

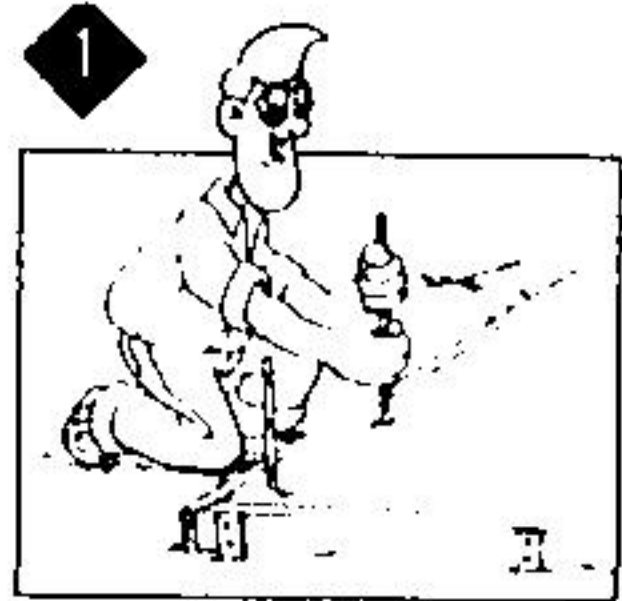
CONCRETE ADVICE

How to Build with Masonry.

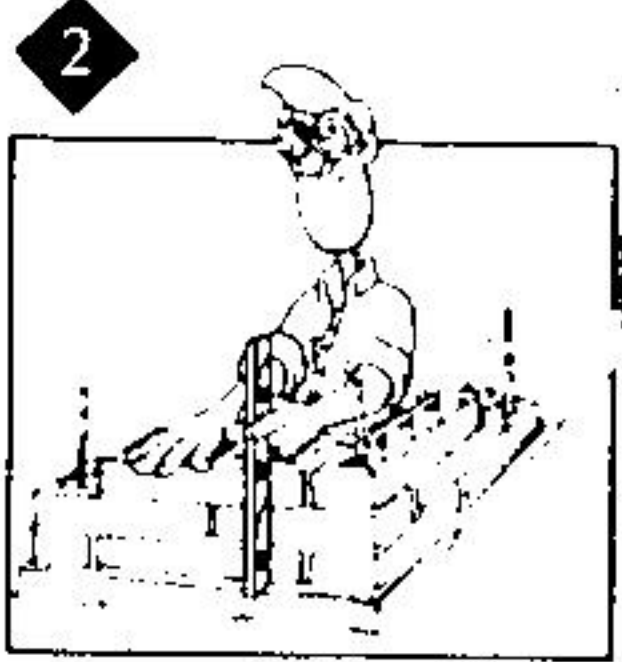


Would you like a brick bar-b-que, a masonry planter or wall for your garden, or a masonry retaining wall? Anyone who wants to can work with brick or blocks well, to make structures that are both useful and good looking.

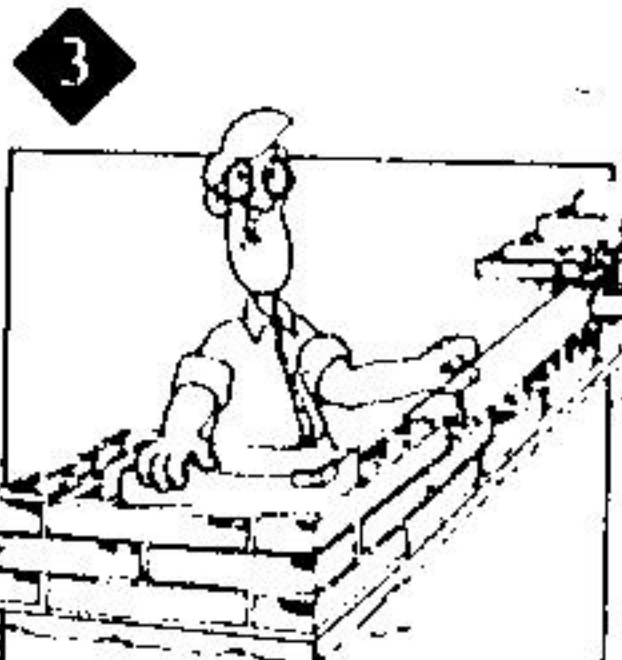
Choose the location carefully, make sure the area is well drained and tree roots will not be a problem. Also make sure you check building codes, local by-laws and your property line.



1 To illustrate the approach we will use a planter project. The supporting slab starts with a trench 10 to 12 inches deep and 16 inches wide to allow for 2, 16 inch concrete blocks and a 2 inch allowance on each side. Dig the trench slightly longer than the planter desired. Fill the bottom of the trench with 6 inches of crushed stone or gravel. Then assemble forms to make a 16 inch wide by 4 to 6 inch deep slab. Place a 1/2" steel reinforcing bar into the forms approximately every 4 feet that will extend about 12 inches above the slab. Check your spacing so that the reinforcing bars will fit through the cavities in the concrete blocks.



Mix and place Sakrete® Concrete Mix (available from your local building supplies dealer) into your prepared forms. In the final smoothing of the slab, taper the edges of the concrete downward very slightly — no more than 1/8 inch — to provide a runoff for excess moisture.



Keep the concrete moist for 48-72 hours then remove the forms. Mark a baseline 2 inches from the front of the slab with a chalk line. Lay out the first layer of blocks, allowing 1/8 inch between each. Use a pencil and mark their location on the slab. Drive stakes at the corners of the project and stretch string lines between them at the proper height for the first layer.

Dampen the slab with clean water. Mix Sakrete® Mortar Mix — just add water. All materials are available at your local building supplies retailer.

