

Buying a new home

Today's new homes built by Greater Toronto Home Builder' Association members use the latest construction techniques and quality products. Designed for modern lifestyles, they offer an incredible range of features and options to meet all your needs and desires.

New homes are more 'liveable' than older homes. They are as much as 50 per cent more energy-efficient than homes built even 10 to 15 years ago. Increased levels of insulation, continuous vapor barriers, double-glazed windows and improved weatherstripping are often standard features.

Modern heating and cooling systems are more efficient, resulting in whole-house comfort which is easy to maintain. Mechanical ventilation systems which help to ensure a steady supply of fresh air throughout the home, while exhausting old, stale air, are rapidly gaining popularity with both home builders and buyers.

New homes offer many exciting options for today's buyers. Your builder can provide you with the home of your dreams, tailor-made to suit your lifestyle, needs and desires - whether you are looking for a bright sunroom, airy breakfast nook or dramatic marble entrance hall.

For convenience and efficiency, you may choose from central vacuum systems and control panels and timers, while low-flow showerheads and high-performance windows help to conserve water and energy.

More and more builders are turning their attention to windows and doors to let the sun in, to create spaciousness, to add beauty to the home and to cut energy costs.

A vast selection of window shapes, sizes and styles - fan shapes and textured glass, for example - can add character and light. Casement windows, and double- and triple-glazed, low-emissivity, reflective and tinted glass, along with other improvements in window technology, significantly reduce heat loss and drafts.

Sliding patio doors and French doors add light and open up the living space on the outside.

Low maintenance is a 'must' for many home buyers. New home builders ensure that the most up-to-date, easy care products and materials are incorporated into the design of their homes. Items such as carpets, and vinyl and wooden flooring often have easy-care finishes which take little work to keep clean. New interior paints and other finishes are durable and scrubbable. Counter tops and fixtures wipe clean with little effort.

You can be assured that extensive repairs will not be a concern in a new home. The roof, wiring, plumbing, gutters, drain tiles, furnace and other items in the home should be trouble-free for years to come.

A new home is a safer home, so you can have confidence in the safety of your dwelling. The wiring, heating system and chimney have just been installed and inspected. Smoke detectors are now standard installations and some new homes have built-in security systems.

Upon request, many builders will run the wiring for security systems at the same time as the other electrical wiring, so you can easily add a security system at a later date.

