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 November 24, 2015 Issue 47 - Volume 19

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**Families Wanted:  
 Habitat For Humanity Ready  
 To Break Ground**

Photo: John McKee and Jeff Lapierre at the Espanola site where a duplex will be constructed for two area families.

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By *Chloe Kneer* – Free houses, low income housing, hand out...All of these are misnomers as it pertains to Habitat for Humanity. What is true about the organization and the houses that they build is that the option of owning a home is more attainable for families. Let's break it down. Going to the bank for a mortgage can be daunting. Most charter banks want 5% or more as a down payment. On a \$100,000 home, that amount is \$5,000. Then, there are closing costs and land transfer taxes, which tack on another \$1,500 - \$2,000. Don't forget the home inspection (\$400) and title insurance (\$250-\$350). And with only 5% down, there will be mortgage insurance to pay. All told, a new homeowner will be out-of-pocket nearly \$10,000 by the time their dream to own a

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Husqvarna READY WHEN YOU ARE

Continued on page four...

**The One Tot Stop Day Care in Massey has spaces available for toddler, preschool and school aged children.**

Half day, full day and socialization programs available.

For more information, please call Janice at **705-865-3281**.

Massey: 705-865-3281 • Espanola: 705-869-3282  
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# All The World's A Circus

William Thomas

williamjthomas@gmail.com

## I'm No Longer Smart Enough To Drive A Car

Ever since I bought a new car and then attempted to master all the bells and whistles, I thought it was only me, that I was somehow uniquely obsolete and woefully inadequate.

If you're over 60 years of age with the wheel of a 2015 car in your hands, you need three things. First, the technical know-how of the late Steve Jobs. Second, the patience of Job. And finally, a larger vocabulary of swear words because I've completely worn out mine.

I remember sitting in the passenger seat of my new Subaru Crosstrek on delivery day as a 20-something, sales support guy reviewed the car's accessories while sitting behind the wheel. I already knew that this car had approximately 150 technically advanced doodads which I would never understand or need, but I decided to humour him anyway. (I know what you're thinking - "doodads"??? - really Bill? Did you say over 60 or mid 80's!?)

His seminar on how to operate my new car began with 283 FM and AM stations including what he called "serious satellite radio." I'm a humour writer. I need serious radio like the Pope needs something to believe in.

He hit a couple buttons over our heads, demonstrating that the moon roof can go either back or up. He ignored my request to hold both buttons down to see if the window would go back and up at the same time which I said would be "way cool," in an attempt to speak his language.

Then he hit "Dual" and showed me how I could share the heat and air conditioning

features with a person in the passenger seat like I don't already have enough issues with a certain, designated backseat driver. Then he mentioned something about a "blue tooth" so I made a mental note to check the manual for some sort of on-the-road dental coverage.

I heard "hands free" which I dismissed as a dangerous way to drive and pre-collision braking which I thought was a rather negative way of thinking. I swear he said something that sounded like "cloud storage" and I thought great, maybe now I really can catch a falling star and put it in my pocket ... with the moon roof open of course, not up. When he got around to the "Starlink infotainment system" he had to nudge me because by then I was sound asleep.

As I sat there looking at 25 things that flashed or pinged in what he referred to as the "cabin," I thought - what the hell did I buy?!? I mean on the outside it looks like a small SUV, but on the inside it's actually the control centre for Spectre, the evil global empire James Bond must destroy in a movie that should come with a "Nap Intermission" at the three-hour mark. It was as if I got a late night, emergency call from NASA and instead of laughing at their request I heard myself saying: "Yeah sure. I can drive your rocket up to the space station for you. I'll need a case of Red Bull and a pee cup."

That's when he delivered the straw that broke the Crosstrek's roof rack - "the birthday app which records the dates of

Continued on page three...

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Espanola & Area

Family Health Team

Stand Up!

Free 12 week, twice weekly, exercise program to help older adults improve their balance. Starting January 12th.

Call for more information & to register.

705-862-7991

Continued from page two...

birth of family and friends so that on those days, when you turn on the ignition, the audio system plays "Happy Birthday" as a reminder.

"Delete it!"

