

Georgetown Bach Chorale presents: Handel's Messiah in Acton Dec. 3

The Georgetown Bach Chorale offers Messiah lovers a last chance to hear their riveting rendition of Handel's timeless work.

Due to the popularity of the masterpiece and style in which the Chorale presents this great work, tickets are no longer available for the performance on Sunday, Dec. 4 at St. Elias Ukrainian Church.

The Chorale will be performing Handel's Messiah complete with two harpsichords, Baroque organ, valveless trumpets, and choruses in Acton's newly renovated Acton Town Hall Centre on Saturday, Dec. 3 at 8 p.m.

This wonderful old time theatre is situated at the corner of Willow and Bower Sts. in downtown Acton, a flashback into historical Canadian architecture.

Tickets are \$30 and \$10 for students. Purchase online at www.georgebachchorale.com or at: Foodstuffs, 89 Main St., Georgetown, 905-877-6569, Pat's Prime Cuts & Deli, 333 Mountainview Rd., Georgetown South, 905-873-0352 or The Holland Shop, 71 Mill St., Acton, 519-853-0950.

Mulled cider and homemade shortbread will be offered during intermission to make the feeling just right.

Credit Valley Conservation seeks nominations for Friends of the Credit conservation awards

Credit Valley Conservation (CVC) is currently seeking nominations for the 2011 'Friends of the Credit' Conservation Awards.

The awards aim to recognize any person or organization that has made a significant contribution to environmental health in the Credit River watershed.

The CVC Conservation Awards are open to residents, landowners, community groups, schools, youth, small businesses and corporations, municipalities and agencies. A wide variety of activities are eligible, and the awards recognize one-time projects or those

extending over multiple years.

There is a specific 'Young Conservationist' Award for those under age 25.

In 2011, CVC is introducing a new category, "Watershed Legacy Donor", to recognize a significant donation of land that contributes to protecting the natural heritage of the Credit River Watershed in perpetuity.

Online nominations can be made at www.creditvalleyca.ca/nominate. The nomination deadline is Dec. 1, 2011.

More information about the awards program and past award winners is available at www.creditvalleyca.ca/conservationawards.

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Interest Rate Cut is Coming?

Since August, financial markets have been pricing in at least one Bank of Canada <http://www.bankofcanada.ca/en/index.html> rate cut, while economists on the other hand, have hung on to their rate hike forecasts. Most analysts still predict that the next Bank of Canada move will be a rate increase in late 2012.

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Well now it's looking like we're starting to see some of those economists finally let go of those predictions. Some of them are now looking for the overnight rate to make a drop back to 0.25% by early 2012. That would put the prime rate at 2.25% (if the banks pass along the full cut). Others are looking for a half point cut by April or June. Even if they are wrong, the message sounds like interest rates will remain unusually low for a very long time.

If they are right, then variable rates could continue outperforming 5-year fixed rates over the next five years - even with the reduced discounts many lenders are offering at the moment.

For more information, call or email Peter Motem at 416.786.8395 pmotem@mortgagealliance.com

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