

Where you're at home with Nature



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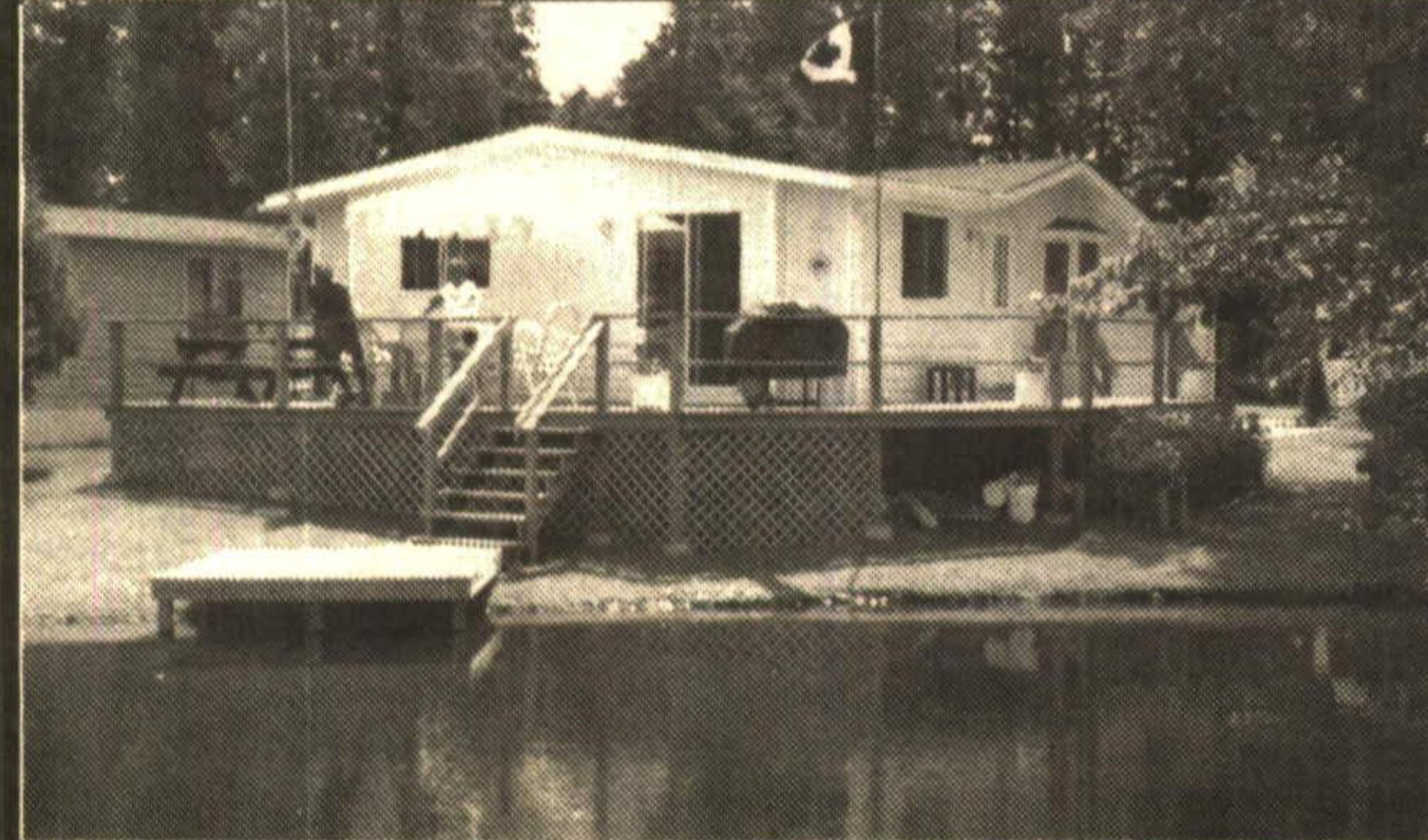


BRAZOLOT HOMES
(SINCE 1946)

