



SALES LEADERS OF THE MONTH



Nancy Kelman
Sales Representative



Cheryl Jackson
Sales Representative

873-0300



NATIONAL
REAL ESTATE SERVICE

NRS BRAND REALTY INC., REALTOR

**ARTHUR F.
JOHNSON &
ASSOCIATES**
LIMITED REALTOR

877-5165
853-4244



DON HEARN
Sales Rep.

Dear Friends and Neighbors:

1993 has come to an end, and "Christmas Vacation" is over.

I'd like to thank all the kind folks who participated in my 1993 food drive. We collected about 250 food items, and gave out 500 free tickets to see the movie "Christmas Vacation" starring Chevy Chase.

Now it's time to get down to work.

With today's interest rates as low as 5.75% on a 6 month open mortgage, the average family, making \$30,000.00 to \$35,000.00 per year can borrow between \$100,000.00 and \$120,000.00, with a payback rate somewhere between \$625.00 and \$750.00 principal and interest per month.

This means that qualified buyers with as little as \$6,000.00 down you can buy your own 3 bedroom home right here in Acton. Add on the "ALWAYS HOME" job loss mortgage insurance policy, and it could become a "WIN WIN" situation. For more details on "ALWAYS HOME" give me a call and I'll get you a free brochure.

If you already own your own home, but would like to move U.P. to a larger one, now is a good time to sell. The number of homes offered for sale today is far less than last year at this time, there are many more buyers out there today than in the past, and you could get an excellent buy on a new home in today's market.

To find out if you, as a buyer, qualify for these great rates, or if you would like to sell, and move up to a larger home this year, please give me a call at my Georgetown office (877-5165) or if you prefer, at my home office here in Acton at 853-4244

Now, let me wish you all the best that 1994 has to offer, and I look forward to being of help in the new year.

Yours truly;

