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**NEW HOME BUYERS KIT**

Advertorial

## 6 Costly Mistakes to Avoid Before Buying a Home

MILTON—A new report has just been released which identifies the 6 most common and costly mistakes that homebuyers make before buying a home.

Mortgage regulations have changed significantly over the last few years, making your options wider than ever. Subtle changes in the way you approach mortgage shopping, and even small differences in the way you structure your mortgage, can cost or save you literally thousands of dollars and years of expense.

Whether you are about to buy your first home, or are planning to make a move to your next home, it is critical that you inform yourself about the factors involved before you buy.

In answer to this issue, industry insiders have prepared a free special report entitled "6 Things You Must Know Before You Buy".

Having the right information beforehand can undoubtedly make a major difference in this critical negotiation. **You can get a FREE copy of this report by calling 1-888-475-8645 and entering ID#1004. You can call anytime, 24 hours a day, 7 days a week. Call NOW to find out what you need to know before you buy a home.**

This report is courtesy of Chris Newell, Re/Max Blue Spring Realty (Halton) Corp.

# Town of Flamborough wants to hook up with Halton region

*Now it's time for Halton to have its say*

By IRENE GENTLE

*The Champion*

After all the rhetoric, the vote seemed to pass in the blink of an eye.

It took less than an hour for Flamborough council to decide to sever its historic relationship with Hamilton-Wentworth in a near-unanimous 8-1 vote Monday night.

That mirrored the response of Flamborough constituents, who in both telephone polls and written surveys overwhelmingly favoured carving up the 34,000 town in order to hook up with neighbouring Halton region, North

Dumfries Township/Waterloo region and Brant county.

Tense relations between Hamilton-Wentworth and Flamborough led the town to all but leap through an escape hatch provided by Minister of Municipal Affairs Tony Clement when Hamilton was fingered to become a 'super city' through the Province's Fewer Politicians Bill.

### Cost doesn't deter town

On Monday evening, both residents and councillors said yes to a divorce despite dire warnings that it could cost Flamborough between \$20 million and \$47 million.

The lower figure is what Flamborough officials figure it should pay to exit the new City of Hamilton, scheduled to come into being July 1.

But a Transition Board created to assess the costs of splitting up put the figure as high as \$47 million, mostly to cover water and sewer infrastructure costs.

For residents of east Flamborough, which includes Waterdown, Freelon and

Carlisle, that boils down to an annual hike of between \$482 and \$790 per \$175,000 home.

East Flamborough is the portion of town most likely to join Burlington, and through that become a part of Halton.

Commercial and industrial taxes would likely plummet in east Flamborough should the Halton merger come through.

In contrast, adding East Flamborough's 22,000 people and 48,000 acres to the region is expected to cost the owner of a \$185,000 Halton home an extra \$6 in property taxes.

And commercial tax rates are expected to increase by 1.3 per cent in Halton, while industrial rates should rise .3 per cent.

Now that Flamborough has definitely made up its mind, it's up to their potential new partners to have their say.

The Province makes the final decision.

Halton will make its choice at a special regional council meeting scheduled for Tuesday. It will be held in Council Chambers at the Regional offices, 1151 Bronte Road, in Oakville.

## Trucks taken off roadway

Halton Regional Police took four vehicles out of service due to safety concerns in a one-day truck blitz in Milton Monday.

Police also laid nine charges and issued 15 warnings in the truck safety crackdown.

During the blitz, police performed a total seven truck safety inspections and three weight inspections.

## Small fuel spill cleaned up

There were no injuries in a small gas spill that occurred at the Shell gas bar at Trafalgar Road and Steeles Avenue Wednesday.

A man was filling his tractor-trailer unit

with diesel fuel when the pump wouldn't shut off and eight to 10 gallons of diesel spilled, said Captain Mark Cross of the Milton Fire Department.

The fire department cleaned up the spill.

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P205 TIRES	STANDARD	P195	P195
FRONT CENTRE CONSOLE W/ DUAL LEVEL STORAGE	STANDARD	N/A	N/A
WOOD TONE INTERIOR TRIM	STANDARD	EXTRA COST	EXTRA COST
8-WAY ADJ.DRIVERS SEAT	STANDARD	N/A	N/A
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