

AUTOS FOR SALE

1974 MERCURY MONARCH AM-FM cassette, 78,000 miles, p.s., p.b., \$700.00 or best offer - 877-7710 (es)

1973 COUGAR XR7 very good condition, low mileage, \$2,400.00 or best offer. Call Ken - 877-4921 (es)

1984 CHRYSLER NEW YORKER, Fifth Avenue Edition, 37,000 mi. grey - 855-4753 (es)

1981 DATSUN 510 Hatchback, good condition, \$2,200.00 O.B.O. - 877-3624

1977 TOYOTA CELICA hatchback, 5 speed, recently certified, 8500 or best offer - 853-7494 (es)

1984 P8000 2.8i, V6, AM-FM cassette stereo, excellent condition, new Michelin's, asking \$6,800 - 853-9254 or 298-7050 (es)

1981 DATSUN B310. One owner, 2 door, 4 sp., new tires, \$2,000 - 853-2696 (es)

1979 CORDOBA, 45,000 miles, front end damaged, \$500 or best offer - 877-0396 (es)

1978 DATSUN B210, 2 dr., 4 cyl., 4 spd., radial tires, \$975.00 - 853-2696 (es)

1984 PONY Deluxe, 5-speed, excellent condition, AM-FM stereo cassette, low mileage, \$8,000 new, asking \$4,750 - 453-4389 (es)

1979 JEEP Renegade, as is, good for snow plowing, call after 6 - 877-2977 (es)

1985 MAZDA 626LX, 5 speed, 5 door, AM-FM cassette, Excellent condition, \$10,500. Phone - 877-8212 after 6 p.m. (es)

1984 BUICK REGAL, 4 door, v8, medium blue, certified, make an offer - 853-0382 (es)

1975 PONTIAC PARI-SIENNE, \$800, or best offer. Call after 6 - 873-0140 (es)

1974 GM CAMPER SPECIAL TRUCK, Dual rear wheels, rebuilt 452, rebuilt trans., excellent condition, \$3,200.00 - 877-1827 (es)

1981 BUICK REGAL LTD., loaded, one owner, excellent condition, certified, \$5,900. - 877-5427 (es)

77 CHEV CAPRICE CLASSIC, p.s., p.b., snows on extra rims, runs well, as is - \$700. - 877-0881 (es)

1978 DODGE OMNI, automatic, power steering, power brakes, \$1,300.00 or best offer. Certified - 853-3658 evenings or weekends (es)

85 HYUNDAI PONY G.L., 24,000 km, auto., p.b., sunroof, am-fm cassette, rustproofed, excellent condition - \$2,250.00 - 877-9144 (es)

73 CUTLASS, Body, engine, good condition, some frame damage - 853-2349, ask for Tom (es)

1980 GRENADA, new brakes, new rad, air conditioning, p.s., p.b., rebuilt engine, certified, \$2,200.00 - 877-0434 (es)

1981 MAZDA GLC, 2 door, 4 cylinder, low mileage, am-fm cassette, one owner, certified - 853-2696 (es)

79 ACADIAN 4 door, automatic, air condition, will certify, \$1,550. - 877-1503 (es)

1977 DODGE ASPEN v8 318, as is or for parts \$125.00 - 873-0471 (es)

1980 LeBaron, 318, auto, p.s., p.b., p.w., p.t., sunroof, good condition, runs well, \$2,500, certified. Call Paul - 877-4300 (es)

1979 FORD LTD Country Squire wagon, air, AM-FM, roof rack, new battery, 877-0434 (es).haust. Certified, asking \$2,450 - 877-5428 (es)

1976 CHRYSLER NEW YORKER for parts, \$150.00 - 873-1132 after 5 p.m. - ask for James (es)

1983 ALLIANCE, 4 speed, rust free, 65,000 mi., certified. Must sell by March 10, \$3,700 or offer - 877-5587 (es)

1986 GREY MUSTANG LX, 2 door, 4 speed, power steering, and brakes, am-fm, premium sound, 35,000 km \$8,500 - 877-7008 after 6 (es)

1979 CHEV IMPALA, needs some work, v8, 205, new brakes, tires, battery, \$800.00 or best offer - 873-1198 (es)

1981 Mercury Zephyr, 2 door, 4 speed, 4 cylinder, Good condition, \$1,800.00 - certified - 877-8679 (es)

1983 TOYOTA CELICA GTS, 5 speed, power sunroof, steering, brakes, mirrors, AM-FM cassette, new exhaust, tires, rad. - 877-6056 (es)