"You don't want it?"

"Of course, I don't want it. If I'm reminded of someone's birthday, then I gotta get a card and buy a gift. No, get rid of it!" Now nine months and 10,000 miles later, I still have no clue as to how all this stuff works and my clock is still an hour ahead of Daylight Saving Time because there's no reset stem on my digital "time screen."

And honestly, I thought I was the only senior in the word gadgetry of his own new car. At least until last week when I was watching NBC Nightly News and they aired a story on a Ford dealership in Massachusetts that employs teenage geeks to teach old people how to operate new cars.

You should have seen the look on the face of the 60-ish woman when she found out she could call 911 from her dashboard. When he showed her how her cell phone automatically

goes "hands free" and the conversation seems to come out of an air conditioner vent, she looked surprised. Not really, really surprised like I was when I pressed the bum warmer button on my console and a street map of Thorold came up on my Starlink infotainment screen.

Her tutor was a 15-year-old kid and when asked how he gets to work, he replied rather sheepishly: "My dad." Why that young whippersnapper, controlling all those doodads and ... okay, that's it, wheel me outta here and over the nearest cliff.

The only upside of all of this is that after I asked a series of basic (read 'stupid') questions during my service appointment at Subaru Niagara, they invited me to be a contestant on a new TV show they're sponsoring called: "Are You Less Technologically Skilled Than A Kid Who Still Wets The Bed?" Stay tuned.

For comments, ideas and copies of The True Story of Wainfleet, go to [www.williamthomas.ca](http://www.williamthomas.ca)

# The One Tot Stop Day Care

would like to invite children and their families to our annual Community Christmas Party on **Wednesday, December 2nd from 5:00 pm-6:30 pm** in the A. B. Ellis School Gym. Join us for crafts, games and snacks.

Please use the gym entrance on Spruce Street. This is a family event and children must be accompanied by an adult. To register please call 705-869-3282 by November 27th.



## Give Blood And "Wrap It Up Red"

As December (and the holiday season) approaches, Canadian Blood Services reminds you to "Wrap It Up Red" by donating blood. That's right, what could be more important than giving someone the gift of life? This December, more than 125,000 appointments need to be filled, and with the busy schedules

that the holidays bring, it is more important than ever to make sure that you book yours. Make your appointment now by downloading the GiveBlood app, calling 1-888-2-DONATE, online at [www.blood.ca](http://www.blood.ca), or at the next blood donor clinic in Espanola on Thursday, December 10 from 11:30 a.m. - 2:30 p.m. or 4:00 - 7:00 p.m.



**WRAP IT UP RED**

You have the power to Give Life. Donate blood this holiday Season, **Thursday, December 10 in Espanola** and join the movement to give life at [blood.ca](http://blood.ca)

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Espanola Mall

# SANTA ARRIVES

## Saturday, November 28th

### 1:00 p.m. - 4:00 p.m.



Come make your Christmas wishes, get a picture with Santa and pick up your Christmas gift bag. Santa will be at the Mall every Saturday and Sunday until Christmas. For a complete schedule,

800 Centre Street, Espanola ON

visit our website at [www.espanolamall.ca](http://www.espanolamall.ca) or see the posted hours by Santa's chair.

705-869-4443



The Espanola Elks and Moose 99.3 FM 39th Annual Christmas Hamper Fund Radiothon is this Saturday, November 28, at the Espanola Mall at 10:00 a.m. Come drop off your donations and get in the Christmas spirit with live music and more!

Need a hamper? Sign up in person at the Elks Hall November 26, 27 and 28 from 1:00 – 4:00 p.m. To donate or volunteer, call Gary at 705-869-4302.

Continued from front page...

## Families Wanted

home comes to fruition. The fact is that most families live paycheque-to-paycheque, especially when they are renting. Just paying the rent, utilities, food and other expenses eats up the entire wage. This makes it impossible to afford the up-front costs of purchasing a home. That's where Habitat for Humanity comes in.

