

Few apply for Ontario grants

Home renewal awaits takers



OPTIMIST CLUB

Georgetown

BBQ a ball, golf tourney a success

A good time was had by all who attended President Stan's barbeque Saturday. The swim was good, lots of food, etc. Entertainment was A-1.

The foursome of Optimists who entered the Chamber of Commerce Golf tournament did a fine job and came in first for service groups. They were low gross and won the challenge cup and \$50.

Well done Optimists P. Pomeroy, D. Brow, J. Ferguson and R. Whittaker. Optimists Ron Whittaker was also low net for the day.

Don't forget: we could still use new members in the club, so try to bring a friend to our next dinner.

The Erin ball tourney has been cancelled according to last report as well as all other activities.

Going to the convention in Toronto? If so, get your application in to John Horning, S.A.P.



PUDDING PAINTER

Whatever happened to that age-old mother's edict about never playing with your food? Well, staffers at the Georgetown library temporarily suspended the rules Friday afternoon and invited young artists to finger paint with pudding. Art, eight-year old Lael Morgan seems to be thinking, is really just a matter of good taste.

Small change

It was a strictly nickels and dimes caper at the Beaver Service Centre in Georgetown Thursday night. Thieves somehow broke into the Guelph Street gas station although there was no sign of forced entry and stole approximately \$15 in small change from the premises.

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S & D SERVICES

By CHRIS AAGAARD
Herald Staff Writer

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

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 loans are repayable over five, ten 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 homeowners have even sniffed at the OHRP offer, and of that, only two qualified for it and are now preparing work plans and gathering estimates 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 gross income.

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 get two estimates from contractors. Working in close co-opera-

tion with the town office, a contractor is then picked and final arrangements for the loan settled.

Included in the loan agreement is a "forgivable" 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 forgivable 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 unearned forgivable amount agreed to when the application was first made.

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

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

If you don't have to move, stay a while. But don't put your feet up yet.

Y's program invites kids to take plunge

Kids as young as 18 months of age are learning how to swim at Georgetown's Dick Licka pool in Georgetown. A summer swim program sponsored by the YM-YWCA.

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 achievements.

Another session is planned to begin Aug. 10 at the pool, located behind Memorial Arena on Mill Street. Registration forms are available at the Y's Mountview South offices (inside St. Andrew's United Church) and parents can be guaranteed that their kids will be taught by well-trained 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.

Participating in the July tots' class were: Stephen Denny, Jeffrey Kern, Adrienne Wood, Linda Lacroix, Kim Macell, Caroline Page, Lorena Durrant, Gemma Shuttleworth, Megan Vincent.

Other youngsters receiving badges: Otters — Gayle Reed, Theresa Finn, Trina

Wood, Stephan Lacroix, Julia Kokej, Mike Mavrosamis.

Seals — Sara Funston, Jason Walker, Darryl Wood, Erin Reed, Ryan Vincent, Blain McCauley.

Dolphins — Robert Walker, Kerri Allen, Emily Tabuchi.

Swimmer — Christy Lightowers, Tara Finn,

Bridgit McCauley, Kristin Allen, Francis Wepruk.

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

The Y's Georgetown office can be reached at 877-6183, or contact Mrs. Lightowers, 877-2311.



Helping to build confidence in the water, a Y instructor supports a youngster as he tries a few swim kicks at the Dick Licka 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 program, another of which begins Aug. 10, encourages progress through a number of different swimming levels and badges are awarded at the end of each session.

Weekend break-in

The Georgetown Fruit Market on Guelph Street in Georgetown was broken into some time Friday night or early Saturday morning. The thieves kicked in the glass door and stole 20 cartons of cigarettes and approximately \$450 in cash.

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