

MLS key in selling homes

If you have ever bought or sold real estate, you are probably familiar with the initials MLS or "Multiple Listing Service."

Today, the majority of residential real estate is sold through MLS.

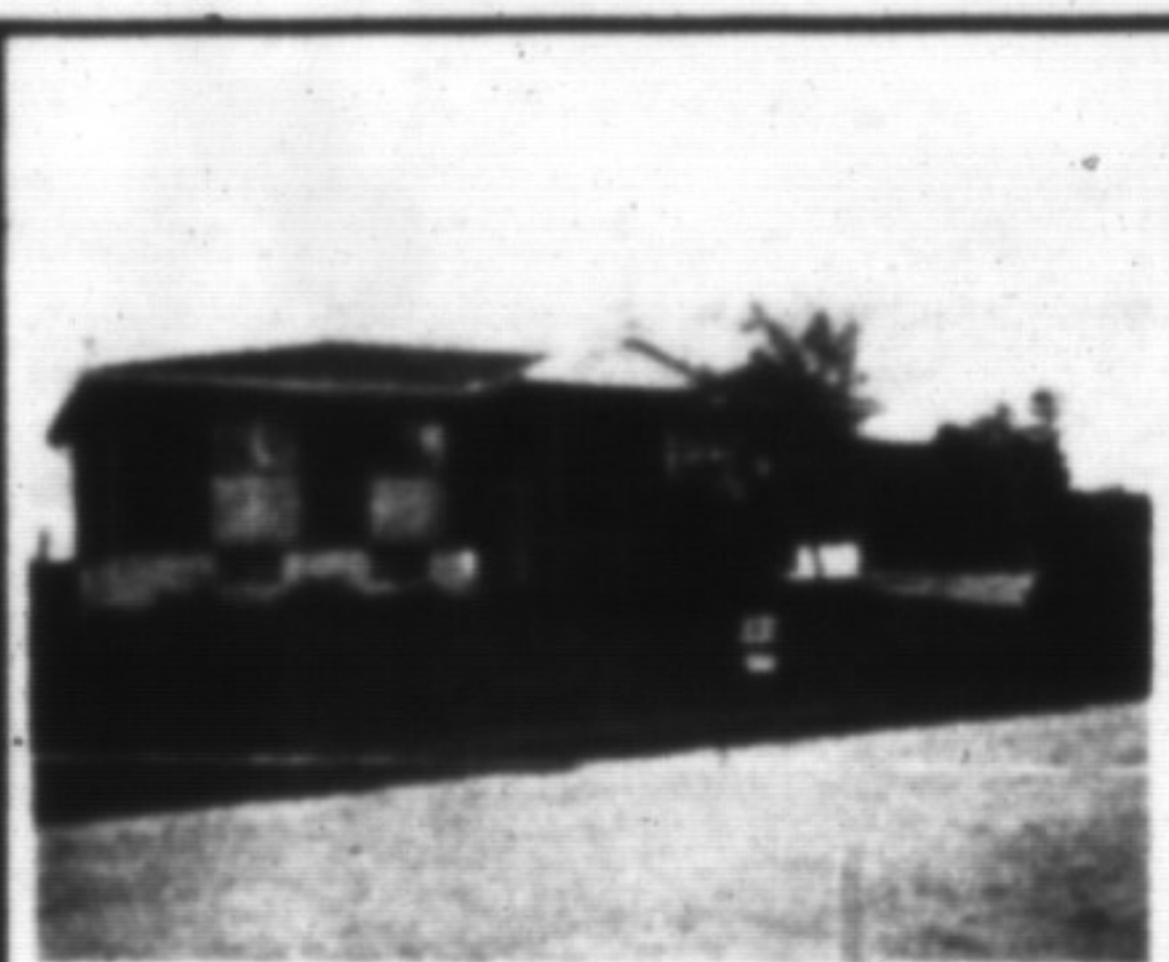
The MLS trademark is owned by the Canadian Real Estate Association and designates a co-operative system under which properties

may be listed, purchased or sold. The MLS is provided to consumers through local real estate boards.

Multiple listing in one form or another goes back to the late 1800s. The first real estate boards were basically exchanges where members gathered on a specific day of the week to trade information regarding properties for sale and to conduct transactions on behalf of their clients.

The initial term "Co-operative Listing System" began in 1950. Pictures were added in 1951 to create the "Photo Co-operative System" which was the name used until the current name MLS came into widespread use more than 25 years ago.

