

**McENERY AGENCIES LIMITED**

35 MAIN ST. ERIN  
519-833-9393  
BRAMPTON 453-3811



**WOODLAND BEAUTY**  
Just a minute out of town, a most charming bungalow in a beautiful setting, gardens and greenhouse. 3 bedrooms master with cathedral ceiling and ensuite bath. Sunken 20' living room with brick wall fireplace, and lovely dining room. Family room & kitchen combination with fireplace and sliding doors. Outstanding rec room with rosewood and brick walls, wet bar. Separate games room for the kids. Excellent heating and air conditioning. 4 pc. bath plus 2 pc. one with a sauna. Double garage with winding paved drive. Owner transferred, asking \$129,000.

**2.5 ACRES COUNTRY HOME**  
One of a kind beautiful wavy cedar siding bungalow with walkout basement, about 10 acres workable land, balance in mixed bush with meandering drive. Excellent pond site. 3 bedrooms, large open kitchen and dining room with corner windows and walkscotting. Large living room with brick fireplace and unique plank walls. Priced at \$94,900 for quick sale.

**LOTS FOR SALE**  
\$21,900 - 57'x140' Village Lot, Town services.  
\$27,900 - 147'x132' Village Lot, old barn, river view.  
\$29,000 - 200'x150' Edge of Town, paved road, trees.  
\$32,000 - 1 acre Village lot, large garage on property.

**HILLSBURGH**  
\$67,900 Well designed, easy to maintain brick bungalow on a quiet street. Country subdivision allows spacious lot 75'x125'. Inviting foyer, charming living dining room, bright sunny kitchen, 3 bedrooms. Full basement offer a great challenge with corner roughed-in fireplace. Treat yourself to country living. OWNER WILL CONSIDER TRADE IN GEORGETOWN.

**2.5 ACRE RETREAT**  
West of Erin, country property with about 8 acres maple bush, rolling land with cedar and spruce at front of property. Asking \$45,900.

**100 ACRES**  
Just outside of Hillsburgh all workable, excellent potato soils, large bank barn. House has been damaged by fire. Asking \$99,000.



**Canada Trust**  
877-9500



**CENTURY HOME**  
Georgian brick home on 4 acres in beautiful tree setting between Brampton & Georgetown offers gracious family living and entertaining with its formal 20'x12' dining room, bookcase lined library with fireplace & 23' long living room, plus 4 bedrooms & 2 baths. Priced at \$148,500. See it and make your own offer. This property has commercial & development possibilities.



**HOBBY FARM**  
Rolling hills and green acres surround this beautiful four bedroom tri-level brick home. Formal entrance, living room with fireplace and separate dining room. Three bathrooms, double car garage. Swimming pool with deck. Horse barn and many, many more extras. Asking \$114,000.

**A ROOM OF ONE'S OWN**  
Here's that 4 bedroom sidesplit you need to give your teenager privacy while the family and recreation rooms will allow for entertaining friends, leaving you to enjoy the comfortable living room. This is a real family home, newly air-conditioned on a quiet crescent. Call for further particulars.



**PERFECT FOR HORSE OWNERS**  
30 Acres with stream, 3 acres of bush, excellent steel barn and a large ranch bungalow. 2 year old, 3 bedroom brick bungalow. 2 year old, 3 bedroom brick bungalow with fireplace and 3 bathrooms. Walk in sauna. Full basement with 2 games rooms. Reduced to \$119,900. Try an offer.

**BUILDING LOT**  
In town, potential apartment site - zoned commercial, walking distance of 1/2 block to downtown.

**TRY \$5,000. DOWN**  
Your family will enjoy living in this sparkling 2 year old, 3 bedroom brick bungalow. There's pastel broadloom in living and dining "L". Eat-in kitchen has plenty of cupboard space. Attached garage and well landscaped lot.

**WHY PAY RENT**  
Income property, 3 apt. frame house. Rent 2 apts. to help pay your mortgage. Walking distance to the Go train. For further details call 877-9500.

**WM M. WATSON, F.R.I. MANAGER**  
29 MAIN ST. S.  
GEORGETOWN, ONTARIO  
ASK ABOUT  
OUR BRIDGE LOAN PLAN  
TORONTO LINE 453-2900

**POLZLER REAL ESTATE LTD.**  
453-8454



**LOOKING FOR SOMETHING SPECIAL?**  
Something Different? I promise you won't be disappointed. Breathtaking view every season. Pick up your phone now and ask to see it this week end. You'll be delighted you did. Call Rudy Cadieux 877-8244, 453-8454.