a sales representative with
ARTHUR F. JOHNSON & ASSOCIATES LTD., REALTOR



CONNECT



JOHNSTON & DANIEL
JOHNSTON & DANIEL LIMITED REALTOR

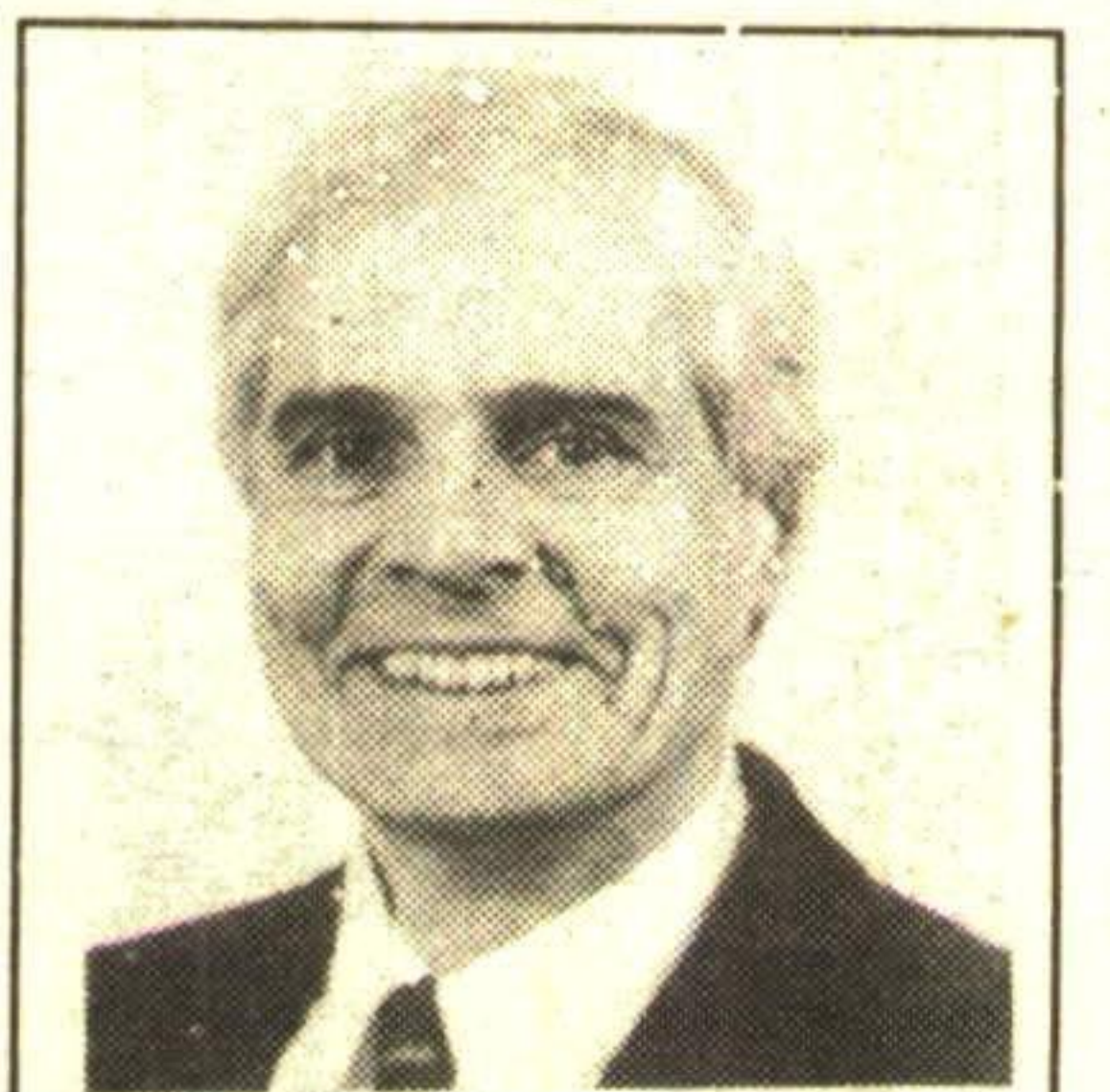
The Right Connection

CONNECTED



CAROLE MACLEOD*

Our office, well located in the Village of Cheltenham is only minutes from Georgetown. This setting allows us to serve you better from its vantage point to commuting routes & the various towns & villages that make our town & country community so special. Whether you are a first time buyer, a retiree, planning to build, moving up or scaling down, we can offer our expertise, knowledge & time to help you realize your goal. Call today.



MALCOLM MACLEOD*



**SKATE ON YOUR POND
SKI ON YOUR OWN TRAILS**

Enjoy the ambiance of this magnificent 4 bedroom stone home & Coach House on 41 acres. Offered at \$850,000. Phone Carole MacLeod*. JD93-083



**LONG VIEWS OVER
ROLLING 96 ACRES**

Renovated 3 bedroom farm house. Large bank barn. Two barns, Wood lot. A special offering at \$375,000. Phone Carole MacLeod*. JD93-118



CALEDON COUNTRY - 97 ACRES

Cosy 1800's farm house. Outbuildings Enjoy the best of life growing your own food & raising your own animals. A treasure. Asking only \$438,000. Call Malcolm MacLeod*. JD93-113



