

ARTHUR F.  
**JOHNSON & ASSOCIATES**  
LTD., REALTOR

**877-5165**

Tor. 874-3040 Res. (519) 833-9578

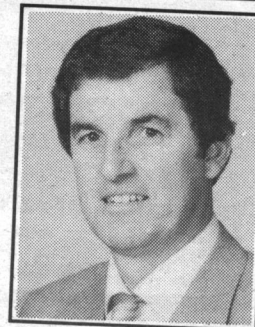
**LARRY BARNSTAPLE**

\*Sales Representative

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**FOR RENT!**

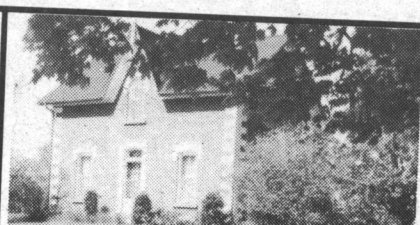
Three bedroom townhome with finished basement, 1 1/2 baths and walkout. \$925 per month. Call Larry\* 93-2-K1

**NEW PRICE**



**OLYMPIC ACHIEVEMENT**

The setting, location, creativeness, design and construction combine to make a winning team. An executive retreat high on a hill among the Maples. A spacious home of elegance with separate guest suite. Call Larry\* for all the details. 93-2-395



**VICTORIAN HORSE FARM**

\$269,900, secluded setting, 10 acres, great location good access to 401, home features 4 bedrooms, gleaming pine floors, spacious country kitchen with wood stove, - bank barn with 10 stalls. Call Larry\* 93-2-DC



**2 ACRE COUNTRY**

\$249,000 asking, 2,000+ sq. ft. of luxury on treed lot with pond, open concept, main floor family room, main floor laundry, basement drywalled. Minutes to 401 Hwy. Call Larry\* 877-5165. 93-2-565

**NEW PRICE**



**WHAT A BACKYARD**

\$99,900 asking, 3 bedroom townhome. Unspoiled basement, patio doors to fenced yard. Walk to shops, 10 mins. to 401 Hwy. Call Larry\* 877-5165. 93-2-534



**STORYBOOK YARD**

3 bedroom bungalow in one of Erin's better neighbourhoods. Gleaming hardwood floors, very private well treed back yard, Sunny kitchen and finished rec room. Asking \$174,900. 93-2-330



**ROCKWOOD TOWN & COUNTRY**

\$179,900 asking, almost 1/3 acre treed lot; very private. 4 bedroom home, beautiful decor, family room with woodstove, hot tub, walkout to two decks. Larry\* 877-5165. 93-2-483



**BRAMPTON TOWNHOUSE**

3 bedroom - 1 1/2 bathrooms, central air, garage, small complex. \$119,900 asking. Call Larry Barnstaple\*. 93-2-600



**AFFORDABLE BRICK VICTORIAN**

Privately tucked away on 4.5 acres yet minutes to town. Renovated oak kitchen with high ceilings and pine wainscoting. Recently constructed ensuite off large master bedroom. Charm & convenience. Call Larry\* 874-3040. 93-2-325



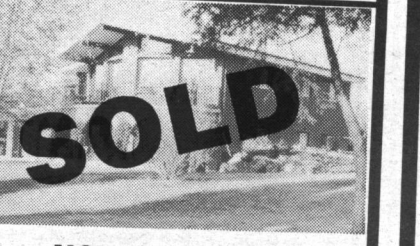
**SPECTACULAR VIEWS**

Custom built home with approx. 5,000 sq. ft. on the main floors, 10 ft. ceilings, cherry plank floors, walkouts to balcony deck, 4 spacious bedrooms, library, large studio, 57 acres of trees, hills & streams. 93-2-394



**YOU WILL HAVE FUN HERE!**

35 acres of hardwood forest, reforested land, stream and views, 4 bedroom Victorian with new addition, many upgrades, 3 stall horse barn with paddock, green house, and loads of extras. Call Larry\*. 93-2-637



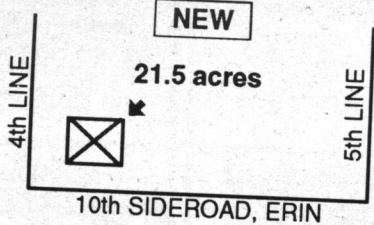
**NOW \$249,000**

25 panoramic acres secluded from the road, 2 new baths, sunroom, large elevated patio, walkout basement - Very bright home. Stocked pond, workshops. Adjacent 21 acres with shop also for sale at \$129,000. 93-2-367



