



### ONE MAN'S JUNK

Bill Doherty, an amateur collector and restorer of antiques, examines a watch and fob which one member of the Esqueping Historical Society brought in for last Wednesday night's special "Judgement Day" meeting. Mr. Doherty, a Milton resident, studied numerous items, many of which are family heirlooms of members, giving each an approximate date of manufacture and occasionally a brief history of an item's use. The meeting was held in Georgetown's Knox Presbyterian Church. (Herald photo)

## Ballinafad's Erin grads

By WINIFRED SMITH  
Herald Correspondent  
877-2000

Church service was fairly well attended Sunday.

Rev. Bandy and the Board of Stewards were pleased with the results of the Circuit Rider Week, still some results to come in.

The flowers placed in the Sanctuary were in memory of Mrs. Kennedy (Sr.) who recently passed away.

Voting Day has come and gone. A good percentage of area voters turned out.

Jo Schoeder retained her position as deputy-reeve. Cecil Chambers will be the new face in council.

Although Connie Bielby was not successful in her try to represent Erin township on the Wellington board of education, she appreciates the fact that many of the votes she received came from the Ballinafad area and wishes to express her thanks to all those who voted for her.

Many students from Ballinafad were in the Grade 12 and 13 graduating classes at the Erin District High School commencement Friday. Many received awards,

scholarships and diplomas, but among those honored from this area were Ron Koperdraad and Katherine Loznaki who both received their secondary school graduation diplomas. Both of these young people also received Ontario scholarships.

Other awards presented to Ron Koperdraad were the Branch 442, Royal Canadian Legion Award, the Prix De Concours Francais and the English Education proficiency award.

The Halton Women's Institute scholarship went to Katherine Loznaki. Michael Loznaki, a Grade 11 student, received the Weddell trophy. Congratulations to all the students. It meant hard work, but were rewarded for their efforts. Much success is wished for them in the future.

Mr. and Mrs. Floyd Shortill visited with former neighbors, Mr. and Mrs. George Black, at Oakville one evening last week.

Ernie and Eileen McEnery and Winnie Smith accompanied Lola Marshall and her daughter Ruth with little grandson Robbie Polo to Toronto on Sunday where they spent the day with Blanche and Jim Miller.

### Economist shares pointers

# Be tough when buying

Listen up, kids. More and more young couples will be taking advantage of various outrageous government offers to get them into new housing. This is as it should be. Opportunities like the \$3,000 federal grant come once in a lifetime.

But the housing jungle is fraught with danger. Be careful.

We have a healthy respect for the people who build houses. We also have a healthy suspicion of them. We have certainly seen too many poor young and trusting souls get beaten badly because they trusted some smiling salesman in a trailer, who seemed to vanish when things went wrong.

We've also seen the kids buy half-finished houses from builders who later went bust. People walk into a complex and important thing like home ownership and they do it with their eyes closed and their defences down.

Sure, it's an emotional buy. But be tough.

The building industry does not want you to be aware of the following rules. Other attempts to publicize this simple list have led to confrontation. But we owe it to you:



□ When buying a new home, never make a deposit of more than \$20,000. Because, should the builder go bust, HUDAC — the Housing and Urban Development Association of Canada — will not guarantee anything more than that.

Note we're not talking about the downpayment, which changes hands when the deal closes (and you move in), but the cheque you give the builder or his sales agent to commit you to that house.

□ Get a lawyer. Get a good lawyer — which is usually not the one the builder or the salesman recommends. Get one who specializes in real estate transactions, and who comes with references from someone you trust.

Don't try to cut corners with the cheapest shopping plaza legal hack you can find. All you'll cut is your throat.

□ Get this good

lawyer to look at everything you sign. Before you sign it. And I mean everything.

If something seems too restrictive to you, and the lawyer tells you to sign it anyway, then get a new lawyer.

