



CLARINGTON Fromoter.ca



Volume 1 | Issue 1

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April 2011

ROYAL SERVICE REAL ESTATE INC. FECTURE HOME of the month



See page 5 for more details.

Inside This Issue



Keeping It Local Find out why Durham Farm Fresh is best!

Page 7



Editorial	.Page 3
Feature Homes	Page 5
Home Cooking with Cathy	Page 6
Durham Farm Fresh	Page 7

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Newcastle Has A Rich History

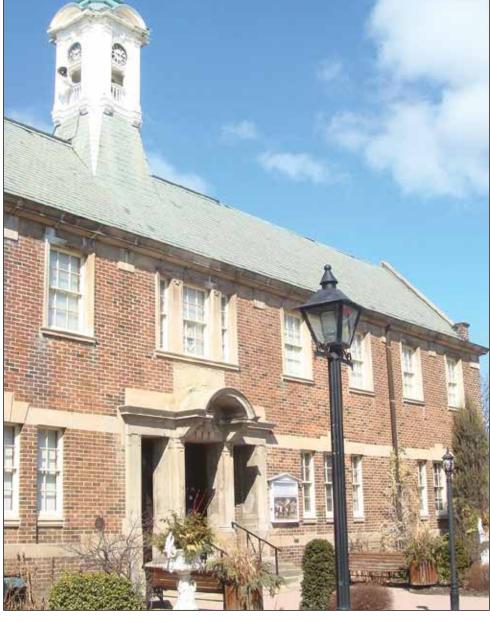
by Charles Taws

CLARINGTON MUSEUMS AND ARCHIVES

www.claringtonmuseums.com

Newcastle Village has a very interesting past. Many new residents are eager to learn fascinating facts and long-time residents are interested in preserving the past of their community. Newcastle has seen times of growth before and it has been through tough times too. Newcastle's history also includes the community of Bond Head along the shore of Lake Ontario. These two communities grew into the Newcastle we know today and it was here that some of the most important pioneers chose to settle.

In 1796 Richard Lovekin came from Ireland to settle in Clarke Township near where the Village of Newcastle would one day stand. He came to an unbroken pristine wilderness. Large trees obscured the sun at midday and wild animals were plentiful. It is recorded that he had trouble with wolves. After building a log cabin he went back to Ireland to fetch his family. An old book describes the family's arrival to their new home in 1797, "[They were] somewhat astonished, on entering [the] house, to find it already occupied by an old bear, who rushed down the stairs, without ceremony, and jumped through the window. On inspecting the house, it was found, from the quantity of leaves and brush piled up in the corner of the room, that the bear had taken up its winter quarters there." The Lovekin Family still live on their original farm. They have been on this



The hall was built in 1923 by the Massey family and later willed to the Municipality of Clarington. It has housed a theatre, jail cells and council chambers over the years. It boasts a 4 lane bowling alley, available for private parties, small meeting rooms and large main banquet hall. It is also home to Newcastle Historical Society Museum.

land for 215 years! This is the longest tenure of a property owned by one family in Canada outside of the Province of Quebec.

The settlement of Newcastle proper began in 1833 when Stephan Crandell opened a tavern in the forest. This was near the present King Ave and Mill Street intersection. In 1935 he was joined by Ezra Shelley who opened up a shop nearby. This little settlement became known as Crandell's Corners and about the same time another community to

the south, Port Bond Head, began to grow. In 1839 work began on a pier by the Bond Head Harbour Company. The directors envisioned a large community with a busy harbour, but it never overtook Crandell's Corners.

Continued on Page 4 🖾



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A Few Suggestions for First Time Home Buyers



by Sharon Vanderduim

THE VANDERDUIM **MORTGAGE TEAM** www.sharonvmortgages.com

Buying a home is one of the biggest emotional and financial decisions that you may experience in your lifetime. Most parents will agree that their first home was both a tremendous source of pride and perhaps the best financial investment of their lives.

The sooner you make the decision to buy your first home, the sooner you can get started building equity in your new home and providing yourself with a more satisfying lifestyle.