75 PLYMOUTH Valiant, excellent condition, low mileage, \$1,200 certified - 877-8678 (es)

1978 MUSTANG II, v8 engine, power steering, power breaks, in good condition, best offer - 877-3495 (es)

1979 DODGE ASPEN R/T, certified in October, new tires, front brakes, - 877-6768 evenings & weekends.

1981 HONDA CIVIC, 2 door, standard trans, 66,000 kms, excellent condition, \$2,800.00 certified. After 6 p.m. - 877-4195 (es)

1983 RED MUSTANG XL, hatchback, 2 door, sunroof, 4 cyl., 83,000 km, 4,500 firm certified, dyes - 873-0434, nfs - 853-2037 (es)

1973 CUTLASS 5, a lot of money put into motor, custom paint job - 877-6352 (es)

AUTOS FOR SALE

1980 MUSTANG
4 cyl., AM-FM, original paint, radial tires.
\$1,600.00
PHONE
853-2696
09148-0104-0204

Master gardener's

The Ontario Master Gardener Program celebrates its second anniversary next month as a successful and growing venture to encourage home gardening in the province through trained volunteers.

The program is a Ministry of Agriculture and Food initiative sponsored locally by horticultural societies. It has grown to include more than 230 volunteers who have provided in excess of 8,000 individual, home-gardening consultations in 13 communities.

"We are not surprised the program is so popular," said Jack Hagarty, director of the ministry's rural organizations and services branch. "Gardening has always been an essential part of agriculture and a favorite pastime on Ontario. The program has capitalized on its appeal and, we think, will continue to grow."

Started as a pilot project in three areas, the Ontario Master Gardener Program attracts experienced gardeners, who volunteer their time for most of the growing season. They are recruited by horticultural societies and must complete 40 hours of volunteer work during one year of training to qualify as Master Gardeners.

MOTORCYCLES

1975 YAMAHA RD350, excellent condition, many accessories, best offer - 877-0739, ask for Barry (es)

MUST SELL! 1979 CB 750K with ferring 3000 km \$1500.00 - Call Roy - 877-6164 (es)

Do it yourself for retirement investing

Whether you are an experienced investor or merely a dedicated "do-it-yourselfer", you have probably been attracted by the opportunity to manage your own portfolio or to make your RRSP contribution in the form of assets you already own rather than in cash. On the other hand, you may have been somewhat deterred by the uncertainty and risk of self-directed investing. Although self-administered plans have the potential to offer a higher return than virtually any other type of RRSP investment, some investors end up losing precious retirement dollars.

First City Trust Branch Manager, Terry McIntyre, of Brampton, believes that the three most important factors in determining the success of a self-directed RRSP are capital adequacy, knowledge and time. It is worth looking at these factors individually.

Most financial advisors suggest that, unless you have a minimum of \$10,000 in your plan, the annual fee represents too high an expense in relation to the level of assets in the account. (For example, First City's self-administered plan fee is one of the lowest in the market at \$95 per year with no additional transaction charges, yet this still represents an expense rate of almost 2 per cent if you have only \$5,000 in your self-directed plan.) They advise that you are almost certain to achieve a better return with a guaranteed investment-type RRSP. Of course, it is better to transfer-in (tax-free) the proceeds of an RRSP you already own rather than to start from scratch.

Because your self-directed RRSP can only be as good as the investment decisions you make for it, the second important factor, knowledge, is critical. This includes knowledge both of the product and of the market. Not everyone realizes that under the terms of the contract, the plan holder is solely responsible for ensuring that all his investments conform to Revenue Canada legislation governing the eligibility of investments. A partial list of eligible investments includes common stocks and preferred shares of companies listed on a prescribed Canadian stock exchange, options, deposits of money in a Canadian bank, trust company or credit union, government bonds, trust company guaranteed investment certificates, certain units of a mutual fund trust, and certain mortgages secured by real property located in Canada. Unqualified assets include gold or other precious metals, art, and antiques, shares of almost all private corporations, commodity futures, and real estate. Adding an unqualified asset to your RRSP exposes your plan to a significant tax penalty. This is to be avoided for obvious reasons.

"The 10 per cent foreign ownership limit within an RRSP can also cause problems for unwary investors," said McIntyre. "This 10 per cent is based on 'book value' (original cost), not market value, so special care must be taken in this area also. A 1 per cent per month tax penalty is levied on the excess and this can be very costly."

