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COMMUNITY

PETEYPALOOZA DONATION: Organizers of the recent Peteypalooza 2015 stopped by the Cancer Assistance Services Halton Hills office to drop off a donation in the amount of \$7,377 from Peteypalooza 2015, which took place earlier this month at the Acton Legion. Peteypalooza is an annual event named for Pete Hargrave, featuring live music and a raffle table and is done in memory of Caroline Seads, an Acton resident who died of cancer in 2012 at age 28. Since 2009, Peteypalooza has raised \$47,835 for various cancer initiatives. Event co-ordinator Nicole Hargrave (right) presents the cheque to CASHh executive director Sheila Smith.



Submitted photo

Rain or Shine! Come and join us for fun, a BBQ & refreshments!

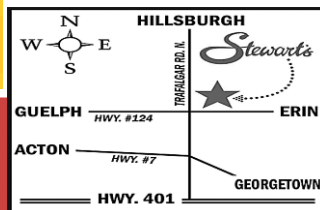
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The Kubota "Orange Truckload Event" is coming to town with a truckload of savings! Come and see new Kubota products and experience Kubota quality.

Saturday, May 2, 2015

8 a.m. - 4 p.m.



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Q

What does it cost to re-finance?

A

It may be an appealing idea to try to get a better mortgage rate on your property, but be sure to consider the transaction costs of doing so.

A closed mortgage means you've got to pay a pre-payment penalty when you pay it off in full. The calculation of this payment is outside the scope of this piece, so I would simply suggest that if you are considering re-financing and you have a specific date in mind, contact your mortgage broker or financial institution to find out what the penalty would be should you pay off the mortgage on that date. It can vary from several hundred to several thousand dollars. If you are re-financing with the same lender, however, you should inquire about getting this penalty waived.

There are always going to be transaction costs involved, so just be sure you are aware of them so as to be fully informed before making the decision.

The advice offered in this column is intended for informational purposes only. Use of this column is not intended to replace or substitute any professional, financial, medical, legal, or other professional advice.