

FINANCIAL GUIDANCE AND A NEW START

The New Bankruptcy and Insolvency Act offers a Fresh Start. Those considering personal bankruptcy or a Proposal usually have many questions. How would it affect my vehicle, wages, employer, mortgage, present and future credit? Who pays the cost? How long will it last? A no-cost, no-obligation, confidential consultation answers your questions and provides information on how the new Act applies to your situation.

RY PADDON
ASSOCIATES INC.
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WEDDINGS

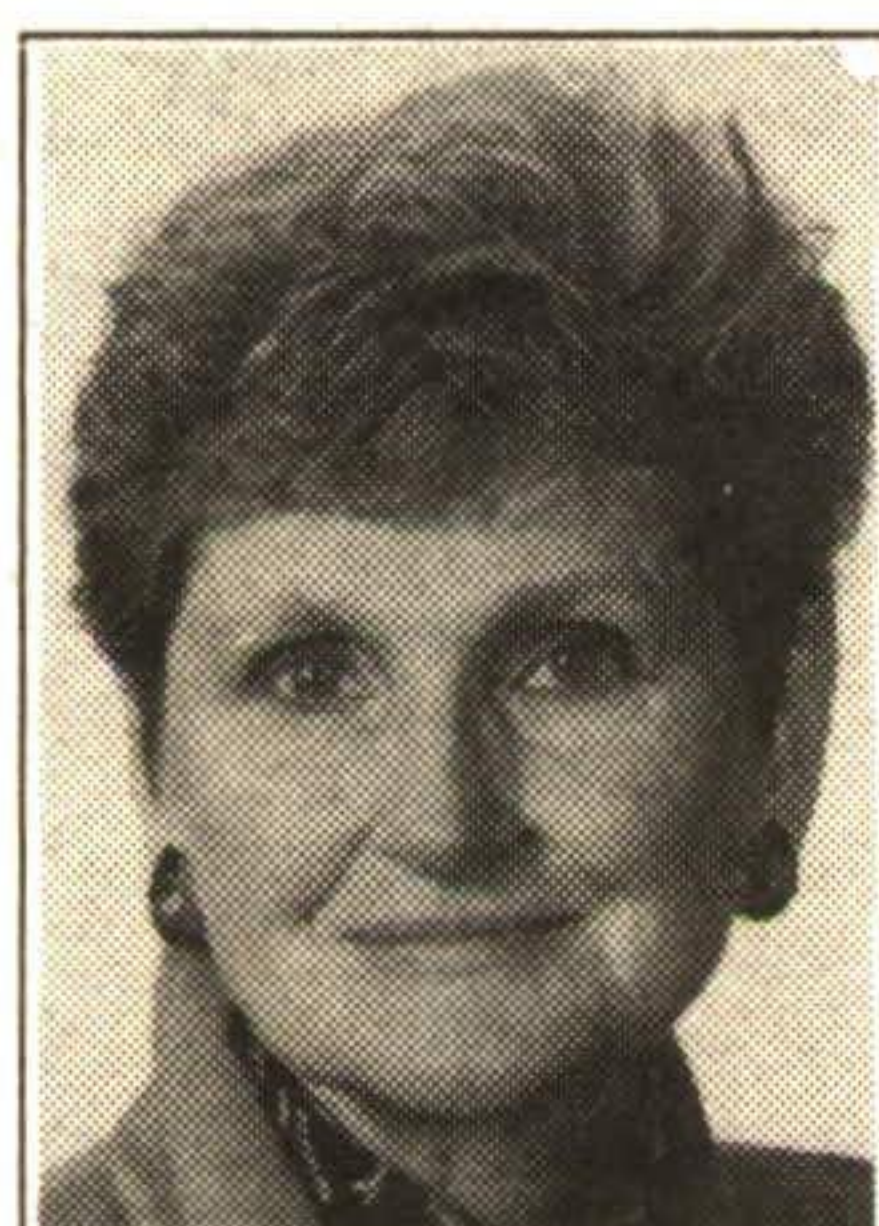
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 247 Guelph Street



MARILYN WORRALL
 Sales Rep.

If you are planning to go south on a golf vacation, this might be an ideal time to list your home. All marketing, Open Houses and showings could be conducted without any inconvenience to your daily life. Should an offer be presented,

all negotiations can be handled by a simple phone call and by fax until your return.

Sounds simple?

Let's give it a try.



Not intended to solicit properties currently listed for sale.