So let's get started by assembling your team of the professionals who will be working on your behalf. Please note that generally there is no cost to begin a dialogue with these team members. They are a Mortgage Specialist, Realtor, Home Inspector, Home and Life Insurance Agent and a Solicitor.

The first member on your team is your Mortgage Specialist. Choose someone you are comfortable with, as you will need to share with them personal information to help move you closer to home your Mortgage Specialist must treat your personal information confidential.

Be prepared to discuss with your Mortgage Specialist your total income from all sources; your spending habits; how secure is your job; and how much of a mortgage payment plus property taxes and utilities you think that you can manage each month. These are factors that will help to determine the home you can afford to buy.

PITH is a term you will often hear. It stands for the principal, interest, taxes, and heat. The total of these expenses should not add up to more than 32% of your gross income. Your other debts such as automobile and credit card payments comownership. Please note that bined with your PITH should

not be more than 42% of your gross income.

Saving for your down payment is often the biggest challenge in the first time home buying process. Lenders will accept your bank savings, RRSPs, gifts from parents, or a bank cash-back mortgages.

There is a financial grant of up to \$2000.00 for land transfer tax benefit for first time home purchasers. A great savings is the feature of an RRSP withdrawal of up to \$25000.00 for each purchaser for first time purchasers. Your Realtor, Mortgage Specialist, and Solicitor will advise you on these to make sure you get the maximum benefit with your purchase.

If your down payment is less than 20% of your home



Buying your first home can be overwhelming but exciting at the same time. Knowing what you can afford is a good place to start.

purchase price, you may be eligible to purchase risk insurance from Canada Mortgage and Housing Corporation (CMHC). This is

ideal for the person(s) who to purchase a home with as

has a good annual income but who has neglected to save a down payment. This option allows an individual Continued on Page 6 rouple



VanderDuim **MORTGAGE TEAM**

Sharon, Emily, Melanie & Nick

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Thank you for your continued business and support!

Home Promoter's First Edition



by Jim Abernethy, Broker

ROYAL SERVICE REAL ESTATE INC. www.jimabernethy.ca

Welcome to the first edition of the Home Promoter. Our new publication will be delivered by Canada Post to every home and business in Clarington, each and every month.

focus on our homes and community.

Our editorial will provide us with timely and important information about our local housing market and will include ideas and helpful hints about topics such as: home ownership, property taxes, property assessment, gardening, landscaping, home repairs, renovations, financing, mortgaging, investments, buying and selling your home.

If you enjoyed the Charles Tawes account about the Village of Newcastle on our front page..... stay tuned, there is more to come.

Each edition of the Home

The Home Promoter will Promoter will bring you more documented stories and tales of our illustrious past.

> Did you know that Clarington is the largest agricultural producer from the west side of Toronto to the Quebec border?

> Be sure to read the article on page 7 about our 'Farm Fresh Foods' and the many diverse foods grown right here in your backyard.

I would like to draw your attention to all of the advertisers who have supported the launch of this first edition of the Home Promoter. Please take a moment to read their advertisements. I encourage you to support these local businesses. Buying local is important and I know they appreciate your support.

If you are thinking about downsizing your present home or moving into something larger, have a look at the many properties showcased in the centrefold of this edition. Watch for the Home of the Month in each edition and please do not hesitate to call me if you would like have a general discussion about real estate.

Please feel free to contact me with your thoughts and opinions about this publication. Jim Abernethy, Editor, 1 Division St., Bowmanville, ON L1C 2Z2, 905-261-7788.

for their gym or pool.

3. SAVE YOUR MONEY!

Lastly, advice I received years

ago makes even more sense

to me now; pay yourself

first. It is necessary to have

a surplus on your monthly

budget in order to become

a saver and an investor.

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pay and deposit it into a

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The Happiness of Financial Sense



by Allison Fellowes Strike

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Upon beginning my career in insurance years ago, I was told that the average person earns over \$800,000 in their lifetime. At first, this seemingly high number incited in me a feeling of "I'm rich!" astonishment. Yet I quickly learned a fact of life that continues to challenge people everywhere; it is always much easier to spend money than to earn it.