**OVER 3000 SQ. FT. OF LUXURIOUS BRICK**  
Back split on almost 2 acres for \$128,000.00. You could not build yourself for that price. The least you can do is see it before you decide. Call Rudy Cadieux 877-8244, 453-8454.

**COLOURFUL COUNTRY**  
View from 5 walkouts, huge principal rooms, super family room. Heatator fireplace, 4 bedrooms, 2 baths and much more. Perfect for the large family. See it with Freddie.

**FOR INFORMATION CALL:**  
FREDDIE BURTON 877-2451  
EILEEN NICHOL 877-1493  
RUDY CADIEUX 877-8244 OR 453-8454



**JUST LISTED**  
One of the best Georgetown locations! Fantastic view! Super interior design! One of a kind - Hurry - see it first with Rudy Cadieux 877-8244, 453-8454.

**SWIMMING POOL MIGHT BE OUT OF SEASON**  
BUT IT SURE IS A GOOD REASON FOR A PRICE REDUCTION

Be smart, take advantage of this off season sale. The house and the location are at prime. Call Rudy Cadieux 877-8244, 453-8454.

**NEED ELBOW ROOM?**  
Two year new sidesplit, 1/2 acre lot, 4 bedrooms, 3 baths, family kitchen, fireplace in lovely living room, 2 walkouts, double garage. Just reduced. See it with Freddie.

**COME SEE FOR YOURSELF THESE GREAT VALUES ALL AT REDUCED PRICES.**

# PARADE OF HOMES

## MONEY MONTHLY open mortgages



Leonard Rosenberg

Another open mortgage plan, announced last May by a smaller company, is completely open at no extra charge to the borrower. There is no added interest charge to the going mortgage rate. All that is required is a three month notice before prepayment. Loans can be arranged for up to 95 percent of the combined value of your home and land. And, if the required documentation is available, it can be processed within 24 hours.

Now you may well ask why all this talk about open mortgages, anyway? What are the advantages?

The reasoning behind open mortgages is that, through prepayments, no matter how small, the total amortization period and consequently the interest payments can be reduced.

For example, if we take a \$60,000 mortgage, amortized over 25 years at a rate of 11 percent, we see that monthly payments are \$577.53 and that the total cost of the mortgage comes to \$173,239.77.

Now, if the borrower in question makes a monthly prepayment of \$20.00, the mortgage would be paid off in 21 years and seven months, with a net saving of \$19,024.61.

If the borrower makes a prepayment of \$100, per month instead, then the amortization period would be reduced to 16 years and two months, with a net reduction in mortgage payments of \$46,734.22!

