

Rev. Tom van Milligen

Sunday Worship Services: 10:00 am & 6:00 pm

11611 Trafalgar Road (north of Maple Avenue)

> 905-877-4322 www.gcrc.on.ca

> > 3 400

#### KNOX **PRESBYTERIAN** CHURCH

Gods Word for Today s World.

www.knoxgeorgetown.ca Rev. Steve Boose

116 Main St. S., Georgetown, ON 905-877-7585

Chair-lift access available.

Service Dial-in: 905-702-1629

SUNDAY WORSHIP SERVICES: 11:00 A.M.

## HALTON HILLS Family House of worship

familyhouseofworship@start.ca

Services EVERY Sunday

16 Adamson Street, South Norval. **Halton Hills** 

Services starting at 10am

### **COMMUNITY** theifp.ca



HELPING HANDS: Sheridan Nurseries CEO and president Karl Stensson and marketing vice president Valerie Stensson present Childrens Wish Ontario regional director Tiffany MacDonald with a cheque for \$20,000 at Sheridans head office in Georgetown. The funds were raised through the nursery s 10th annual round-up Christmas drive, where customers can give a few cents at a time by donating the amount to round up to the nearest nickel or dime at any of the chains eight locations. The drive has raised more than \$200,000 since its launch.

Photo by Graeme Frisque

## (ALTON) (ILLS DENTURE CLINIC



Joshua Kelly, DD Denturist

Dean's Award 2008 FREE Consultations



360 Guelph Street, Unit 40 289-924-1378 www.haltonhillsdentures.ca NEW OPTOMETRY OFFICE IN DOWNTOWN GEORGETOWN

has opened a 2nd location at the Mill Street Medical Centre.

**FAMILY** EYE CARE

SERVICES



DOWNTOWN GEORGETOWN 83 Mill St | 905 873 1867



METRO PLAZA 371 Mountainview Rd S | 905 873 1861

Day, Evening and Saturday Hours | Same day appointments for urgent eye care. Please phone

Dr. Ben Giddens



Dr. Andrea Kozma



Dr. Stephanie Britton



# Only Mortgages

Mortgages are all we do, and nobody does them better!

Purchase Financing: We offer purchase financing, and we're good at it. We truly enjoy coaching people as they buy their first home, or their next home, and finding them the rate, terms and features that suit their individual needs. We also have expertise at financing self-employed borrowers.



Consolidation Loans: We are also experts at helping people find ways to afford the home they currently own, and freeing up monthly cash flow by refinancing their current high interest rate debts. Then we coach them on how to pay off their mortgage sooner, thereby saving them money overall. And, we can often find ways to say YES when their bank says NO. See our example to your right ...

(905) 877-2426 | onlymortgages.ca | 232A Guelph St, Suite 204, Halton Hills | FSCO: 10659

Present Mortgage & Debt Situation	Amount Owed	Interest Rate	Monthly Payment	Time Remaining
Mortgage	\$175,000	2.99%	\$1.206	15 Years
Personal Loan	\$18,000	8.00%	\$316	6 Years
Line of Credit	\$14,500	7.00%	\$145	?
Credit Cards	\$15,000	19.00%	\$450	?
Store Cards	\$4.000	28.90%	\$160	?
Current Total	\$226,500		\$2.277	
Options that can pay o	off your debts s	sooner, or free	up monthly c	ash flow
Option 1	\$229,500	2.84%	\$1,067	25 Years
Option 2	\$229,500	2.84%	\$1,253	20 Years
Option 3	\$229,500	2.84%	\$1,566	15 Years
Option 4	\$229,500	2.84%	\$2.197	10 Years
Other Options	Let us show YOU what your options are!			

Only Mortgages is a VERICO Broker. Each VERICO Broker is independently owned and operated. Only Mortgages is a registered trade-mark. Example above assumes a loan-to-value of 80%, a prepayment penalty of 3 months interest to discharge the existing mortgage, and minimum credit scores of 600. Appraisal and legal fees have been estimated. Rates and payments used in the example are for illustrative purposes - second mortgage rates will be higher. The 2.84% rate is a five year fixed conventional rate Rates and terms are subject to qualification, and can change at any time without notice. E. & 0. E.