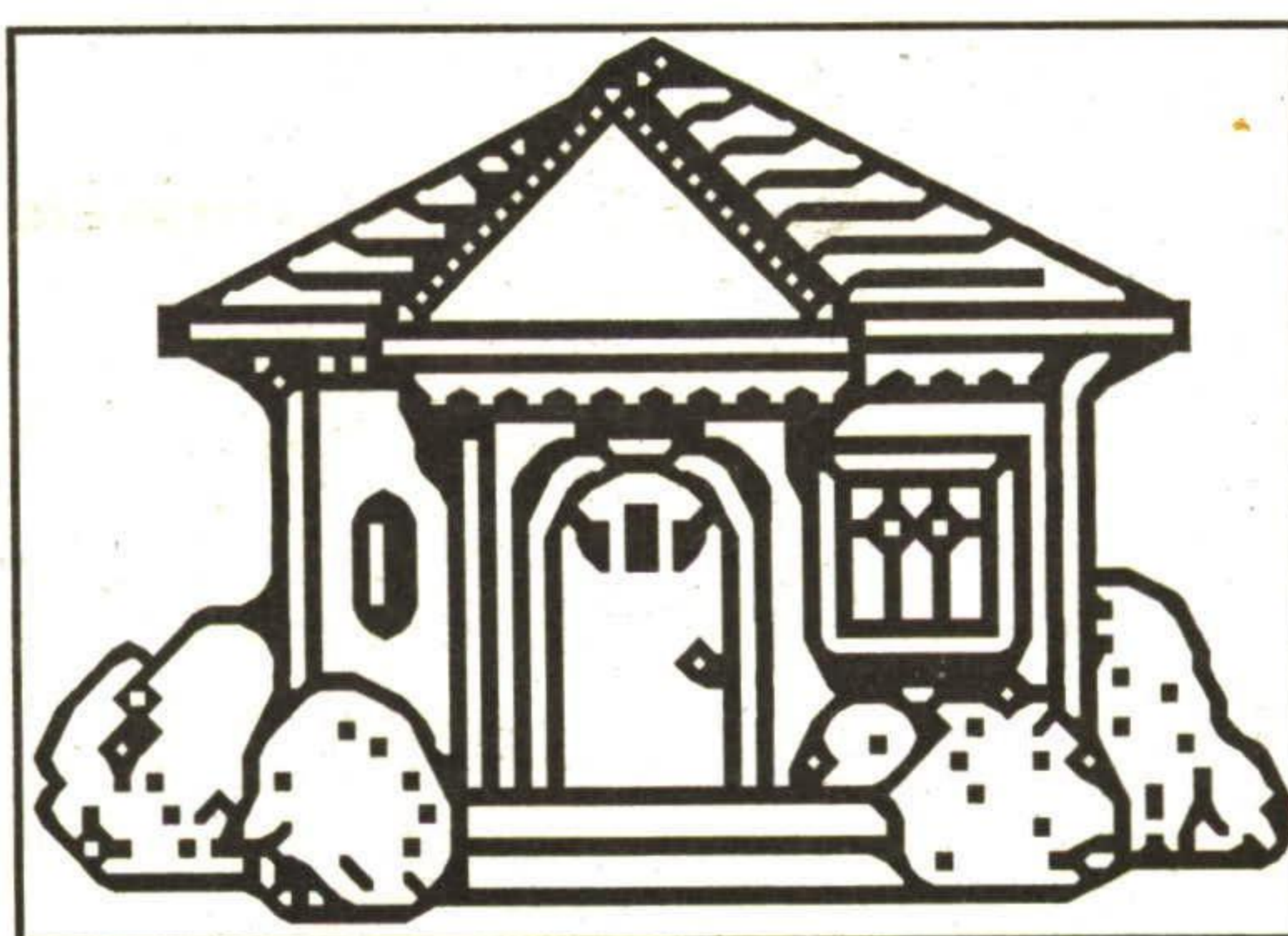
Time to consider refinancing

With interest rates at an all-time low, many homeowners with mortgages are wondering if they should refinance and take advantage of these low rates.

Each financial institution and every mortgage is unique and has different features, but it's certainly worth checking with the firm which holds your mortgage as to the advantages and disadvantages of refinancing now.

The standard rule is that to refinance your mortgage before it becomes officially due costs a penalty of three months interest.

Most institutions will allow mortgagees to refinance with less of a penalty during the last year of the term. For example, if your mortgage comes due in the next 12 months, most banks and trust companies will determine which costs less - the three months interest penalty payment or the different between what they'd earn from your current interest payment and your newly-negoti-



ated mortgage.

For example, if your mortgage is currently 11.25 per cent interest on a five-year term and the banks and trust companies are offering 8.875 per cent interest for a new five-year mortgage,

the difference in interest could amount to approximately \$1,700. If the three-month penalty came to \$2,300, some firms will let the homeowner pay the lesser of the two amounts to renegotiate the mortgage at the lower interest rate.

Continuing that example, on an 11.25 per cent interest mortgage with \$81,000 left remaining after four years of payments, if the homeowners were paying \$541 bi-weekly and renegotiated at the new 8.875 per cent interest rate, payments would drop to a reasonable \$361 bi-weekly.

And if these particular homeowners continued making payments at the rate of \$541 per payment, the original 20-year mortgage could be paid off in less than 10 more years!

Every mortgage at each financial institution has specific details and terms which affect the final equation, but it's definitely worth finding out what the advantages could be on refinancing your mortgage now.



