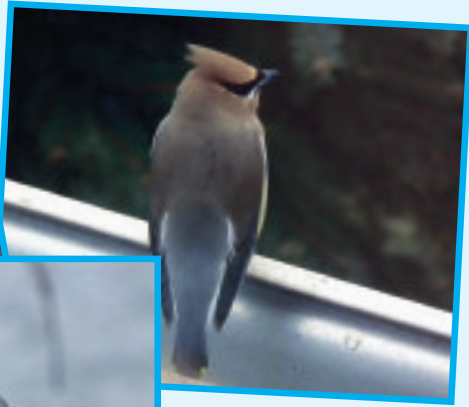


Focus on Nature

By Rein Pater



Although it may seem like we skipped a season or two this year, local photographer Rein Pater found evidence of both winter and spring in Halton Hills last month. In the photos he shared with *In Focus*, Rein explores Norval's Willow Park Ecology Centre on a snowy day and shows that the park is alive with activity even when the rest of the world is hibernating. Rein's camera also caught a glimpse of spring, snapping photos of a group of Cedar Waxwings outside his bedroom window. Rein shared his photos with *In Focus* – and you can too! Email your favourite shots to Andrea at ALefebvre@theifp.ca or drop them off at the *Independent & Free Press* office at the Georgetown Market Place.
Photos submitted by Rein Pater



Kenzie MacDermid, Mortgage Agent
FSCO #M08001440

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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
Total	\$ 196,000	\$ 1,943

Now consider a...

New Mortgage	Balance	Payment
Mortgage (@ 2.99%*)	\$ 196,000	\$ 968
Car Loan	Paid off	–
Credit Cards/PLC	Paid off	–
Penalty to break mortgage	Paid off	–
Total	\$ 196,000	\$ 926.56

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

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