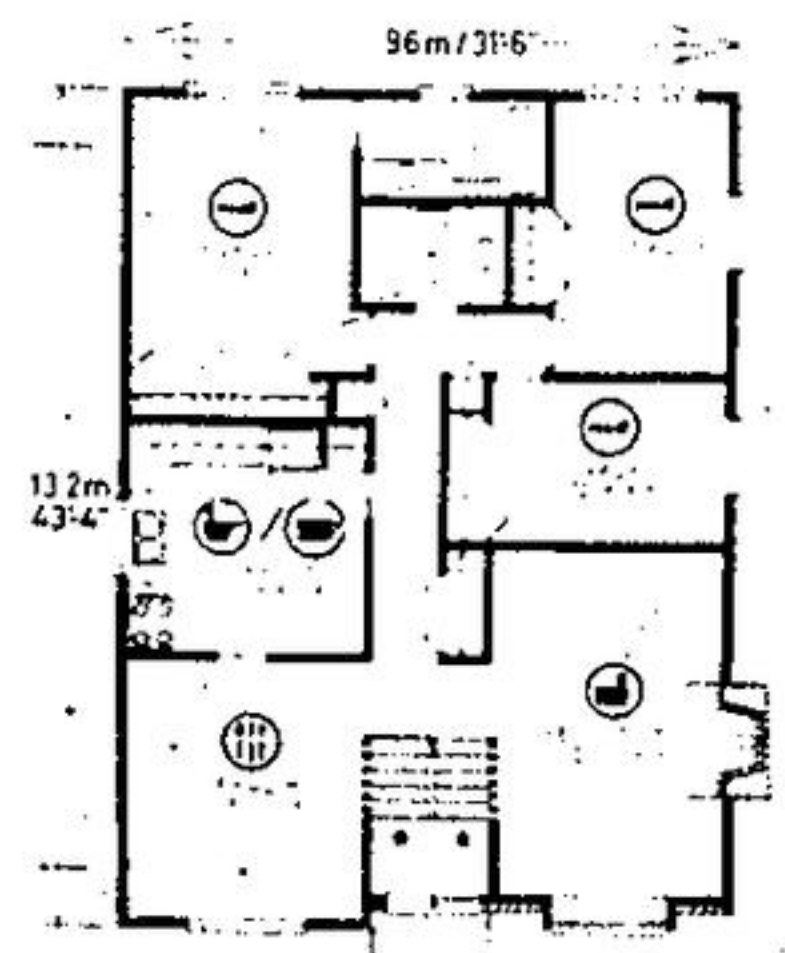
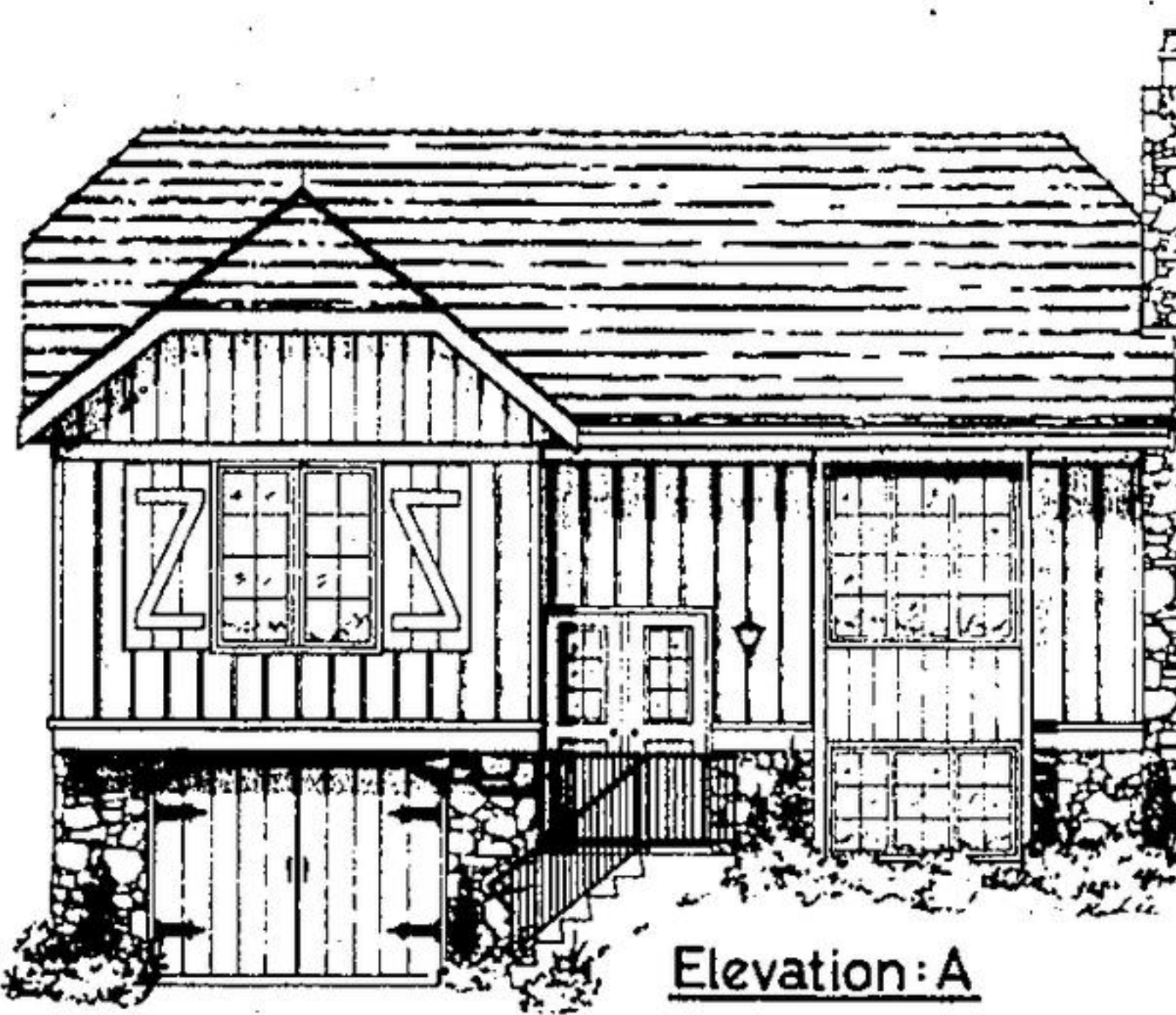
From this example, then, it is obvious that the borrower can reap substantial savings through prepayments on his mortgage.