After my first (and last) bounced cheque at age twenty-four, I realized the importance of wealth management and resolved to learn more about the topic. By age fifty-one, I've discovered that life involves much less stress and anxiety when your finances are in order -

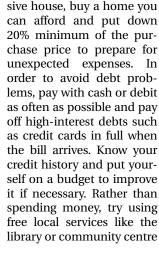
good wealth management chase of houses; rather than can indeed bring happiness.

But how can this financial happiness be attained? It takes both effort and commitment, but by following this basic advice, your future will be both more secure and more enjoyable.

1. Be prepared for life's unpredictability - disasters, accidents, illnesses, unemployment, and countless other unfortunate events can change your financial situation at any time. Make sure you have adequate life insurance, disability insurance, employment insurance, and an emergency fund so that you and your family are prepared for these circumstances. Get a high deductible on your home and auto insurance, as this will help you to stay in your insurer's good graces and to reduce your annual premium by 10%.

2. Don't spend more than you earn or become burdened by debt. Before you purchase any item, ask yourself if that item is really necessary in your life and if not, don't buy it. This concept is particularly important in the pur-

becoming weighed down by the debt of an overly expensive house, buy a home you





Learning to spend within your means is the key to financial happiness.

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Review Your Business Model



by Peter Hobb

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Why is a business successful? Let's introduce the concept of the Valuable Formulae business model that we really need to unwhich helps explain why any given business is successful. The success of a business is dependent on its business model and good business models have a Valuable Formulae. A Business model will answer the following

- WHAT products or services you sell?
- WHO buys them?
- WHY they buy them?
- HOW you make a Profit out of the transaction?

There are two specific aspects of the derstand. Firstly, HOW does your business make its money, and secondly, WHY do customers buy from you. If you clearly understand these two things you have identified your Valuable Formulae. Your customers come to you because... convenience, location, after sales service, you are the only real choice, you have a unique understanding of their business, your product/service is the best value for money and no one else can

Continued on Page 6 🖾



Looking Back at the History of Newcastle

Continued from Page 1

Crandell's Corners, soon to be renamed Newcastle, was strategically located on the Danforth Road (present day Highway # 2). This was the main east west thoroughfare. Also, some settlers felt the lake marshes were conducive to fever and sickness and stayed away from the lake front. In 1851 the two communities, Bond Head and Newcastle amalgamated as the Village of Newcastle. Although Bond Head retained its original name, in common usage it was referred to as Port Newcastle or Newcastle

By 1845 Newcastle boasted over 300 people, 2 churches, 8 stores, 1 druggist, 2 tanneries, 2 taverns, 1 axe factory, 2 saddlers, 4 blacksmiths, 2 wagon makers, 4 tailors, and 2 shoemakers. The growth was spurred on by the arrival

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Dr. Alfred Farncomb, b. Nov. 13, 1859, d. Feb. 23, 1927;

of the Grand Trunk Railway in 1856. Northrop and Lyman, a large patent medicine business, began here (Henry S. Northrop's house can still be seen at 261 Mill St. S.). One of the largest woollen mills in Upper Canada was built here, but it was short-lived. As well, Daniel Massey set up

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his implement shop in town and it grew so much that by 1879 they had outgrown the village and moved to Toronto (The main building from the Massey complex is now apartments and is located near the Foodland grocery store). Northrop and Lyman also moved to Toronto. The population of the village had grown to over 1200, but as the larger industries left the population dipped to under 800 people. In 1896 two fires destroyed most of the downtown and Newcastle's future as a sleepy village was ensured.

Newcastle is home to more Provincial Historical Plaques than anywhere else in Clarington. There are four in total and each highlights a specific episode in Newcastle's long history. One is for the Fish Hatchery begun by Samuel Wilmot in 1868. This was Ontario's first full scale fish hatchery and also included one of the country's first Natural History Museums. It was created to save the native salmon from extinction and was located west of the village along Wilmot Creek. Another plaque commemorates the Massey family. It was here that they started a business that would become one of the world's largest manufacturers of farm machinery, Massey-Ferguson. Although they left the village in 1879 they donated, in the 1920's, the beautiful Town Hall which still graces the main street. Another plaque commemorates Joseph Atkinson (1865-1948). He grew up in Newcastle under impoverished circumstances. In 1899 he became manager of the Toronto Star, made it Canada's largest daily newspaper and became a millionaire in the process. Most of his wealth was left to the Atkinson Charitable Foundation. The final plaque deals with Bishop Charles Henry Brent (1862-1929). His father was minister of St. George's Anglican Church and Charles grew up in Newcastle. He was elected first Episcopal Bishop of the Philippine Islands in 1901 and fought to eradicate drug abuse. He later became Bishop of Western New York where he promoted Chris-



Above: Inside outside of Dr. Farncomb's drug store.