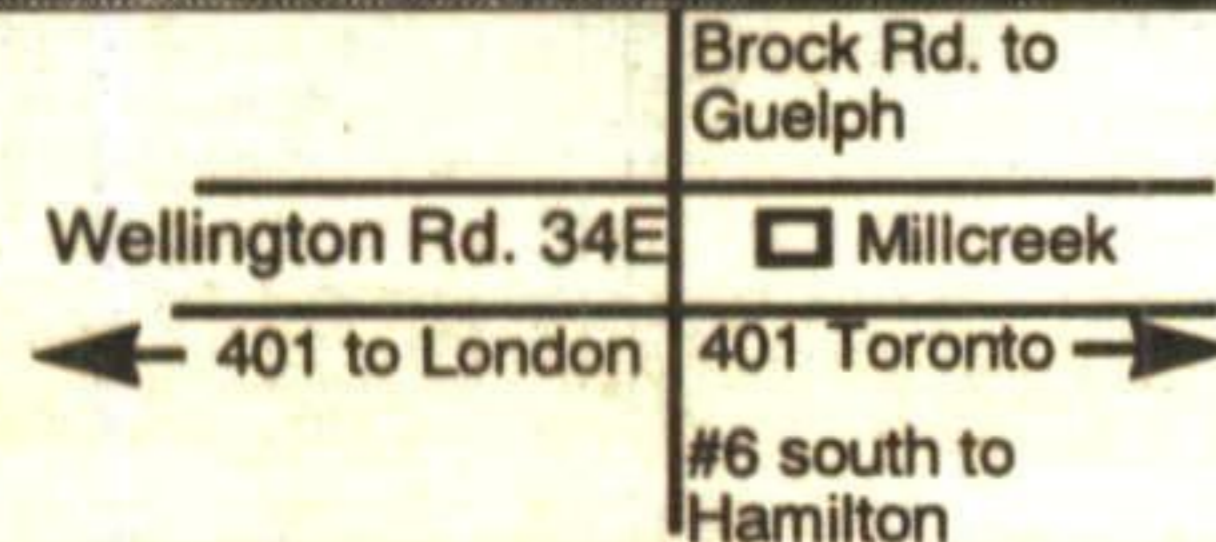
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Affordable Living in an ADULT COMMUNITY

One Bedroom Home at as low as \$59,900
2 Bedrooms & 2 Bathrooms
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Millcreek
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Your Week Ahead Horoscope

ARIES Mar. 21-Apr. 19 Expect to encounter many changes in the next few days. Look for the positive aspects as opposed to the negative.

TAURUS Apr. 20-May 20 Do not allow yourself to be pressured into making a bad decision. Personal conflicts take time to resolve.

GEMINI May 21-June 20 Had you been more affectionate with loved ones, you might not have lost them. Show your vulnerability.

CANCER June 21-July 22 Now that a heavy burden has been lifted, you will be able to get back on track. Devote more time to personal projects.

LEO July 23-Aug. 22 Stick to your guns. Don't allow someone else's beliefs to colour your own. Your opinions also matter.

VIRGO Aug. 23-Sept. 22 It will be up to you to remain in control of a conflicting situation. Remain calm and neutral, if possible.

LIBRA Sept. 23-Oct. 22 Romance has taken a down-turn. If it looked too good to be true, you can bet that it was. Be happy it's over.


SCORPIO Oct. 23-Nov. 21 Financial difficulties will be solved. A new venture could be the answer to your prayers. Check with experts.

SAGITTARIUS Nov. 22-Dec. 21 Working behind the scenes will still net rewards. You don't have to be the star of the show to gain success.

CAPRICORN Dec. 22-Jan. 19 Go for broke. If plans call for travelling, spend some extra time on the road. A side-trip will be worth your while.


AQUARIUS Jan. 20-Feb. 18 A fantasy might just come true. You never know what's around the corner...it could be your ship that's come in.

PISCES Feb. 19-Mar. 20 Someone you knew years ago surfaces unexpectedly. Renew old acquaintances, but beware of wolves in sheep's clothing.




RE/MAX
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KATHY ELLIS*



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877-5165
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The Market Has Arrived - Finally!
It's time to get your home on the market!
Please give me a call!

