



Home Post Scripts

By Glenda Hughes

It looks like the banks are trying to make things a little easier for us to obtain mortgages. If you have been listening to the news and reading the financial reports, you will have noticed that the interest rates have been slowly inching their way downward. It is a very, very good sign for everyone concerned. At the time of writing this column, there was more talk of rates falling again this week, and all signs point in that direction.

It is a most auspicious sign for buyers and for those who just plain must refinance their existing mortgages. Confidence must be restored in the economy and in the minds of the consumer, and one way to do this is to let the interest rates drop to a palatable figure. It's a great way to start the Fall market, for traditionally, this time frame brings out buyers looking for homes to be settled into before Christmas. If they are clever, they can luck into the new rates and still get a good deal on lower home prices.

I don't for one minute think that the upcoming election, called by David Peterson, does not have something to do with this decrease in rates. I have rarely seen an election called when the rates were climbing. It doesn't make for a very good image for those in power. So, take advantage of the good fortune, and cash in on a 2 for one deal - low rates and low prices. You have the best of both worlds now. Who knows, it might be short term, but why not cash in on it while it's here?

Remember: "When the going gets tough, the tough go shopping."

"Homes Sold Creatively"

Glenda Hughes is a Sales Representative with NRS Brand Realty in Georgetown.

Margaret Caldwell receives award

Retired Halton teacher, Margaret Caldwell, was awarded an honorary membership by the Federation of Women Teachers' Associations of Ontario last Wednesday at the Federation's annual meeting in Toronto.

The award is given for service to education, to the teaching profession and to the Federation, which represents Ontario's 37,000 women public elementary school teachers.

Margaret Caldwell began her teaching career in a one-room school in Elgin County. She decided midway through her career to become bilingual and taught core and immersion French programs for a number of years and ended her career as a librarian.

Ms. Caldwell's involvement with FWTAO began when she assumed the role of secretary to the Elgin Women Teachers' Association. In the following years, she served as secretary, Economic Policy Committee member, and president of the Halton Women Teachers' Association. Provincially, Ms. Caldwell served four years on the FWTAO Board of Directors and was a governor of the Ontario Teachers' Federation.

In retirement, Ms. Caldwell teaches English to adult students. She is also a Director of the Ontario Association of Superannuated Women Teachers.

Committee on Fairy Lake needs mandate defined

Before the Committee on Fairy Lake can add additional members, the existing members must define the committee's mandate more clearly, said the committee chairman, Norm Elliott.

The town has never owned a body of water before, said Mr. Elliott. Now that it does, a definition of what activities will go on at the popular Halton Hills recreation spot is needed, he explained.

For example, it would be tough to guarantee residents could swim in the lake when the town is wrestling with organic waste levels in the lake, said Mr. Elliott. The committee can't guarantee the lake will be free for swimmers as the committee's mandate has not been thoroughly established yet, he said.

However, Tom Shepard, Director of Halton Hills Recreation and Parks Department, said the fecal chloroform levels have been lower than last summer. Last summer

high organic waste readings forced the lake to be closed for four weeks, he said, whereas the lake hasn't been closed at all this year.

Mr. Shepard attributes cool weather and rainfall for low fecal waste readings. Hot weather and low water levels last year intensified bacteria levels giving off high readings, he explained.

It could be years before an official program is set for Fairy Lake recreation because defining the term of reference for the lake will prove to be a lengthy study, Mr. Shepard said.

The committee will not expand to include public members,

regional health department officials and Ministry of Natural Resources officials until the committee's mandate is set for the lake, said Mr. Elliott.

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