

PRICED TO SELL! Greenpark - Stouffville, 3 bdrm., premium lot, backs onto pond. \$189,900. Kelly Burrows 640-3131; 640-7886.



GREENPARK WANG, POOL 4 bdrm., lg. eat-in kit., w/o to landscaped yard and pool. Shows well, Kelly Burrows



52 AC. COUNTRY ESTATE View CN Tower from family room good investment property excellent bldgs. equipped with all the bells & whistles 1 mi. North of Town. Ross Hetherington 640-2441, 640-3131



MARGO GREENAWAY HAMLET CENTURY \$139,000

bdrm. 2 st. in Zephyr large country kit. wood cooking stove incl. pine fl. & trim-unspoiled & ready for antique buffsthe charm is there Margo Greenway 640-3131 or 473-1979 LAND-LAND-LAND

1. 30 one ac. lots 10 min. N.of Mt. Albertfor-Developer. Kirkfield-13 ac. \$30,000

Kirkfield-14 ac. \$30,000 3. 35 ac. along river-Baldwin \$124,900 call Maro Greenaway 640-3131

COUNTRY STARTER

Close to Uxbridge, this 3 br. 11/2 storey home makes a super starter home has 1/2 acre lot with panoramic view and close to school. Only \$125,000. Call Dennis or Carol Irwin at 640-2600, 852-6106, Res. 852-5009



DON'T JUDGE A BOOK By its cover-behind this door is a spacious

3 bdrm family home with large eat-in kit & rec room perfect for entertaining add a safe fenced yard \$194,500 call Lois Hatch 640-3131



Perfect starter or retirement 3 bdrm bung. within easy walking dist to major shopping, large rec room with fireplace mature trees extra bdrm or office in bsmt. call now! Lois Hatch 640-3131.



Vendors thrilled! The market is strong! For a free confidential appraisal of your home call Lois Hatch 640-3131.

COMMERCIAL PROPERTY

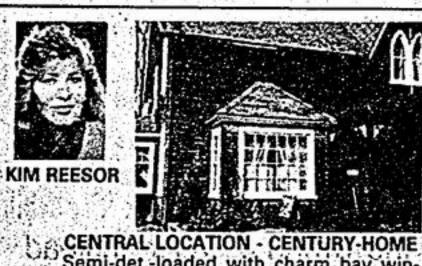
Approx. 1900 sq. ft. building on Approx. 1/4 acre lot, zoned C-3, in Uxbridge. Call Dennis Irwin 852-6106, Tor. 640-2600, Res.

FAIRGATE BUNGALOW - A 10111

One of a kind!! ceramic firs. country kit-

oak-2 br. in-law apt. sep ent cent-vac cent-

air won't last call Kim Reesor Res. 640-



Semi-det.-loaded with charm bay windows/hardwood firs 150', deep lot great Do Cpotential call Kim Reesor 640-3131



CHERRY ST PRIVATE \$325,00011

A WELCOME HOME !!! \$229,000 Stouffville Greenpark boasts mf fr/reclaimed br. fp. large mb. w/ensuite, a pleasure to show call Kim Reesor.

Call Kim Reesor or Don Geldart.

STOUFFVILLE 640-3131 473-1979

UXBRIDGE 852-6106 640-2600

PORT PERRY 985-7371

THE LARGEST REAL ESTATE ORGANIZATION IN THE WORLD EACH OFFICE IS INDEPENDENTLY OWNED AND OPERATED. and trademarks of Century 21 Real Estate Corporation:

PRIVATE SALE **OPEN HOUSE**

116 Beryl Ave., Stouffville Sun. April 10 2-5 p.m. \$269,900

4 bedrooms, 3 baths, library, family room with fireplace, double garage, central air and central

640-1506

PRIVATE SALE

79 Vanzant Crt. Stouffville

3 bedroom backsplit, many upgrades, must be seen.

\$197,900

887-5211

474-1212 640-1200





SHERRY HAYES



APPROX. 2 ACRES — CUSTOM BRICK BUNGALOW - \$329,000.

