

Guide Lines



Skating party

A skating party with baked goods and hot chocolate was the theme for the Sixth Milton Brownie Pack on March 2.

The girls completing their Skaters Badge that night included Sian Bowness, Kim Lonesberry, Belinda Platt, Robyn Forbes, Janine Monroe, Rhonda Mahan, Debbie Peatt, Debbie Maxwell, Paula Brown and Lisa Brown.

The girls completing their Bakers Badge included Julia Lynch, Julie Thoburn, Laura Thoburn, Janet McDonald, Lisa Brown, Paula Brown and Sara Pickett.

Completed Badges include Cooks Badge, Julie Thoburn, Laura Thoburn; Gymnast Badge, Dawn Gibb; Thrift, Julia Lynch; Housekeeper, Sian Bowness; Artist, Sara Pickett and Snowshoer, Sara Pickett.

Girls Completing their programs include Kim Lonesberry, Lynn Murray and Krista Simkins.

All receiving their Golden Hands. Paula Brown and Debbie Peatt received their Golden Ladders.

Ninth Milton Brownies would like to thank Mrs. Newell, Mrs. Doddridge, and Mrs. Martin for helping them with the World Friendship Badge. We enjoyed making our booklets and learning about Brownies in other countries.

Seven of our newest Brownies have earned their Singer's Badge. They are Tammy Crewson, Cheryl Wisson, Karen Johnson, Amy Newell, Nikki Krishita, Lisa Boylan and Amy Thomson.

During March break the Brownies will be working hard to complete their "Room Tidy Charts"—a big help to Mom as well as the completion of one part of the Golden Hand program.

The newest badge to appear in the program is the Bakers, which is popular to both the Testee (as she earns a badge) and the Testor (as she tastes the wares). The following girls have baked both cookies and a cake to earn their badge: Jessica Doddridge, Lisa Boylan, Andrea Boylan, Lisa Welke, Sharon Welke, Amy Newell, Heather Currie, Tammy Crewson, Andrea Stephenson and Jodi Marek.

The March 10 meeting of the 2nd Milton Guide Company was held in honor of Tracy Troake of Moorelands Cres., Milton, who received the All Round Cord, the highest award a Girl Guide may earn. The Cord ceremony included tribute and presentations by Tracy's guiders, Jennifer Willoughby and Linda Everett and by Commissioner Gail Stelter. A symbolic floral bouquet highlighted Tracy's past achievements as a Brownie and Guide and the upcoming new challenges and adventures awaiting her as a Pathfinder.

Mrs. Pam Skinner, known as Rusty to the girls of the 7th Milton Guide Company, has been selected to represent the Girls Guides of Canada in Kenya Africa. July 30th to August 20th, 1982 will find Rusty at an International Camp, the theme of which will be service. Together with the two Canadian girls in her care, she will be actively involved in a service project in a Kenyan community and will enjoy one week of home hospitality with a Kenyan family.

Richardsons buy dairy farm

Mr. and Mrs. Chris Richardson and children of the Fourth Line have purchased a large dairy farm at Caledonia, Ont., and will soon be moving to their new home. We wish them well.

Mrs. Grace Anderson was guest organist at Omagh Presbyterian Church on Sunday Mar. 28. Guest minister was Mr. Mark Lewis, a student at Knox College Toronto. His fine message was on Love.

Get well wishes to Miss Eva Crozier a patient in Milton District Hospital.

Mrs. Muriel Borland of Burlington was a guest of the Hornby South 4-H Club on Wednesday evening at the home of the leader Mrs. C. Patterson. Mrs. Borland demonstrated making dough sculptures. This is a new craft which is very popular and most attractive for table centres and other decorations.

Euchre night

Drumquin

By ELLA PATTERSON
Champion Correspondent

The regular Saturday night euchre was held at Hornby Centre on Mar.

27 and had 11 tables in play.

The following were prizewinners: Mrs. G. McGilvray, Mrs. W. Greenlees, Mrs. F. Workman, Mrs. Marie Murray, Wilmer Mason, Dave Dowling, Mrs. G. Readhead and Mrs. Mary Robertson.

REAL ESTATE CORNER
by Jackie Verdurmen

We are considering buying a house that is presently listed for sale at \$79,900.00. We have \$20,000.00 for a down payment. The problem is that there is no mortgage on the house. My husband thinks we should wait for two more years to buy so that we would then have an additional \$5,000.00 down and the interest rates would probably be lower. What do you suggest?

