

Caldeira new president of Whitchurch-Stouffville Soccer Club

The Whitchurch-Stouffville Soccer Club (WSSC) will go into the 1993 season with Joe Caldeira as its new president. Sal Lombardo will continue to serve the club as vice president of rep teams in the York Region Youth Soccer League, with Filippo Rumeo returning as head coach. Andrew Patterson becomes vice president of mini soccer. The club has elected eight new executive members: Agnes Locksley (treasurer), Ravi Joneja (referee in chief), John Klein Jr. (vice president, seniors), Linda Blackburn

(secretary), Zora Chacinski (registrár), Alfons Rubbens (vice president, recreation), Roman Chacinski (vice president, girls' soccer), David Grimes (past president). Bob Scorrar will take care of the club's equipment, with Lou Rendulich becoming club statistician. The new executive will preside for the next two seasons. The WSSC, which included 240 youth players and over-60 Senior level players last season, is looking to increase its membership in 1993. At the annual York Region

Soccer Association (YRSA) meeting in November, long time WSSC executive member Rubbens was presented with the President's Award. The honor is awarded to association workers whose contributions to soccer go above and beyond the call of duty. Martin Johannessen, another WSSC veteran executive member, was reelected YRSA Treasurer. The WSSC is to hold indoor clinics for boys under-10 years old every Wednesday evening until April. Play goes from 6:45 til 8:30 p.m. at Orchard Park P.S.

the Mount Joy indoor facility. Call Joe Caldeira at 640-4854,

or John Klein Jr. at 640-5686 for more information.

SCORE BOARD

UXBRIDGE BRUINS SCORING STATISTICS

As of Dec. 1, 1992

Name	Gls	Asssts	Pts
Curtis Hodgins	21	41	62
Jason Underwood	22	23	45
Chris Winn	18	16	34
Jamie Showers	7	23	30
Darryl Bricknell	10	18	28
Brian Durand	7	16	23
Craig Stewart	3	12	15
Steve Brown	7	7	14
Dave Caramanico	2	11	13


Jean Francois Amyot	8	4	12
Jeff Bain	1	11	12
Aaron Morrison	7	3	10
Jay Hause	2	6	8
Steve Czgil	4	2	6
Ryan Wilkinson	2	4	6
Jermaln Franklin	1	3	4
Neal Coburn	0	2	2

Goalenders	Goals Against	Average
Brian Hamden	3.46	- Shots per goal - 7.8
Jeff Reid	3.64	- Shots per goal - 7.8




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FOCUS ON BUSINESS



The Mortgage Factory staff, from left, JoAnne Cook, Teresa Johnston, Angeline Taylor, Kan Smith, in rear, vice-president Glenn Campbell, and Jennell Cook.

Confidence spurs Mortgage Factory expansion

The Mortgage Factory, having recently moved to 122 Dundas St. W., is expanding. The new location is right next door to the firm's previous site, west of the four corners of Brock and Dundas streets; but the new site provides almost three times the space of the original office. And of course, more staff will be hired. All this points to a certain amount of confidence and optimism on the part of Glenn Campbell, the Whitby firm's vice-president. And he confirms that. "Prices have stabilized," he believes, adding that it is particularly noticeable in the low to middle price range. "Rates are at their best in years, while values are way down. Anyone who can afford to buy, should; payments are low." Mr. Campbell observes that consumer confidence is low due to the uncertainty of many firms and the promise of jobs. But he has

also noticed that in stores, people are starting to spend a little more than they were spending a year ago, when they were mostly "just looking." While Mr. Campbell doesn't claim to be psychic, he does foresee, over the next six months or so, a relative "up and down" action in interest rates. He calls these "minor glitches." For purchasers who have not owned a property during the last five years, The Mortgage Factory can finance up to 95 percent of the purchase price. In addition to many private sources, the brokerage also deals with a number of conventional institutions through which he can obtain lower than bank rates. As a result, the brokerage firm is in some instances, able to offer five-year rates at 1/8 to 1/4% lower than what an individual would pay on his own at the bank. That seeming contradiction is

because of the large volume of mortgages processed by the Whitby firm. It in turn receives a discount on the volume, which it passes on to clients. Although many people assume that the Mortgage Factory services borrowers who would have difficulty getting a loan from a bank, that is not the case. Some borrowers, simply like the convenience and rate savings that the company offers. With funds from The Mortgage Factory, many people are renovating their home to include a finished basement. Debt consolidation is another service that is currently very popular, thanks to the lower interest rates. The Mortgage Factory professionals have their sleeves rolled up and are ready to work hard to secure the best mortgage rates possible. For more information, simply call 666-4986.



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