Milton Teens Online Web site valuable resource

Do you need to find information about applying to colleges and universities in Canada or elsewhere in the world?

How about searching for scholarship and grant money to help out with tuition? Are you looking for your first job and not sure where to find employers with openings?

The Milton Public Library has developed the Milton Teens Online Web site highlighting some of the best Internet links to help you find answers to these and many other questions. You can try out Milton Teens Online at our free Internet stations in the library or access the site from your home computer at www.mpl.on.ca/teenpage.htm.

With the number of pages on the Internet now in the billions, we all can get frustrated by the amount of useless information we have to plough through to find anything worthwhile. Net surfing for a site without knowing its Aurl@ or address can mean spending hours in front of a computer and still coming up empty-handed.

Fortunately, most libraries have Web sites that include a Avirtual library@ of carefully selected links on many subjects. Check out Milton Public Library's other links on the Web at www.mpl.on.ca.

Most of you are savvy Internet searchers when it comes to finding that hot, new music site that you've read about in a popular magazine, but you may not know how to search for sites when you need information about careers, education, health and recreation.

Perhaps you didn't know that such sites even exist. Milton Teens Online includes links to some of the best youth sites created by the various levels of government, universities, health authorities and a variety of online publishers.

Highlights of our new site include these links:

Web's Canadian Education www.oise.utoronto.ca/~mpress/eduweb/eduweb.html has been developed by the Ontario Institute for Studies In Education to bring together Web links to school boards, universities, colleges, and elementary and high schools in Canada. There's no need to send off for course catalogues when a simple search of a college or university Web site will give you all the information you need to know before applying.

And when you've made your choice of school you can search the Web site of the Association of Universities and Colleges of Canada (AUCC) at www.aucc.ca/en/programbody.html for information on more than 150 scholarship programs administered by the federal government, domestic and foreign agencies and private

Cover to cover



sector companies. And don't forget OSAP. which provides loans, grants, scholarships, and bursaries to Ontario post-secondary students with one application at http://osap.gov.on.ca/.

Teen health issues have been addressed on the Internet by several university medical faculties. TeenNet from the University of Toronto at www.teennetproject.org helps you find information on your physical, emotional and social health needs. TeenNet includes an interactive section called CyberIsle where you can ask

health related questions anonymously, and get confidential answers from professionals.

This is just a sample of the links chosen by librarians at Milton Public Library and included in the new Milton Teens Online Web site at www.mpl.on.ca/teenpage.htm. Surf on over, and check us

Cover to cover is prepared by staff at the Milton Public Library.





69 Main St., Milton depasj1@investorsgroup.com website: johndepass.com

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MORTGAGE INSURANCE

Mr. & Mrs. Peters bought their home 8 years ago and negotiated a mortgage with joint mortgage insurance premiums of \$56 monthly. 5 years later another lender offered to renew their mortgage at a much lower rate. Unfortunately Mr. Peters had developed a medical problem and was now uninsurable. Moving the mortgage to a lower rate meant there would be no insurance coverage on that mortgage and so Mr. & Mrs. Peters decided to stay with the original lenders.

Mortgage insurance covers the lender in the event of the premature passing of either borrower. As the balance of the mortgage decreases, the amount of the coverage also decreases, but the premiums remain the same. And so it should, as the borrowers become older and coverage become more expensive. If the mortgage is repaid, the insurance contract is cancelled and new coverage has to be applied for, covering the new lenders.

Joint term insurance bought privately would have offered Mr. & Mrs. Peters the flexibility to move the mortgage, as the beneficiary would have been the survivor and not the mortgage lender. There would then be no need to apply for new mortgage insurance coverage. Further, unlike mortgage insurance, the amount of coverage remains the same.

To review your mortgage insurance coverage and to discuss timely hints on how to re-pay your mortgage early, call John at (905) 875 1771 or visit his web site, HYPERLINK "http://www.johndepass.com" www.johndepass.com.

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Kinsmen raise funds

A charity golf tournament held Monday has resulted in a \$2,000 donation to a hospice for chronically-ill children under construction in north Milton.

The tournament, organized by the Mississauga Kinsmen Club, was held at Granite Ridge Golf Club to raise funds for Rose Cherry's Home.

"Rose Cherry's Home is delighted the Mississauga Kinsmen have selected Rosy Cherry's Home as the beneficiary of proceeds," said Cindy Cherry, director.