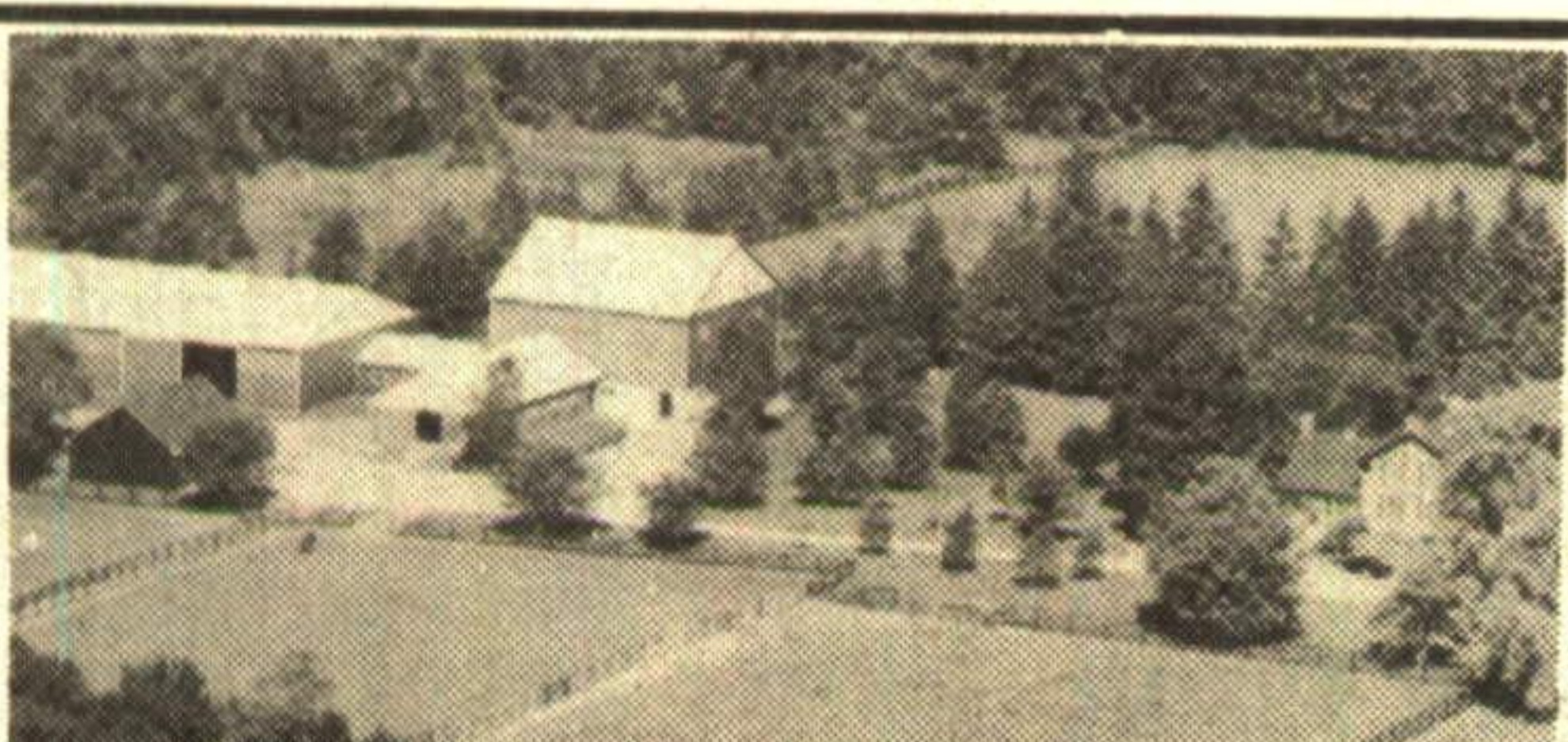
FORKS OF CREDIT

Perfect for retreat or permanent home. 2.6 acres. Charming 4 bedroom filled with English country character. Discover by appointment with Carole MacLeod*. JD93-069



