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## Mayors' Annual Fall Seniors Forum

### Government and You: Building A Healthy Caledon Together

Register now! Don't miss this unique opportunity to hear about local government programs and services available to you. This Forum will be part information session, part mix and mingle. Presentations will highlight exciting Caledon opportunities for seniors, and there will be plenty of time to network. If you require transportation to get to the venue, please just ask! We are happy to help.

#### Event Details:

Wednesday, September 16, 2015 at 1:00 p.m. Caledon Community Complex, Hall A & B

#### Registration & Further Information:

Phone: 905.584.2272 x.4156

Email: mayor@caledon.ca

www.caledon.ca/seniorsforum, or

Visit your local branch of Caledon Public Library or visit Town Hall



6311 Old Church Road  
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# Mountain Lion Trappers, Dayfoot to play at Craft Beer Festival

By Victoria Fraser

Head for the Hills Craft Beer Festival

Head for the Hills Craft Beer Festival is featuring local musicians to set the mood for a day of beer-tastin' fun in the sun. Come out on Saturday, Sept. 19 to kick back, listen to tunes, and grab a unique craft beer or cider with friends.

Buskers will dominate the stage from 12-4 p.m., giving Halton Hills the chance to showcase rising talent in the community.

Dayfoot is the first band to take the stage, playing folk music, 4-5 p.m. Dayfoot is a young band, but they are not new to jamming with local audiences. You may have caught a show of theirs at The McGibbon or The Shepherd's Crook in Georgetown, Fionn MacCool's in Guelph, or The Central in Toronto. This ambitious band is homegrown in



Georgetown and is on the move! The five band members (Douglas Richard Sinclair, Vince Schaljo, Matt Wittmann, Jasmine Martyniuk, and Stephen Dayfoot) released their first album in February of this year and plan to release a second album soon. Visit dayfootband.com to hear more.

Headlining at the festival is Mountain Lion Trappers, a band known throughout the GTA for their legendary covers. Mountain Lion Trappers was formed in 2005 and has since played in Mississauga, Burlington, Oakville, and Georgetown. Spanning music from 1950s to present day, this seasoned group offers a wide variety of music that is sure to get the festival-goers at the Trafalgar Sports Park. Taking the stage at 5 p.m. and playing until the event's close at 6 p.m., Mountain Lion Trappers will be sure to finish Head for the Hills on a high note!

Visit [www.headforthehills.ca](http://www.headforthehills.ca) to buy tickets or learn more.

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Q

What happens if I don't pay my mortgage?

A

A mortgage at its core is a loan of money in which your property is the security, or collateral, for the repayment of the loan. If you default on your loan, the lender is entitled to the security. With respect to mortgages, the lender (ie: mortgagee) has a variety of rights and remedies: it can sue you for repayment, take possession of your property, or foreclose, among others.

The most common remedy, however, is the Power of Sale. Built into your mortgage contract is a provision that simply allows the mortgagee to sell your property after you've been in default for a certain period of time. The mortgagee must also provide adequate notice, and you would have a chance to bring your mortgage into good standing. But if you don't, then you might just find your property listed for sale.

Even after the mortgagee sells your property, if the proceeds from the sale fall short of the amount owing, the mortgagee can sue you for the balance. On the upside, if the proceeds of the sale exceed the amount owing, you are entitled to the surplus.

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.