Stouffvillel 3 bedroom, master has ensuite, wainscotting, French doors, fully finished basement with gorgeous fireplace, book shelves, games room, double car garage. Superb detail and quality throughout, main floor laundry, separate entrance from house to garage. Whether you're interested in just investing or just having a great country home, don't pass this one. Situated in a prime location in Stouffville. Call Sherry Hayes at 640-1200.

FOUNDATION OF OUR

New ways

Raising capital for a new business is

Basically, there are three ways to do it

The best is probably through a syndi-

- by yourself, in partnership with some

cate but if you want to do it youself, you

either have to come up with your own cash or a combination of your own

The first thing I would do is look at the lending ratios that are normally available to that particular type of business

from a financial institution. This is im

portant. A bank, for example, cannot by

law lend more than 75 per cent against

pects are better. If you are a manufact

turer selling to 25 major customers, a

bank will probably lend you 70 to 80 per

cent of the value of those receivables. If

you're a small retailer, however, and

most of your receivables are in the \$20 to

\$25 range, you probably won't be able to

Money can also be raised on inventory

and equipment. There are different

ratios for each type of business. Your

bank can quickly tell you what those are

ing is...whether a company has the

financial capability or earning power to

pay the interest on the money you will

need to borrow to acquire that business.

you want to go into, look first at your own

resources - your house, pension plan,

RRSP, bank account, investments, etc.

If that isn't enough to either start or ac-

quire the business, you'll either have to

borrow, take on a partner, or raise the

capital through a syndication or a ven-

In the case of a partner, you may need

him or her for a skill you don't possess.

perhaps in marketing or manufacturing.

No matter how advantagious they

may appear, partnerships don't usually

work out. The life expectancy for most is seven years and anyone going into a partnership needs a way out - a written buy/sell agreement that spells out how

Partnerships are not the same as

syndication, which consists of a group of

people who get together to invest in

particular business and in a particular

individual. They have confidence in that

individual's ability to make a particular

If you're going to syndicate, you'll

need the help of a good lawyer and an

entrepreneurial accountant to lay out a

program that will interest someone in

Your friends may invest. So may your business associates, your accountant and their clients. The same thing applies to your lawyer and his or her clients. It's a matter of getting a package together

I've done 25 syndications in the past 12

years and as far as I'm concerned, it's

The syndication is ideal for people who

Doug Robbins is a Hamilton based busi-

ness broker and a well-known lecturer on

FirstCall

Are you qualified for real estate sales but

exciting opportunities offered through the

FirstCall Referral Associate program.

L.Y. Betty Webber, Manager Family

Contact me for a description of the

want to make money but who don't want

to participate in the business.

investing in your enterprise.

you terminate that partnership:

ture capital company.

business perform.

and selling it.

the way to go.

small business.

not actively involved?

It should be a good blend.

Once you've identified the business

Understand what reasonable borrows

In the case of receivables, the pros-

never easy - but it can be done.

one else or through a syndicate.

to raise

capital

DOUG ROBBINS

money and a loan.

real estate.

raise anything.

Correspondent

ATTENTION INVESTORS!

58 acres newly listed, includes house, 3" barns. Priced at \$10,000 per acre - sold as one parcel. Located on the 3rd Concession just north of the Uxbridge/Pickering townline. Call Sherry Hayes at 640-1200.

102 ACRES!

Hwy 48 frontage. Includes farm house, barns, located in the Stouffville area. \$35,000 per acre. Sold as one parcel. Call Sherry Hayes at 640-1200.



JUST LISTED - \$199,000. 3 bedroom brick bungalow, features hard-

wood floors, eat-in kitchen, 2 4-pc. baths, mostly finished basment with rec room and another bedroom, potential in-law apt. in basement, located on a mature street in the Town of Stouffville. Close to all amenities. Call Elaine Kalmbach or Sherry Hayes at 640-1200.



