

Classified

WANTED	FOR SALE	FOR SALE
Highest prices paid for scrap cars and trucks. Immediate pick up. Call 322-1115. 10, 12	TV Antennas, 4 section of tower, channel master rotor, UHF, VHF, 8290 antenna, complete installed \$450, also repairs all season. Call James Woods - 322-1880. 2, 4, 6, 8, 10, 12	LOT FOR SALE — 3 acre rural residential estate lot for sale located beside Wye River, rural setting, nice location. Located 2 miles south of Wyevale on County Road 6, 10 miles south of Midland. (Tiny Beaches sideroad). Asking \$20,000. Mortgage possible at competitive rates also will build to suit. For more information call 322-1841 after 9:00, 429-5630, 8 to 5 days. W4 to W18
Crippled cattle - highest cash prices paid for disabled cattle, call anytime. 705-326-5509. 10, 12, 14, 16	500 bales of mixed grain straw, 75 cents per bale. 322-2886. 8-10-12	
FOR SALE One and a half storey aluminum clad home on Highway 27, natural gas heating. 322-2886 or 322-1079. 8, 10, 12	12-gauge Browning semi auto, \$250. Mitey Mite chain saw, gas, with carrying case, used once, \$75. Phone 526-3002. 11-12	
REAL ESTATE	REAL ESTATE	REAL ESTATE

A. E. LePAGE

(ONTARIO) LTD. REALTOR

The name friends recommend

THERE'S NO TIME LIKE THE PRESENT
TO OWN A HOME OF THE PAST
TO MAKE YOU A BEAUTIFUL FUTURE



You don't have to be 'Old School' to love old houses. Old house charm has a way of going straight to the heart. Old houses get better with age. The craftsmen of yesterday saw to it.

This beautiful home is in mint condition, with original woodwork and trim; but wiring and plumbing have been completely up-dated. Reduced to \$77,900. with excellent terms.

For appointment to inspect, call Clarence Lee 526-4271 or 361-2599.

A. E. LePAGE

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13.



LAST 4 DAYS
We've extended our hours for your convenience - Thurs. & Fri. 9 to 9
Sat. 9 to 5 and Mon. March 2nd 9 to 9

How your insurance company is putting your RSP out of commission.

We all know why Registered Retirement Savings Plans are a good idea. They defer taxes and contribute to a financially secure retirement.

But Sterling Trust would like you to read this ad before you make another deposit to the RSP you took out with your insurance company last year. There are a few rather frightening things you should know:

Where is your money really going? First, insurance salesmen work for commission - so why shouldn't they charge commission on the RSP they sold you? Over the first three years, your salesman's commission may amount to about 120% of one year's contribution. You might be shocked to compare what you know you've contributed with how much you actually have in your fund...your cash surrender value. Even if you've contributed thousands, your cash surrender

value could be next to nothing.

The dreaded Front-End Load. The other charges that may eat into your insurance company RSP come under the heading of Front-End Load. Simply stated, that means the most commissions and overhead charges come directly from your early, first few contributions. That's why, for the first several years of your plan's life, your RSP will actually be worth less than the total of your contributions. Again, a simple way to check this is to phone your agent and ask him what your cash surrender value is.

If you've deposited, say \$6,000 over the last three years you could have less than \$3,900 after commissions and overhead have done their work. And front-end load never stops. They take a portion of every contribution every single year.

There are many other

good reasons for not making further investments in an insurance company RSP. And many good reasons for seeing us at Sterling Trust.

We don't take commission on your Sterling Guaranteed RSP, or plunder your contributions with front-end load. Every penny you give us goes into your RSP fund, where it can grow and accumulate interest for a happy, secure retirement.

We know what a valuable tool an RSP can be when it's properly managed, and we urge you to come and talk to us about how it can best work for you. All it takes is some sound advice and a good plan, from a trust company that cares. Sterling Trust.

STERLING
STERLING TRUST CORPORATION

"A better shake"

270 King St., 526-3768
Midland

Should people contact CMHC before buying a home?



Yes, we think they should...for two reasons:

Buying a home is a major investment and we, as a Crown Corporation, are in a position to give home buyers a lot of good advice. Free! CMHC believes in private home-ownership and our friendly, experienced personnel will answer your questions and assist you wherever possible.

We have a number of low-priced homes for sale in this area. Our homes are in nice established neighbourhoods. They are homes people can be proud of and an excellent value for your dollar.

Anyone interested can come to our Barrie office and look through our "Masterfile of Homes". No obligation. If you decide to purchase one of the low-priced homes, approach a real estate agent of your choice and give us an offer.

Affordable Homes for Sale

in Simcoe County and the Muskoka District.

- Our homes have a low price tag: an excellent value for your dollar.
- Our homes are in nice, established neighbourhoods. They are homes you can be proud of.
- Low interest rate on your first mortgage.
- A low downpayment.
- Speedy approval of application.

Call CMHC today or visit our office in Barrie. Remember, we can give home buyers a lot of good advice. Free!
Ask for Maurice Morneau or Lynn Owens

"We are on your side...to help you"

CMHC in Barrie on 70 Collier Street (Municipal Tower) (705) 728-4811

Canada



Canada Mortgage and Housing Corporation

Société canadienne d'hypothèques et de logement