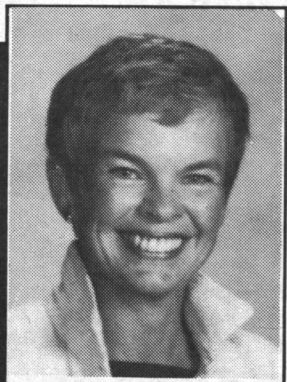


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Protecting the environment a prime concern

By Julian Reed
Halton-Peel MP

Environmental issues received less attention than they deserved during the election campaign. While there is a substantial section in the Liberal Redbook devoted to sustainable development, the attention of the electorate was given overwhelmingly to the economy, the deficit, and the national debt. Our difficulty in finding money to fund essential environmental sustainability will challenge us with supplying solutions than can be economically sustainable.

At one time it was generally accepted that an environmental compromise was necessary to sustain a healthy economy. The determination of a thriving urban area once related directly to the number of operating smokestacks and the condition of the waters around it. Not too many years ago, the Chicago river would periodically catch fire. All the terrain around Sudbury in Ontario was barren. The Thames river, as it flowed past London, England, would not support life. Our success in dealing with these specific problems have been dramatically improved. The obvious

Ottawa Report

approach of course, from both an environmental and a financial perspective, is to take measures in advance to ensure disasters of this type don't reoccur.

Sadly, though, even today there are clearly demonstrated solutions to existing environmental problems that are financially sound, that are not being implemented. Many of the solutions are the creation of people that are right here in Ontario, some in our own riding of Halton-Peel.

Last week we visited a company that has developed a process for turning anything organic into a product that will restore organic matter in soil. It can utilize everything from wood waste to food waste, to paper. The end product is spread on farm fields at a rate of up to 40 tons per acre. Soils in Ontario have been suffering a dramatic reduction in organic matter in recent years.

The average level has apparently fallen from more than 7 per cent to below 2 per cent resulting in lower yields and higher product costs. So here is yet another

solution to the garbage crisis. This proven technology recycles organics (much of which is presently going into land-fill sites) and still leaves the Three R principle intact. This process was invented right here, less than an hour from where you are reading this column. It is in place worldwide but not, would you believe, in Ontario.

How many environmental problems can you think of that beg positive solutions? How many positive solutions

do you know of regarding specific environmental problems?

Write to me, we will pay the postage.

The clarion call for this venture into environmental restoration was probably given to us by the late John F. Kennedy when he said "Some people see things as they are and ask why. I see things as they never were and ask why not." That attitude put a man on the moon. Surely we lesser mortals can solve some problems here on earth.

Tenant protection discussed

By Noel Duignan
North Halton MPP

This week I'd like to talk about tenant protection. A few days ago, Housing Minister Evelyn Gigantes announced a residents' rights bill to extend protection to tenants living in unregulated care homes and apartments in houses. The legislation gives these tenants the protection that other tenants already enjoy. The residents' rights bill combines the former apartments in houses bill, Bill 90, and the government's response to the housing portion of the Lightman report, a report into unregulated care homes in Ontario.

This bill will mean real protection for the hundreds of thousands of tenants living in apartments in houses and in care homes.

It's estimated that there are more than 100,000 apartments in houses. There are about 47,000 people living in care homes — homes which provide housing and some kind of care service, from nursing care to meals — across the province. These homes include unlicensed nursing homes, rest homes, retirement residences, homes for special care, group homes, rooming and boarding houses providing care services, domiciliary hostels (where residents stay on a more permanent basis) and private non-profit charitable institutions providing care.

How will the bill protect tenants? Care homes: The bill will bring care homes under the Landlord and Tenant Act, the Rent Control Act and the Rental Housing Protection Act. Here's what it will accomplish:

- protect tenants from

Queen's Park Report

arbitrary eviction

- control rent increases
- require a care home operator to get permission from the municipality if they want to convert or demolish the home
- require home care operators to register their rent and care costs with the provincial rent registry.

Apartment in Houses:

The bill will amend the Planning and Municipal Acts allow homeowners to create an apartment in their house.

For tenants living in apartments in houses, the bill will allow them to exercise their existing rights. There are more than 100,000 apartments in houses in Ontario which are currently illegal due to zoning by-laws. That means that tenants living in unsafe or poorly maintained apartments don't exercise their rights because of fear of eviction.

When will this take affect?

The application of the Rent Control Act to care homes begins with first reading which took place on November 23rd. The other measures will have to go through the usual legislative process.

I also want to talk briefly about Christmas decorations. Contrary to the article in The Toronto Star, there has been no government-wide ban on Christmas decorations in local government buildings. Here's what happened.

A regional manager in Sudbury issued a memo to local government building managers stating there would be no religious decoration in the lobbies of these buildings. The memo was issued at the property manager's own initiative and in now way reflects any government policy. The decision taken by the manager has since been withdrawn. Employees in government buildings will continue to be welcome to celebrate their values and traditions in the public space available for displays.

Good Returns and Security, Is It Possible?

By Andrew Mackenzie, B.B.A.

I have met a number of people lately who are concerned about the low returns they are getting on their money. The question they want an answer to: where can I get a good return and have the security of a bank. Believe it or not, there is an answer.

GICs are paying 4 percent on one year terms at the moment. The days of GICs paying 11 and 12 percent are gone, at least for a while. A good alternative to these low rates of return are mortgages. They are paying about 7 percent right now. That means you can do about 3 percent better with mortgages than with GICs.

The easiest way to get into mortgages is through a mortgage mutual fund. The words mutual fund make some people nervous, but when you are talking about a mortgage mutual fund you don't need to get nervous. Mortgage funds are considered a non-volatile investment. This means mortgages accumulate income. They will not go up or down more than a couple of percentage points, and that is over 10 years. The name of the game is slow, steady growth. The next issue that can bother

people is the fact that mortgages are not guaranteed by the Canadian Deposit Insurance Corp. This is true, but the CDIC is not the only way to guarantee money.

Here is the only way you could lose your money in Investors mortgage fund. All 17,000 mortgages would have to go into default at the same time, the underlying land would have to become worth nothing and the National Housing Association would have to go under.

The picture I have just painted sounds ridiculous, well it is. You cannot lose money in a mortgage fund.

The best way to guard your income is to do your homework and discover the facts about all your alternatives. If your needs require a higher return you don't have to settle for 4 percent.

If you have any questions regarding mortgage funds or any other financial planning concerns, Andrew can be reached at 877-5495 or at Investors Group at 450-1500.



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