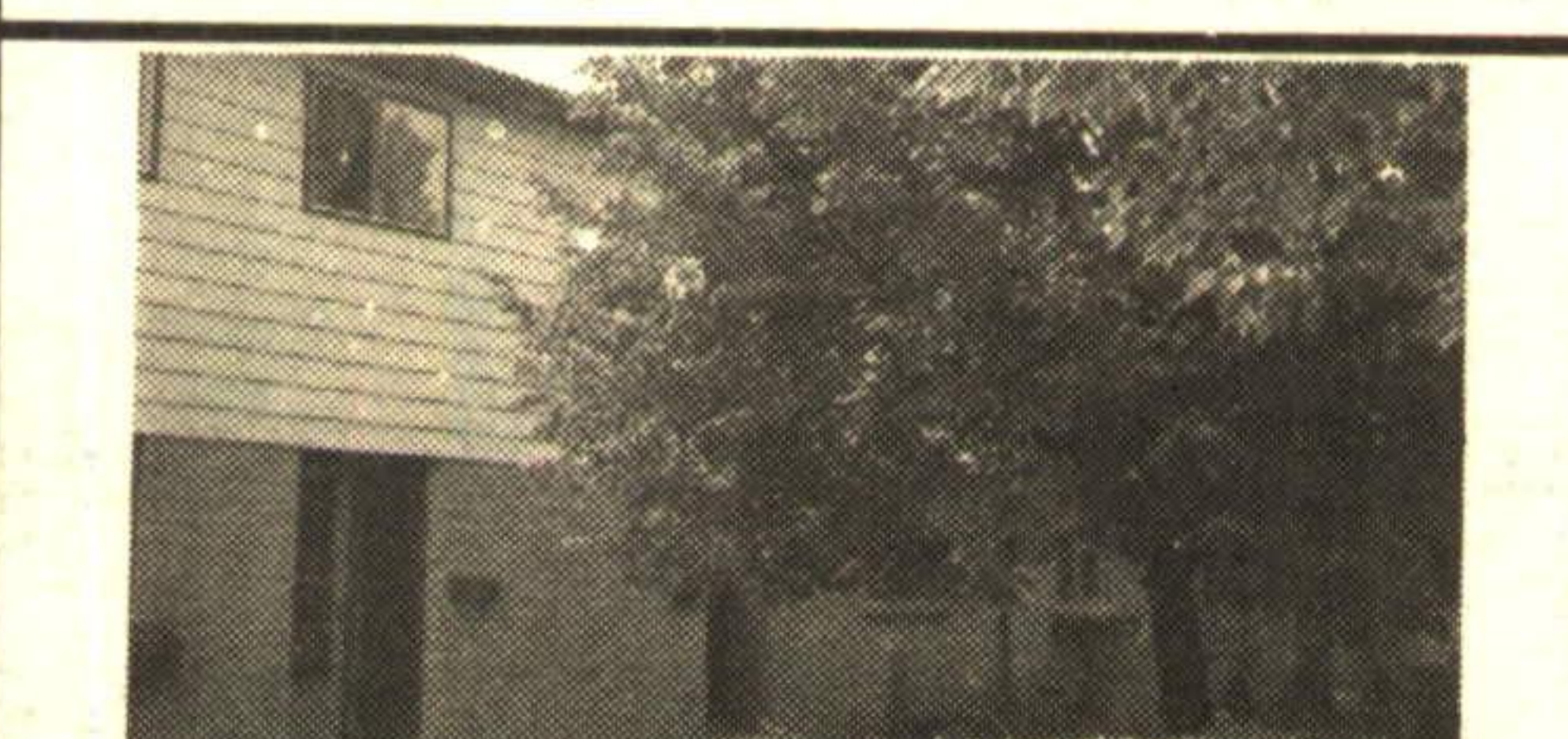
LIVE & WORK FROM HOME

Sited high on a hill overlooking golf course, 4-1/2 acres, pond, log house, separate offices. Country living at its best. Offered at \$375,000. Phone Carole MacLeod*. JD93-072



LUXURY HORSE FARM

1866 stone house, 19 stall barn, 60' x 120' arena, close to Terra Cotta. Fenced fields, rolling terrains, wood lot. A good investment opportunity at \$795,000. Phone Carole MacLeod*. JD-078



IDEAL STARTER HOME

Well located within easy walking distance of "GO" transit. Walkout to private yard. Perfect for first time buyers or retirees. Asking \$121,900. Bring an offer. Malcolm MacLeod*. JD93-080

\$675,000

95 acres with woods, meadows and pasture land, Mississauga Road, close to skiing, fishing, riding and other sports facilities.

\$259,000

44 acres in Caledon with views of Toronto. Call Carole MacLeod* 838-3830.

14396 CREDITVIEW ROAD, CHELTENHAM, ONTARIO L0P 1C0 TELEPHONE (905) 838-3830 (CALEDON) 874-4086 (TORONTO LINE)