In order to buy a Habitat for Humanity home (yes, buy – homes are not given away), you must be working. You must not be in a bankruptcy. You must be able to afford a mortgage and the related expenses of owning a home, including property taxes, utilities, insurance and maintenance / upkeep. The way that Habitat for Humanity makes home ownership affordable is that they are the bank. Habitat for Humanity holds the mortgage, so they set the terms. In other words, they don't require a down payment. Their amortizations (how long you have to pay off the mortgage) are flexible. Your mortgage payment with Habitat for Humanity won't exceed 25% of your income.

There are many perks to dealing with Habitat for Humanity as your mortgagee. Yet, if you are chosen to be a purchaser, you also have

responsibilities. For example, if your income increases, so does your mortgage payment (a home owner's situation is assessed yearly). You are required to invest at least 500 hours of "sweat equity" into the building of your home, whether it be on site, fundraising or otherwise. You are required to learn about home ownership and the steps you need to take to maintain your investment, including routine things such as changing a furnace filter or yard upkeep.

So, if you think you won't qualify for a Habitat for Humanity home because you have a decent-paying job and someone else might need a hand up more than you, well, you should consider applying! If you have an unsafe or unhealthy environment, can meet your financial obligations, but cannot manage to save enough to improve your situation, you should consider applying! If your children or you have special needs and would benefit from a custom-built home with accommodations, you should consider applying!

For more about the myths and facts of home ownership through Habitat for Humanity, see the back cover...Then, consider applying!

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**ESPAÑOLA EXPRESS VS GOLD MINERS**  
**HOME GAME!!**  
**Friday, November 27, 7:00 pm**  
**Espanola Recreation Complex**



Remedy's Rx  
The Local Drug Store

# Ladies Night

WEDNESDAY, NOVEMBER 25, 2015  
7:00 P.M. TO 9:00 P.M.  
TICKETS \$5.00 EACH

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**Himalayan Bike Packing Trek Reveals Nepal In Crisis As Winter Nears**

*By Trudy Murphy* - The earthquakes were the worst Nepal had seen since 1934, and they took place only a week after Miranda Murphy from Whitefish Falls and three friends had booked their flights, ready to embark on a twenty day, 477 km mountain biking trek through the Himalayan peaks. While there were concerns about the country's ability to recover from the quakes in time for the tourist season, the group continued planning and arrived in the country in late September of this year. Accompanied by an incredible local guide, Om, the group spent three weeks pedalling their bikes for about eight hours a day carrying all of the clothes, sleeping bags, and repair kits needed for three weeks in the mountains. Similar to hiking, mountain bike packing involves loading up a trail centred bicycle with the gear needed for a multi-day trip. The group biked from one remote village to another through the rugged, mountainous terrain. Even though the portion of the country they were travelling was less affected by the earthquakes, there was still visible evidence of damage to many of the buildings in the villages. The people, however, were incredibly resilient and their ties to their culture and religion remained solid in spite of the physical impact to their communities. As

the monsoon season hit, however, reconstruction and international aid funding disbursements were both halted. A border blockade was imposed days before Miranda's group landed in Nepal. They witnessed the issues it caused and began to feel the effects of the fuel and food shortage. Upon returning home, the group realized they had an opportunity to help raise awareness and support for Nepal. Members of the group had taken photographs and put together a slide show of their trip. You are invited to come out and support the Nepal Fundraiser Slideshow at the Red Dog Grill in Whitefish Falls on Sunday, December 6 at 1:30 p.m. Admission is by donation. All proceeds will be sent directly to their guide who is an active organizer of efforts to rebuild areas of Nepal most affected by the earthquake. If you are unable to attend and wish to contribute, the following locations between will take donations until December 14: The Red Dog Grill (Whitefish Falls), Donna's Hair Studio or Rebound Therapeutic Services (downtown Espanola) and Hair Plus or Jean Country (Espanola Mall). Visit "Nepal Slideshow Fundraiser" on Facebook and thanks for giving to a people in need! For the full story, and to see a few of the slideshow pictures, visit the Around&About Facebook page.