And if you're a homeowner, regular prepayments will give the satisfaction of owning your own home that much sooner.

It's simply a fact that more and more consumers are interested in shorter, more flexible, loan terms and it's a lender's responsibility to find new and inventive ways to respond to these demands. Open mortgages are one such way.

*Leonard Rosenberg is President of Greymac Mortgage Corporation, an Ontario-based financial firm specializing in mortgages. Write to him in care of this newspaper.*

# HOME OF THE WEEK



PLAN NO 78-1340  
124.5 sq. m / 1.7 ca. / 1340 sq. ft. / 7 pi. ca.  
9.6 m / 31 ft. / 6 in. / 10.

## COMPACT SPLIT ENTRY IN COUNTRY STYLE

Here's a charmingly rustic design which possesses all of the modern conveniences necessary to an urban lifestyle and which would make an appealing town home for the smaller family with a narrow frontage building, lot. The vertical channel siding and stone veneer and chimney of the exterior are complemented by the country-style accents on the dining room window and the single garage door.

The wide weather-protected entrance leads into a compact reception foyer which faces the staircase down into the family and recreation area of the lower level or up to the main living area of the home. The main landing leads naturally right into the large convivial living room, which features a centrally-positioned fireplace and excellent natural lighting.

The large L-shaped kitchen-nook combination has generous counter work area and the casual nook area invites the installation of custom-built breakfast nook furnishings. Convenient pocket doors separate the kitchen-nook from the main hallway and the large formal dining room. Access to this latter from the kitchen is direct, yet separation of formal and casual dining is still maintained.

All three bedrooms are positioned around the central bath and linen storage area and all have excellent natural lighting and generous closet storage. The large master bedroom has full-width closets behind louvered bi-fold doors and a three-piece ensuite with tub and a window for gentle natural light in the morning.

The lower level contains the family or recreation room, depending upon family requirements and preferences, and space for the future development of additional bedrooms or further recreational facilities.

A single enclosed garage, with space for the installation of a workbench for the maintenance-minded handyman, completes the convenience features of this practical and attractive design.

Plans for design No. 78-1340 may be purchased either by the single set, at a cost of \$70, for the first set and \$10, for each additional set, or by the package. A five set plan package, including the first set, is economically priced at \$100, and an eight-set package, also including the first set, is only \$125.

Whichever method you choose, please include \$4. for postage and handling. Ontario residents add 7 per cent sales tax.

Send for the current edition of Select Home Designs Magazine, Series No. 38 featuring imaginative decorating and home improvement ideas, plus 350 quality home plans of every type. Available for \$2.25 (\$1.75 plus 50 cents postage and handling).

To order any of these items please send cheque or money order payable to the Home of the Week. Address to:

NEW HOME OF THE WEEK, C/O THE HERALD, 103 MAIN ST. SOUTH, GEORGETOWN

## GDMHA schedules for 1978/79 season

Date	MAJOR ATOM SCHEDULE Memorial Arena			
	6:30 a.m.	7:30 a.m.	10:20 a.m.	11:10 a.m.
Oct. 21	2-3		1-2	3-4
Oct. 28		1-4	1-2	2-4
Nov. 4	3-4		1-4	2-3
Nov. 11		1-2	1-4	2-3
Nov. 18	3-4		1-4	2-3
Nov. 25		1-3	1-4	2-3
Dec. 2	1-4		1-2	3-4
Dec. 9		2-3	1-2	3-4
Dec. 16	1-4		2-4	1-3
Dec. 23	1-2		3-4	1-4
Dec. 30		3-4	2-3	1-4

Team No. 1 - Chicken Villa; Bill Gower 544, B Bertrand 8975  
Team No. 2 - Ontario Electric; Steve McNamara 300, D Harlow 3386  
Team No. 3 - Bill Garbutt Ltd; Doug Lowe 8935, M. Landry 4575  
Team No. 4 - Depco Metal; Bob Veitch 3926, D. Westwood 3926