"It is with the support of organizations like the Mississauga Kinsmen, who give up their time and energy, that Rose Cherry's Home will become a reality."

Need help quitting?

Smokers looking to kick the habit can find support in the Halton Region Health Department.

The department is offering stop smoking clinics, tailored to the individual.

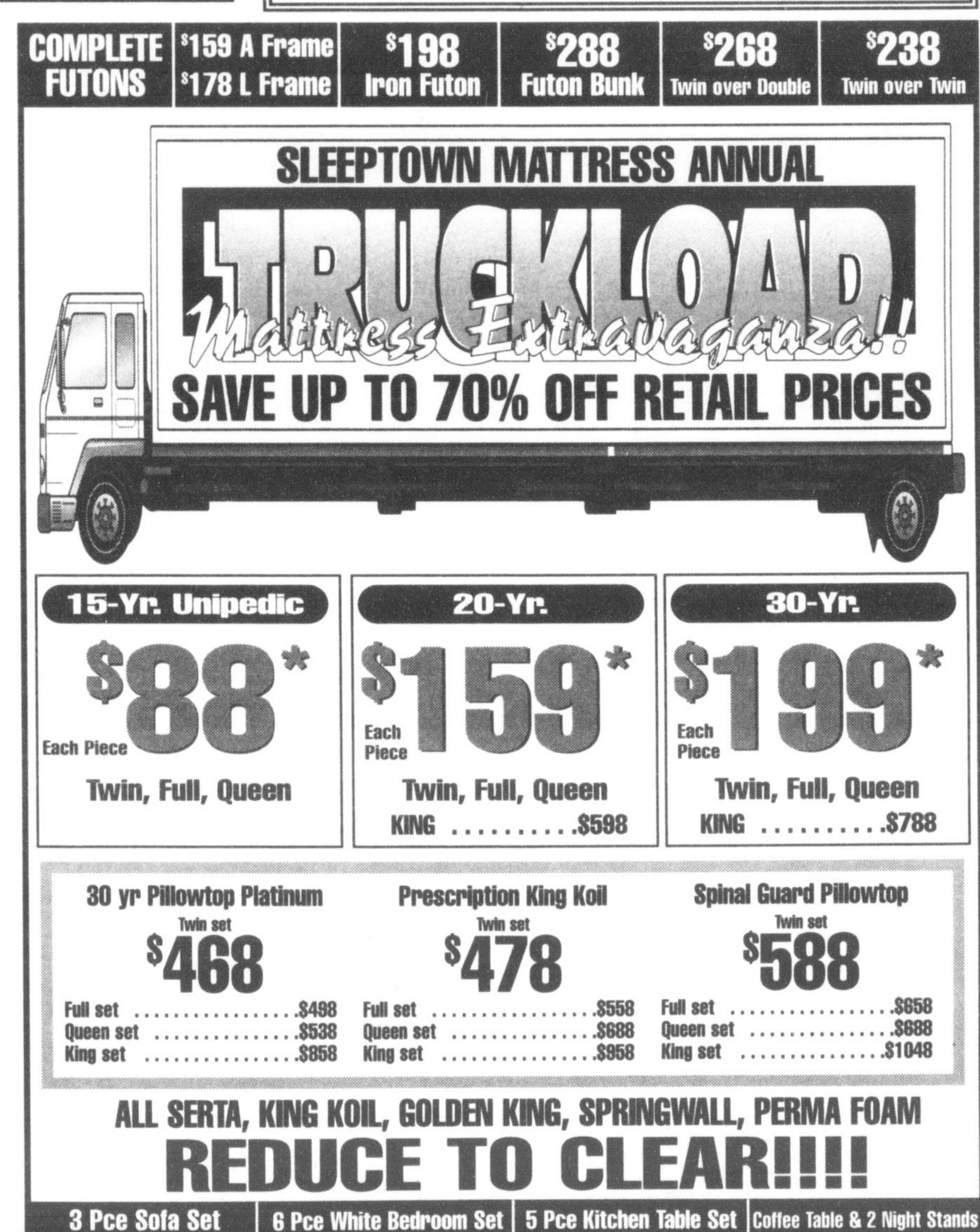
A variety of support techniques are offered, including the nicotine patch or gum, Zyban and stress and behavior management.

For more information or to arrange an appointment, call (905) 825-6060 ext. 7887.





(905) 336-5341 or (905) 330-3211 www.eureka4you.com/blindadvantage



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