□ Do not agree to sign any additional clauses on the offer to purchase — for example, something stating a closed mortgage rate is subject to change to reflect prevailing market conditions 30 days before closing. Or that the builder (without penalty) is entitled to delay finishing the house for 'reasonable' cause.

□ And make sure you watch the closing date. That's the biggie. Don't push — give the guy time to build the house. Three months or more would be ideal, because anything less and you're probably going to get a cut-corner job.

□ On the other hand, you can never assume the builder will honor his commitment to

deliver a house at a certain time (and quite often doesn't). This is because the offer to purchase (which you forgot to show your killer lawyer) gives him a big loophole.

Plug it. Insist on financial penalties for late closing — or don't sign the paper. (There are other builders, other houses. Stop being emotional.)

If the house is six months late, for example, where are you going to live? And what if mortgage rates take off in that time?

Protect yourself. □ If closing is delayed, sue immediately.

□ Signing the papers is half your job. The other half is policing the development of the property. Monitor the local building office and make sure a building permit is taken out. Monitor the building site, noting when excavation starts; when footings are poured, when the structure is roofed and closed in.

Ask ceaseless questions and, if the pace of

construction is too slow, disturb until it quickens.

□ Don't, under any circumstances, move into the house until it is completely finished. And that includes landscaping and painting — everything. After all, you've paid for it when the deal closes, in full. Get your money's worth. Once you're in, the builder has a good case for saying you accepted the job the way it was.

□ Finally, don't trust anyone.

This may be harsh, but so what? We're talking about the largest single investment you're probably ever going to make. We're talking about massive amounts of borrowed money at outrageous rates of interest and protected by ironclad legal agreements.

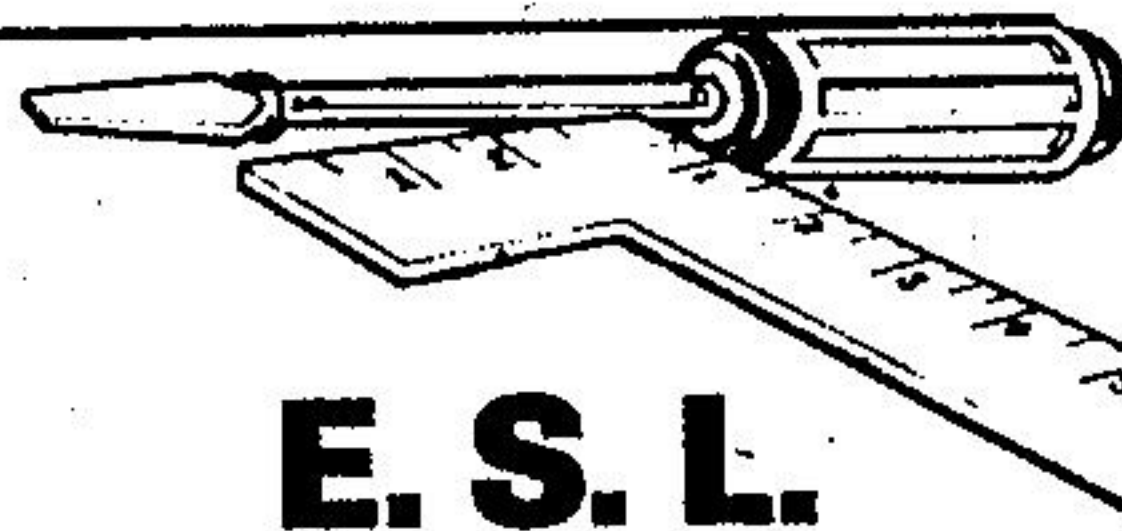
You must also stop thinking about the color of the bathrooms, and start concentrating on contract law and sound construction techniques.

If that's too much trouble, you deserve to lose.

Excerpted from *Your Financial Rescue*, edited by Garth Turner. To order your post-paid copy, send \$4.95 to Rescue, Box 343, Station A, Toronto, Ontario M5W 1C2.