Yet another area in which the prospective investor must acquire some expert knowledge is the legislation on capital gains. This matter is too complex to treat satisfactorily here but it has a significant impact on the way investors choose to structure their self-directed plans. This is especially true if they plan to "sell" or contribute in specie any personally owned assets to their self-directed vehicle.

Of course, technical knowledge about the product is only the beginning. McIntyre stressed, "The whole point of opening a self-directed RRSP is the conviction that you can obtain a better rate of return than you would with a guaranteed investment or investing under the direction of a professional money manager. Even if you avoid the mistakes mentioned earlier in this article, you are not likely to earn significantly higher returns unless you have an intelligent, well-planned strategy for acquisition, diversification and disposal, and a well-developed sense of what is happening in the market. Many people who own self-directed plans get around this by relying very heavily on their brokers to make their investment decisions, but in any case the key word is confidence either in your advisor's forethought and judgement or in your own."

This brings us to the last of the three vital elements for success - time.

Tourism booming on Bermuda Island

1986 - A Banner Year for Bermuda Visitors

1986 was the second best year in Bermuda's tourism history with 458,845 air visitors and 132,950 cruise visitors. This accounted for a 13.08 per cent increase over 1985 figures and was just 6.5 per cent less than the highest year in 1980's American visitors were an integral part of this upward trend with an overall 12.03 per cent increase. They came from all across the U.S. with particular increases from the Southeast (27.9 per cent), Midwest (30.01 per cent) and from California (40.17 per cent). Bermuda continues to maintain a 40 per cent visitor return rate.

Bermuda offers tempting choices to visitors - whether by land or by sea. In 1987, the island will welcome 190 cruise ship calls beginning earlier in the year on April 13 and extending through November 19. This compares to the shorter May 5 - October 20, 1986, season with 153 calls.

A variety of cruise lines are represented on the schedule and departure ports line the Eastern seaboard, including Boston, New York, Philadelphia, Wilmington, Newport News, Charleston, Fort Lauderdale and Cape Canaveral with gateway cities across the country.

Docking in Bermuda varies from cosmopolitan Front Street in Hamilton (known as the Harrod's of the West with European and British merchandise available 30 - 50 per cent less than in the U.S.) to the colonial town of St. George's, respectively with history. Several ships anchor in the turquoise waters of Grassy Bay or the Great Sound.

Detailed information can be obtained by contacting any one of the five U.S. offices of the Bermuda Department of Tourism office or by going directly to each visiting cruise line. This year's schedule includes: Bermuda Star Line, Carnival Cruise Line, Chandris Fantasy Cruises, Cunard Line, Home Lines, Ocean Cruise Line, Royal Caribbean Cruise Line, Royal Viking Line and Sun Line Cruises.

New Attraction - History Doesn't Stand Still in Bermuda

St. George's, the colonial town and original capital of Bermuda, will host a contemporary "Bermuda Journey", which is the title of the new multi-media, audio-visual presentation on the history, culture and heritage of Britain's oldest colony. Beginning April 1 and running several times a day in the Town Hall of St. George's, the half-hour show can be a visitor's guide to both old and new Bermuda.

The show was developed and produced by the makers of "The New York Experience" and "South Street Seaport Experience."

Admission for adults is \$3.50 with discounts for groups, children, senior citizens, and students.

Be Our Guest - The Allure of Bermuda's Varied Accommodations Fourways Inn Expands to New Cottage Colony

One of the Island's finest restaurants is now truly an Inn, enjoying the special designation of a uniquely Bermudian "cottage colony." Five luxury cottages, consisting of suites and doubles, have been added to the garden setting of Fourways Inn to welcome 40 guests. With private patios, harbor views and the restaurant, this new property will no doubt continue to enhance Fourways' premier status.

New Harmony Club: For Couples Only

The Trusthouse Forte property has broadened its appeal to satisfy

young professionals, sophisticated older travellers and lovers of all ages. Harmony Hall is now Harmony Club and it's for "couples only."

Visitors enjoy an intimate, romantic setting much like that of an English country house. With keen attention to traditional details, Harmony Club offers an all-inclusive holiday, focusing on formal evenings, nightly cocktail parties, dinners with a different cuisine each evening and free admission into several of Bermuda's nightclubs. During the day, guests are encouraged to traverse the Island (each couple receives unlimited use of a moped) and make the entire island a part of their holiday.

The Bermudianna: A Shopper's Delight

Another Trusthouse Forte property, the Bermudianna, overlooks the sparkling lights of the Island's capital, Hamilton, and the small private islands in the Great Sound so demanding of Newport-Bermuda Race sailors as they navigate to the Royal Bermuda Yacht Club.