PROVEN PERFORMANCE
 ARTHUR F. JOHNSON & ASSOCIATES LIMITED REALTOR
Martha Summers*

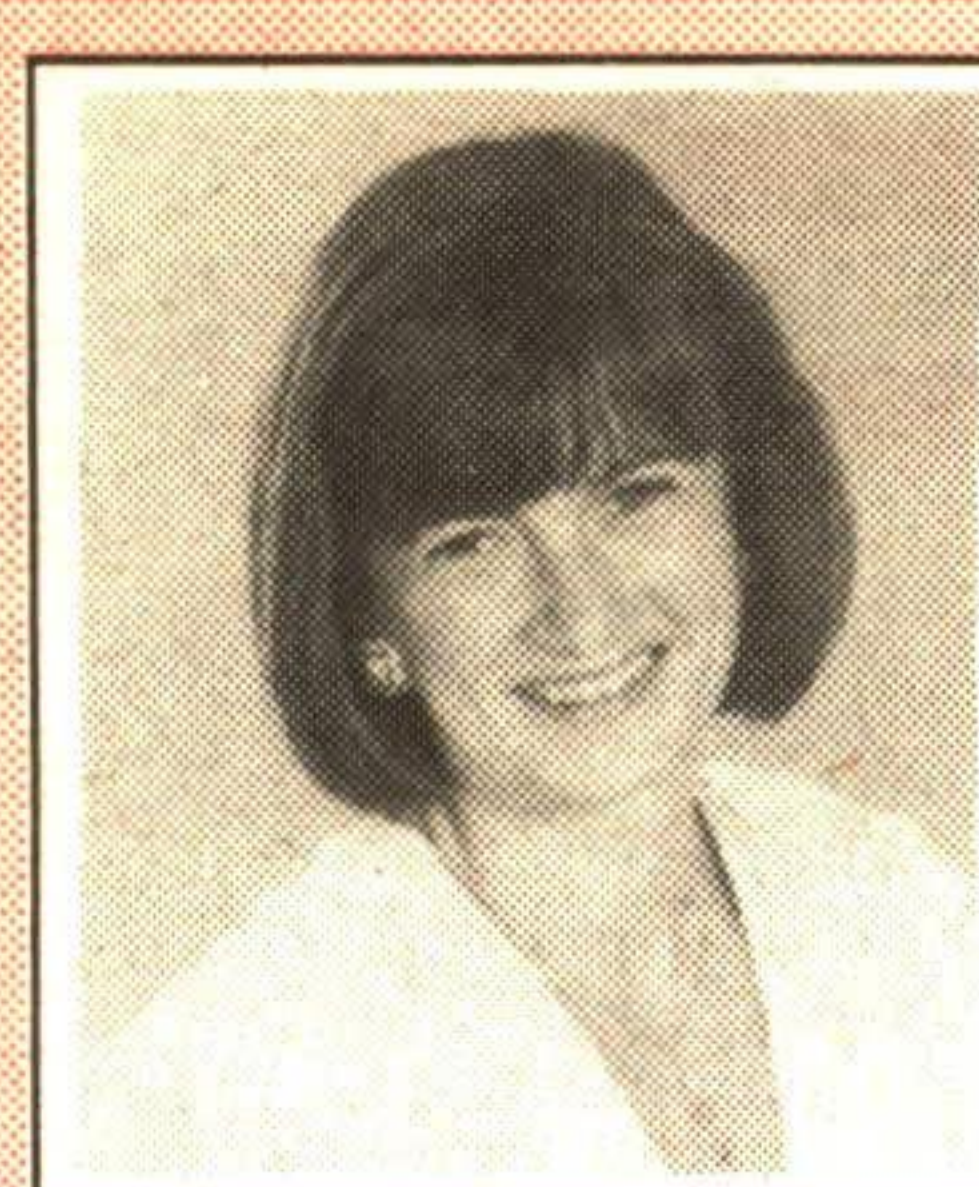
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