

FROM THE HEART



FOR THE HEART IN AID OF THE HOSPITAL FOR SICK CHILDREN CARDIAC RESEARCH

On behalf of friends and clients in the Town of Milton, Transworld Simcoe Inc., Realtor is pleased to announce the generous donation made by FRANK VARGA, Real Estate Agent.



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MORTGAGE RATES THIS WEEK

BANKS	VARIABLE RATE	6 MONTHS	1 YEAR	2 YEARS	3 YEARS	4 YEARS	5 YEARS
Cdn. Imperial	13 ¹ / ₂ wp	12 ¹ / ₂ wp	13wp 12 ¹ / ₂	12 ¹ / ₂	12	12	12
Bank of Montreal	13 ¹ / ₂ wp	12 ¹ / ₂ wp	13wp 12.20	12 ¹ / ₂	12 ¹ / ₂	12 ¹ / ₂	12.45
Laurentian Bank	n/a	13 ¹ / ₂ wp 13	13 ¹ / ₂ wp 12 ¹ / ₂	12 ¹ / ₂	12 ¹ / ₂	12	12
National Bank	n/a	13 ¹ / ₂ wp 13	13 ¹ / ₂ wp 12 ¹ / ₂	12 ¹ / ₂	12.30	12.30	12.30
Bank of N. S.	13 ¹ / ₂ wp	12 ¹ / ₂ wp	13wp 12 ¹ / ₂	12 ¹ / ₂	12	12	12
Royal Bank	13 ¹ / ₂ wp	13wp 12 ¹ / ₂	13wp 12 ¹ / ₂	12 ¹ / ₂	12	12	12
Toronto-Dominion	13 ¹ / ₂	12 ¹ / ₂	13wp 12 ¹ / ₂	12 ¹ / ₂	12	12	12
TRUST COMPANIES							
Cabot Tr.	n/a	13wp	13 ¹ / ₂ wp 13	12 ¹ / ₂	12 ¹ / ₂	12 ¹ / ₂	12 ¹ / ₂
Canada Trust	13 ¹ / ₂ wp	12 ¹ / ₂ wp	12 ¹ / ₂	12	12	12	12
Central-Guaranty Trust	13 ¹ / ₂	13wp 12 ¹ / ₂	13 ¹ / ₂ wp 12 ¹ / ₂	12 ¹ / ₂	12 ¹ / ₂	12 ¹ / ₂	12 ¹ / ₂
Co-operative Trust	n/a	13wp 12 ¹ / ₂	13 ¹ / ₂ wp 12 ¹ / ₂	12 ¹ / ₂ wp 12 ¹ / ₂	12 ¹ / ₂ wp 12	12	12
General Trust	n/a	13wp 12 ¹ / ₂	13wp 12 ¹ / ₂	12 ¹ / ₂	12	12	12
Guardian Trust	14 ¹ / ₂ wp	12 ¹ / ₂ wp	12 ¹ / ₂	12 ¹ / ₂	11 ¹ / ₂	11 ¹ / ₂	11 ¹ / ₂
Household Trust	n/a	12 ¹ / ₂	12 ¹ / ₂	12 ¹ / ₂	12 ¹ / ₂	12 ¹ / ₂	12 ¹ / ₂
Montreal Trust	n/a	13wp 12 ¹ / ₂	13wp 12 ¹ / ₂	12 ¹ / ₂	12	12	12
National Trust	13 ¹ / ₂	13	12 ¹ / ₂ wp 12 ¹ / ₂	12 ¹ / ₂	12	12	12
Premier Trust	n/a		13wp 12 ¹ / ₂	12 ¹ / ₂	12	12	12
Prenor Trust	n/a	12 ¹ / ₂ wp	13wp 12 ¹ / ₂	13wp 12 ¹ / ₂	12	12	12
Royal Trust	n/a	13wp 12 ¹ / ₂	13wp 12 ¹ / ₂	12 ¹ / ₂	12	12	12
Standard Trust	n/a	13 ¹ / ₂ wp 13 ¹ / ₂	13 ¹ / ₂ wp 12 ¹ / ₂	12 ¹ / ₂	12 ¹ / ₂	12	12
Duce Credit Union	n/a	12 ¹ / ₂	12 ¹ / ₂ wp 12	12	12	12	12
Jet Power Credit Union	13 ¹ / ₂ wp	13wp	12 ¹ / ₂ wp				

NOTES: ** Interest rate charged subject to adjustment during term of mortgage. Please consult institutions for term of years available.
R.O.R. - Rates on request
op - Open
--- Not quoting

RATES TAKEN:
FEBRUARY 9, 1990.
Fiscal agents specialize in trust and loan investments, and also supplies free consumer information on these investments. Phone: 844-7700.

