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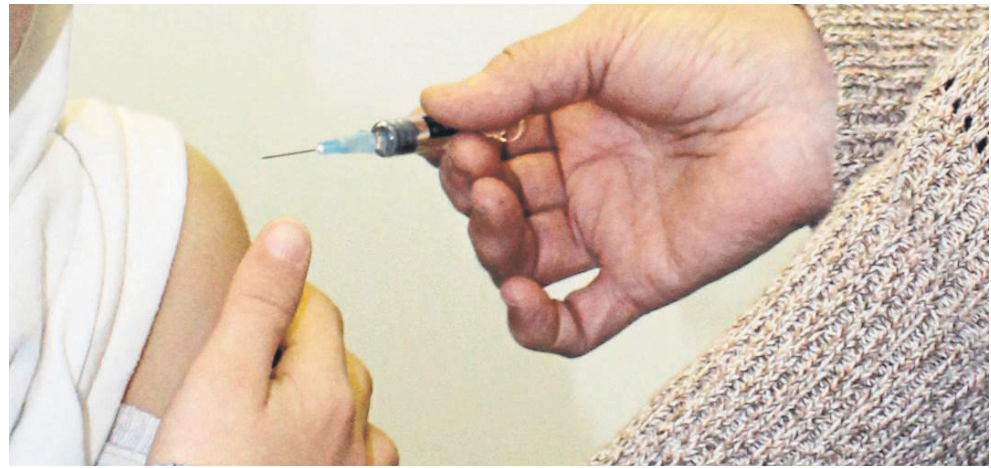
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NEWS



Peterborough This Week file photo

Parents are being asked to make sure their children's immunizations are up to date.

ENSURE IMMUNIZATIONS ARE UP-TO-DATE

To support the health and well-being of Halton students and keep school communities safe, the Halton Region Health Department is requesting that all students born from 2001 to 2004 (Grade 9 to 12) and 2010 (Grade 3) report their up-to-date immuniza-

tion records or exemptions.

Students in these grades with incomplete records may be at risk of school suspension.

Parents of high school students must provide up-to-date immunization records or a valid exemption to the health department by Feb. 6 or their child is at risk of being suspended from school for up to 20 days, starting Feb. 7. Parents of Grade 3 students have until March 22 to update their child's records - the suspension period for these students begins on March 25.

"The Halton Region Health Department

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legal matters | REAL ESTATE LAW

ASK THE PROFESSIONAL

We work for you.



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Q How expensive are private mortgages?

A Very, but with proper due diligence they can be manageable. Hopefully you have a mortgage broker who will find the best deal for you, but before you sign any mortgage commitment you need to thoroughly read it to know all the costs involved, including the lender fee, the brokerage fee, the legal costs, and any other fees involved. Don't just look at the interest rate and the monthly payment. Usually you are entering into this deal to pay off a number of other debts, but sometimes the fees that come off the top can be excessive and result in your net proceeds being less than what you needed in the first place.

Your best option is to have your own lawyer review it before you sign anything. Sometimes you are told to go sign a commitment at the lender's lawyer's office or even to pay money up front to a lawyer you have never met. This doesn't help you if the commitment is full of costly terms you can't get out of even when you do get your own lawyer involved to close the deal. Even though private financing is more expensive than bank financing, there is still variance in the industry with regards to what is reasonable. You may be in a tough spot and feel you have no choice, but before you sign a commitment that requires you to pay high transaction costs that possibly defeat the purpose, it is much better that you have your own lawyer review and discuss it with you. And it is important that this is done well ahead of when you need the funds. Even if you go ahead, at least you will do so being fully informed when you make your decision.

Attention Parents of all babies born in the year 2018!

2018 BABY Honour Roll

The price is \$35.00 +hst
Please note that payment must be received before the photo can be in the feature.

Submit a COLOUR PHOTO along with the Baby's Full Name and Date of Birth.

The DEADLINE for Booking and Material Submissions is Monday, January 21, 2019
The PUBLICATION date is Thursday, January 24, 2019

Please email photo and information to Kelli Kosonic:
kkosonic@theifp.ca
or you can come into the office located at the **Georgetown Marketplace Mall**
(at the back where Wal-Mart previously was - OUTSIDE access only).

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.