Pulpit Golf Course. 93-2-541



NEW \$159,900

SPOTLESS IN ACTON

Don't drive by - come and see this private fenced yard with walkout from diningroom. Maintenance free to leave you time to enjoy your family. 93-2-430



NEW

LOTS AND LOTS OF LOTS

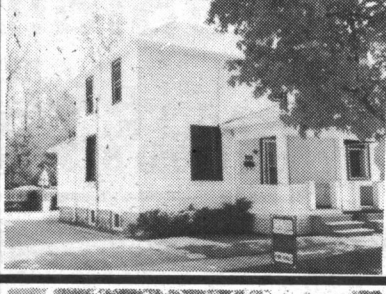
*Views of the fall colours changing in the Niagara Escarpment, watch the horses in the surrounding farms graze, enjoy the easy access to Hwy. 10 or 410 for commuting and the proximity for golf, skiing, riding and tennis. Priced between \$135,000 and \$170,000 - Take your pick of 7 available lots. Vendors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

COUNTRY STARTER - ERIN

3+ acres with spacious 2 bedroom home with one level living. Sunroom, woodstove and vaulted ceilings make it home. \$174,900. 93-2-260



NEW

HOME OWNERSHIP BENEFITS

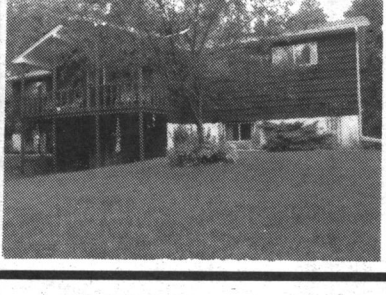
High ceilings, bright rooms, quiet street, your own pool. Upgrades include shingles, windows & pool. You won't be disappointed at \$119,000. 93-2-358



NEW

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



NEW

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



NEW

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



NEW

A DEFINITE UNDERSTATEMENT

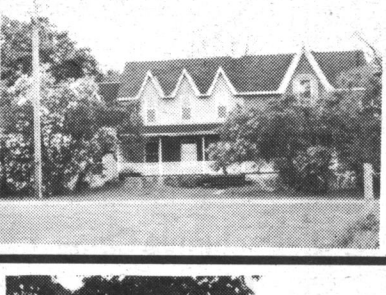
Open the doors and you will say "WOW". Privacy on 20 mature treed acres. Location in Caledon. A bright and spacious executive home ready for all your needs. 93-2-147



NEW

THE WORK HAS BEEN DONE

Superb restoration with 5 fireplaces and the character of a brick Victorian. It's bigger than it looks, the pond and stream add a new dimension to country living. 93-2-332



NEW

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



NEW

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



NEW

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



NEW

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



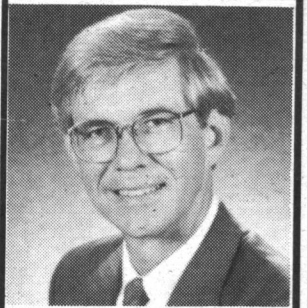
NEW

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**



Duck and Freeze

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

What is large, red, will live at least four years and is looking for your money?

If you ran your household like that you would be looking for money too. Rather than bankruptcy.

Yes our new government will soon announce that things are worse than they dreamed. So get ready.

There are a few obvious huge pots of money that are ripe for picking without directly violating the latest set of promises. Then there are the regulated prices which are technically not taxes but perform similarly.

The first large cash reservoir is RRSPs. Granting these long ago as a replacement for the old age security someday in the future has resulted in a favoured depository for savings and tax deferral. Make no mistake these are not tax free. If the government moves to increase the tax rate when money is withdrawn from an RRSP what options exist?

You could invest some money outside your RRSP. In order to get similar growth you will have to be more scientific about your portfolio. Such portfolios may contain Canadian stocks, foreign investments, new venture investments, asset management investments or limited partnerships. The options are endless but require care in selection. Ducking the grab may be nifty but will require higher investing skills.

Where else would you look for money if you were the government looking for the acceptance required to maintain power? Cut govern-

ment spending you say? Too many votes on the line and not too pleasant a task. It's easier to go after things like capital gains allowance.

This is possible. It has already been pared down to \$100,000 per individual lifetime.

Well, you can take evasive action here as well. For instance, since you do not have a capital gain until it is 'realized' by a sale at a price above cost, you can crystallize your current paper gains by selling them now before any change to legislation. If you wanted to keep the investment for future returns you could buy it back again immediately. Beware the sales fees.

Conversely, you might keep capital losses for the future to offset future gains.

Regulated prices are more sinister. Evasive action is largely out of reach of individuals. Such things as car insurance, postage, tuition, new medical tests and so forth affect everyone but most notably those on fixed income. These costs have far outstripped inflation in the past and make up the major portion of the cost of living basket of these people.

For those not on fixed income, evasive action might consist of new business startups or using alternative services like the FAX for document transfer.

All in all, every move commissions a counter move, sometimes of greater magnitude, and new approaches are borne. This not a law of physics but a law of survival.

George Perdue is a Financial Planner, Business Consultant, and Partner in Money Concepts, Halton Hills. He can be contacted at (905) 873-1877.



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