

The Dick Licata Outdoor Pool in Georgetown is one heck of a well in which to play "farmer in the dell", but the YM-YWCA knows that games can be played anywhere with a little imagination. Here, Y instructors Cheryl Lightowiers (left). Karen Pepper and Kelly Norgate John youngsters in the popular-but usually landlubbing-game with some of the

participants of the most recent session of the Y's awimming program for toddiers. The next two-week session of lessons begins Aug. 10. For further details, contact the Y office on Mountainview Road South in Georgetown (St. Andrew's United Church) at 877-6163.

YMCA's summer program invites kids to take plunge

Kids as young as 18 months of age are learning how to swim at Georgetown's Dick Licata Outdoor Pool as part of a summer program sponsored by the YM-YWCA.

Acton town hall reprieve

The provincial culture and recreation ministry has agreed to wait until Sept. 31 for the town to decide whether or not the century-old Acton town hall is worth saving.

The new deadline for grant applications will help the town complete structural and other studies needed to determine if, restoration of the building is still feasible. The studies were announced shortly after councillors declined last month to throw their full support behind the old town hall's survival without knowing what the restoration costs would be. The grant deadline was then Aug.

About \$5,000 has been committed by the municipality toward further researching the hall's fate and there is a possibility that the ministry may subsidize part of, the studys costs. A majority of councillors during a stormy June 22 council meeting expressed concern that the town's share of the restoration, currently pegged at the \$40,000 estimated costs of tearing the building down, would suddenly grow if they passed a resolution promising to see the hall

restored. Acton residents largely through the community's Actario lottery, have managed to match the \$40,000 laid aside by the town. Fund-raising committee members, unable to apply for provincial assistance themselves, are pressing the town to seek heritage grants to

refurbish the building. However, town recreation director Tom Shepard warned that provincial agencies are unlikely to welcome the town's · request without detailed reports on the condition of the town hall, an accurate estimate about how much it will cost to restore, and what the building will be used for in the future.

the Permanent

Paddling their way through different levels -Otter, Seal, Dolphin and Swimmer, as well as Stars one through six - the youngsters are learning about swimming safety and gaining a great deal of confidence in the water.

The first two-week session, which wrapped up Friday afternoon, boasted a boatload of badge-winners clutching progress cards evaluating their lesson-by-lesson

Another session is planned to begin Aug. 10 at the pool, located behind Memorial

each session.

Arena on Mill Street. Registration forms are available at the Y's Mountainview South offices (inside St. Andrews' United Church) and parents can be guaranteed that their klds will be taught by welltrained supervisors who seem to have a knack for washing away the fear that accompanies a tot's first plunge.

The lessons cost \$25 for non-Y members and \$22.50 for members. Instruction is usually held at 1 p.m. and parents are encouraged to join their kids for at least part of the lesson.

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supports a youngster as he tries a few swim kicks at the Dick

Licate pool in Georgetown. A summer swim program is teaching kids as young as 18 months about water safety and how to swim

with confidence. The two week programs, another of which

begins Aug. 10, encourages progress through a number of different swimming levels and badges are awarded at the end of

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THE PERMANENT

Participating in the July

(Herald photo)

tots' class were: Stephen Denny, Jeffrey Karn. Adrienne Wood, Linda Lacroix, Kim Madill, Caroline Page, Lorena Durrant, Gemma Shuttleworth, Megan Vincent.

Other youngsters receiving

badges: Otters - Gayle Reed, Theresa Finn, Trina Wood, Stephan Lacroix, Julia Kokelj, Mike Mavrosamits. Seals - Sara Funston, Jason Walker, Darryl Wood, Erin Reed, Ryan Vincent Blain McCauley.

Dolphins - Robert Walker, Kerri Allen, Emily Tab-

Swimmer - Christy Lightowlers, Tara Finn, Bridgit McCauley, Kristin Allen, Francis Wepruk.

The children are taught by Jonne D'Entremont, Sheilagh Finn, Shella Macdonald, Kelly Norgate, Dan Stewart, Cheryl Lightowlers and Brenda Morrow.

The Y's Georgetown office can be reached at 877-6163, or contact Mrs. Lightowlers, 877-2311. .

that, only two qualified for it and are now preparing work plans and gathering estimates

So the old house is beginning to get a little run down and you're thinking about moving; but with interest rates spiralling toward the 25 per cent mark and mortgages just a few steps behind, maybe you ought to stay awhile.

By CHRIS AAGAARD

Herald Staff Writer

But that doesn't mean you have to throw your hands up in disgust and bear up to such household ills such as faulty plumbing and worrisome electrical systems. In fact, the town, through the province's housing ministry, might be able to help out.

Under the Ontario Home - Renewal Program, the town has been entrusted with \$40,000 to disperse among homeowners who qualify for loans of up to \$7,500. The loons are repayable over five, len or even 15 years at very easy rates of interest varying between one to eight percent per year.

But since January, only about a half dozen Halton Hills householders have even sniffed at the OHRP offer, and of to complete the application process.

To start the ball rolling toward more liveable surroundings (the loan is meant for basic repairs to foundations, insulation, heating, wiring, plumbing etc., but it can't be used to turn your humble abode into Casa Loma). homeowners must calculate the family's adjusted income from all sources, arriving at a figure not exceeding \$15,500.

The applicant must deduct the earnings of his or her spouse up to \$1,000 from the major household income. Or, in the case of single-parent families, \$1,000 from a yearly salary. An additional \$300 must also be deducted for each dependent child.

An applicant's total annual debt, including taxes, mortgages, and other payments, as well as those made for the OHRP loan, must not exceed 35 per cent of the family's grow.

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This means that as part of the application process, a town building inspector visits the home, conducts a thorough examination and then lists all

the work needed in order to bring the house up to scratch. Following the inspectors' visit and listing of the needed repairs, the homeowners gets two estimates from contractors. Working in close co-operation with the town office, a contractor is then picked and final arrangements for the loan settled.

Included in the loan agreement is a "forgiveable" clause, a neat little item which could save the applicant up to \$4,000 on the loan. As long as the homeowner lives in the house, the province will waive or "forgive" \$600 on the loan each year. Again, the forgiveable portion is discussed and determined by the adjusted

income of the family. If the homeowner sells the house, or decides to rent it out and no longer live there, the loan immediately becomes due, including the uncarned

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forgiveable amount agreed to when the application was first

The program can boister your CHIP grant to help you insulate your home and it can be used to restore historical

To find out if you qualify for the loan visit the town's municipal offices on Trafalgar Road South for more details on the

if you don't have to move, stay a while. But don't put your

feet up yet.

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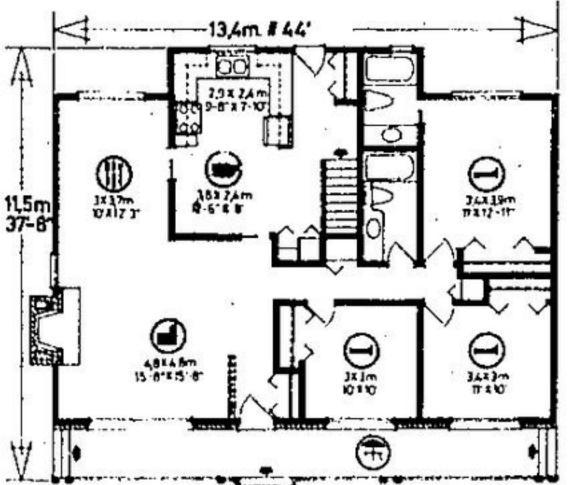
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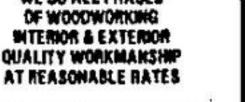
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