FEATURE HOME

NEW

SOLD IN SEVEN DAYS
98% OF LIST PRICE

RAVINE BEAUTY - INLAW POTENTIAL

In 1994 this beautiful home got a new top efficient gas furnace, French double doors, windows, berber carpets, vinyl floors and it shows perfectly - the family room could be a separate apartment. The fireplace is gas and the lot is beautiful. \$199,900. Vendors want to sell quickly. 95-2-414

\$151,900

Compare!! Where else can you find a beautifully decorated 3 bedroom home totally upgraded with unistone walkway & patio, security system, totally brick exterior, mahogany trim, bleached oak cabinets for only \$151,900!!! Best value in town. 95-2-125




FABULOUS CUSTOM 5 BEDROOM HOME

is situated beautifully on 10 private acres minutes to Terra Cotta. Some of the incredible features of this home are a separate in-law apartment, ceramics, hardwood, dream kitchen, cathedral ceilings, fireplace, jacuzzi, sound proof rooms and so much more. Call Kathy* for more details on this outstanding private property minutes to the 401. \$429,000. 95-2-145

I Have Purchasers Looking for...

1. Small horse farm, close to Georgetown - under \$300,000.
2. Four bedroom home, Acton area - under \$170,000.
3. Estate home, 3,500 sq. feet or better, Caledon area or Erin area - under \$550,000.

Please call if you can help!

Buying your dream home

Buying your first home can be a daunting experience - after all, it's probably the biggest purchase you'll ever make.

So, once you've determined you can afford to buy that dream home, it's important to explore all the available mortgage options. By choosing wisely, you can pay off your mortgage sooner and save thousands of dollars in interest costs.

If you're looking for a home, it's a good idea to apply for a pre-approved mortgage. That way you'll know the maximum amount of financing available to you. With a pre-approved mortgage in hand, you can look for the right home at the right price for you, knowing that you already qualify for a mortgage that is protected from interest rate increases for a fixed time period.

Mortgages have changed a lot in recent years and most financial institutions offer many options. Your banker can help you choose which are best for your situation.

The fixed-rate mortgage is perhaps the most common. Its interest rate is set for the term of the mortgage, which can vary from six months to seven years. That means your principal and interest payments are constant for the full term. The advantage of a fixed-rate mortgage is that it protects you from rising interest rates. So for those on a tight budget, who can't risk being exposed to rising interest rates, the fixed-rate mortgage is probably the best choice.

A variable-rate mortgage, on the other hand, carries an interest rate that fluctuates with the bank's prime rate. Your payments

on a variable-rate mortgage usually remain the same for a fixed term, but if rates fall, a higher proportion of your payment will be used to reduce your principal. When rates rise, more of the payment is applied to the interest portion of the loan. A variable-rate mortgage lets you take advantage of decreasing rates, but also leaves you vulnerable to rate increases.

Once you've decided on a fixed- or variable-rate mortgage, there are two more options available, both of which can help you pay off the full amount sooner.

Fixed-rate mortgages can be either "open" or "closed". An open mortgage allows you to prepay some or all of your outstanding mortgage balance at any time, without incurring a penalty. Open mortgages are usually available for shorter terms - six months or one year is the norm - and carry a slightly higher interest rate than closed mortgages with the same term.

With a closed mortgage, you're often allowed a prepay a percentage of the original principal amount during each year of the term. And with most closed mortgages, you're also allowed to increase your mortgage payment once each year. If you're able to take advantage of these prepayment privileges, you could save thousands of dollars in interest costs.

Whichever mortgage option you choose, it's always a good idea to purchase adequate mortgage life insurance. Your premiums may be included in your mortgage payments, or paid separately.

My Shopping List For July 1995


I'm working with customers who are looking for these special properties.

1. Executive Bungalow with finished walkout lower level on 10 acres or more. Range up to \$600,000.
2. Bungalow in Shelley/Byron area of town. Must have recent upgrades. Price to \$180,000.
3. RENTALS - Country farm house - Family homes in or near Georgetown
4. Homes with in-law suites or potential with separate entry Range up to \$250,000.

If you own one of the above and are considering a move - please give me a call.

WATCH FOR MY SHOPPING LIST ON THE FIRST WEEKEND OF EACH MONTH

ARTHUR F. JOHNSON & ASSOCIATES LTD., REALTOR



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247 Guelph Street

MARILYN WORRALL
Sales Rep.

Not intended to solicit properties currently listed for sale.