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Canadian Vignettes 14



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NEWS & NOTES FROM THE DCA

Yoga

Mondays 7:30 to 9 pm and Thursdays: 9:15am to 11:00 am Instructor: Krystyna Dziminska krystynadziminska@hotmail.com Cost: DCA members: \$80 for 10 sessions

Bridge

Tuesday evenings at 7:30p.m. They always welcome new members of all levels of bridge playing ability. I believe you will enjoy the company and laughter that goes with it. Contact Trudy Vangilst at 403-938-3436.

Zumba Fitness

Selected Wednesday and Thursday evenings at 7:00 pm

Instructor: Maya Cerrutti maya.cerutti@gmail.com

De Winton Pre School

Registrations are currently being taken for the 2014 /2015 school year. The school's philosophy is for our children to learn through play and socialization. The three year old program will be held every Monday

and Wednesday with one class in the morning and one class in the afternoon. The four year old program will be held every Tuesday and Thursday also with one class in the morning and another class in the afternoon. A few spots are still available in each of the four classes. To register or if you have any questions, please contact the preschool by phone at 403-852-5990 or by email at: dewintoncommunitypreschool @gmail.com.

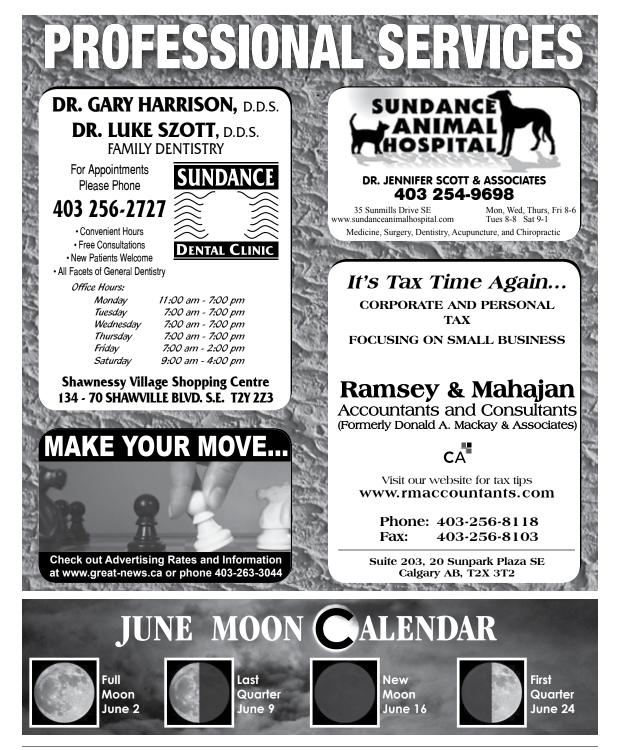
Quilting

Our dedicated Q Bee Quilting group is a wonderful group of ladies who welcome anyone joining them with whatever project you have on hand; valuable suggestions and help also available. They assemble every Wednesday at 9:30 am. Contact Ruth Olson at 403-938-2241

DCA Member Benefits

Members of the De Winton Community Association are eligible for special discounts of 20% off on Hall Rentals. If you or your company would like to host a party at the De Winton Community Hall please contact Facility Manager Greg Davenport at 403-938-2525.





35th Annual Canada Day Pancake Breakfast

July 1 9:00am till Noon

On Wednesday, July 1 another De Winton heritage event, the annual DCA Pancake Breakfast, will mark its 35th year of bringing together friends and neighbours to celebrate Canada Day.

Come and join 400 of us for a hearty breakfast that will include traditional flapjacks, sausage, ham, juice and coffee. Price is \$6 for adults, \$3 for children with kids under 6 free.

In addition to the great food and company, children's events, vintage autos, music and more are on hand to add to the festivities.

Make sure that this July 1st, you put some spare change in your pocket after your breakfast and have a few extra minutes to stop to shop at the DeWinton Church when they host their "Garage Sale in the Country".

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~continued next page~



Manage your mortgage to save

Suzanne Demers – Consultant

Low interest rates may have you thinking about moving to a new home or refinancing your existing home. If so, knowing what's what with mortgages can save you money now and in the future. Here are some of the mortgage details you should be aware of.

Rate-ability A fixed-rate mortgage locks in your interest rate for the full term so you have the security of an unchanged regular payment. The interest rate of a variable rate mortgage generally lower, but is tied to various market conditions that can increase or decrease your interest rate and mortgage payments at any time.

Flexibility A flexible mortgage includes the ability to change your payment frequency, increase the amount of your regular payments, or apply an additional lump-sum payment without a fee – allowing you to pay off your mortgage faster and save on interest costs.

Portability Mortgages usually have an amortization period of 25 years and a locked-in term of five years - however life is not always that "typical". A portable mort-gage gives you the option of moving your current mort-

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gage from one property to another without changing the contract.

Assumability In the event that you need to sell your property before your mortgage maturity date, an assumable mortgage allows you to transfer your mortgage term to the new property owner (subject to standard credit approval) – thus saving on prepayment charges.

Re-advance-ability A re-advancable mortgage allows you to re-borrow, the paid-down portion of your mortgage, up to the original registered mortgage amount. This cost-saving feature can save you money on the legal fees that are normally associated with a traditional mortgage refinance.

There is never a bad time to look closely at your mortgage options to ensure you're getting the best solution for your situation.



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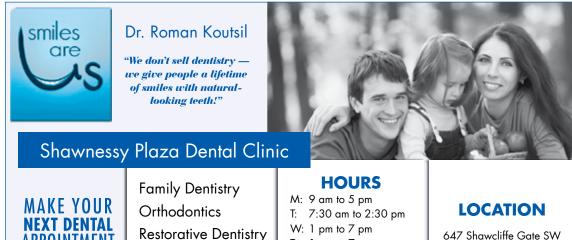
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Deadline – 1st of each month for the next month's publication Contact news@great-news.ca

- Free announcements: lost/found, household items for sale, wanted, garage sale, student/senior services, etc.
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- ✦ Forty word limit

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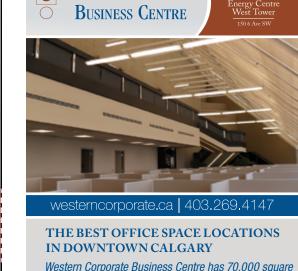
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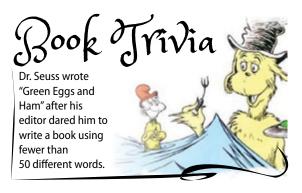
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