

Multicultural pot luck dinner

Caring for young children in a home environment is both a demanding and a fulfilling career. Children's Services Division of Halton Region has planned free monthly network sessions open to all persons providing child care in a home, not just those registered with the region or an agency.

The last session before the new year is scheduled for Dec. 2, from 6:30 to 9 p.m. at Burlington Family Resource Centre, 1525 Mountain Grove Ave., Burlington. In the form of a pot luck dinner, this session will focus on seasonal activities and crafts shared by workshop participants.

Each participant is asked to bring:

- one dinner dish commonly served in their household over the holiday season (either main course, salad, or dessert)
- plate, cup and cutlery
- examples of seasonal activities or crafts from family traditions

"This year's annual pot luck dinner should be most interesting as it takes on a multicultural focus. We should have a rich mix of cultural traditions from which we can all learn and celebrate together" reports Mary Fenn-Dunbar, Purchase of Service Supervisor of Halton Region Children's Services. "As child care providers, we need to celebrate the holiday season, too."

To register for the pot luck network session, please call Jo Parkinson, Halton Region Children's Services Clerk, at 825-6000, 878-8113 or 853-0501, Ext. 7175. For further information, contact Marian Williamson, Network Facilitator, at 905-336-7289.

T. H. BRIGGS UPHOLSTERY
877-9312
Specializing in Antiques
• Recovered and Repaired
• Replacement Foam
• Kitchen & Dining Chairs
• Rec. Vehicle Seats
Call to see our selection of fabrics

CRAIG'S PHOTO FINISHING SPECIAL
24 Prints NEXT DAY SERVICE
\$9.99
• 1 HOUR PHOTO SERVICE • 1 HOUR ENLARGEMENTS
• PASSPORT PHOTOS IN 3 MINUTES
NORMANDY PLAZA
Next to Kentucky Fried Chicken 877-5945

Halton Hills This Week 873-2254

Canada Savings Bonds: Are There Alternatives?

By Andrew Mackenzie, B.B.A.



With bond season fast approaching, it is timely to offer some alternatives that offer better returns. As we all know, interest rates are very low at the moment. This creates a problem for those of us who rely upon our interest for extra income, or to make a college fund grow so that it will be worth something by the time the university years roll around. There are alternatives to bonds. The alternative that most closely matches the goals of CSBs is dividend funds.

Before addressing the usefulness of dividend funds we need to look at perceptions about mutual funds. Many people have a tendency to lump all mutual funds into one group. This could not be farther from the truth. There are as many mutual funds as there are goals to be attained. There are funds that always make money and there are funds that go up and down. With this in mind we need to look at how a dividend fund works. There are two components to the income received from a dividend fund. They

are dividends and capital gains. The dividends are usually fixed, so that you know how much you will receive during the year. This is much like a CSB. The way it is different is the taxation. You pay less tax on dividends than you pay on interest. This means you get to keep more of the money you make.

The added bonus that a dividend fund offers is capital growth. This growth can average about 6 percent. That means that if you have money and need the interest every year, your money will still be growing.

If the ideas of saving tax, making a good return on your money and making your money grow appeal to you, you will want to consider a dividend fund as opposed to CSBs this year.

If you have any questions regarding dividend funds or any other financial planning concerns, Andrew can be reached at 877-5495 or at Investors Group at 450-1500.

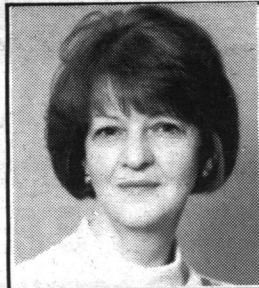


Know someone who is in possession of stolen property?

A phone call is all it takes to earn some cash. Crime Stoppers pays cash rewards for information that leads to an arrest.

Please call 1-800-668-5151 or 825-TIPS that's 825-8477

Susan Carrier



Diamond Club Member

Susan Carrier
*Sales Representative



24 Hour Paging

Residence 877-7937

Business 873-0300



HELP! HELP!

I have purchasers looking for starter homes with 2 or 3 bedrooms in Georgetown and a semi in Milton.

Happy Hallowe'en!

These are just a few of the homes I've sold in the Halton Hills area.

FREE MARKET ANALYSIS
Call me for a no obligation evaluation of your property!

Not intended to solicit property already listed for sale.