**705-869-0333** **OK TIRE**  
 Winter tire and rim packages available.  
**CALL NOW BEFORE THE WINTER RUSH**



# Espanola's Annual Santa Claus Parade

## Schedule of Events Saturday November 28th

**9:00am-3:00pm BAKE SALE**  
 Hosted by the Espanola Skating Club @ Rec Complex Lobby

**11:00am-1:00pm LIONS FREE SKATE**  
 @ Rec Complex

**12:00-2:00pm LIONS VISIT with SANTA**  
 LIONS serve FREE Hot Dogs, Cake & Juice for kids @ Rec Complex Auditorium

**1:00-2:00pm LIONS FREE SWIM** @ Rec Complex

**3:00-5:00pm "Dear Santa"**  
 Espanola Little Theatre presents this Norm Foster production  
 Tickets \$15 advance or family of 4 for \$50  
 Call 705-869-6214 for tickets  
 Presented @ Espanola High School

**7:00pm LIGHTED PARADE**  
**\*Note change to start & end**  
 The Parade will travel East on Second then left on Avery Drive, left on Spruce, left onto Mead around traffic circle for a return to Second Ave Public Works Parking area

**7:30pm FREE "THE AMAZING RENEE" MAGIC SHOW**  
 @ Rec Complex Sponsored by the Town of Espanola

**7:30pm FREE HOT CHOCOLATE & COOKIES**  
 Sponsored by The Espanola Regional Hospital and Health Centre, @ the Rec Complex

**8:30pm ANNOUNCEMENT OF PARADE WINNERS**  
 Sponsored by The Espanola Regional Hospital and Health Centre, @ the Rec Complex

**Support the 39th Annual Elks Christmas Hamper Fund Radiothon with Moose FM**  
**10:00am-3:00pm @ The Espanola Mall**



**PARADE START 596 Second Street**





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## SERVICES

**SNOW PLOWING** - There's still time for seasonal or per call snow plowing bookings. Excellent seasonal rates as low as \$250 per driveway. Call now, these spots won't last. Luc at 705-698-6672. 12/1

**STORAGE UNITS AVAILABLE** - Located in Espanola. Call 705-869-8308. 12/1

**CPITS TRAILER SALES** - Massey, 705-865-3176 (for appointment). 21' toy haulers with travel trailer amenities from \$12,990. Cargo trailers for work or play all lengths/sizes. 12/8 - R

**MASSAGE THERAPY & ACUPUNCTURE** - by Cheryl Van Allen, R.M.T. Treatment focused on pain relief or relaxation. Covered by most insurance companies. Gift certificates available at the front desk. Located at the Pinewood Motor Inn. 705-869-3460. 12/22 - R

## FOR SALE

**FOR SALE** - Extra-large cord of wood. \$40, ready to be picked up. Call 705-869-5015. 11/24

**FOR SALE** - four Avalanche snow tires with rims 195 65R15. Used 2 winters. \$250 705-866-1966.

**FOR SALE** - 30 inch snow blower, like new, elec start, \$550.00. ATV Wilderness 400cc 2008, 4x4, 355 km, \$2500.00. Call 705-869-3796. 11/17

**FOR SALE** - Limited amount of dry wood, hardwood. Call Greg 705-822-4734. 11/24

**FOR SALE** - Dual wheel trailer. Excellent condition, plated. Call Greg 705-822-4734. 11/24

**ESPANOLA SELF STORAGE** - 6x8 and 8x10 Storage units available in Espanola. Located behind the car wash. Call 705-869-8405. 12/22 - R

**CHIMNEY CLEANING** - Over 20 years of local experience in cleaning, repairs, and installations. For your security, have your chimney cleaned and checked today. Call Larry at 705-844-2878. 1/5

**APP COMPUTER SOLUTIONS** - Complete computer repairs and in-home service calls available! Trojan and spyware removal - tune ups - system reloads - hard drive and memory upgrades. Upgrade to Windows 10 now. New/refurbished systems (1 yr. warranty) delivered. Call 705-869-8872. 12/1

**H A N D Y D E N LANDSCAPING SERVICES** - Full yard maintenance services, leaves, gutter cleaning, rubbish removal, decks, fences, painting, pressure washing. Call Dennis 705-863-3778 or 705-583-2210. 12/29 - R