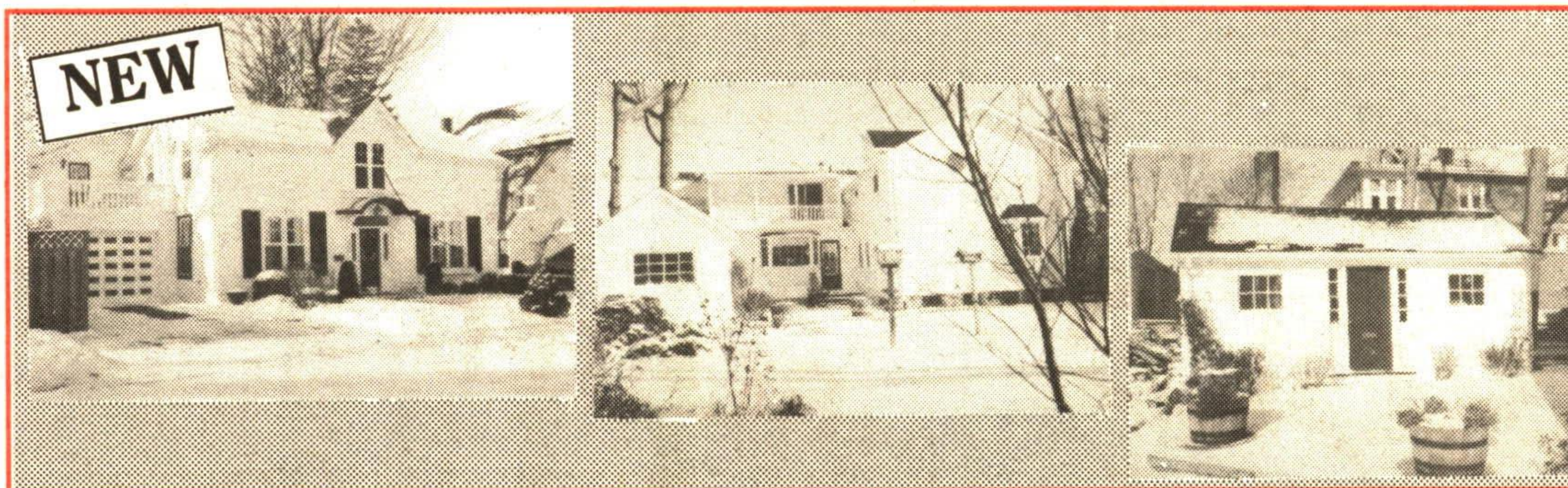
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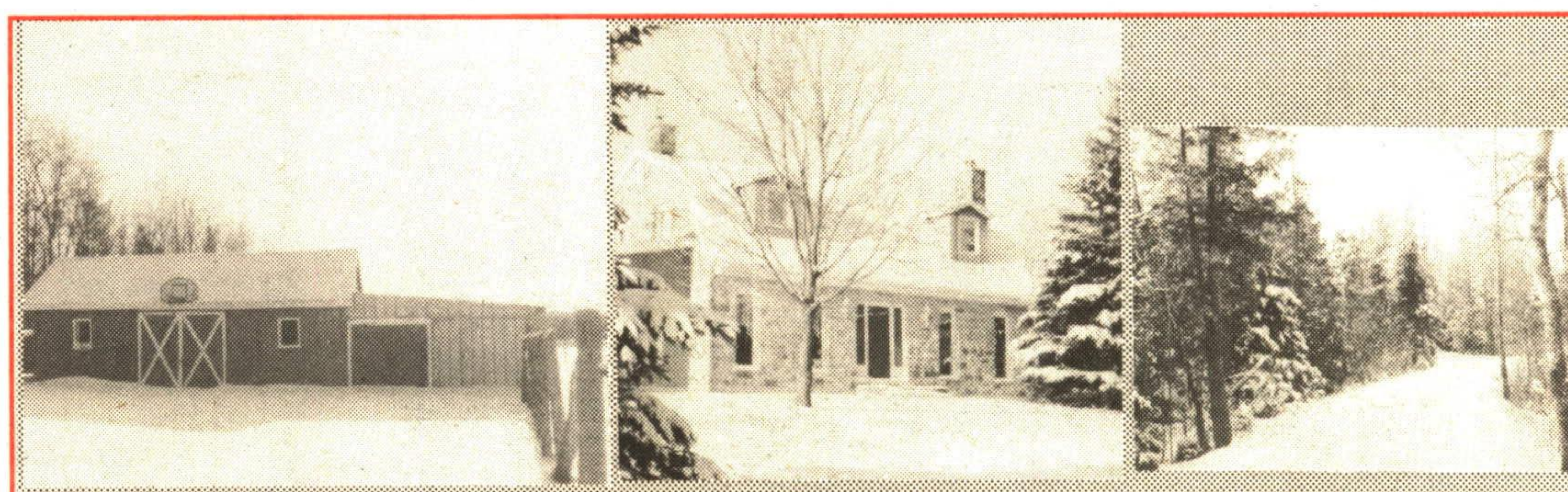


