

to don their Halloween/Fall Festival costumes once again. Grand Opera House, 651 Mulberry St. 478/301-5470.

Oliver Nov. 9–12, 8 p.m.; Nov. 13, 2 & 8 p.m.; Nov. 14, 1 & 6:30 p.m. \$21-\$55. Lionel Bart's adaptation of the classic Dickens' novel *Oliver Twist* tells the story of Oliver, an orphan who escapes to London and is taken in by a gang of apprentice pickpockets who work for a master thief Fagin. When Oliver is accused of exposing the gang he realizes he has more friends than he'd ever thought. Fox Theatre, 660 Peachtree St., N.E., Atlanta. 404/881-2000. Ticketmaster at 404/817-8700 or ticketmaster.com.

Wesleyan College Winter Theatre Production Nov. 18–20. Wesleyan College, Porter Auditorium. 478/757-5259.

Fiddler on the Roof Nov. 20–21, 7:30 p.m. \$40/\$35. Join Tevye, humble milkman, harried husband and devoted father in a journey through secret love, forbidden betrothal, weddings, devotion, and forgiveness tempered by rejection, oppression and imminent revolution. Part of the Grand Opera House Broadway Series. Grand Opera House, 651 Mulberry St. 478/301-5470.



Right: *Fiddler on the Roof* at the Grand

Macon Mortgage



Macon Mortgage

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If you're thinking of purchasing a new home, heed this advice from Ruskin Shipp of Macon Mortgage, "Meet with your lender and pre-qualify before starting to look at houses." He states that a professional lender will guide new homebuyers through the process and help them avoid the disappointment of failing to qualify for a loan in the amount they need for the house they've already chosen.

Purchasing a home can be complicated, but the staff at Macon Mortgage strives to make it a positive experience by streamlining the process as much as possible. Residential lenders are available to answer questions about rates, mortgage types, and down payment options. Macon Mortgage offers the traditional loans for new purchases, refinance, home improvement, and investment properties. They also

offer two types of loans that are gaining popularity: Interest Only loans and "No Mortgage Insurance" loans.

Besides offices in Macon and Warner Robins, Macon Mortgage also has a comprehensive web site with loan calculators and an on-line loan application. With the loan calculator tool, clients can get an estimate of monthly payments based on the interest rate, length of loan, and type of loan. Using the on-line loan application is a quick and easy way to initiate the loan process and it can be done anytime convenient to the client.

The low interest rates of the recent past created a surge in new and refinanced home loans. The good news is that interest rates are still low, and Shipp says, "It's still a good time to buy a new home or refinance. If you haven't done it already, don't miss the boat." □

—Kim Zachman