EXECUTIVE/PRESTIGIOUS - THIS HOME HAS IT ALL! Magnificent 3 bedroom custom brick bun-

galow on 2 treed acres in estate area. Gourmet oak kitchen with walkout to deck, formal dining room, sunken living room with beautiful floor to ceiling brick fireplace, main floor laundry. This home is beautifully accented throughout. Call today to view! Karen Croft at 640-1200 or Res: 640-3337.



2400 SQ. FT. BUNGALOW

In estate area. 3 big bedrooms, 3 baths, oak cupboards in greenhouse kitchen, skylights, sunken living room, double attached garage. Come see the rest! Call Karen Croft at 640-1200 or Res: 640-3337.



SOLD FOR 99.5% OF LIST PRICE 160 Major Buttons, Markham. \$219,000. Call Frances Fabbri at 474-1212 for a free evaluation.



CUSTOM BUILT PARADISE

Lovely 2800 sq. ft. bungalow built 2x6 on 10 acres of land. 4 bedrooms, oak cabinetry in kitchen, many sunkens, walkout basement, stocked trout pond with 24'x39' barn, ideal for horse lovers. Located near Ravenshoe Road and Kennedy Road. 6 years new, \$495,000. Call Adele Gallo or Ross Gallo at 640-1200.



NEW LISTING

Newly decorated brick bungalow, with garage, sun room, hardwood floors, 2 bedroom, rec room, basement workshop, nicely landscaped, good commuter. \$157,900. Call John Hurlbut or Shirley Hurlbut at 640-1200 or 473-1100.



NEW LISTING

Lovely 7 room home, 3 bedrooms, large lot, fireplace, solarium with jacuzzi for six, wet bar, skylight, nicely landscaped, hardwood foors, ceramic entranceway... den, separate dining room, eat-in kitchen. \$249,000. Call Shirley Hurlbut or John Hurlbut at 640-1200 or 473-1100.



PROFESSIONALS LOOKING FOR

A place to work in residence? It even has an elevator. "Maplewood" - Whitevale, 6 bedrooms, (2 with ensuite), family room with walkout, 2 fireplaces, 5 bathrooms, European kitchen with ceramics, wine cellar, main floor laundry, parking for approx. 12 cars, some commercial uses, HMR3, historical background, on 1/2 acre lot. 4,031 sq. ft. Many more features too numerous to list, \$429,000. For viewing call John Hurlbut or Shirley Hurlbut at 640-1200 or 473-1100.

STOUFFVILLE

North-West corner Hwy 48 & 47 640-1200

Mt. Albert 473-1100

MARKHAM-UNIONVILLE

3882 Hwy 7 East, Just east of Warden Unionville 474-1212

PRIVATELY OWNED REAL ESTATE COMPANY



STOUFFVILLE

Fabulous 4 bedroom home with sunken living room, separate dining room and studio, 21/2 baths, with ensuite. 60' lot, nice area. Must be seen. \$325,000.

640-7986



DIANE LECKY

BEAUTIFUL LUXURY HOME IN UNIONVILLE \$389,900, 4 plus 1 bedrooms, main fir. bdrm. with 3 pc. ensuite, main floor fam. rm. w/fireplace., spac. kit. with walkout to

deck, central vac and air, thousands spent on upgrades. Looks like a model. Diane Locky 298-8200 or 474-1845 Century 21 Percy Fulton Real Estate Ltd.

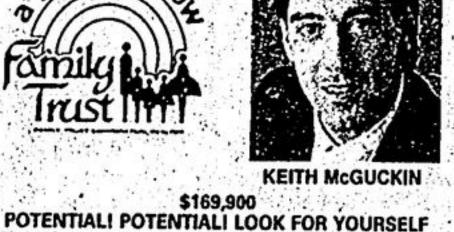
Excellent location on a large lot. Needs that extra

touch. Priced right at \$169,900. Keith McGuckin,



UNIQUE OLDER HOME \$110,000 Well kept home with heated guest cabin on extra large lot. Gail Dennis, 705-426-7393 or705-426-5208, Tor. line, 773-4387.







Separate entrance, brick bungalow, maturo area, upgraded kitchen. Large country rec. room. Don't pass this one up! Keith McGuckin, 640-2082.





