

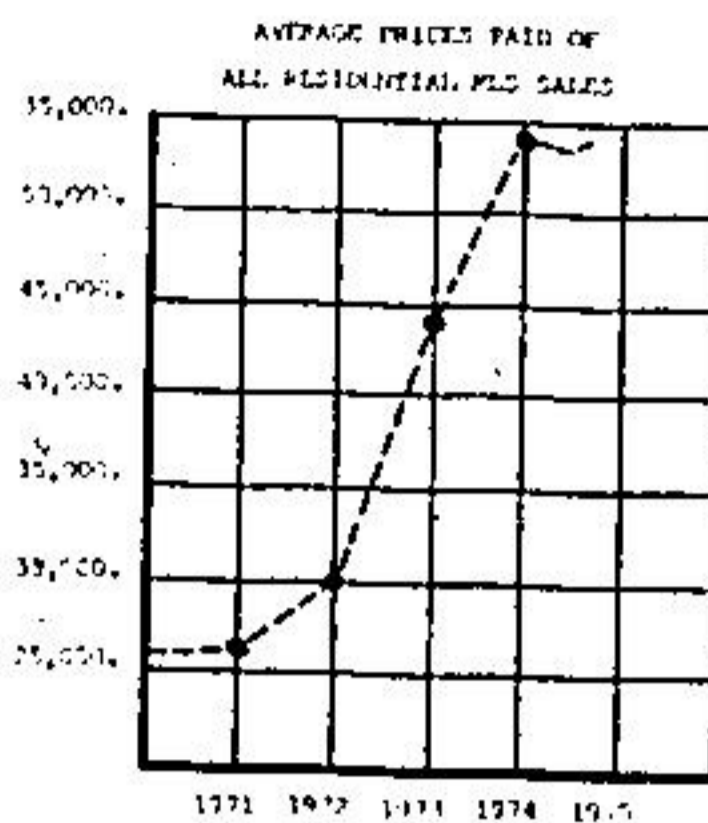
## Home demand steady

In a discussion with George Martin, Senior Appraiser with E. A. Mitchell Limited, Realtor, he was asked whether or not prices of residential real estate were continuing to rise.

He prepared the accompanying graph to show average prices of all residential sales through the MLS service of the Brampton Real Estate Board from 1971 up to June 30, 1975.

This graph indicates that average prices softened during the first half of 1975 but Mr. Martin felt that the softening period was over

and prices were rising slightly.



When asked if prices would rise dramatically again as they did in late 1973 and early 1974 Mr. Martin said they would not, but they would rise at a rate corresponding to general inflation perhaps 5 percent by the end of year.

The residential market is strong with more buyers than sellers, Mr. Martin stated, a situation that will continue as long as we have a housing shortage.

He was asked when the housing shortage would be over and his reply was "a very long time."

# Pay yourself first

There's not much question about it, most of us have always found it hard to save a little money. And, in recent years, it has become more difficult than ever - even for those who have been fairly good at it. It's getting so a buck is like an over-ripe orange - the more you squeeze it these days, the less you have left of it.

I think one of the most impressive lectures on savings I ever received was from a thrifty friend who put it this way:

"If a man can somehow manage to end up each month with only a one dollar surplus in the bank, he can feel fairly comfortable and confident. In other words, he has the sensation of standing firmly on his own two feet, even though his bank balance amounts to one paltry dollar after the month's bills have all been paid. But - if he winds up the month just one dollar in debt, then he's standing there back on his heels and will remain there day after day, never being able to quite regain his proper stance in life..."

I hadn't previously thought of a mere one dollar credit or debit in quite those terms. But the more I mulled it over, the more logical it seemed. A one dollar bill did weigh quite a lot when it was applied to one side or the other of the ledger while a man was trying to walk the shaky economic tightrope which so many of us have to tackle these days.

If the habit of saving - even a little bit of saving - is a good thing, it would be hard to think of an easier, safer and more beneficial way of doing it than investing in a Canada Savings Bond. You can buy one for as little as \$50, either in cash or in regular payroll deductions. And the annual average interest yield of 9½ percent is certainly quite attractive.

Many of us have bought, or are buying, articles of various kinds on the instalment plan. Most of us

manage somehow to meet these instalments each month after we've paid off the other expenses of running a household. We are, for the most part, extremely conscientious about meeting these commitments and often we wind up panting at the end of the month wondering how in the world we ever managed to make it.

What we don't do - and certainly should do - is get in there in the line-up of bread men, grocery men, fuel oil men, butchers and the Handy Dandy Finance

Company and make sure that we pay ourselves a little bit each month.

The best way to make this rather sensational move is to simply place ourselves in some kind of position in which we are on the receiving end of at least one small instalment a month. We somehow manage to meet the other

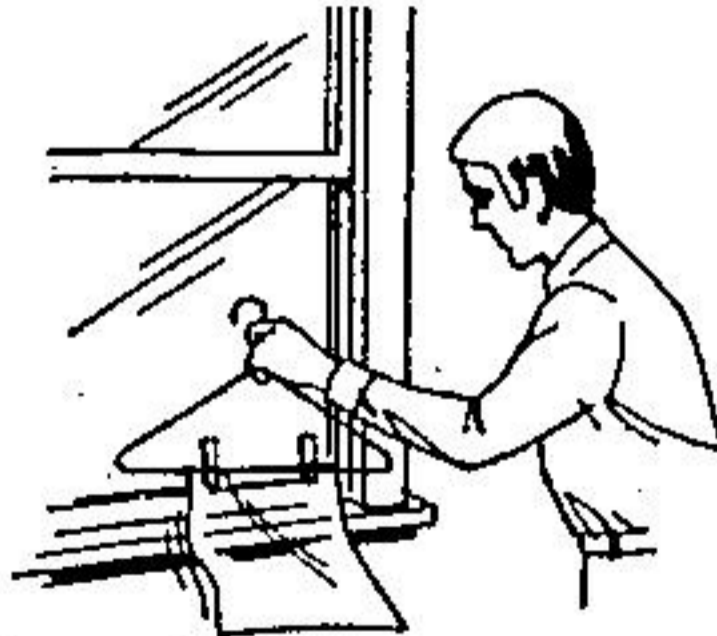
fellow's demands and shouldn't have any greater difficulty in meeting our own, once we get into the swing of it.

A person can get a little security and peace of mind by signing up for a Canada Savings Bond purchased through regular payroll deductions.

### This week's conservation tip...

#### The draft gauge

When you're sitting around the house, does a member of the family occasionally complain of feeling a cold draft? This can be difficult to locate by feeling along the bottom of a window or around a door, but here's a simple item you can make to accurately pinpoint the source of the draft.



It's called a *draft gauge* and all you need is a metal clothes hanger, a plastic sandwich bag (or a piece of light tissue paper), a pair of scissors and two clothes pins.

Cut the sandwich bag down each side and wrap one end over the cross-bar of the clothes hanger. Use the clothes pins to fasten the bag to the bar.

To check for drafts around a window, hold the gauge steady by the handle of the hanger with the plastic bag close to the edge of the frame. If any breeze is coming in, the movement of the plastic will show you where to caulk the window frame. Use the gauge on all suspected areas. You'll be surprised to discover how many spots need caulking or weatherstripping.

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