Photos courtesy of Clarington Museums and Archives







helped with the design of this Newcastle landmark by supplying a picture of their family's old parish church in England; 2. Downtown Newcastle c. 1895. The large impressive building on the left is the Windsor Hotel. It was located on the southwest corner of King Avenue and Mill Street. The building was destroyed by fire in 1896; 3. Downtown Newcastle c. 1900, King Avenue looking west. The buildings on the left arose after the fire on the Windsor Hotel site. They

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tian unity and helped lay the foundations for the World Council of Churches.

There used to be another plaque south of Newcastle for the Baldwin family. Robert Baldwin Sr. Settled here in 1798. He stayed until 1810 when he moved to York (Toronto) to live with his son Dr. W.W. Baldwin. Both Dr. Baldwin and his son, Robert jr., were leading political reformers who brought responsible government to Canada.

Clarington Museums and Archives collects material for all of Clarington. We are fortunate to have some rare photos of one of Newcastle's leading citizens from the 1800's: Dr. Alfred Farncomb. He was born in 1859 and was the first pupil to graduate from Trinity College School in Port Hope to become a doctor. He studied in Toronto and London and Edinburgh in Great Britain. He opened his Newcastle practice in 1883 in a building where the Town Hall stands today. Later he operated a drug store on the main street. In 1883 Dr. Farncomb had one of 5 telephones then in operation in

the village. He married Miss Mary Coldwell and they had 3 children.

are still there today.

Clockwise (L - R) 1. Choir Practice at

St. George's Anglican Church, New-

castle c. 1895. The Farncomb family

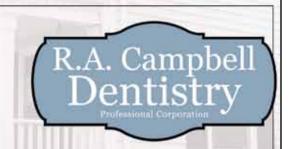
Clarington Museums and Archives has extensive local holdings that cover all of Clarington. Research fees range from \$10.00 per request for visitors to \$25.00 per hour if you'd like us to do the research for you. But, it doesn't cost anything to call our archivist, Charles Taws, to inquire if we can help you with your historical or genealogical research, please call 905-623-2734 or visit www. claringtonmuseums.com



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142 Brownstone Cres., Courtice



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140 Cove Road, Bowmanville



LAKESIDE COMMUNITY - Custom built raised Bungalow. 3 bedroom, 2 baths. Bright Open Concept . Main floor has wood floors thru-out. Custom kitchen with granite counter tops. Unique detached studio/workshop. Steps from Lake Ontario beach. Access to municipal trails and bird sanctuaries. MLS #

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110 Jones Ave, Newtonville



CUSTOM BUILT HOME - Fantastic 2 storey home on large estate lot. Connected to municipal water. Open Concept with Cathedral ceiling 4 good sized bedroom 3 baths. Huge Country Kitchen w/ ceramic floors & w/o. Master bedroom w/5 piece en suite. Main floor laundry and interior access to 3 car garage. MLS # E2063479

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by Cathy Abernethy **HOME PROMOTER CONTRIBUTOR** www.jimabernethy.com



Surprise everyone this Easter with Greek Roast Leg of Lamb!

Hello everyone,

I am delighted to be part of the 1st edition of Home Promoter. When my husband asked me to submit a recipe for our new monthly paper, my mind was swirling with thoughts all of my favourite recipes.

The recipes that came to mind are from many sources. They include recipes passed down from my mother and grandmother, my catering days, cooking courses in Niagara on the Lake, and of course recipes shared by neighbours and friends.

I knew one thing for sure. The recipes will be based on seasonal trends and foods from the bounty of our wonderful agricultural community.

