

# It's worth the drive to Bower Street

## Heritage Halton Hills designated historically significant houses in Acton

By JERRY FORD

Maintaining our heritage is incredibly important as we move into the speed dominated twenty-first century. Our heritage is reflected most visibly in our buildings, which for many people are a touchstone with their youth.

Halton Hills has many very old structures that clearly reflect the bustling world of a dynamic community striving to take its rightful place in a country emerging as a world leader. Unfortunately all old buildings have not aged well. Some were hastily constructed and therefore not built to stand the ravages of future years. Others were built for a specific purpose and, as the economics of the region changed, fell into dis-

use and were allowed to deteriorate.

Heritage Halton Hills has a mandate to identify and ensure the preservation of buildings and commercial structures that reflect our unique heritage of a time when Halton Region, and Halton Hills in particular, were at the leading edge of the industrial activity that built our nation.

Selecting historically significant properties is a balancing act, because many older buildings that are significant may be structurally unsound, and the cost of remediation prohibitive. Tom Bentley, a member

of the Heritage Halton Hills board, acknowledges that the right decision in many cases is to push the structure down.

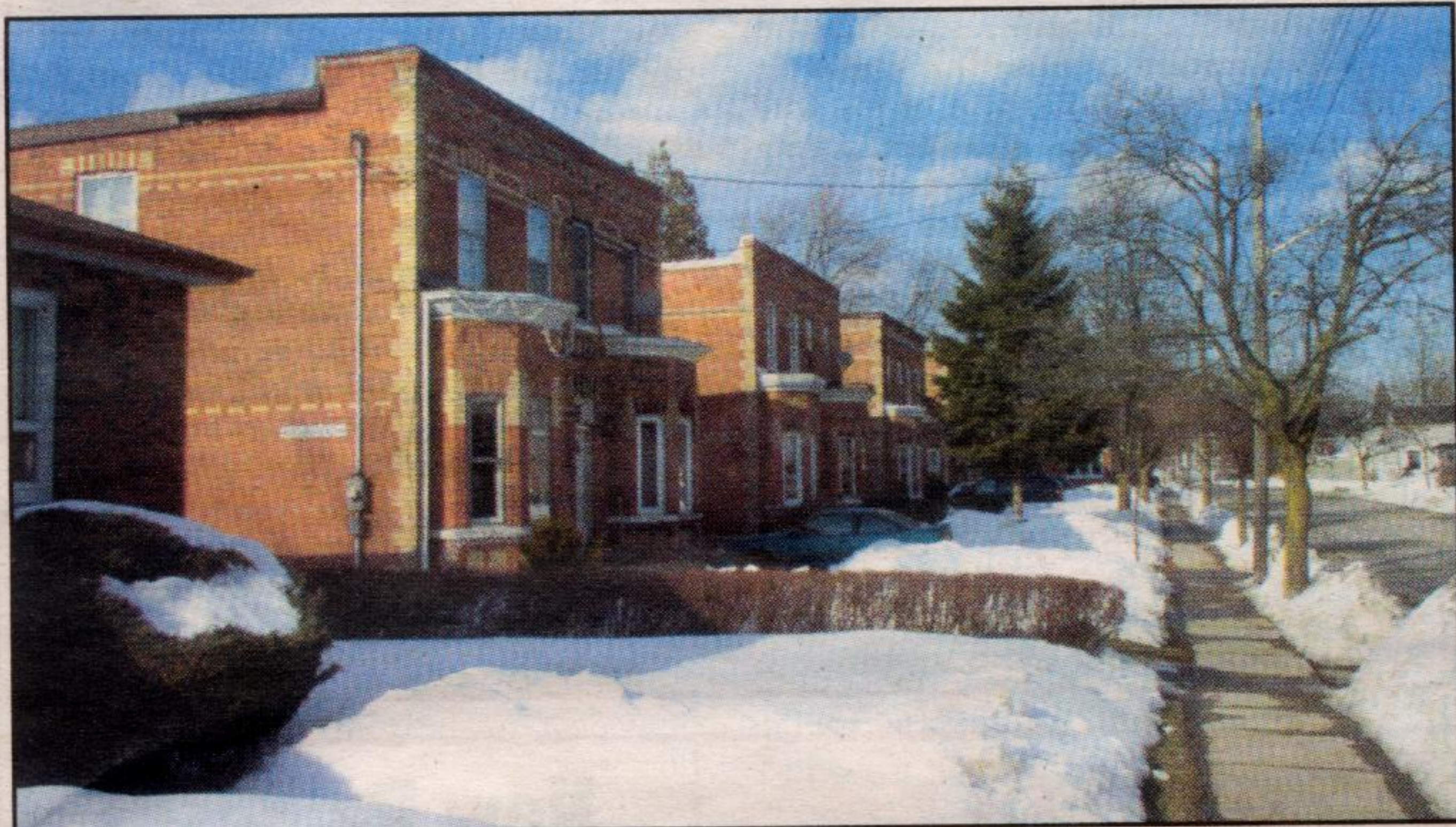
Heritage Halton Hills has been very successful in bringing properties back into the mainstream of community life. People clearly like the ambiance of living and working in a heritage environment. Getting designated as a heritage property results in a significant increase in value says Mr. Bentley, people are prepared to pay a premium for these properties because they are assured that they will be

maintained in a manner that reflects the historical period they represent.