**L & M STOVE SHOP** - 308 Albert St. Espanola. We stock a wide range of appliance parts and vacuum supplies. We stock elements, vacuum bags, etc. Call 705-869-2944. 12/29 - R

## FOR RENT

**FOR RENT** - Clean spacious 1 bedroom apt. Bathroom has been recently renovated. \$600.00, hydro extra. Fridge and stove included & outdoor plug for vehicle. Call 705-869-5015, leave message. 12/01

## ANNOUNCEMENTS

**WELCOME** - Hair Dynamics welcomes Susan! She has 20 years' experience in cutting, updos, colouring (foils, ombres, balayage), Brazilian and body waxing and make up. Call 705-869-4880 or drop by to welcome her and book your appointment. 11/24

## OBITUARY



**ST. MICHAEL, Clayton** of McKerrow passed away at the Espanola Nursing Home on Tuesday, November 17th, 2015 at the age of 82. Beloved husband of Janet of 61 years (nee Gervais) of McKerrow. Dear son of the late Francis & Lillian (nee Moulton) St. Michael. Loving father of Keven (wife Luanne) & Doreen Track (husband Norm predeceased) both of McKerrow, Christine Gagnon (husband Richard) of Espanola & Lillian Burns (husband Simon) of Gravenhurst. Will be sadly missed by grandchildren, Aaran (wife Cherrie), Chantal (husband Dave McNab) & Levi, great-grandchildren, Haven & Jacy, & step-great-grandson Caelan. Very dear brother of Sidney (wife Gladys predeceased) of Sudbury, Raymond predeceased (wife Taimi), Ken (wife Irene) of New Brunswick, Shirley March (husband Eric predeceased) of Wasaga Beach, Fred (wife Estelle) of Espanola & Randee (wife Lynn) of Peterborough. A Memorial Service will be held at a later date with interment of ashes in the Espanola Cemetery. If so desired, Memorial tributes may be made to the Kingdom Hall Espanola. Arrangements by Bourcier Funeral Home Ltd., Espanola

## NOTICE OF GENERAL MEETING

### Notice of Annual General Meeting Tuesday, December 15th, 2015 Massey Arena (upstairs) Time: 7:00 p.m.

Every Active and Lifetime member in good standing as of September 15, 2015 is invited and entitled to attend and vote at the Annual General Meeting of the Massey Agricultural Society.

#### At the Annual Meeting:

The Board of Directors shall present:

- A report of the Society's activities and accomplishments,
- A detailed statement of the receipts and expenditures for the fiscal year,
- And a statement of the assets and liabilities for the Society, certified by the appointed Reviewers

All Board of Director positions shall be filled by election

A copy of proposed changes to the Constitution is available for pickup at "The Cafe" located beside Poirier's Confectionery on Imperial Street South in Massey.

Should you wish to address the membership at this meeting please advise the Secretary in writing prior to December 1st, 2015 of your intent and the topic you wish to address through e-mail or writing in order for the Agenda to be finalized.

Colleen Hervieux, Secretary  
[masseyfair@bellnet.ca](mailto:masseyfair@bellnet.ca)  
or  
Massey Agricultural Society,  
Box 728,  
Massey, Ont.  
POP 1PO



705-869-6883

email:  
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## Mother May I Cookbooks Great Christmas Gift for

- Teachers • Hostess • Friends
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**Available at:**

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## Recipe

This recipe has been floating around on the internet for a while and I've wanted to try it, but hadn't got around to making it. My friend made it this week and gave me a sample to try. Oh my goodness, it is to die for! It's very simple to make, has creamy layers and a chocolate ganache type topping. What's there not to love? You have to plan ahead because it needs to be refrigerated overnight. You can't go wrong with this dessert. Everyone will love it.