**LOTS OF LOTS**

A - 3 acre building lot, 275' x 500' Asking \$99,900. Call Larry 874-3040  
B - 1 acre building lot, 100' x 100' Asking \$79,900. Call Larry 874-3040

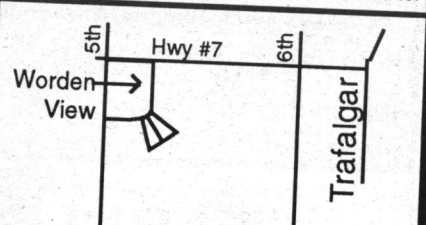


**NEW**

**21.5 acres**

**FISH HERE!**

\$149,000 asking for this 21.5 acre building lot, trees, stream, pond, trout, new 28 x 48 ft. workshop. Call Larry\*.



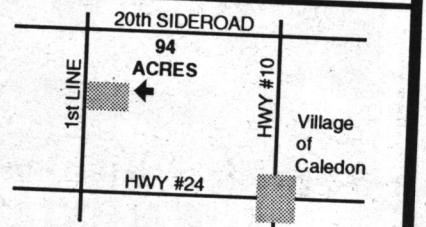
**ESTATE LOTS 99,900 & 114,900**

2 acre lots on paved road, ravine, trees, close to Georgetown "Go". Call Larry\* 874-3040.



**25 ACRES**

Trees, pond, fast flowing stream. Beautiful 4 bedroom post and beam with 3 room apartment, 2 large out-buildings. Call Larry Barnstaple\* 877-5165. 93-2-440

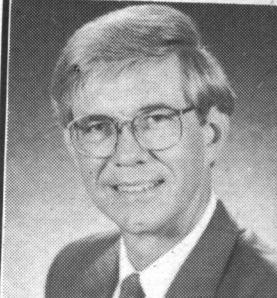


**94 ACRES OF CALEDON**

\$649,000 asking. Close to Caledon Village, close to Hwys #24 and #10. Great home site while waiting for future opportunities. Call Larry\* 877-5165

**Money Talk**

with **George Perdue**



**Is It Too Late to Repeat the Gains of '93**

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

Active investors in almost any global equity or bond market found 1993 to be a very good year. Aggressive portfolios have bettered 30% returns.

In contrast, if you were unemployed in almost any economy except the United States, 1993 was a very bad year.

1994 promises to be a year in economic reverse, more difficult for investors and less difficult for the unemployed.

What changes from 1993 will prevail and what should be done?

For the coming year we believe that Canadian interest rates will begin a slow climb. European and other international interest rates will continue downward. Countermeasures? Lock in longer term mortgages and shorten Canadian bond positions. Canadian bonds will not perform as well as they did in 1993. Increase international bond positions but beware of the exposure to currency fluctuation.

Canadian economic growth will be in the range of 3 percent, better than 1993, broader based than 1993. We see 13 of 15 market sub-indices indicating growth now. However, the markets have moved in anticipation of this performance and the heady gains of 1993 are now history.

European economic growth is set to improve in 1994 much as ours did in 1993. Asia just continues on a roll (as much as 30 percent return in the fourth quarter of '93). Their economy is not mature like ours and they supply the world's mature markets and are investing serious money in infrastructure. Countermeasures? Move towards broader based Canadian holdings and lower expectations from 1993, add international holdings.

We may see the passing

of the capital gains exemption and almost certainly direct and indirect taxes will increase. Countermeasures? Realize capital gains on investments outside RRSPs. This includes the family cottage and the super exemption on qualifying farms and businesses. Hopefully, these have already been done. Take advantage of all standard tax saving methods.

Since the interest rates are low and appear like they will remain low for the foreseeable future, what do people do for fixed income?

Well, inflation is running at 2 percent in Canada. In order to come out ahead you require a return after tax that is higher than inflation. Since inflation is expected to prevail around 4 or 5 percent, as opposed to the current 2 percent, a return after tax of more than 5 percent should be the target.

This target can be achieved by a mixture of short term bonds, foreign bonds, dividend bearing funds, mortgage backed securities, and income funds.

What does a small investor do? A portfolio can be started with as little as \$30 per month. The results can be as high powered as a person with large assets. Even tax breaks can be achieved.

The investor with higher income already taking full advantage of RRSPs can benefit greatly from solid income producing limited partnerships. These investments also give tax relief. With low prevailing interest rates, it is appropriate to leverage these investments.

The dominant theme for investment portfolios will still be asset allocation. We feel that equities have the highest probability of good returns compared to bonds and cash.

George Perdue is a financial planner, business consultant, and a partner in Money Concepts, Halton Hills. He can be reached at (905) 873-1877. RRSP workshops will be held during January and February.

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**Winter to Summer '94 Program Guide**

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