

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 Flatt, 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 Sim-

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

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 pro-

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 adventurers 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

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**

27 and had 11 tables in The following were prizewinners: Mrs. G. McGilvray, Mrs. W. Greenlees, Mrs. Workman, Mrs. Marie Murray, Wilmer Mason, The regular Saturday Dave Dowling, Mrs. G. night euchre was held at Readhead and Mrs. Hornby Centre on Mar. 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 by \$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.

Hornby South 4-H members will have an exhibit of

By ELLA PATTERSON

Champion Correspondent

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

this art at Achievement Night April 25. The next



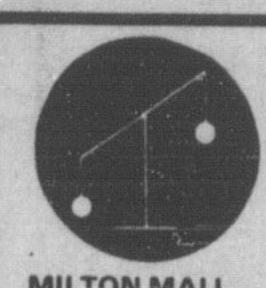
CHARMING HOME ON TREED LOT IN QUIET OLDER MILTON

Spacious eat-in kitchen, family room with fireplace and walkout to deck, large dining room and living room with cathedral ceiling, 3 bedrooms, private backyard, close to schools and shopping.

> Call Liz Martin 878-5825

The St. John First Aid Classes conducted by Mr. Don Miller for the Halton Farm Safety Association on Monday evenings are well attended and will be held for eight meetings. This is a most worthwhile project. Mrs. Maude Fennell and family of Hamilton were holiday visitors with their cousin Mrs. C. Patterson and family.

The annual Elmira Maple Syrup Festival will be held Saturday April 3 from 7 a.m. to 4 p.m. Old Macdonald's Farm, quilting displays, rides to the sugar bush and the covered bridge at Montrose all make for a delightful day.



) liding Ocale



lovely maintenance free bungalow on park like setting on Cedar Springs Road, north Burlington

50 acre country retreat, 3 storey chalet brick, excellent bank barn, 3 ponds, open fields and bushlands close to Mohawk \$285,000. 37 acre woodlot with inland lake near Campbellville \$99,900.

78 acre Campbellville farm, super buildings, pond and woodlots with 2 road frontages, \$235,000 with terms

Oakville backsplit on very large lot near Bronte parks, excellent 11% mortgage, \$95,500. Campbellville country lots, up to \$79,900.

Call Jim Watson, B.A., Broker

MILTON MALL

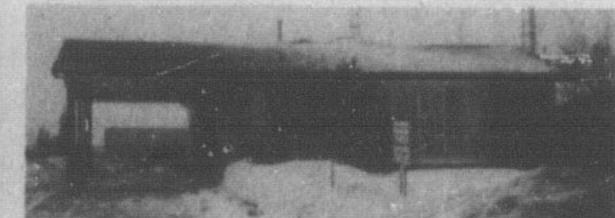
878-2600

854-2655

A. E. LEPAGE TONTARIOI LID . REALTOR

The name friends recommend OPEN HOUSE

SUNDAY, APRIL 4, 1982



2:00 p.m. - 4:00 p.m. 40 Lorne Scots Drive, Milton \$79,900

Clayton Hackenbrook in attendance



estate brokerage that

COUNTRY LIVING IN FREELTON

Offered at \$124,900, this home is the perfect family treasure. With 3 bedrooms and an attached apartment on the third level for the grandparents or nanny, who could ask for more? Even a hard top tent trailer included for those getaway weekends. Please call SANDRA MARK 639-7411 or res. 637-3162 for appointment to view.

PROGRESSIVE

TOR. LINE

826-9707

dry-Family rm-Fireplace-. A

Lear-Costigan 878-8188 or 878-

SHARP RAISED RANCH

4 beds, rec room, 2 baths, large

arge lot in Dorset Park. Near sch

ools, GO Transit, etc. \$84,900. Ken

JUST REDUCED TO \$69,900.

3 bdrm home on large lot in down-

town Milton. Good Financing.

Close to schools, shopping etc.

For appt. call Audrey Newell 878-

TRANQUILITY & SPACE \$147,000

Live away from the noise and

traffic in this 3 bdrm on about 10

acres in Campbellville area. Vin-

cent Burnett 878-8189 or 878-3520.

SCENIC 51/4 ACRES-LARGE

STEEL BARN-\$198,000

Historic stone home-5 b-

drms-excellent farmland 250 fruit

trees-Good Financing. A Lear-

% MILE FRONTAGE HWY 6 100 acres hog farm. Future Dev. pot. Close to Guelph, 3 outbuild-

ings, 3 silos, fenced. Listed \$650,000. Audrey Newell 878-8188

Costigan 878-8188 or 878-9151.

8188 or 878-5339.

Newell 878-8188 or 878-5339.



514 guelph line burlington, ontario L7R 3M4

REALTOR Royal Trust TAMATE TO THE PROPERTY OF THE

476 STEELES AVE., MILTON

GOT A SPACIOUS HOBBY?

3 Bdrm brick home on 60' x 238' lot

nr town has 12' x 42' heated shed

for that hobby, \$74,900. Ken

VIEW FROM THE TOP...