## No-Bake Chocolate Eclair Dessert

### Filling:

- ❖ 2 (3.5 oz.) boxes vanilla instant pudding
- ❖ 3 c. milk
- ❖ 1 (8 oz.) container Cool Whip (3 cups)
- ❖ Graham crackers

### Topping:

- ❖ 1/3 c. unsweetened cocoa powder
- ❖ 1 c. sugar
- ❖ 1/4 c. milk
- ❖ 1/2 cup butter (or margarine)
- ❖ 1 tsp. vanilla



### For the filling:

1. Combine pudding mix and milk; beat. Stir in Cool Whip.
2. Place a layer of graham crackers in the bottom of a 9x13" dish. Spread 1/2 of the pudding mixture over the graham crackers. Repeat with another layer of graham crackers and pudding; then top with a final layer of graham crackers.

### For the topping:

3. Bring cocoa, milk, and sugar to a full rolling boil; boil about 1 minute, stirring very frequently. Remove from heat and cool one minute. Add butter and vanilla; stir until butter is melted.
4. Pour chocolate topping over the top layer of graham crackers.
5. Refrigerate overnight.

**SPACES AVAILABLE!**

**Sacred Heart  
Daycare Centre**

Financial Assistance is available for those who qualify  
For more information, please call

**705-869-3171**

[www.ourchildren-ourfuture.net](http://www.ourchildren-ourfuture.net)

Our Children, Our Future  
Nos enfants, notre avenir

## COMMUNITY NOTES

**Meat Roll Offs** – Friday nights and Saturday afternoons at the Espanola Legion Branch 39. November 27 supporting youth curling.

**Dear Santa** – Presented by Espanola Little Theatre. Performances November 27 at 6:30 pm and 28 at 2:30 pm at Espanola High School. For tickets, call 705-869-6214.

**Alzheimer Society Learning Series** – November 30 and December 7 from 6:00 – 8:00 pm. at the Espanola Family Health Team. To register, call Alison at 705-524-2024, ext. 402.

**Next Community Kitchen Luncheon** - November 24 at the Lighthouse in Espanola (across from the Royal Bank) from 11:30 a.m. to 1:00 p.m. No charge. Everyone welcome.

**Espanola Horticultural Society Annual General Meeting** - Thursday, November 26 at the Seniors' Centre. Social at 5:00 p.m. and pot luck dinner at 6:00 p.m. Everyone welcome. Please bring your own plate and utensils.

**Espanola Elks/Moose FM Hamper Fund Radiothon** - Saturday, November 28 at the Espanola Mall starting at 10:00 a.m. See if you qualify for a hamper by signing up in person at the Espanola Elks Hall November 26, 27 and 28 from 1:00 - 4:00 p.m.

**St. George's Anglican Church** - Christmas bake/craft sale Saturday November 28 at 9:00 a.m. at Espanola Mall.

**Lee Valley Hall** – Saturday, November 28, from 1:00 – 5:00 p.m. featuring the band Girls Night Out. Wind-up performance by the Back Road Country Band.

**Espanola Express Teddy Bear Toss** - December 4 at their home game in Espanola.

**Zion Lutheran Church Women Christmas Tea** - Annual Christmas Tea, Bazaar & Bake Sale on Saturday December 5, from 11:00 am to 1:30 pm at Zion Lutheran Church in Massey. Call 705-865-2020 for more info.

**Espanola Minor Soccer Christmas Turkey Raffle** - Tickets at the Espanola Mall December 5, at Dittrich's or by calling 705-918-2456. Draw is December 19.

**North Shore Search And Rescue Raffle** – Grand prize \$3,000 certificate for any Expedia Travel destination, plus 3 other prizes. Draw date is December 24 (winner notified December 25). Call Judy for tickets and information at 705-869-4520.

**Toastmasters** - Develop communication and leadership skills, which in turn foster self-confidence and personal growth. Mondays 7:00-8:30 p.m. at the Espanola Hospital board room. Call Pauline for details 705-869-4016.

### *Do you have a NOTE for the Community?*

We invite not-for-profit organizations to submit information on their upcoming events in writing no later than

**Wednesdays at 3:00 p.m. 25 Word Limit.**

E-mail: [around@aroundandabout.ca](mailto:around@aroundandabout.ca)

## CUPE

The Ontario School Board Coordinating Committee unites 55,000 school board workers in the public, Catholic, English and French school systems across Ontario. We include education assistants, custodians, and tradespeople, early childhood educators, school safety monitors and social workers, in schools and board offices. We allow education workers to share information and strategies for bargaining, and to discuss issues and policies of concern. We help locals fight contracting out and defend public education in the face of budget cuts

# No free houses? The truth about



"How do I win the lottery and get one of those homes?" Qualifying for a Habitat for Humanity Ontario Gateway North home has nothing to do with "winning the lottery" and everything to do with our vision: a world where everyone has a safe and decent place to live. Habitat for Humanity Ontario Gateway North uses a multi-faceted process, much like conventional homeownership, to partner with families.