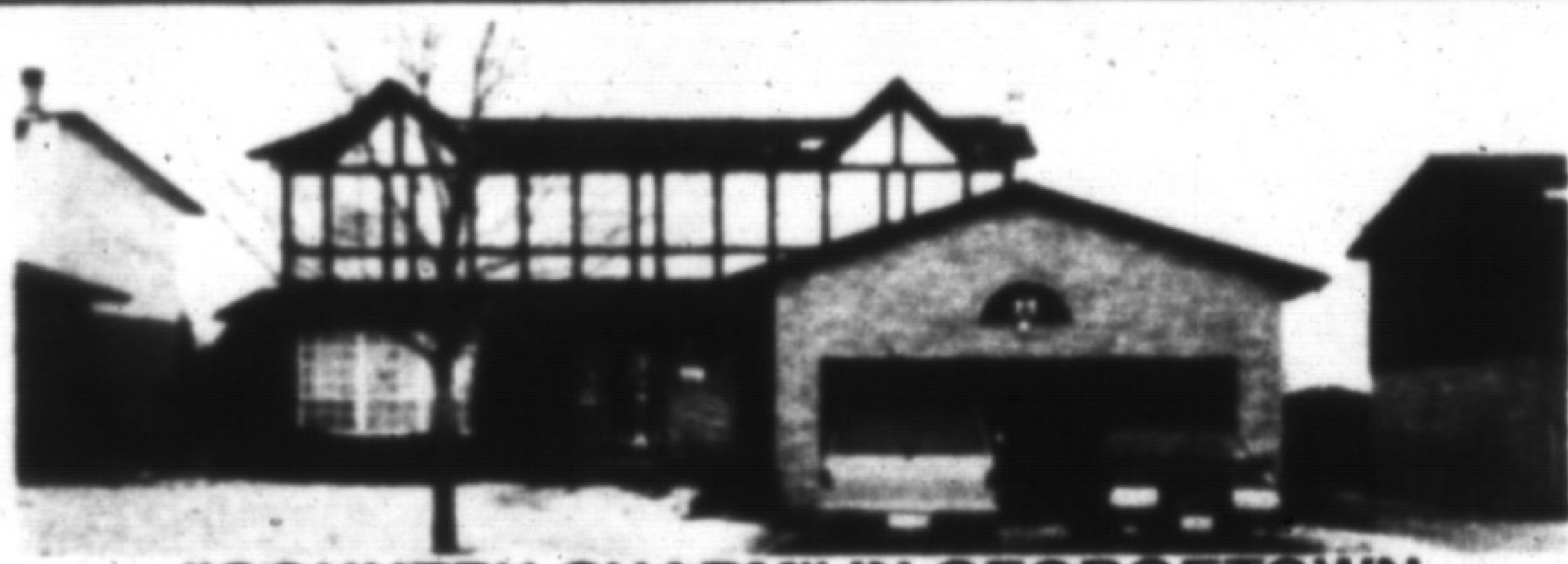
MLS is a valuable sales tool when you want to sell your house because your property gets greater exposure.



VILLAGE HOME HUGE LOT

Priced right at \$169,000. Situated in Everton on a 117 x 187 ft. lot, this spacious brick bungalow offers 4 generous bedrooms, a bright tastefully decorated living room with wainscoting, an eat-in kitchen with lots of cabinets and a fine view of the large back yard. The lower level needs finishing, but has been divided for a rec. room and lots of storage. There is a wood burning stove, an attached garage and double driveway providing lots of parking for car and camper. The roof and front porch are new. The one floor plan makes it equally attractive to a young family or retired couple wishing a place away from town but within a view of neighbours. Call Willie or Sabrina Essery (519) 824-9050 or (416) 854-9963.

ROYAL CITY REALTY LIMITED
25 Waterloo Avenue, Guelph



"COUNTRY CHARM" IN GEORGETOWN

The 4 bedroom plus, 2 storey tudor style home in "Marywood" offers one of the largest lots in the area. Living room, dining room, den with field stone fireplace, four and 2 piece washroom all on main floor. Newly decorated. Many extras to offer. \$320,100. Don't hesitate. Please call collect.