Lg Family home on Milton escarp

spacious FR with fireplace. Small

horse barn with corral. Pat

SIDESPLIT % ACRE PLUS

Rec rm. with fireplace-well

appointed kitchen-living rm dining

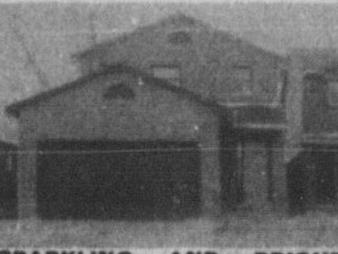
rm with view of country side.

Stewart Haddon 878-8188 or 878-

Lambert 878-8188 or 878-0980

Newell 878-8188 or 878-5339.





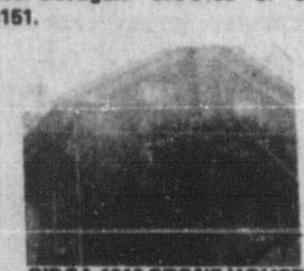
SPARKLING AND BRIGHT **\$92,900** Attention to detail makes this bdrm home shine! The extras will enhance your life style. Vince Burnett 878-2188 or 878-3520.



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



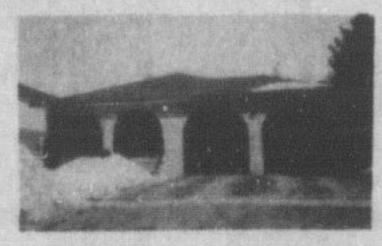
CHARMING BRICK HOME \$110,000 Close to downtown-large lot-4 bdrms-2 baths-rec rm. Good financing. A Lear-Costigan. 878-8188 or 878-



CIRCA 1810 STONE HOUSE \$239,000 25 acres Milton escarp ment. Delightful mature treed set ting. Orig pine floors, wainscotting excellent mtge. Pat Lambert 878-8188 or 878-0980.



SIMPLY MAGNIFICENT Thats the way to describe this 3 bdrm custom built home on a fabulous % acre lot cozy family room, fireplace plus swimming pool \$135,000. Ilona Nicholson 878-8188 or 854-9883.



BUILDERS OWN-PRIME LOCATION ance-plaster walls, superb kitchen cabinets-Perfection! \$64,000 at 12%. Les or Sylvia Bursey 878-8188 or 878-1038

or Audrey Newell for copy of survey. 878-8188 or 878-5339. **LAUNDER YOUR MONEY** In your own Dry cleaning receiving business. Excellent lease boos available to serious pur-

chaser, \$15,000. Ken Newell 878-

8188 or 878-5339.

MINI-FARM LOT \$55,900

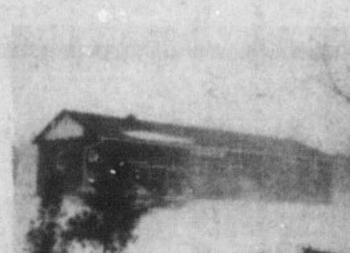
8.6 acres, Mohawk area. Call Ken



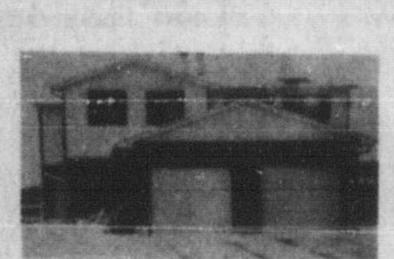
A RARE BREED You can afford this spacious 4 bdrm located steps from Sam Sharrett P.S. with Fin at 131/2% till 85. Hazel Boon 878-8186 or 878-



JUST REDUCED 476,900 3-bdrm backsplit on quiet court-central air-excellent mtge. Les or Sylvia Bursey 878-8188 or 878-1038.



FAMILY LIVING-\$78,900 Come & see this super brick bungalow on 1/2 acre lot-with barn. Good Financing. Ilona Nicholson 878-8188 or 854-9883.



BEAUTIFUL SEMI 3 Bdrm-Living rm with fireplace-separate dining rm. Laundry-workshop. Charles Wilton 878-8188 or 878-0689.





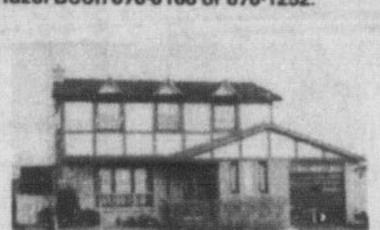
\$179,000 3 bdrms-family rm-5financing. A Lear-Costigan 878-8188 or 878-9151.



HAVE YOU \$19,0007 Priced at \$69,900-mortgages average about 15.5%-income approx \$10,680. Stewart Haddon 878-8188 or 878-3574.



NEW-POPULAR BRIAR CRESC Low down payment plus 10%% financing plus 3 bdrm, plus mn. f fam. rm. with brick FP. equals Great location equals Good Buy! Hazel Boon 878-8188 or 878-1252.