## **MYTH: Habitat for Humanity gives houses away to lucky people.**

**TRUTH:** Habitat for Humanity is not a give-away program – there are no free houses. We provide a hand up, not a hand out! In addition to mortgage payments, each homeowner contributes 500 hours of unpaid labour into the building of their home as a down payment. (At today's rate of \$11.25 per hour minimum wage, this equates to \$5,500.) This is called 'Sweat Equity', which increases pride of ownership. Habitat houses are sold at fair market value to families, not given to them free of charge. All mortgage revenue is placed in a Fund for Humanity, which is used to support building of more homes. By building homes at low cost, and through interest-free mortgages, Habitat for Humanity provides families, who would not otherwise qualify for a mortgage, the opportunity to buy a home.

## **MYTH: If there's no free house, how is Habitat helping people in need?**

**TRUTH:** A 2013 CMHC survey of over 350 Habitat families showed tangible benefits such as an improvement in their financial situation, improved health, improvement in children's development and well-being and improved overall family life. The CMHC survey also reported many examples of children within Habitat families becoming healthier, completing a post-secondary education and establishing successful careers. As the poverty cycle is broken, and a family's financial situation improves, their dependence on local social services is decreased. In addition, pride of ownership leads to a renewed sense of confidence, and along with their stable, long-term housing arrangement, they become long-term contributors to the community and the local economy.

## **MYTH: Habitat for Humanity Ontario Gateway North is JUST a Builder.**

**TRUTH:** Habitat for Humanity is a Builder, Banker and Retailer. Through volunteer labour, efficient management and donations of money and materials, Habitat homes are built and sold to partner families at no profit. As a banker, no interest mortgages are held by Habitat and geared to the families' income. Habitat for Humanity Ontario Gateway

North also operates five retail outlets called ReStores. These ReStores in Bracebridge, Huntsville, Orillia, Midland and Sudbury sell new and gently used goods to the general public. The net revenue from these very successful social enterprises cover the organization's operating costs so 100% of every dollar donated goes to the Habitat build program.

## **MYTH: Habitat homes hurt communities because they take property off the tax rolls.**

**TRUTH:** Habitat for Humanity is a non-profit builder, but it sells the houses to homeowners, who then become ratepayers. Since the homes were vacant lots before the Habitat project took place, the result is an increase in the local tax base which benefits all communities where Habitat homes are built. Habitat build projects also offer an opportunity for community members, of all walks of life, to come together and work side by side in a meaningful way.

## **MYTH: The outside of that house is messy. They don't deserve it!**

**TRUTH:** Habitat homeowners are required to complete courses on the many aspects of homeownership, such as being a good neighbour. Once a Habitat home is sold, Habitat for Humanity becomes the banker, not a municipal by-law officer. As is the case with a conventional mortgage, it is up to the homeowner to perform required maintenance and repairs to the property. Becoming a homeowner involves learning new skills managing priorities.

## **MYTH: Habitat families should give their home back if they make too much money and become successful.**

**TRUTH:** Homes are sold to partner families, who are then registered on title, just like anyone who purchases a home using traditional financing through banks or institutions. Habitat for Humanity works to break the cycle of poverty. This is not an issue which can be remedied with band-aids. As partner families go on to be successful, they don't give the houses back. Being successful is a sign the sustainable model for homeownership is working, and owning a home is part of that process. It is not in our mandate to take back a home, unless there is a mortgage default. Habitat for Humanity Ontario Gateway North wants partner families to succeed!

**To find out more about owning a Habitat home, how to qualify or, about the work Habitat does, please call Hilary Kellam at 705-646-0106 ext. 205**