So today I am going to share with you a recipe that I just recently received from Francis and Tim Tufts of Kendal.

Tim swears that this is the best tasting lamb he has ever cooked. It sounds so delicious that I am planning to pay a visit one of Clarington's many sheep farms and surprise everyone at Easter with Greek Roast Leg of Lamb...... enjoy!

compliments of Tim Tufts

Greeks generally roast their lamb with the addition of liquid until it is well done, mouth-wateringly tender and juicy. The use of butter here rather than olive oil might surprise you; however, in much of northern Greece, especially in Greek Macedonia, cow or sheep's milk butter is commonly used in cooking.

Greek Roast Leg of Lamb Compliments of Tim Tufts

1 leg of lamb (4 to 6 lb/2 to 2.7 kg) or 2 legs suckling lamb (2 to 3 lb/1 to 1.5 kg each) 6 small garlic cloves, halved lengthwise

1-1/4 tsp (6 mL) ground allspice

1 tsp (5 mL) salt

1/2 tsp (2 mL) each cinnamon and black pepper

1/3 cup (75 mL) butter, melted

1/3 cup (75 mL) lemon juice

1 tbsp (15 mL) crumbled (preferably Greek) oregano

1 tbsp (15 mL) tomato paste

Preparation

Trim fat from lamb. Cut 12 slits all over lamb; insert garlic half in each. Mix allspice, salt, cinnamon and pepper; sprinkle all over lamb. Place in roasting pan; roast in 400F/200C oven for 30 minutes. Meanwhile, mix together butter, lemon and oregano; baste lamb with half of the butter mixture. Roast for 30 more minutes and repeat basting with remaining mixture. Pour 1-1/2 cups/375 mL boiling water into pan; cover with foil. Reduce heat to 350F/180C. Roast, basting with pan juices every 20 minutes, until meat is well done and tender, about 1-1/2 hours. Transfer meat to cutting board; let stand for 5 to 10 minutes. Stir tomato paste into pan juices until dissolved. Cook over medium-high heat until slightly thickened, 4 to 5 minutes. Carve roast; place meat in warmed serving dish. Pour pan juices over meat.

Makes 6 to 8 servings

QUOTE OF THE MONTH —

"Home is an invention on which no one has yet improved." - ANN DOUGLAS

Good Advice For First Timers

Continued from Page 2

low as 5% down payment.

Ask your Mortgage Specialist to provide you with a Pre-Approval certificate or commitment. This does not commit you to borrowing any funds from a lender and may not commit the lender to loan you any funds. However this process will give you an idea of how much the lender will loan to you, how long it will take to repay your loan and the rate of interest that you can expect them to charge.

This is the time to shop and compare the various interest rates and mortgage terms that are available to you. Your Mortgage Specialist will explain to you a number of options that are offered by a variety of lenders.

Now it is time to choose the second member of your team – your Realtor.

Your Realtor will work very closely with you to find the home that best suits your needs, in both location and price range.

Introduce your Mortgage Specialist to your Real Estate Agent to make sure they are aware of all of your timelines and financial requirements. Remember they are both on your team looking after your best interests.

The June edition of the Home Promoter will offer more suggestions for First Time Home Buyers and expand on the role of your Realtor, Solicitor, Home Inspector and Insurance Professional.

In the meantime, should you find the home of your

dreams and vou're ready to make an offer, remember before you sign on the dotted line to enlist the services of your Solicitor, the third member of your team.

The role of your Solicitor is to ensure you understand your legal obligations and the terms of the Agreement of Purchase and Sale.

Should you find yourself in a situation that your solicitor is not available to give you that advice, simply have your Realtor add a condition to your offer to ensure that evervone is aware that your offer is subject to the approval of your Solicitor.

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Knowing Your Business Model

continued from Page 3

supply it and so on. There is always at least one reason why a customer will buy from you, and these reasons vary over different market segments. In relation to how you make a profit, what is it you do that allows you to generate a margin over your costs? Do you have lower costs, and if so, why? Can you command a price premium, and if so, why? It is hard to go into business and generate revenues, but what is it about your business that makes these revenues profitable? Both of the above add up to your Valuable Formulae.

