

**You Are Reading . . . The Independent & Free Press Real Estate Digest**

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**ARE YOU LOOKING TO BUY A HOME AND WANT  
TO BE PREQUALIFIED FOR A MORTGAGE?  
CALL DAVE KRAUSE\* NOW!**

Whether you are buying or selling or financing a mortgage, Dave Krause can help!  
With 27 years of financial and real estate experience, Dave can save you time by co-ordinating the purchase or sale of your home along with providing financial services information.  
You may already qualify for a mortgage and not even know it!

Call now for more information!

**5 year hi-ratio rate 6.40%**

\* Rate subject to change without notice

Call me for a free market evaluation of your home.

Not intended to solicit properties already listed for sale.

**Free Handbook for Home Sellers!**

Advertorial

Avoid the selling mistakes that could cost you thousands of dollars. Bill McKeown, Associate Broker, at Remax Blue Springs Realty (Halton) Corp. has prepared "Selling Your Home For All It's Worth"

Inside you'll learn how to sell your home for more money by becoming knowledgeable about how to best prepare your home for sale, what fix-ups to make (and not to make) and what buyers typically look for.

You'll discover what questions you should ask a realtor, what you're supposed to do when an offer comes in and what takes place after the offer has been accepted.

This comprehensive Homeseller's Handbook also contains many other tips, techniques and charts which will help you to sell your property for the most money possible!

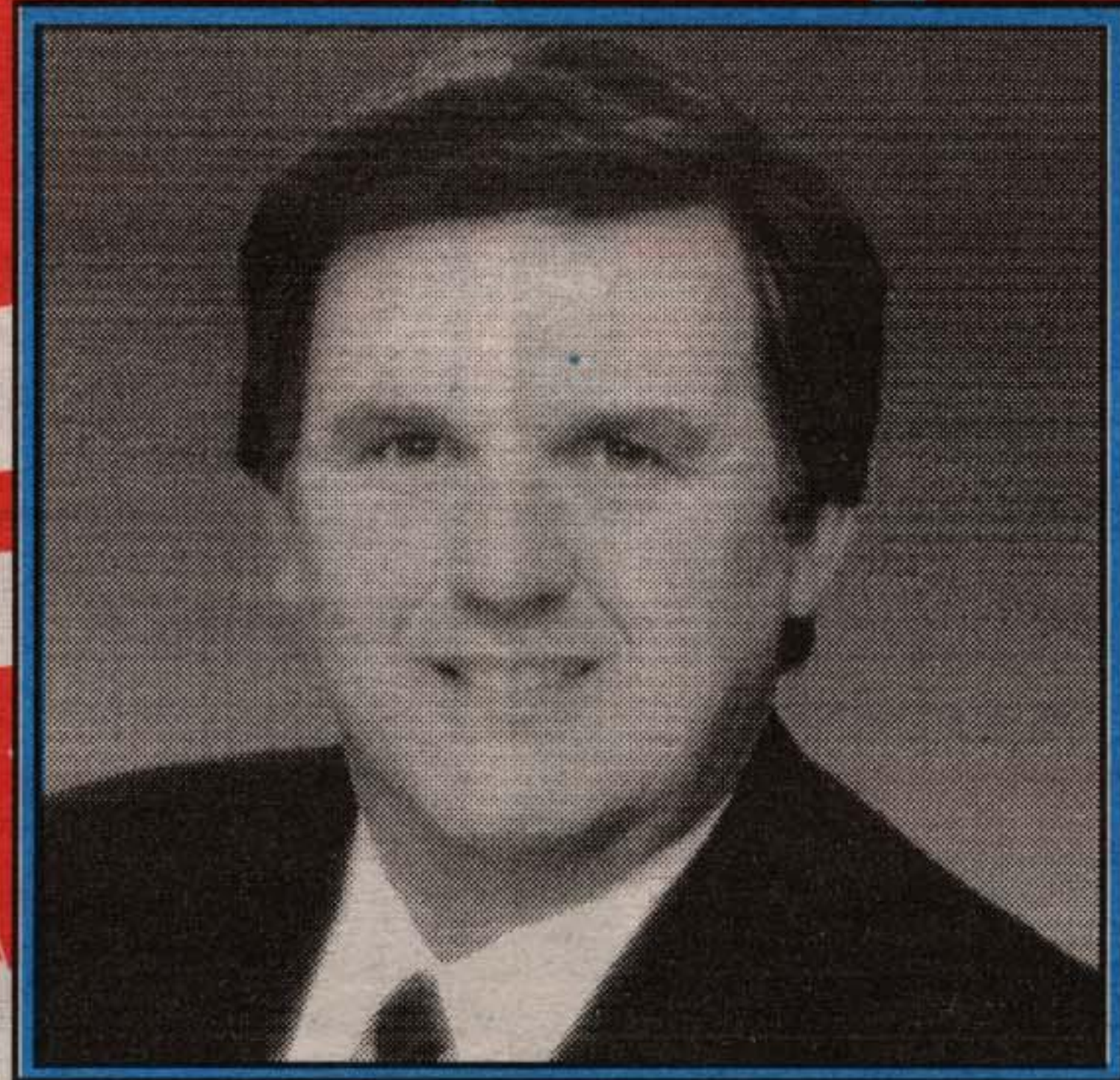
As a bonus we've included a complete Moving Checklist...with lists of everything you need to do before and after you list and sell your home.