Kids Korner

<p>- Nursery School - Diaper Service - Sport Activities</p>	<p>- Day Care - Music - Toys and more</p>		
<p>HAYDN'S MUSIC CENTRE</p> <p><i>Piano and Keyboard Lessons All Ages & Levels Private & Group Lessons</i></p> <p>KEYNOTE KIDS</p> <p><i>Full Introduction to Music For 3 - 6 Years Old No Instrument Required</i></p> <p>Owned and Operated By 873-8201 Haydn Evans L.W.C.N.D., O. R.M.T.</p>	<p>The Village School</p> <p>DAY CARE CENTRE</p> <p>18 MONTHS TO OPEN 7 A.M. TILL 6 P.M. KINDERGARTEN SUBSIDY AVAILABLE</p> <p>PROFESSIONAL CARE HOT MEALS TRANSPORTATION TO & FROM LOCAL SCHOOLS</p> <p>60 PARK AVE. 877-7310 GEORGETOWN</p>	<p>HALTON HILLS TOY LENDING LIBRARY</p> <p>The Halton Hills Toy Lending Library is a non-profit organization run by volunteers. Availability birth to age 6. Associated with the North Halton Association for Developmentally Handicapped (NHADH) available to older children. Located at Sacre Coeur School.</p> <p>Open Tues. 9:00 a.m.-10:30 a.m. Wed. 1:00 p.m.-2:30 p.m. Thurs. 7:30 p.m.-8:30 p.m. Cost: \$15 1st child, \$5 2nd child, if you become a volunteer and join our Library Team OR \$20 1st child, \$10 2nd child, if you do not wish to participate.</p> <p>Please call Helen McLoughlin 873-2711, Joyce Farmer 877-0267 if you wish to become a new member. Registration is Sept. 15, 16, 17 at our regular operating hours. Opening days are Sept. 22, 23, 24. REMEMBER: Why pay for toys if you can borrow them.</p>	<p>For better grades tomorrow, better call Sylvan* today.</p> <p>Sylvan* gives your child individualized help in reading, writing, math, algebra, study skills, homework support and time management. For better report cards, call Sylvan now.</p> <p>Sylvan Learning Centre*</p> <p>PHONE 840-1100</p>
<p>GINNY'S DIAPER SERVICE</p> <p>100% cotton diapers professionally cleaned Pick-up and delivery twice per week Have your own diapers? We'll do those too!</p> <p>CALL FOR RATES 877-0950</p>	<p>ACTON PARENT-CHILD RESOURCE CENTRE</p> <p>We meet at the Acton Band Hall Monday, Wednesday & Friday 10:30 a.m. - 2:30 p.m.</p> <p>853-2574</p> <p>Open House Sept. 21, 23 and 25 Family Membership \$20.00 per year</p>	<p>Halton Hills Gymnastics Club</p> <p>SESSION ONE REGISTRATION</p> <p>WEDNESDAY, SEPTEMBER 9TH THURSDAY, SEPTEMBER 10TH 6-8 P.M.</p> <p>IN THE ROSE ROOM ABOVE THE MEMORIAL ARENA FOR MORE INFORMATION CALL 877-4330</p>	<p>MUSIC FOR FUN</p> <p>Preparatory music for children age 2-6</p> <p>Halton Hills School of Music 873-8141</p>
<p>Orff Schulwerk - Music for Children</p> <p>For children age 7 - 12</p> <p>Halton Hills School of Music 873-8141</p>	<p>MOORE PLACE DAY CARE</p> <p>Care for children 3 months to 5 years of age SUBSIDY AVAILABLE *** OPENINGS</p> <p>Lucy Quaglia 877-7031 (Residence) 877-9314</p> <p>83 Main St. North, Georgetown (Hwy. #7 across from Moore Park Plaza)</p>	<p>ACTON CO-OPERATIVE NURSERY SCHOOL</p> <p>853-1159</p> <p>Educating Preschoolers for over a decade</p> <p>LEARN & PLAY WITH US</p> <p>For Registration Call Joanne Kentner 853-1747</p>	<p>Georgetown Daycare Centre and Nursery School</p> <ul style="list-style-type: none"> Beautiful Parkland Setting Qualified Staff Homemade Hot Nutritious Lunch & Snacks Kindergarten Pick-Up To and From School Government Licenced Hours 7 a.m. - 6 p.m. <p>FULL DAY PROGRAMME OR NURSERY SCHOOL PART DAYS</p> <p>FOR MORE INFORMATION PLEASE CALL 877-4376</p>