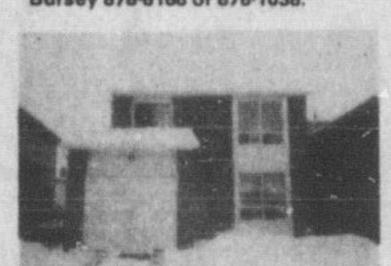
NO SPRING CLEANING Features rac rm/bar/stone F.P. and above ground pool. Homes like this don't last. Call today Margaret



EXCELLENT FINANCING 4 bdrms main flr fam rm with fireplace, double garage, large home, large lot, Asking \$119,000. Audrey



\$48,000 at 12% til '86 \$68,900 On 1/2 acre this neat country bungalow has heated garages & workshop-ideal for hobbyist of backyard mechanic. Les or Sylvia Bursey 878-8188 or 878-1038.



REDUCED \$6,000!!! \$89,900 Vendor says sell! 3 bdrm. main floor laundry & family rooms. A skip to school, Les or Sylvia Bursey 878-8188 or 878-1038.



CUSTOM COUNTRY RETREAT On 25 acres. Space and privacy in Sutherland Built brick home hardwood floors-fireplace, 4 bdrms. Pat Lambert 878-8188 or 878-0980.

ROYAL TRUST ADJUSTABLE

RATE MORTGAGE

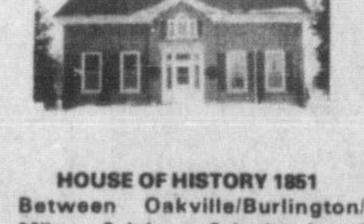
Ask about this attractive new direction in MORTGAGE FINAN-

CING. One of the benefits is the ability to prepay one's mortgage on

any payment date in whole or in part, without notice or penalty.

There are other benefits for the buyer too! Our agents will be

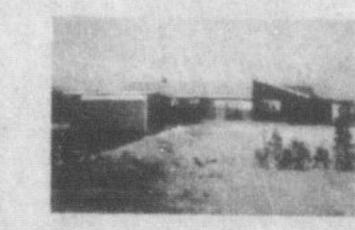
pleased to give you further information.



Milton, 6 bdrms, 3 baths, bread oven, original wood trim. \$185,000. Audrey Newell 878-8188 or 878-5339.



TINA WANTS TO MOVE Beautiful 4 bdrm home with finished fam rm. Wall/wall fireplace Better than new condition. Audrey Newell 878-8188 or 878-5339.



MINUTES TO TRAFALGAR AND





or 878-5339. COTTAGE COUNTRY LIVING 1 Acre corner lot water frontage 90 miles east of Toronto on Hwy

> Charles Wilton 878-8188 or 878-WHY WAIT FOR SPRING? To look for that perfect building

> lot. 4.08 gently rolling acres only

minutes to town. \$79,900. Marg-

aret Gauthier 878-8188 or 878-6833.

36 N 7 miles from Bobcaygeon.

OVER % ACRE-061,000 Good accommodation at an affordable price-12 min to 401-3 bdrms 2 small barns. Ilona Nichol-

son 854-9883 or 878-8188

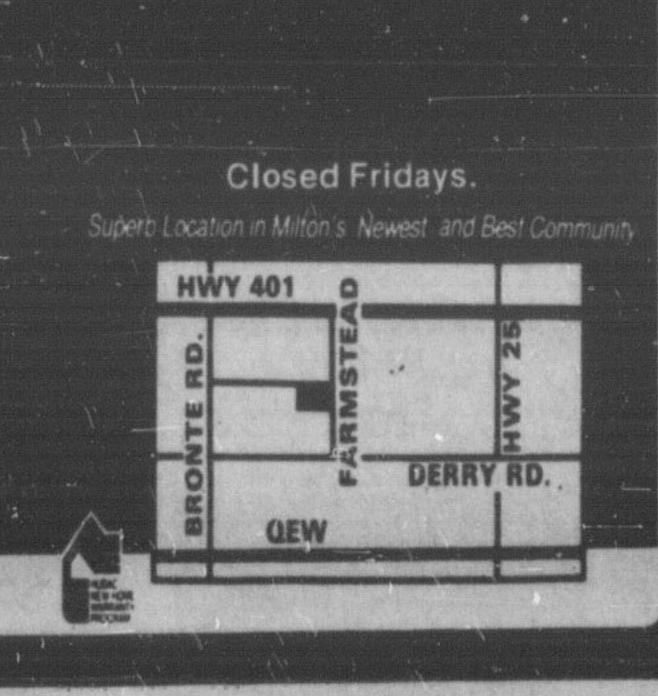


FOR 3 YEARS



The Elizabeth 3 bedrooms, 2 storey, one 4-pce, bath and one 2-pce. bath, large living-room with walkout to patio. Roughed in fireplace in basement.

1-878-4455 *zbove ground



FOR 3 YEARS