The Bermudianna Hotel, a large modern resort, is undergoing a \$2 million renovation project which promises to be of interest to visitors who cherish the property's proximity to the shops of Front Street in Hamilton, at which they can purchase European goods for 30 per cent less than in the U.S. Improvements in waterfront rooms and graciously appointed main areas will add flourishing touches to the garden-set property. An exchange program with the third THF property, Belmont, adds first-class golfing and watersports.

Marriott's New Castle Harbor Resort in Full Swing

Bermuda is well-known for retaining its traditional qualities yet the island has never resisted positive change. The Marriott Corporation rejuvenated one of Bermuda's venerable "institutions" with an extensive renovation project during early 1986.

Capitalizing upon its private beachfront location and architecturally-noted original buildings, the new Marriott Castle Harbor Resort now can host 1,000 guests.

With a new section which complements the original structure, Bermuda's first gourmet Japanese restaurant, a challenging 18-hole gold course designed by Robert Trent Jones, and accessibility to water sports of all kinds, Marriott's Castle Harbor is among Bermuda's finest full-service resorts.

Discriminating vacationers and large and small convention groups will now enjoy the total resort experience offered by Marriott.

The Bermuda Collection's Charming Attributes

The "Dine-Around" plan has become an institution for guests who stay at any one of the Collection's elegant seven member-properties. Introduced last summer, the plan enables guests to enjoy a variety of dining experiences in settings which combine stunning Bermuda scenery with world-renowned Bermudian hospitality and international cuisine.

Several of the Collection's properties are in the process of a \$4 million renovation project including Cambridge Beaches' extension of its Mangrove Bay dining terrace, The Reef's newly-constructed outdoor deck with bar and restaurant, and Lanana's completion of additional master waterfront suites. All will be completed by March 1.



Sharpshooter Chris Wilkinson of Stewarttown Senior Public School attempted to prove what affects the accuracy of a weapon as his science project for the Stewarttown Senior Public School Science Fair Feb. 18.

His calculations and conclusions were based on the power of the air, wind, the marksman's distance. His was one of about 170 projects at the science fair. (Herald photo)

A perfectly timed losing finesse

Partnership agreement will allow you to decide which of your bids are forcing after the opponents have over-called an opening one-no-trump bid. The common approach is that a minimum bid of a minor suit at the three-level is simply competing. On the other hand, when you are forced to bid your major at the three-level, it is better to play that bid as forcing since it gives the partnership more options in arriving at the best game contract. That's the way it went today South's bid of three hearts was forcing and North was happy to carry on to game. Oddly enough, as the spades were situated, three no-trump would be unbeatable, but four hearts tested the declarer somewhat.

Spades were led and continued, and declarer ruffed the third spade high. If declarer draws trumps and carelessly plays a club to the queen, he will be set, since West will later take still another club trick. Declarer gave himself his best chance. He drew trumps in three rounds, noting that East had three hearts to go with his six spades. Then he played the diamond queen and a diamond to his king, noting that East followed suit both times. East could therefore have no more than two clubs. Declarer now cashed the ace of clubs, played a diamond back to his

NORTH 2-14-87			
♠ Q 6 4			
♥ A K 8 4			
♦ Q 6 4			
♣ A Q 5			
WEST			
♠ 9 7			
♥ 3			
♦ 10 9 8 3 2			
♣ J 10 7 6 2			
EAST			
♠ A K J 10 5 3			
♥ 10 6 5			
♦ J 7			
♣ K 9			
SOUTH			
♠ 8 2			
♥ Q J 9 7 2			
♦ A K 5			
♣ 8 4 3			
Vulnerable North-South			
Dealer North			
West	North	East	South
Pass	4 NT	2 ♣	3 ♠
Pass	Pass	Pass	Pass
Opening lead ♠ 9			

FOUR BEDROOM BRICK BUNGALOW

New windows, 2 brick fireplace, extra insulation, new carpet, new pool 2 yrs., 18x36 w/heater, sauna deck, interlock with built-in bbq, central vacuum, new kitchen w/sunshine ceiling, basement fully insulated w/new windows, fenced yard, W & D Neg., look at this fast.

LOOKING FOR A GREAT GET-AWAY

50 acres hardwood bush. Stream on the property less than 1/4 mile from Bear Lake. Dream location for a cottage \$1000. down then to hold the mortgage. Price \$10,000.

HOUSES NEEDED! - Thinking Of A Move Call Me First!!!