



PICTURESQUE SCENE AT CEDARVALE PARK, GEORGETOWN

It starts all over again

By BOB RUTTER
Herald editor

Just as almost everyone predicted at the beginning of 1977, housing starts in Canada are lower than the record high level of 273,000 units in 1976.

The Mortgage Insurance Company of Canada, a firm which watches closely the housing market across Canada, says the expected year end total will be between 254,000 and 250,000. The prospect for 1978 is for a further 10 per cent drop influenced by high inventories of unsold houses in most market areas and by the continued high unemployment levels across the nation.

The past year saw many people taking advantage of various government programs to influence the market, but MICC doesn't see the same level of response from the economy for 1978.

The most unexpected comment in the company's report is the record high level of institutional-approved mortgages exceeding \$15 billion, an increase of 29 per cent over \$11.6 billion committed by companies across Canada in 1976. This was influenced by the stabilizing of the sales market with buyers having the advantage; and of course, by a slight drop in mortgage interest rates to 10 1/2 to 10 3/4 per cent from the 1977 level of 10 1/4 to 12 per cent.

But don't start looking immediately for a house expecting that a good buy will be combined with a lowering of the interest rate. MICC is also predicting a slight upward gain in interest rates.

"The outlook for interest rates is always a hazardous area but the consensus seems to be that only minor changes will occur with

most of the 'mortgage experts' predicting an upward adjustment in the 1/4 to 1/2 per cent range," the MICC monthly report says.

So it appears that the outlook for 1978 will be for continuing of the present housing situation and that unemployment, already high, may be aggravated by the predicted 10 per cent drop in housing starts.

I have been remiss over the past few weeks, what with Christmas and all, to thank Joyce Beaton and Janice Johnson for the wonderful reception, complete with snowstorm that left me stranded at Mohawk Inn Dec. 8.

Joyce and Janice are partner in Early Canadian Life, a monthly publication supporting our Canadian heritage. It's taken off like a best seller in the year or so that Joyce and Janice have been toiling together.

The party, called to celebrate the first anniversary of ECL, was a huge success. The wood fire, the quiet conversation and the delightful atmosphere of the Inn, make it for me a most pleasant experience, one that I will likely never forget.

I hope that 1978 will prove the year when the rocket enters its second stage and the powerful boost pushes ECL even higher.

The Herald staff has cause to celebrate. We are preparing a major expansion within the community by building a new production plant and the staff is happy and second guessing just what will be in store for when we enter the new facility. I can't say too much at this time, but I warn you it is going to be something spectacular.

Happy New Year, everyone.

Ashgrove News

By MRS. JOHN BELLBODDY
Herald correspondent

Early in December Mr. and Mrs. William Allison of the Eighth Line had the pleasure of entertaining her first cousins from Dunedin, New Zealand, Mr. and Mrs. Bob Todd, their two sons Stuart and Wayne and daughter Tracy, also a friend Miss Lynne Murray. They landed by plane in Davenport, Iowa, where their oldest son John graduated Dec. 10 from the Palmer College of Chiropractic. They stayed three days with the Allison family then left in their rented camper that they picked up in Los Angeles for Niagara Falls, New York, Grand Canyon, Mexico and back to Los Angeles for flight home Jan. 13, 1978.

Mr. and Mrs. Harvey Nurse are rejoicing over the birth of their first granddaughter, their daughter Janet - Mrs. Lawrence Guilmond of Hanover gave birth to a baby girl on December 17. Two and a half year old Christopher is at home waiting to welcome his baby sister.

Hope you all had a very Merry Christmas, and when this year is through, may the New Year bring contentment and happiness to you.

Happy 1978 to everyone.

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Ont. Electric	10	8	2	0	18	42
Baz Motors	10	7	2	1	15	30
Dockery	10	7	3	0	14	22
Robt. Gougeon	10	6	4	0	12	48
G.R. Muckart	10	6	4	0	12	16
North Halton	10	4	5	1	9	20
Standard Products	10	3	5	2	9	20
Neil's Music Centre	10	3	6	1	7	26
Murray Motors	10	2	7	1	5	28
Barrager's Cleaners	10	2	7	1	5	24
Georgetown Rental (4Town)	10	0	10	0	0	22

TOP SCORERS

Team, Player	G	A	Pts	P	
C.V. Kevin McArthur	10	16	0	25	2
Baz George Osborne	10	17	5	22	0
C.V. Philip Rose	10	16	6	22	0
O.E. Pat Primmerano	9	14	4	18	0
Dock. Brian Stone	9	11	6	17	0
N.H. Philip Wickens	10	10	7	17	0
R.G. Andreas Huck	10	11	4	15	0
Muck. Tom Kranendonk	10	8	6	14	0
S.P. Paul Dobson	10	8	5	13	2
Dock. Gary Slavin	9	4	9	13	0

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