

Friday, Dec. 23

Acton Legion euchre: is NOT taking a hiatus over Christmas. It continues every Friday night, 7:15-9:45 p.m. at the Acton Legion, 15 Wright Ave. All welcome. Admission \$2.

Georgetown Legion euchre: is taking a Christmas Break, Dec. 23 & 30, and will return on Jan. 6

Saturday, Dec. 24

Christmas miracle: St. Andrew's United Church, 89 Mountainview Rd. invites you to join in Celebrating the Miracle of Christmas. At 7 p.m. a Family Christmas Eve Service will be an informal and upbeat

service with lots of music, specially designed for families. Nativity Drama, "The Innkeepers Story." Refreshments to follow. Then at 9 p.m. come for the Christmas Eve Traditional Service— choir singing, readings, carols, candlelight and communion for those who like a more reflective and meditative experience. St. Andrew's is fully accessible. Info: 905-877-4482 or www.standrewsuc.ca

Christmas Eve Carols, and Lesson Service: 7 p.m. at Boston Presbyterian Church, Third Line, north of Five Sideroad.

Family service and Candlelight Carol Service: Mom, Dad, why do we celebrate Christmas?

Community Calendar

Your family is invited to share in the interactive, engaging songs and story of the first Christmas. All ages are welcome at the Family Service at 4:30 p.m. at Nassagaweya Presbyterian Church, 3097 15 Sideroad just east of Guelph Line. This is followed at 7:30 p.m. by a Candlelight Carol Service. Info: www.nassagaweya.com or 905-878-6151 or 905-876-3322.

Christmas Eve services in Acton: St. Alban's Anglican Church in Acton holds three



services: at 5 p.m. a children's service, at 7 p.m., a service with communion and carols and at 11 p.m., a candlelight service with communion and carols. Everyone is invited.

Christmas Eve in the Sta-

ble: hosted by Ballinad United Church beginning at 6:30 p.m. at Good News Farm, 4917 Eighth Line, Erin, just north of Erin/Halton Townline. Watch for signs. Come enjoy the music and celebrate the true meaning of Christmas. Visit with the animals. A portion of the donations will be given to local food banks. Info: 905-873-4918.

Christmas Eve Candlelight Service: 7 p.m. at St. John's Anglican Church, Stewarttown (corner of Trafalgar Road and 15 Sideroad) will host a Sung Holy Eucharist Service on Christmas Eve. Everyone is welcome. Info: 905-873-0235.

More CALENDAR, pg. 14

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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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