



Welcome spring to your dinner table

Winter's nearly gone, spring is hesitantly creeping around the corner and young men's fancies are lightly turning to thoughts of love.

And there's no reason why the lighter thoughts should remain the province of the love struck.

While you're dusting away the cobwebs, think light. Welcome those warming spring breezes with some light touches of color around the home and the kitchen. Treat yourself to a frilly new apron, an attractive pair of oven mitts or maybe some new colorful tea towels.

What better way to tell your family and friends that summer's on the way, than a welcome to spring get-together. Brighten up your table with a decorated casserole dish, some new place mats or a bowl of spring flowers.

If you've been eating beef and pork all winter, experiment with a spring lamb dish, and finally the perfect dessert, served in clear glass or crystal dishes.

One of my favorites is chocolate mousse.

Easy chocolate mousse

Ingredients

- 3 eggs
- 2 tablespoons (30 mL) chocolate liqueur (optional)
- 2 teaspoons (10 mL) vanilla
- 1 cup (250 mL) Fry's Cocoa
- 1/2 cup (150 mL) sugar
- 1 1/4 cups (300 mL) milk
- 2/3 cup (150 mL) butter

Place eggs, chocolate liqueur and vanilla in blender container. Cover and blend at high speed 1 minute. In a saucepan combine Fry's Cocoa and sugar. Stir in milk. Add butter. Cook

over medium heat, stirring constantly, until butter melts and mixture is hot. Turn blender speed to high and slowly pour hot cocoa mixture through top opening. Continue blending 1 minute. Pour into glass serving bowl or individual dessert dishes. Cover and chill several hours or overnight. Serve with sweetened whipped cream. Makes 6 servings.

If you would like some more of my favorite cocoa and chocolate recipes in "Cocoa Rediscovered", write to me at: 3 Church St., Suite 201, Toronto, Ontario M5E 1M2.

By Denise Ryan

Casual credit card use creates unneeded debts

By Lyman MacInnis, CA

In these days of lay-offs, plant closings and unemployment, it's no wonder personal bankruptcies continue to run at record levels.

What is surprising, however, is that financial counsellors and trustees-in-bankruptcy continue to attribute much of the problem to misuse of personal credit. They're right - but we should all know better.

Plastic money -- the ubiquitous credit cards --

Dollar Sense offers general financial advice by members of The Institute of Chartered Accountants of Ontario.

have been part of our daily lives for many years. In the 50's and early 60's, it was the department store and service station charge cards. By the mid-60's, the general purpose charge cards began to appear -- and people were carrying,

potentially, a large part of their total worth in their pockets and purses at all times.

Each card, and of course anyone could have several, allowed the holder to run up debts of \$1,000 or even more. No cash changed hands and a single shopping spree could create new debt of \$5,000 or more.

Many people got into financial trouble then, when the card idea was relatively new, but by now most of us should be using our cards purely for their convenience -- a substitute for cash not an alternative and easy way of borrowing.

You may not be on the brink of bankruptcy because of your credit cards -- but they're probably causing you to spend more than you'd like. If you'd like to prevent that, here are a few simple rules:

• Carry as few cards as you can possibly get away with --

say one general purpose card and, if you must, one from the department store you shop at most.

• Never, ever, throw away a credit card receipt. Keep them, record them & know, at any given moment just how much is owing on each of your credit accounts.

• Set yourself a credit-buying limit every month -- the amount you can pay easily, before interest charges will apply -- and promise never to exceed it.

• If you plan to make a major purchase for which you must use credit over an

extended period, borrow from the bank. The discipline of having to arrange a loan will check your spending impulses, and you'll pay much less in interest.

Sticking to those rules will make the credit card work for you, not against you. But if you feel you

cannot do that, then cut up your cards into little pieces and be done with them. You'll be happier, and better off financially, if you do.

Lyman MacInnis is with Touche Ross & Co., Chartered Accountants in Toronto.

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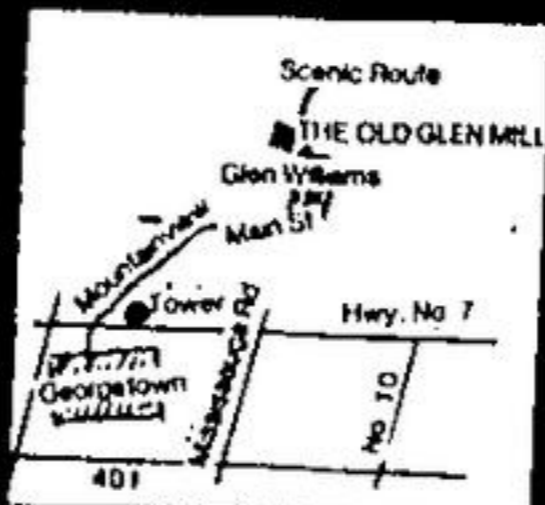
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