DATE	MINOR ATOM SCHEDULE 1978-79 Memorial Arena					
	6:30 a.m.	7:20 a.m.	8:25 a.m.	9:15 a.m.	10:20 a.m.	11:10 a.m.
Oct. 21	1-2	3-4	5-6	7-8		
Oct. 28		1-2	2-3	2-4	5-7	6-8
Nov. 4	5-8	6-7	2-3	2-4		
Nov. 11		2-7	3-8	1-5	4-6	
Nov. 18	3-7	2-5	4-8	1-6		
Nov. 25		2-8	3-6	1-7	4-5	
Dec. 2	2-6	1-8	3-7	4-5	2-1	
Dec. 9		8-7	6-5	4-3	2-1	
Dec. 16	7-5	8-6	4-2	3-1		
Dec. 23		2-1	3-2	7-6	8-5	
Dec. 30	6-4	5-1	8-3	2-2		

Team No. 1 - Joe's Gulf Service; Doug Pemberton 0243  
Team No. 2 - Century 21 Real Estate; Gerald McLeish 8967, Dave Parent 4707  
Team No. 3 - Varian Associates; Pat Coulson 1340, Don Smith 1736  
Team No. 4 - Crichton Bros. Sports; Sean McQuarrie 2644, Marlin Warner 4642  
Team No. 5 - A.V. Tennant Const.; Steve Grady 4662, Tim Scarrow 4145  
Team No. 6 - Master Feeds; Gary Knight 6285, Ken Stouffer 9866  
Team No. 7 - Kiwanis Club; Steve Curtis 3837, Don Thompson 9866  
Team No. 8 - Continuous Collision Experts; Rich Loria 7409, E. Rembish 7658

The first six weeks of schedule. Instructional hockey. League competition will commence December 2nd.

Date	MIDGET SCHEDULE Memorial Arena		
	5:00 p.m.	6:15 p.m.	7:30 p.m.
Oct. 22	1-2	3-4	5-6
Oct. 29	5-4	1-3	2-6
Nov. 5	3-6	5-2	1-4
Nov. 12	1-5	4-6	2-3
Nov. 19	2-4	1-6	5-3
Nov. 26	6-5	4-3	2-1
Dec. 3	6-2	2-1	4-5
Dec. 10	4-1	2-5	6-3
Dec. 17	3-2	6-4	5-1

Team No. 1 - Scotia Bank; Lou Bertrand 8353  
Team No. 2 - Prospect Paving (4T); Bill Richmond 4378  
Team No. 3 - Lanes Transport; Tom Gregory 9512  
Team No. 4 - Pete Masson Motors; Lloyd Maxwell  
Team No. 5 - Burns Transport; Ron Jeffrey 878 3759  
Team No. 6 - Halton Cable Systems; George Balasoa 5651

Commissioners: Peter Sellers, 7093  
Dave Tales, 2885

Date	PEE WEE SCHEDULE Memorial Arena			
	12:30 p.m.	1:35 p.m.	2:30 p.m.	3:35 p.m.
Oct. 21	1-2	3-4	5-6	7-8
Oct. 28	2-4	1-3	6-9	8-10
Nov. 4	2-5	7-10	1-4	3-8
Nov. 11	4-5	7-10	3-1	5-9
Nov. 18	5-10	2-7	4-9	3-8
Nov. 25	1-7	6-8	3-10	2-9
Nov. 25	3-8	1-9	2-6	5-9
Dec. 2	3-6	7-10	4-7	5-8
Dec. 9	2-5	6-7	3-9	1-10
Dec. 16	7-10	8-7	6-5	4-3
Dec. 23	10-9	8-7	6-5	4-3
Dec. 30	7-5	10-8	9-6	3-1

Team No. 1 - G.R. Muckart & Co. Ltd.; John Lockman 7217  
Team No. 2 - Georgetown Chrysler (4T); Tom Davidson 1578  
Team No. 3 - Barringer's Cleaners; Jim Taylor 3662  
Team No. 4 - Baz Motors; Curt Browne 3232  
Team No. 5 - North Halton Ford; Ed Richardson, Don Blackmore 9146  
Team No. 6 - Nells Music Centre; Scott McLaughlin 4950  
Team No. 7 - Dockery Pkg.; Dan Gustlin 3645  
Team No. 8 - Robert Gougeon; Bill Maxwell 7716  
Team No. 9 - Standard Products; Neil MacKinnon 1430  
Team No. 10 - Murray Motors; Alan Dean 068

