



*Do you have....  
Story Ideas? Pictures? Be a part of InFocus!!  
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## Halton Hills Christian School Exploratory Program



Reptile Rob (a.k.a. Rob Ruthart) introduces students Ashley Heydens, Katrina Medenblik, Kyle Deroos and Deacon McLauchlan-Uren to Oreo the giant tegu.



**LEFT:** Thea Martin (left) and Sirena DeAbreu use coloured paint to camouflage their reptilian crafts in the Safari Science room.



**RIGHT:** Alyssa Van Soelen (left) and Addy Sanchez work on house layouts in the Architecture room.



Adam Joksimovic examines his fingerprints in the Mad Science room.



These masked students show off the fruits of their labour in the Craft room.



Things got messy in the school kitchen when these kids got together to bake brownies. Seated, from left: Matthew Hoekstra, Ally Crawford and Emma de Vries. Standing, from left: Matthew Avery-Meneses, Blake Cathcart, Brianne Woudstra, Emilia Summers, Katrina Kamminga and Tamara Terpstra.

In Focus March 2012



**Kenzie MacDermid, Mortgage Agent**  
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Mortgage rates are on the rise.

**Consider a...**

Current situation	Balance	Payment
Mortgage (@ 5.25%)	\$ 160,000	\$ 953
Car Loan	\$ 18,000	\$ 540
Credit Cards/PLC	\$ 15,000	\$ 450
Penalty to break mortgage	\$ 3,000	\$ 0
<b>Total</b>	<b>\$ 196,000</b>	<b>\$ 1,943</b>

**Now consider a...**

New Mortgage	Balance	Payment
Mortgage (@ 3.09%*)	\$ 196,000	\$ 926.56
Car Loan	Paid off	-
Credit Cards/PLC	Paid off	-
Penalty to break mortgage	Paid off	-
<b>Total</b>	<b>\$ 196,000</b>	<b>\$ 926.56</b>

\*Rate subject to change. OAC. Payments based on 25-year amortization

**That's a monthly savings of \$1025.44!**

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