

Outlook on Lifestyle

Grants available to provide disabled access



Against
the odds
**PAT
WOODE**

The \$15 million Access Fund is now available to provide grants for non-profit community groups in order to assist them to provide ac-

cess for disabled persons and senior citizens.

The allocation of the 15 million is to occur over a three-year period with 2.5 million being allocated each year for disabled persons and seniors respectively. The Access Fund provides matching grants of up to \$50,000 to private sector, non-profit organizations and agencies. Funds are available for renovations such as grab bars, ramps, elevators, door widening projects, alert systems for the hearing impaired and braille or other tactile features for the visually impaired.

The Fund is also available to groups to provide services for disabled persons or seniors citizens. For enquiries or an application form call 1-800-387-4456 (voice or TDD). Up coming deadlines for applications are December 31, 1987 and April 1, 1988.

The Ontario government has, also, set aside 5 million dollars to increase housing options for the disabled which will assist in home renovations and rental units. The funds are being channelled through the Ontario Home Renewal Program, The Convert-to-Rent Program, and the

Low Rise Rehabilitation Program

Under the Home Renewal Program, there will be up to \$15,000 forgivable. There are no income restrictions for applicants, a disabled homeowner or homeowner with a disabled family member, who wishes to make the home a more accessible or suitable for the disabled occupant.

Under the Convert-to-Rent, \$5,000 interest free loan is offered to landlords who are making new rental units accessible in a single family home or non-residential property being converted to rental accommodation.

Forgivable loans of up to \$5,000 for landlords of older low rise buildings, built before 1960, are available under the Low Rise Rehabilitation Program. For details about any one of these programs, phone Bob Dowlar, Ministry of Housing,

416-585-6503

The Physically Handicapped Citizens Affiliation is holding its Annual General Meeting on Thursday, Nov. 26, 1987 at 7:15 p.m., at the MZ Bennett School, 100 Acton Blvd., Acton. Guest speaker, Anne Marie Johnstone, will share her experience as a member of Concerned Friends of Ontario Citizens in Care Facilities. Come hear this informative and caring person explain the actions they have taken to assist our more vulnerable members of society. Call 877-1436 to book the Acton or request a loop system or sign interpreter by Nov. 16.

Last week I mentioned that the changes in the Income Tax Act would jeopardize donations to charitable organizations. The lost revenue should have read \$50 million, not \$50,000.

recipes in one of those magnetic photo albums. I have one each for desserts, meats, baking, etc. This is neat and handy. -- MRS. E.M.

DEAR POLLY -- Buy cheese in bulk, grate or shred it, then store it in freezer bags in the freezer. Enjoy it as a topping for salads, hot vegetables, omelets, baked potatoes or soups. You'll find endless uses and have an endless supply without having to take the time to shred it when you need it. -- DOTTIE

POLLY'S POINTERS



Polly Fisher

DEAR POLLY -- Here's a hint on saving newspaper recipes. When I first cut them out, I cover them with clear adhesive plastic. If I like them after trying them, I put the covered

Polly will send you a Polly Dollar (\$1) if she uses your favorite Pointer, Peeve or Problem in her column. Write POLLY'S POINTERS in care of this newspaper.

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Home Post Scripts



By Glenda Hughes

877-5296

These cold fall/winter nights are starting to show on our gas and hydro bills already. We have not yet started our fireplace, but many of our neighbors have and the smell brings to mind many of winter's saving graces. I happen to love a fire burning romantically in the room, for it reminds me of my childhood weekends up in the Kawartha Lakes, of my loving family and treasured memories of days without cares. Now when, on the more practical side, I think of woodstoves and fireplace inserts as money saving devices and a wonderful addition to the value of your home. With this energy efficient generation, it is not only a good investment, but a super selling feature, as well.

The heat inserts that can be installed in your present fireplace, will be well worth looking into, if you love a fire. Most models have a large glass door area, which allows you to still see the fire burning, but will recirculate the heat into the room and throughout the house, depending upon how you have them installed. They range in price, so shop around, but make sure you buy from a reputable dealer.

Winter's cold can make your home a warm and inviting place to be, with this addition, and the cost can almost always be recovered in your selling price. If you add an insert or a woodstove this year, keep track of your heating costs as compared to previous years, for when it comes time to sell, you can give these figures to your real estate agent, who will make a note of it on your listing. Low heating costs are very impressive to prospective purchasers and could very well sell your home when decision time comes along. Wouldn't you be more apt to purchase a home with low heating costs than one with higher costs? Certainly you would probably pick a home with a fireplace before one without - so you can see that this improvement is a valuable one, and one that the whole family can enjoy. Cuddle up - for "baby, it's cold outside."

Homes Sold Creatively

THIS WEEK'S MORTGAGE RATES AS OF NOVEMBER 12/87

	VARIABLE	6 MO. OPEN	6 MO. CLOSED	1 YR. OPEN	1 YR. CLOSED	2	3	4	5	7	10
Bank of Nova Scotia	9%	-	10	11	10%	10%	11	11	11½	-	-
Bank of Montreal	9%	9%	-	11	10%	10%	11	11	11½	11½	-
Canada Trust	-	9%	-	-	10%	10%	11	11	11½	-	12%
CIBC	9%	9%	-	11	10%	10%	11	11½	11½	-	-
Halton Comm Cr Union	10%	-	-	11	10%	-	-	-	-	-	-
T.D. Bank	10%	-	9%	10%	10%	10%	11	11	11½	-	-
Royal Bank	9%	9%	-	11	10%	10%	11	11	11½	-	-

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