All games 55 minutes.  
Commissioners - Brian James, 2930  
Jim Fisher 5097

Date	JUVENILE SCHEDULE Memorial Arena		
	8:45 p.m.	10:00 p.m.	
Oct. 22	1-2	3-4	
Oct. 29	2-4	1-3	
Nov. 5	1-4	2-3	
Nov. 12	3-1	2-1	
Nov. 19	3-1	4-2	
Nov. 26	2-3	4-1	
Dec. 3	1-2	3-4	
Dec. 10	2-4	1-3	
Dec. 17	1-4	2-3	

Team No. 1 - Jim's Steering Service; Don Staddon 8122  
Team No. 2 - Junior Raiders; Larry White 0972  
Team No. 3 - Exchange House; Gord Stewart 8273  
Team No. 4 - Montego Construction; Denis Amato 1489

Commissioners: Peter Sellers, 7093  
Dave Tales, 2885

Date	BANTAM SCHEDULE Alcott Arena			
	7:30 a.m.	8:30 a.m.	10:10 a.m.	11:30 a.m.
Oct. 21	1-2	3-4	5-6	7-8
Oct. 28	1-7	2-8	3-9	4-10
Nov. 4	3-5	7-9	6-9	2-4
Nov. 11	4-6	2-3	7-10	1-5
Nov. 18	3-8	4-9	2-7	5-10
Nov. 25	1-7	6-8	3-7	2-6
Dec. 2	5-9	1-8	3-10	2-9
Dec. 9	2-10	5-8	1-9	4-7
Dec. 16	6-7	3-9	1-7	10-2
Dec. 23	2-7	2-1	10-9	6-5
Dec. 30	9-6	10-8	7-5	3-1

Team No. 1 - Johnson Carney Ltd.; Rich Facchini 4837  
Team No. 2 - Georgetown Chrysler (4T); Riv Kennedy 9639  
Team No. 3 - Critter Carports; Rick Braithy 5441  
Team No. 4 - Robert Real Estate; Bob Stapleton 0481  
Team No. 5 - Reddot Realty Ltd.; Jim Gordon 9445  
Team No. 6 - Armco Construction; Walter Buchanan 8834  
Team No. 7 - Georgetown Linoleum; Bob Hill 2122  
Team No. 8 - Miller's T.V.; Bill Hawkins 9899  
Team No. 9 - McPherson Bros; Bill Campbell 1231  
Team No. 10 - Eika Lodge; Mike Scobie 11 8228

Commissioners: Derek Williams, 7055  
Bob Higgins, 6251

## Juvenile lineups

**JUVENILE Midget 4T wn**  
Montego Construction  
Coach: Denis Amato  
Manager: Don Tappart, David Saunders, Russ Hamner, Robert Ripley, Mario Spileri, Chuck Moffatt, Dan Knight, Don Rea, Paul Mercer, Darrell Westwood, Eric Haller, Dave Veitch, Terry Cull, Barry Simpson, Brian Simpson, Scott Sanvido, Mike Mielm.

**Team No. 1**  
Jim's Steering  
Coach: Gord Staddon, Manager: John Kies, Al Bower, Dave Bell, Curt Brownlee, Larry Davis, Randy Doucette, Larry Mercer, Dale Rasmussen, Ed Thatcher, Rob McKelvey, Rick Donaldson, Gilles Gallant, Stephen Grady, Mark Milton, Peter Clark, Steve Keslick, Mike Cannon, Wade Emerson, Mike Eben, John Graham Smith.

**Team No. 2**  
Junior Raiders  
Coach: Larry White, Manager: Jack Laird, John Naptem, Jim Tappart, Steve Brandt, Dave Coffey, Jammie Frank, Terry Krause, Mitch LeBlanc, Wayne Dool, Darin Kushnath, Dave Tappart, John Warnock, John Larose, Roger Brown, Dean Wear, Ron Thompson, Kevin Harrison, Scott Haines, Jeff Hubert, Lance Adams, Steve Dodge.

**Team No. 3**  
Exchange House  
Coach: Gord Stewart, Manager: Ken Donaldson, Ron McRae, Ross Jeffrey, Gord Miller, Brian Robuck, Alex Virag, Greg Thoms, Tim DeFreitas, Bill Taylor, Joe Campbell, Dale MacCrea, Tom Polier, Brian King, Mike Milton, Robert Vatch, Peter Vito, Perry Steel, Bill Dunn, Gerry Adams, Angus Willoughby.