<p>KIDS CLUB</p> <p>ACTIVE, HEALTHY KIDS PROGRAMMES AT AFFORDABLE PRICES</p> <ul style="list-style-type: none"> Movement In Motion Kids Club - Weekend Drop-In Youth Weight Training Parent/Tot Classes And More... <p>To Register or for Further Information call Work That Body Fitness Programs, Inc. 232 Guelph St. 877-0771</p>	<p>HEY MOMS !!!</p> <p>Do You Want To Earn FREE Toys For Christmas</p> <ul style="list-style-type: none"> Discovery Toys Offers High Quality Educational Toys, Games & Books Call About Hosting A Toy Demonstration Or Becoming An Educational Consultant Yourself <p>LEAH NOLAN 877-2552</p>	<p>Youth Bowling</p> <p>Ages 4-19 yrs.</p> <p>Trophies, Crest and Tournaments Master Instructors Daily Registration from Aug. 27 League begins Sat. Sept. 12</p> <p>Georgetown Bowl 877-9922</p>	<p>IS THIS THE SPOT FOR YOU?</p> <p>If you have a product or service especially for kids advertise it here</p> <p>\$30.00 puts your ad in 3 papers each week</p> <p>Call The Georgetown Independent 873-0301</p>
<p>Wee Watch</p> <p>DEPENDABLE PRIVATE HOME DAY CARE FOR CHILDREN 6 WEEKS & OLDER FULL TIME OR PART TIME</p> <p>Licensed Agency HALTON HILLS/MILTON</p> <ul style="list-style-type: none"> Fully trained professionally screened Providers receive ongoing Agency support Unscheduled home visits ensure quality care for your child Reliable, local back-up covers Provider illness or holidays <p>You can put your trust in the WEE WATCH proven system call: 873-1982</p>	<p>PIANO & THEORY</p> <p>VALERIE NICHOL A.R.C.T., A.Mus., L.T.C.L.</p> <p>KEYBOARD CLASSES * \$10.00</p> <ul style="list-style-type: none"> Group Lessons, Improvisation, Composition Basic Reading Skills <p>Valerie Nichol & Robert Daigneault (519) 853-4104</p>	<p>Georgetown Parent-Child Centre</p> <p>A Family Resource Centre for Parents, Caregivers and Children</p> <p>Opening Day Monday, Sept. 14 89 Mountainview Road South 873-2960</p>	<p>CHERI LINDSAY'S DANCE STUDIO</p> <p>Classes available for children, teen & adults</p> <ul style="list-style-type: none"> TAP ACROBATICS JAZZ IMAGE ENHANCEMENT BALLET (Self Improvement Course for Teens) <p>5 Armstrong Avenue, Unit 1 & 2 Georgetown, Ontario L7G 4S1 416-873-2989</p> <p>Registration September /Classes commence October Cheri Lindsay-Jarvis, COTA, COMA, POTA, DEA, PPI</p>
<p>ONTARIO CONSERVATORY of MUSIC</p> <p>Celebrating 5 years of Teaching</p> <p>PIANO • ORGAN • GUITAR</p> <ul style="list-style-type: none"> Graded instruction... Popular Music FREE Musical Evaluation done in the home Instruments supplied in the home for Beginners Concerts, Festivals, Fun, Learn, Play, Perform! <p>Call 877-3369 after 4:00 p.m.</p>	<p>GEORGETOWN HIGHLAND DANCE STUDIO</p> <p>Openings Available Ages 4 yrs. & up for Sept. 14 classes Registration week is Sept. 7 - 12</p> <p>873-3919 after 6:00 p.m. or leave message 877-1389</p>	<p>GEORGETOWN KARATE CLUB</p> <p>7 Wesleyan St. Georgetown, Ont. 873-9489</p> <p>"PREPARING TODAY'S CHILDREN FOR TOMORROW'S REALITY"</p> <p>Specialized classes for each age group starting at age 4 - 3 times weekly Call or come and see us for more information.</p>	<p>PIANO & THEORY TEACHER with 20 years experience</p> <p>Preparation for ROYAL CONSERVATORY EXAMINATION (if desired)</p> <p>Adults as well as children accepted 873-8341</p>

To Be Part of this Special Service Directory - Call Janie or Jeanette at 873-0301