Let's assume that you can buy this house right now at \$78,000.00; with \$20,000.00 down you would require a new first mortgage of \$58,000.00. At current rates of 18 1/2% the monthly payment would be \$872.00. Let's assume that in 2 years the interest rate is 16% and prices have risen at approximately 8% per year. The house would then cost \$90,979.00 (rounded to \$91,000.00). With the additional \$5,000.00 for a down payment, a new 1st mortgage of \$66,000.00 would have to be arranged. At 16% the monthly payment would be \$870.00.

The payments are very similar in both cases but by buying now; in 2 years you would have more than \$33,000.00 worth of equity in your home.

These figures are based on assumptions but remember that right now there are many homes for sale and therefore you have a good chance of buying at the "right price". If interest rates come down historically, the price of houses increases dramatically.

Questions on Real Estate may be sent to Real Estate Corner, c/o The Canadian Champion. When necessary, Jackie Verdurmen will check with the experts to answer your inquiries.

Omagh

By ELLA PATTERSON
Champion Correspondent

Hornby South 4-H members will have an exhibit of this art at Achievement Night April 25. The next meeting will be held Sat. April 3 and will be a party for the members.

Several from this area were guests at the wedding and reception party on Sat. March 27 of John Reed and Carol Jansen who were married in Lowville United Church. Friends extend congratulations and good wishes to John and Carol who will reside in Georgetown.



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SPARKLING AND BRIGHT \$82,900
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You can afford this spacious 4 bdrm located steps from Sam Sherratt P.S. with Fin at 13 1/2%!!! 85. Hazel Boon 878-8188 or 878-1252.

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3 Bdrm brick home on 60' x 238' lot nr town has 12' x 42' heated shed for that hobby. \$74,900. Ken Newell 878-8188 or 878-5339.

JUST REDUCED \$115,500
Lovely 4bdrm home in Timberlea—3 baths—Main Fl. laundry—Family rm—Fireplace—A. Lear-Costigan 878-8188 or 878-9151.

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Large living dining room overlooking family room with fireplace and walkout to large lot, large kitchen, walk to GO and stores. Stewart Haddon 878-8188 or 878-3574.

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3-bdrm backsplit on quiet court—central air—excellent mtgs. Les or Sylvia Bursay 878-8188 or 878-1038.

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In this immaculate 4 bdrm home. Features rac mbr/stone F.P. and above ground pool. Homes like this don't last. Call today Margaret Gauthier 878-8188 or 878-6833.

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Lg Family home on Milton escarpment. 6 Br. 3 bth. sunken spacious FR with fireplace. Small horse barn with corral. Pat Lambert 878-8188 or 878-0980.

SHARP RAISED RANCH
4 beds, rec room, 2 baths, large large lot in Dorset Park. Near schools, GO Transit, etc. \$84,900. Ken Newell 878-8188 or 878-5339.

CHARMING BRICK HOME \$110,000
Close to downtown—large lot—4 bdrms—2 baths—rec rm. Good financing. A Lear-Costigan. 878-8188 or 878-9151.

FAMILY LIVING—\$78,900
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Rec rm. with fireplace—well appointed kitchen—living rm dining rm with view of country side. Stewart Haddon 878-8188 or 878-3574.

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CIRCA 1818 STONE HOUSE
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3 Bdrm-Living rm with fireplace—separate dining rm, Laundry-workshop. Charles Wilton 878-8188 or 878-0655.

\$48,000 at 12% or \$6 \$48,900
On 1/2 acre this neat country bungalow has heated garages & workshop—ideal for hobbyist or backyard mechanic. Les or Sylvia Bursay 878-8188 or 878-1038.

HOUSE OF HISTORY 1851
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1/4 MILE FRONTAGE HWY 6
100 acres hog farm. Future Dev. pot. Close to Guelph, 3 outbuildings, 3 silos, fenced Listed \$650,000. Audrey Newell 878-8188 or 878-5339.

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\$138,900 2500 sq. ft. of elegance—pleaser walls, superb kitchen cabinets—Perfection! \$64,000 at 12%. Les or Sylvia Bursay 878-8188 or 878-1038.

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