Kortright Centre for Conservation a busy place

KLEINBURG - Spring is a busy time of year for the Kortright Centre for Conservation, with a wide array of special events and environmental programming

Special events include the Four Winds Kite Festival, the Animal-athon, Pond Songs, and the Great Canadian Solar Race. Environmental programs include the ever-popular Bees, Wildflower Walks, Solar Energy, and Acid Rain.

EVENTS IN MAY AND JUNE: Event: Self-Guided Wildflower Walk. Date: April 28-May 31. Time: 10 a.m.-4 p.m.

Description: Enjoy the spring wildflowers in bloom with a selfguided walk along Kortright's trails.

Event: Nature Hike. Date: May 12-13, 19-21, 26-27. Time: 11:30 a.m. Description: Seasonal nature

walks presented by Kortright naturalists. Event: R-2000 Homes. Date:

May 12-13, 19-21. Time: 1 p.m. Description: Get background information on the super energyefficient R-2000 housing standard.

Event: Acid Rain. Date: May 12-13. Time: 2:30 p.m.

Description: Find out how acid rain is formed and transported through the air with demonstrations and hands-on activities. Also, visit the W. Garfield Weston Information Service on Acid Rain.

Date: May 13. Time: 2:30 p.m. Description: A seasonal nature

Description: Discover special environment of a river valley, and how it affects both nature and people.

Event: Pond Songs. Date: May 24. Time: 7-9 p.m.

Description: A special evening program that includes a visit to the

Event: Mother's Day Hike.

walk in honor of Mother's Day. Event: Life in a Valley. Date: May 19-21, 26-27. Time: 2:30 p.m.

Alcoholism Is No Disease

Labeling alcoholism a disease is like blaming the devil for our sins: it absolves us of responsibility for our actions.

And that is the last thing the alcoholic or any other human being needs, according to philosophy professor Herbert Fingarette of the University of California, Santa Barbara.

Fingarette is the author of books and articles on alcoholism and addiction and is a member of research groups on these subjects.

He has concluded from his extensive study of the literature on alcoholism that, when subjected to scientific scrutiny, the disease concept dissolves like bubbles in a glass of champagne.



spring peeper pond. Find out why a spring pond is called a "wildlife soup." Advance tickets must be purchased - to order, call (416) 661-6600, ext. 256, during regular business hours.

Event: Animal-a-thon. Date: May 27. Time: 10 a.m.-4 p.m.

Description: An all-day event that includes the annual birdathon. Join in nature walks, discover the spring pond, and help Kortright take an inventory of bird species.

Event: Nature Walk. Date: June weekends. Time: 11:30 a.m.

Description: A seasonal nature

walk presented by Kortright naturalists on a variety of topics.

Event: Bees. Date: June Weekends. Time: 1:30-3:30 p.m.

Description: 'Visit Kortright's beekeeping space, talk to the beekeeper, see thousands of bees, and taste fresh, natural honey!

Event: Great Canadian Solar Race. Date: June 2. Time: 11:30 a.m.

Description: See students and designers compete in this annual competition, and join a tour of Kortright's solar facilities.

Event: Acid Rain. Date: June

2-3. Time: 2:30 p.m.

Description: Find out how acid rain is formed and transported through the air with demonstrations and hands-on activities. Also, visit the W. Garfield Weston Information Service on Acid Rain.

Event: Solar Energy. Date: June 9-10, 16-17. Time: 1 p.m.

Description: All forms of solar energy are explored, including passive solar heating and photovoltaics.

Event: Little Fish Stories. Date: June 16-17, 23-24. Time: 2:30 p.m.

Description: Little fish are im-

portant to the ecosystem, as this guided nature walk vividly illustrates.

Admission: Adults, weekends and holidays: \$3.50. Adults, weekdays: \$3.25. Seniors: \$1.75. Students and children: \$1.75.

The Kortright Centre is open daily, 10 a.m. to 4 p.m. To get there, follow the signs: take Highway 400 to Major Mackenzie Drive (at Canada's Wonderland), go west three kilometres to Pine Valley Drive, then south one kilometre. For more information call (416) 661-6600.



All Mortgages aren't the same

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Friendly Service

Canada Trust people care. We'll thank you for your business, and work hard to keep it.

We'll do our level-best to approve your mortgage when you need it. Same day turnaround isn't mission impossible!

Most branches are open 8 to 8 Monday to Friday, and 9 to 5 Saturdays.

Friendly Products

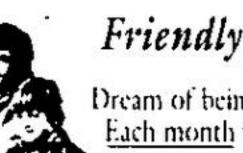
Choose from a complete range of mortgage products, including six month open and one to five year terms. Our market-leading six month open mortgage has no fee for renewals, and can be easily switched to a longer term, whenever you want.

Lower your payments by spreading them over 25 years and still take advantage of several faster paydown features when you want.

Your friendly mortgage also gives you the option of including your property taxes with your mortgage payment and buying mortgage life insurance for pennies a day,

Friendly Pre-Approval

Before you go house hunting, we'll work with you to pre-arrange a friendly mortgage. You won't have to worry about conditional offers or last minute financing.



Friendly Mortgage Freedom

Dream of being mortgage free! Each month we burn a Canada Trust nortgage to say thanks to our customers. It's always great to see a family win their freedom from mortgage payments.

Friendly when you Move

If you have a great rate on your friendly mortgage, and you decide to move, you can normally take it with you. Current rates would only apply to any increased amount.

Friendly Payment Plans

You can pick a payment frequency with a Canada Trust friendly mortgage that suits your pay days and budget planning. If you choose weekly or bi-weekly payments, you can pay off your mortgage years sooner and save thousands of dollars.

Payment Frequency	Payment on \$100,000 Mortgage	Time to Pay Off	Total Payment
Monthly	\$1,156	25 years	\$346,658
Every 2 Weeks	\$ 578	16.25 years	\$244,402
Potential Savings		8.75 years	\$102,256

Bosed on a 13 3/4% rate calculated semi-annually, not in advance

Friendly Paydown Options

You can pay down your friendly mortgage faster by using two special features: increasing regular payments by up to 15 percent in any year and making lump-sum payments up to 15 percent of the original principal amount in each year.

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If you already have a not-so-friendly residential mortgage coming up for renewal with a major bank, trust company, credit union or insurance company, it's easy to switch to our friendly mortgage. No legal fees are involved. Ask for further details.

We'll handle the arrangements. In fact, if the mortgage transferred is over \$20,000, we'll pay you \$3 for every \$1,000 of mortgage balance you transfer, up to \$500.

Friendly Help

You can expect knowledgeable, friendly help with your mortgage at Canada Trust. Give us a call. Or drop by for a free copy of "Your Friendly Mortgage Guide".

Friendly to Nature

A Canada Trust mortgage is even friendly to nature! We'll be making a small donation to the World Wildlife Fund (WWF) to help protect endangered wildlife in Canada, for each new mortgage approved. With your help we hope to reach a donation goal of \$100,000.

* Ditential winners must correctly answer a time limited, arnhmetical skill testing question before being declared winners, Maximum prize \$100,000. Offer can be discontinued at any time without notice. Complete details at all branches.

WWF

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OPEN 8 AM TO 8 PM MONDAY TO FRIDAY; SATURDAYS 9 AM TO 5 PM Main at James 877-2266