A little planning helps in purchasing first home

cont'd from
page 2

will also play a big role in the location of your home. If you work in the downtown area and don't like driving long distances to work, a home in the city or a nearby suburb may be ideal for you. On

the other hand, a commuter train ride may give you needed time to relax and read. If you have children, proximity to schools will be important. Older areas often provide more types of schools and you

should check to ensure the specific program you need — special education or French immersion, for example — is available from the local school board.

You may also wish to consider the amount of traffic on the street or if there are children of similar age in the neighbourhood.

Next, decide what type of home you want. There are plenty of housing options available in the marketplace. Survey them all and choose the one which best suits your current and future lifestyle.

New homes come with warranties and are built to contemporary standards. But don't expect full-grown trees and the character which comes with the years of a new home. You can expect the vitality, freshness and the opportunity to "grow" with your community.

Resale homes are more likely to have established lawns and gardens and any problems due to shrinkage and settling should be past. But repairs may be needed and the decorating might not be to your taste in a resale home.

mean sharing common walls, hallways and parking areas with your neighbours. They are great if you can't be bothered with general maintenance or repairs; a maintenance company usually handles all that on behalf of the homeowners.

Rural and small-town properties are often less expensive than properties in the city. But commuting expenses are higher and community services are more limited.

You should also consider the style of home you want.

Whether it's Victorian, colonial or contemporary, the style of home you choose will reflect your personal tastes.

But don't let taste blind you to a home's other features. Establish your basic requirements first, be it three bedrooms, an eat-in kitchen, or a formal dining room.

Set your needs in priority order and you will be far more likely to find the home of your dreams.

This article is provided by the Ontario Real Estate Association (OREA) for the benefit of consumers in the real estate market.

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NO CITY PRESSURE



In these enchanting woodland estates located minutes north of Mohawk Raceway on a lighted, paved 7 lot Rural Subdivision. The beautifully wooded 2 acre plus lots provide plenty of privacy. These 4 bedroom homes have expansive living rooms for formal furnishings and entertainment, while the fireplaced family rooms will be a centre your family will love and enjoy. If first class is your way of life, you've found your new home. Call Dave Wilson (519) 824-1811 or John Mason (519) 658-3103 today to arrange a viewing.

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ROYAL CITY REALTY

LIMITED



"IT'S NEW"
3+ bedroom bungalow, finished basement, upgraded broadloom, too many upgrades to list. Large lot with walk out to deck, upgraded insulation, large windows in basement. Phone John (JP) Pears for more exciting information at 876-1156, 24 hr pager MJP

HOW ABOUT A TWO STOREY BRICK HOME
You be the judge on this one and book your appointment to view with Wayne Casson. Four Bedrooms, main floor family room with a natural gas fireplace, large kitchen with bleached Oak cupboards. Listed "For Sale" at \$364,900.

THIS ENGAGING TOWNHOME
Wine the approval of all who inspect it. Call Wayne Casson for your personal tour of this attractive three bedroom end unit. Priced "To sell" at \$158,900. M030



DO YOU WANT TO BUILD?
I have a one acre lot nestled amongst estate homes on Wheelhen Way in Campbellville close to Hwy 401. Lbt size is approximately 158 foot frontage by 280 foot depth. Listed "For Sale" at \$229,900.



REDUCED!
This attractive 2 storey home comes complete with a finished rec room, formal dining room, two car garage, fully fenced yard and more to invite you to spend this spring and summer in your new home, call Wayne Casson to view this one. Priced "To sell" at \$229,900. M011



DORSET PARK
Beautiful 3-bedroom townhouse in well maintained, completely upgraded broadloom, finished rec room, close to schools and GO train. Please call Katrina Walton for appointment 876-1156. M0290



HEAD FOR TIMBERLEA
3 large bedrooms with a fourth downstairs, main floor family room with fireplace, 3 bathrooms (1 with whirlpool t.b.), games room, eat-in kitchen, large lot, all brick model. There's much more, so please call Katrina Walton. For more information 876-1156. M052

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