MARTHA SUMMERS*



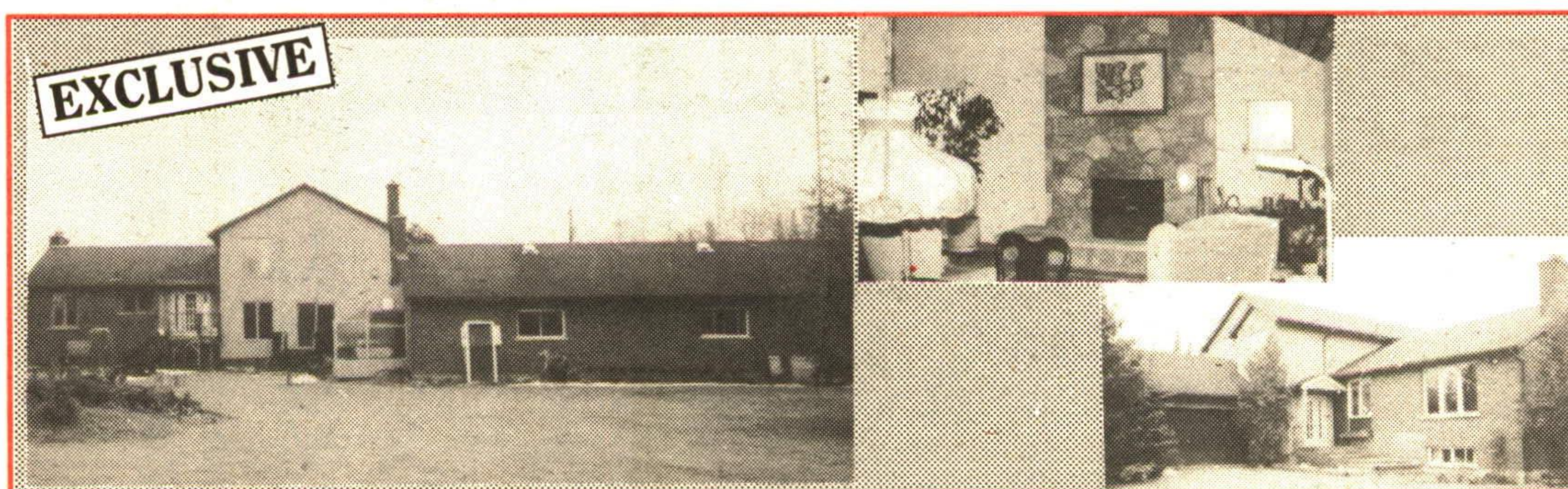
LOOKS CAN BE DECEIVING

4 bedrooms plus 2 bedroom apartment. Everyone is surprised by the space! Tin ceilings, maple floors, 12" baseboards, large lot on quiet street. Separate garden building! This one is special in Georgetown's "Park District". Martha Summers*.



PRIVACY IN ERIN ON 25 ACRES.

The tree lined driveway crosses the stream and leads to this charming stone & wood home filled with light. Bright and spacious with 2 stone FPs and hardwood flrs. The small barn is perfect for a couple of horses. REDUCED to 279,000. Martha Summers*.



ROOM TO ROAM - CALEDON

73 acres with stream, meadow, water garden and more. Nature lovers paradise. Recently renovated home with 3 fireplaces, vaulted pine ceilings, bright and spacious with lots of detail. Separate 24 x 48 insulated workshop with double garage door. Offered exclusively at \$399,000. Martha Summers*.



1868 STONE HALTON HILLS

The space is deceiving, the quality is superb, the charm is unequalled. Four spacious bdrms, gourmet kit. overlooking the sunroom with a walkout to the garden. Separate formal LR & DR. Offered exclusively at \$469,000. Martha Summers*.



MINUTES TO GEORGETOWN

The convenience of town, the lifestyle of country. Separate 600 sq. ft. insulated office/workshop. A country kit. overlooking the pond & garden, complete with a fireplace, 4 bdrms, & a sunroom are a few of the features of this 3 acre property. New Price \$234,000. Martha Summers*.



GLEN WILLIAMS CENTURY CHARMER

Extensively renovated with love on a quiet street, walking distance to the Village. Original pine floors in the dining room, a fabulous 29 ft. family room with walkout to the deck overlooking the gardens. Separate board and batten workshop/garage. \$239,900. Call Martha Summers*.

VACANT LAND

Caledon. Recently severed 1 acre mature lot. Cleared yet not fully open with driveway. \$70,000. Martha Summers*.