TRANSWORLD SIMCOE LTD. REALTOR
JUDY BONNELL
1-630-0000

FURLONG COLLINS MANDERSON & GUNDING

Offices in Milton,
Brampton,
Halton Hills

878-8123

Your full,
service
Law Firm

MORTGAGE RATES THIS WEEK

BANKS	VARIABLE RATE	6 MONTHS	1 YEAR	2 YEARS	3 YEARS	4 YEARS	5 YEARS
Cdn. Imperial	13 1/2%	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Bank of Montreal	13 1/2%	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Laurentian Bank	na	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
National Bank	na	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Bank of N.S.	13 1/2%	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Royal Bank	13 1/2%	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Toronto Dominion	13 1/2%	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
TRUST COMPANIES							
Capital T.	na	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Canada Trust	13 1/2%	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Central Guaranty Trust	13 1/2%	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Co-operative Trust	na	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
First City Trust	na	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
General Trust	na	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Guardian Trust	14 1/2%	12 1/4%	12 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Household Trust	na	12 1/2%	12 1/2%	12 1/2%	12 1/2%	12 1/2%	12 1/2%
Montreal Trust	na	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
National Trust	13 1/2%	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Premier Trust	na	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Royal Trust	na	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Standard Trust	na	12 1/2%	12 1/2%	12 1/2%	12 1/2%	12 1/2%	12 1/2%
Vanguard Trust	na	13 1/4%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Duca Credit Union	na	12 1/2%	13 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%
Jet Power Credit Union	13 1/2%	13 1/4%	12 1/4%	12 1/2%	11 1/2%	11 1/2%	11 1/2%

NOTES: ** INTEREST RATE CHARGED SUBJECT TO ADJUSTMENT DURING TERM OF MORTGAGE. RATES TAKEN: NOVEMBER 24, 1989. PLEASE CONSULT INSTITUTIONS FOR TERM OF YEARS AVAILABLE. R.O.R. - RATES ON REQUEST. NO - RENEWALS ONLY. * OPEN. ** NOT QUOTING. FISCAL AGENTS SPECIALIZES IN TRUST AND LOAN INVESTMENTS, AND ALSO SUPPLIES FREE CONSOLIDATED INFORMATION ON THESE INVESTMENTS. PHONE: 846-7700.



Great reading, great savings!



Today's Seniors Club 50 Plus

If you're 50 years of age or better, you have it coming to you. discounted savings, preferred service, great reading, exciting contests and much more!

Today's Seniors has arranged for you to receive discounts and preferred service with hundreds of businesses throughout Ontario (some in Florida, Quebec, the Maritimes and out west too!). These benefits are yours when you use your Today's Seniors Club 50 Plus Card available to you through Today's Seniors newspaper.

Today's Seniors is the leading newspaper for people 50 plus. If it's interesting, entertaining, controversial or affects your lifestyle, you'll find it in Today's Seniors. There are so many features to enjoy!

Your Today's Seniors Club 50 Plus Membership Card entitles you to:

- ★ 12 issues of Today's Seniors delivered to your home
- ★ A convenient, easy-to-carry directory listing where your membership discounts are available
- ★ Eligibility to win exciting monthly contests
- ★ Eligibility to win our annual "trip for two"

And... discounts and preferred services at over 500 participating businesses. Here are just some of the outlets where you can save:

- Black Creek
- Pioneer Village
- CN Tower
- Chimo Hotels
- Food City
- Lenscrafters
- Mister Transmission
- P. Lawson Travel
- The Olde Hide House
- Tilden Rent-a-car
- Valhalla Inn
- Whitertowne Crafts & Nursery

More and more Today's Seniors Club 50 Plus bargains are being arranged every week, so order now and join the club today!

MAIL TO: Today's Seniors Club 50 Plus
10 Tempo Avenue, North York, Ontario M2H 2N8
Tel.: (416) 493-4400 or toll-free 1-800-261-4025 (Ont. & Que.)
Phone orders accepted with VISA or MASTERCARD

Please send me my Today's Seniors Club 50 Plus Membership Card and 12 issues of Today's Seniors (I'm enclosing \$17.95 to cover the cost of mailing and handling. Please allow 6-8 weeks for order processing).

OR

I'm currently a home delivery subscriber. I'm enclosing \$17.95. Please send me my membership card and extend my subscription one full year.

Name: _____

Address: _____

City/Town: _____ Prov: _____ Code: _____

Phone (Home): _____ (Business): _____

Signature: _____
(Additional cards per household \$9 each)



Call us for the perfect gift-giving solution: (416) 493-4400