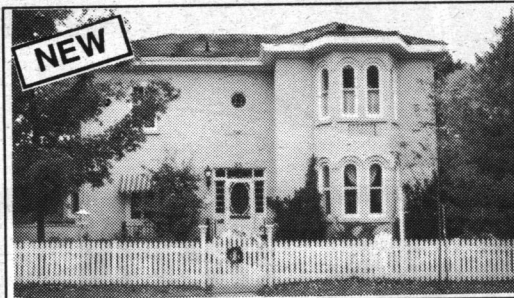
KATHY ELLIS
* Sales Representative



873-0300
Toronto
874-3048

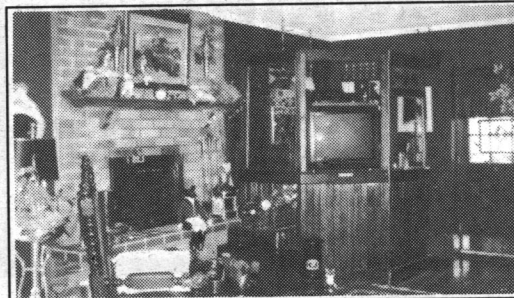
Would you like your home advertised as "SOLD"? Call today!

Not intended to solicit properties already listed.



ARE YOU LOOKING FOR SOMETHING SPECIAL?

This Charles St. property has elegance, quality, atmosphere, history and location. It has been restored with respect to its history but has all the conveniences of a new home. Approx. 3000 sq. ft. with two fireplaces, family room, huge livingroom and 4 bedrooms. Call Kathy Ellis* for more details. 0104



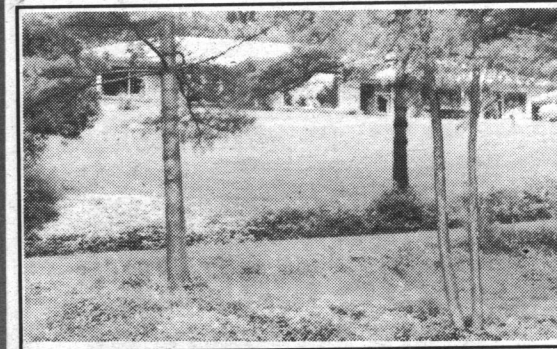
VENDOR WANTS SOLD!!

Come view this 22,000 sq. ft. industrial space. There is approx: 2,000 sq. ft. of office space, 4 bay doors, the entire space is heated and insulated and sprinklered. Possible V.T.B. Vendor wants sold - now! ~~\$675,000~~. NOW \$575,000. Call Kathy Ellis* 0056



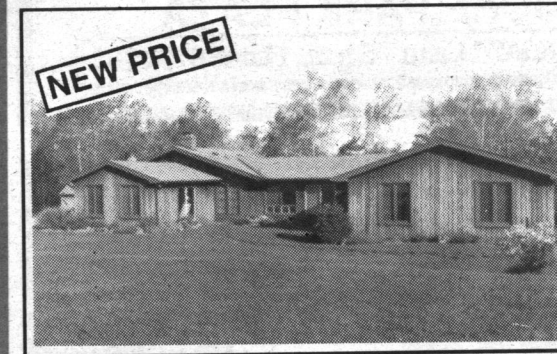
RIVER FRONTAGE

This brand new custom brick two storey home is situated on 1.14 lovely acres bordered by Silvercreek and Credit River. The home boasts 4 bedrooms, granite floors, huge California kitchen, walkouts! All in quaint village setting - 5 minutes from Georgetown. Reduced! \$249,000. Call Kathy Ellis* for details, 873-0300. 0098



EMERALD LAKE IN TERRA COTTA

Sell your cottage and come live all year round on Emerald Lake. This lovely 2400 sq. ft. home is situated to maximize views of your very own 2 acre lake. The home has 3 bedrooms, beautiful stone fireplace in family room, jacuzzi, a stone feature wall, french doors from master bedroom to deck, Jennair in kitchen, office above garage and views everywhere. The property is fantastic, 11 acres of lake, waterfalls, Rogers Creek, forest and meadow, only 10 minutes from Georgetown. Call Kathy Ellis* today for your showing. \$499,000. 0067



VENDOR MOTIVATED

This 4 bedroom bungalow has cathedral ceilings, spacious rooms, fireplaces in L.R. and D.R., lots of walkouts, huge deck and swimming pool. The property is spectacular and has Bruce Trail potential. Hurry now before it's gone. \$359,000. Call Kathy Ellis*. 0054



ON GOLDEN POND

This custom stone bungalow has views from all the picture windows of stocked pond & Norwegian Spruce. Four bedrooms, stone fireplace, cherry kitchen, sunken living-room, finished family room and a huge master with ensuite. This home is very special and the landscaped property delightful - don't hesitate. Call Kathy Ellis* today 873-0300. 0083