2 Start at one corner and trowel a 3/4 inch bed of mortar just behind the chalk line long enough for 3 or 4 blocks. It should be the full width of

the block you have chosen for your project. For this planter, 4" x 4" x 16" concrete blocks are recommended. Lay the first corner block and tap it level. Butter the end of the next block and press it down into the mortar against the first block creating a 1/8 inch joint. This first corner will provide the reference for the balance of your wall. Plumb the corner in both directions using a level and a straight edge.

3 Next do the other corners, making sure the tops of the blocks are level with your string line. Lay more mortar and fill in the first layer of blocks. Joints between subsequent layers of blocks should only be about 1/8 inch thick. Once the first layer is complete start building up the corners. Use level and straight edge frequently.

With the help of a mason's string line fill in the layers between the corners, cutting off excess mortar with an upward sweep of the trowel. When you reach the chosen height for your planter, cap the walls with a solid block (see illustration).

Let the mortar set. Thumb point hard then finish all joints in a V-shape or concave fashion. Wipe off any drippings with a clean burlap cloth.

Allow a few days for the mortar to set then parge the inside of the planter with about a 1/2 inch thickness of Sakrete® Mortar Mix. This will prevent roots and moisture from penetrating the exterior of the planter. Allow this coating to set for 3 or 4 days.

Now place your soil mixture into the completed planter and add the flowers and shrubs. Sit back and enjoy your project.

Businessman's 'own' cash in need too!

By Johan van't Hof, CA

(NC)—What if you are a small businessman with a good enough year behind you to net you \$100,000 — give or take — in salary and dividends. Not a bad "what if" scenario.

But what if you are also not sure about the best way of handling that money now that you have earned it. What should you do?

Step one: consult a professional financial adviser. Preferably an independent one with no axe to grind — like selling mutual funds, common stocks or insurance. Or even real estate. So where do you find such a non-aligned adviser? Easy. Ask your chartered accountant. Chances are his firm has several independent advisers on hand.

The benefit here is that such advice could come as an add-on to your usual auditing and accounting services, and therefore should be reasonably priced. Regardless, it will be worth it.

How does your financial adviser operate? He will start by analyzing your goals and objectives, taking your priorities into account. Then he'll advise you on how to achieve them. The rationale is that if you do not have clear-cut goals, your spending could become haphazard — which is a good way to fritter money away. Your adviser will steer you around this.



Next he will get a feel for what sort of person you are. For example, whether you're a risk-taker or totally risk-averse. He needs to know so he can tailor his advice and help him establish a pattern as to what you want to achieve — and how to achieve it.

That done, he will come up with a personal financial plan that won't play havoc with your values or your lifestyle — nothing that goes against the grain.

Now it becomes a straight number pushing situation: cash in, less fixed expenses like shelter, food, clothing and entertainment. What's left over is discretionary income, which is what's available to you to help you achieve your objectives.

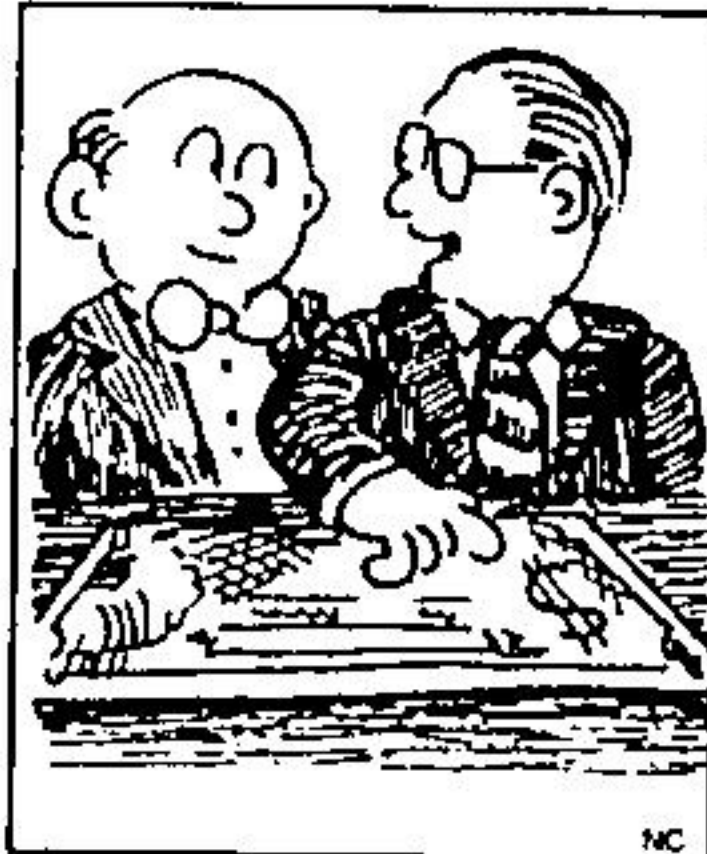
What you do with this discretionary income, of course, is strictly your own decision, but with input and advice from your financial planner, it can make all the difference.

Depending on what you want, and what route you want to go, your planner will advise you in broad areas as to where you should put your money, whether it be the house, RRSP's, the stock market, mutual funds or real estate. In each case, though, he will point out the risks, benefits and pitfalls.

One thing your planner will not do, however, is to recommend a specific investment. So don't expect any hot market tips. His job is to keep you on the right financial path to help you get where you want to go.

For CA's advice on TV — see Your Wealth, available on broadcast channels in Ontario and on satellite across Canada, or see Money in the Bank, on your community cable channel.

Moneycare is general financial advice by Canada's chartered accountants. Johan van't Hof is with Pannell



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