It's an 'Instant Kingdom Hall'

A building project just like one that caught the eye of "That's Incredible", the American TV series, will take place Nov. 27 and 28 in Bramalea. Some 500 volunteer workers, all Jehovah's Witnesses, will erect an 8,000-square foot congregational building in one weekend. An Oklahoma Witness will supervise the round-the-clock project, which will see the two-level, colonial-style wood frame structure with brick interior ready for a meeting by Sunday afternoon, then finalized that evening with an auditorium that seats 170 people. The "Instant Kingdom Halls", as the Witnesses call them, have been built in over 100 communities.



## E. S. L.

### CARPENTRY

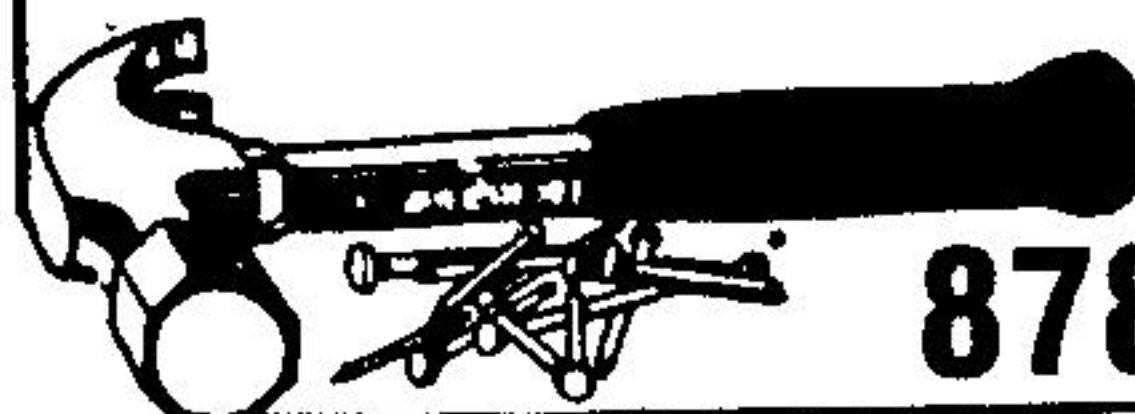
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**TIMBER**  
Just listed! Almost three acres of bush near Silvercreek. Mixed soft and hardwood will keep your fireplace going for years. Buy now — build later or we can handle the building for you. A scarce item at \$39,900. Call Bill Ellis.

**SELL AT APPRAISED VALUE**  
The vendor says let's get this farm moved now! Great location near Steeles Ave. for 36 acres or prime agricultural land. Some hardwood bush. Good big barn and home. For beef or for orchard. It's a natural! Details from Bill Ellis.



**GRANDMA'S HOUSE**  
The picture says it all. Asking only \$71,900, but zoned Commercial to turn your hobby into a money maker. Call Bill Ellis.

**VALLEYVIEW**  
What a lovely setting for this cozy, country home! Great view of Escarpment from 1/2 acre treed lot. Unique family room with fireplace. Country living for only \$69,900. Be convinced of value. Call Ruth Diamant.



**YOU'RE GONNA SAY YES!**  
To this big family home in Erin. Family Room, Rec. Room, Huge Lot, Pool, it's all there. A good neighbourhood and good mortgage. Just add your family by calling Ruth Diamant. Asking \$88,500.00.

**NIGHTLY INN RANCH**  
Large enough to "Do Your Thing", but small enough to manage easily. Pretty setting of timber and stream on almost two acres. All steel barn and small greenhouse. Attractive three-bedroom home, of course. Listed at \$119,000. Inspect this good value with Ruth Diamant.

**CANNIBAL STEW**  
The price has been chewed to the bone on this Main Street duplex. You don't have to be an investor to handle this one! Let the bachelor apartment assist your ownership. Apply the \$3,000 grant to \$59,900 price — starting to make sense? Hurry and call Irene Wood.

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|-----------------------------------|--------------|
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