The most recent accomplishment of Heritage Halton Hills was the designation of the Syndicate housing Heritage Conservation District on Bower Street in Acton. The ten semi-detached units date from 1882 and are a particularly exceptional example of the creative use of brickwork in architectural design that was popular over a century ago.

When in Acton be sure to drive down Bower Street, which runs parallel to Mill Street, one block north. For more information on Heritage Halton Hills call Mark Rowe at (905) 877-95190.

**GETTING DESIGNATED AS A HERITAGE PROPERTY RESULTS IN A SIGNIFICANT INCREASE IN VALUE**



Bower Street, Acton

PHOTO BY STEPHEN BAKER

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**Lent and Easter Schedule 2005**

<p><b>Passion (Palm) Sunday</b>                  Sunday, March 20, 2005</p> <p><b>Masses</b>                  Saturday - 5:30 p.m.                  Sunday - 8:30 a.m., 10:30 a.m., 12:30 p.m.                  PLEASE NOTE THE TIME CHANGES</p> <p><b>Friday, March 18, 2005</b>                  8:00 p.m. to 9:00 p.m.</p> <p><b>Saturday, March 19, 2005</b>                  11:00 a.m. to 12:00 p.m.                  4:00 p.m. to 5:00 p.m.</p> <p><b>Tuesday, March 22, 2005</b>                  7:00 p.m. to 8:00 p.m.</p>	<p><b>Mass of Christm</b>                  Monday, March 21, 2005                  7:30 p.m.                  Cathedral of Christ the King,                  714 King St. W., Hamilton, On.</p> <p><b>The Triduum</b>                  Holy Thursday - March 24, 2005                  Mass of the Lord's Supper                  8:00 p.m.</p> <p><b>Good Friday - March 25, 2005</b>                  Celebration of the Lord's Passion</p> <p><b>Children's Passion Celebration</b>                  12:00 p.m.                  (For Families with Small Children Only)</p> <p><b>Good Friday Service</b>                  3:00 p.m.</p>	<p><b>Holy Saturday</b>                  March 26, 2005                  Morning Prayer and Blessing of the Easter Foods                  9:00 a.m.</p> <p><b>Easter Vigil</b>                  March 26, 2005                  8:30 p.m.</p> <p><b>Easter Sunday</b>                  March 27, 2005</p> <p><b>The Resurrection of Our Lord</b>                  Masses                  Sunday - 8:30 a.m., 10:30 a.m., 12:30 p.m.                  PLEASE NOTE THE TIME CHANGES</p>
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## Dear Tracey

**TRACEY MCGRATH** is a Senior Financial Consultant for **Investors Group** and Halton area resident for over 30 years.

Each week she will answer your questions about Tax, Estate, and Financial Planning.

TRACEY MCGRATH  
 Certified Financial Planner

**PREPARE to PROSPER**

Dear Tracey,  
 I want to invest long-term, I don't want to worry about money when I retire, but I have no idea where or how to start. Who to trust, or who to go to. What is your advice?

Signed, Looking for direction.

Dear looking for direction:

When investing for the long term your immediate concern for market fluctuations is lowered as long as you have the heart to see changes of values in your account. That means you can hold a higher percentage in equities (stocks) because if there is a change in the stock markets, time will heal the value of your account. Over a long period of time stocks have out performed bonds and GIC's (fixed income accounts), but as in life itself... I believe in a balance. A mixture of equities with a mixture of countries within those equities, and a balance of fixed income, as long as emotions do not take over and you continue to

invest, you will have a good rate of return. I am not sure how old you are, but there is an easy way to come up with the equity to fixed income percentage. For example, I am 36, so I should have 36% of my portfolio in fixed income and 64% in equities, but I must say that everyone is unique and different.

As for "who to trust or who to go to..." take time and interview advisors, pick one that you feel comfortable asking questions and working with regarding your financial future. Money is a very personal thing and you must find that special someone (similar to a doctor) who you can trust and have confidence that they are always working in your best interest. If you would ever like to meet for a coffee and hear how we treat our clients please feel free to contact me at any time.

All the best,  
 Tracey

mail questions to:  
 Tracey McGrath, CFP  
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