And here is the real rub. In good times many businesses take their Valuable Formulae for granted — or even worse, they are not really aware of just why they are successful. However, when the external environment is changing, the dynamics of your Valuable Formulae can change and adverse outcomes can emerge. Those businesses with a "weak" Valuable For-

mulae are going to feel the pain quickly, and those with a strong Valuable Formulae may find this could erode due to the changing circumstances and the business will come under pressure. Your grip on the market will slip and this will manifest itself in reduced margins, loss of market share and declining profitability.

The key point is this. You must re-examine your Valuable Formulae and make sure what you are doing is relevant to the current market place, because if you are not doing the right things strategically, the right things will not happen in the rest of your business. Working harder and harder is not going to overcome a broken Valuable

Once you are sure your strategy is valid, consideration needs to be given to certain operating parameters to cope with the changing economic climate. I will cover those key parameters in the next edition of the *Home Promoter*.











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Getting Farm Fresh In Durham



by Tom Coleman

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Durham Farm Fresh is an exceptional group of farmers working together to promote local produce to the Durham Region community. There are more than 20 Durham Farm Fresh members in Clarington alone. From apples to zucchini, they grow fresh, top-quality food that makes you and your family healthy and strong. Oh—it's delicious, too!

Buying local means you can feel good about supporting your neighbours and having a positive impact on the local economy.

It's also good for the environment, because food travels less distance from the farm to your plate.

Watch this space in *Home Promoter* to find out what's in season in Durham Re-



Fresh from the orchard: Algoma Orchards fresh apple cider is grown, produced and packaged in Clarington. Algoma also grows and sells apples both wholesale and retail in their year-round market in Newcastle, which also carries groceries, gifts and craft items.

gion, along with fun, family friendly events taking place on our farms. Corn mazes and wagon rides are always a hit for both the young and the old! Discover the local difference—see you at the farm! Find us online at www.durhamfarmfresh.ca or call 905-427-1512.





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Local Hydroponic Bounty

Link Greenhouses was established in 1992 by Lisa and Henk Mulders. You can taste their produce from the middle of March until late November.

The cycle starts in late November when tomatoes are seeded into rockwool blocks. One month later, the one foot seedlings are transplanted throughout the large greenhouse. They are spaced out on a plastic trough, on a sloped floor. The system is called NFT. At both ends, water, containing all the required nutrients, is introduced 24 hours a day 7 days a week. It flows through the roots, down the sloped row and into a drain in the middle. From here it flows back to a storage tank where the water is replenished with oxygen and more nutrients before being pumped back to the plants creating an endless cycle. This is a very efficient sys in conserving water and nutrients. Since there is no soil in the process, only water, it is called HYDROPONICS.

Each plant is pruned down to a single stem that is clipped onto a string hanging from a wire 10 feet overhead. About 6 weeks after seeding, the first flower clusters appear. Bumblebee s are introduced into the greenhouse to pollinate the tomato flowers.

As the plants continue to grow, they approach the wire and run out of room. The solution is to strip the bottom 2-3 feet of leaves off the plant and then move the top of the plant ahead o the wire by about 2 feet. This lays the stem on the greenhouse floor and lowers it by 2 feet. By repeating this process, a plant can continue to grow 10-11 months and reach a length of 25-30 feet.

The tomatoes hang high and dry away from insects, rain and fluctuating temperatures. Insects are controlled without chemicals by employing the use of other insects.

While the tomatoes are a 1 crop per year the cucumbers

are changed three times to get the optimum yield. Cucumbers are grown the same way as the tomatoes but produce within 1 month of planting into the greenhouse. Bees are not required in the cucumbers as they are self pollinating. Insect control is the same as the tomatoes as is the watering system. Cucumber plants will grow 6 feet tall and "runners" will fill in the wire that keep producing straight and tasty cucumbers. Cucumbers are changed 3 times during the year.

Hydroponic tomatoes and cucumbers can't be beat for taste and appearance because their conditions are ideal. One taste and you'll agree that this fresh product from March-November can't be beat.



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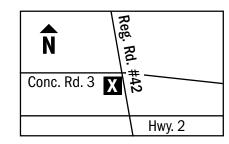
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