To obtain your free copy with no obligation call 877-5211 and ask for "the book"

**"WHEN YOU THINK REAL ESTATE  
THINK MIKE ADAMS"**

**NEED YOUR HOUSE**

**SOLD**



Call **MIKE ADAMS**

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**TODAY'S BEST RATE**

**3.99%\*** O.A.C.

\*Subject to Change

"Let me negotiate your next institutional mortgage at no cost to you."

**THOUGHT FOR THE WEEK**

**SAY SOMETHING POSITIVE**

George Smith, communications consultant, said to one of his audiences, "Say something positive to everyone you meet." Can you imagine what it would be like if everyone practiced that idea? Positive attitudes are only developed within people who practice thinking, acting and talking positive. The more we practice it, the more opportunities there are for people to switch from negative to positive. Take today and share something with everyone you meet. Then watch to see if it makes a positive difference for them.

**GORGEOUS!! 5TH LINE**



**I'M DREAMING OF A WARM CHRISTMAS  
IN THE COUNTRY**

This step saving ranch bungalow with 3 + 1 huge bedrooms, separate dining room, huge bright living room, country kitchen, attached garage & huge, huge workshop with heat & hydro, storage etc. This is a great find, circle driveway, treed lot, country at it's finest. 10 YES "10" minutes to town. Call Mike\* today.

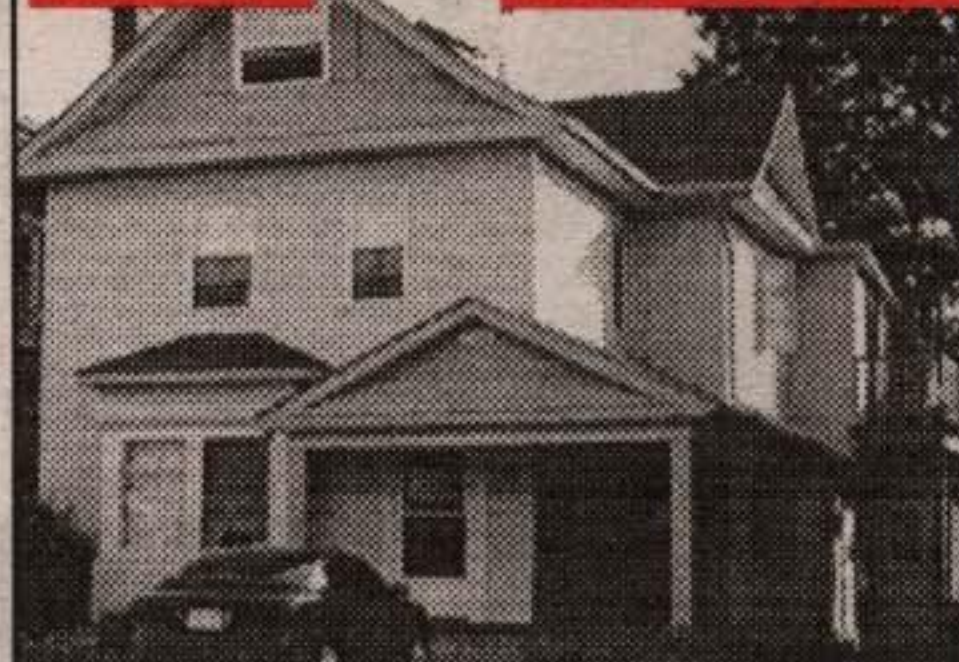
**GREAT NEIGHBOURHOOD**



Close to schools, park, all amenities, very bright spacious home, great size kitchen, dining room, great size backyard. Treed. A must see. Finished rec room with woodstove, very large. Great Acton location for kids.

**TOTALLY RENOVATED DUPLEX**

**NEW \$179,900.**



Main floor 1 bdrm could be converted to 2, DR, huge LR with FP. High ceilings, hrdwd floors, large backyard, sep. parking/storage area. Upper level - Large LR, kit, DR & 1 bedroom & loft. One (Main flr) loft on upper level. Fully finished with guest sleeping & storage age. Basement high & dry. Legal.



**54 JOYCELYN CRES.**  
"When you think real estate, think Mike Adams"



**75 JOHN ST.**  
"When you think real estate, think Mike Adams"



**NEED YOUR RESULTS GUARANTEED?**

I am applying for the job of selling your home.

Resumé on request.

Definitely intended to solicit homeowners, but not those homes currently listed for sale.



**RE/MAX**

BLUE SPRINGS REALTY (HALTON) CORP.

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4 OFFICES TO SERVE YOU! WITH FULL TIME PROFESSIONALS