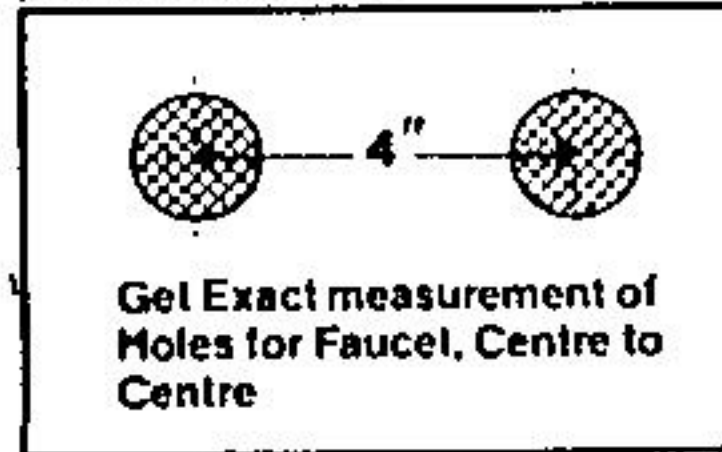


How to replace faucets

Before you even contemplate buying a replacement faucet examine your existing installation very carefully. Check the distance between centres, check access to the areas where you will have to work and check with your hardware dealer to be sure that you have all the tools that you will need. Never start the job on a Sunday or a holiday when the hardware stores will be closed in case you run into trouble. Many of the new faucets can be installed without soldering or tools.

Be sure you purchase the correct faucet

* There are many sizes, types and styles of faucets. Be sure you are purchasing the correct faucet as the replacement for an existing one. Many faucets are not interchangeable.
* Before purchasing a replacement faucet, get an exact measurement of the holes for the faucet, centre to centre. To be doubly sure, remove the old faucet and take it along when making the replacement purchase.



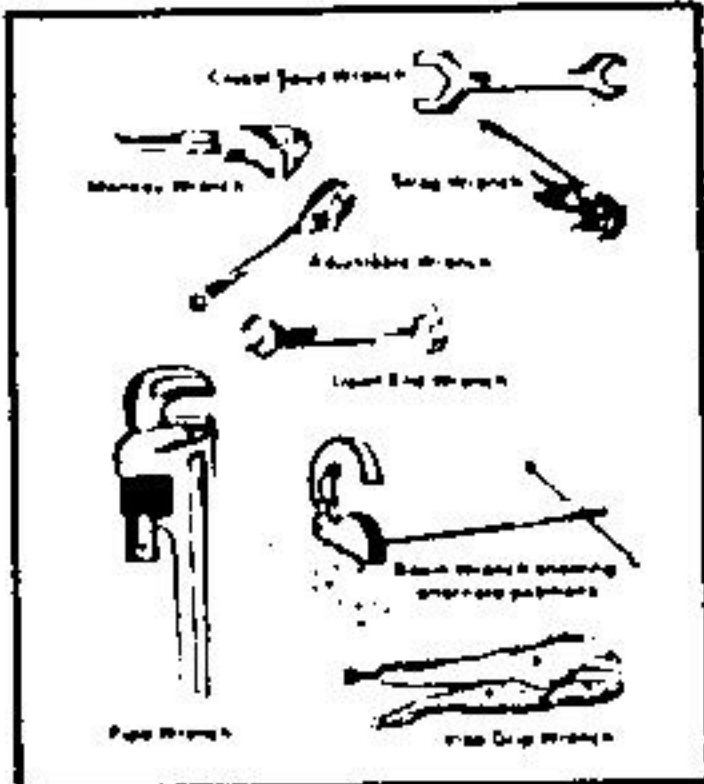
Get Exact measurement of Holes for Faucet, Centre to Centre

* There are many different types of

mixer faucets. Use care in selecting the correct one. The style is optional, but the size must be correct.

* After purchasing the faucet, read the manufacturer's instructions for installation carefully. Follow them exactly. **Importance of using the correct tools**

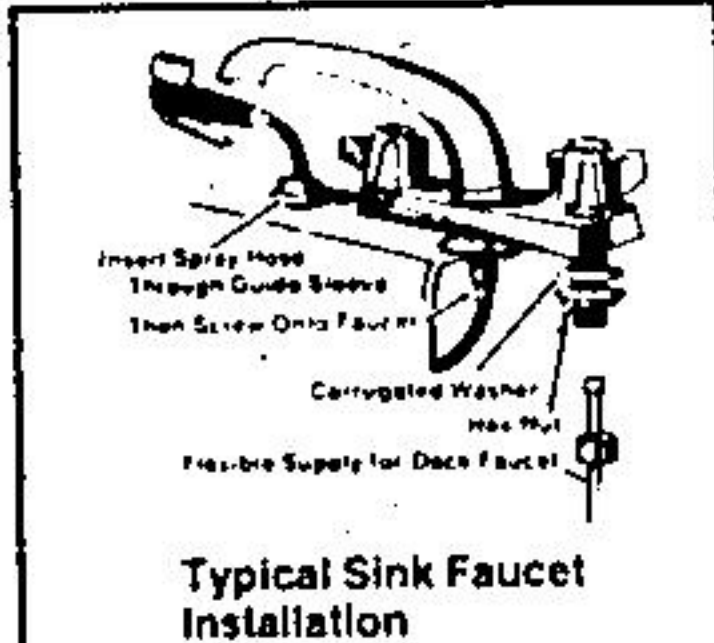
* Removing stubborn plumbing fixtures can be a problem. It is very important that you use the right tool for each job, the illustration shows a number of wrenches designed for specific plumbing jobs.



Before you start the job be sure you have the right tools to work with the type of pipe you have in your house. Older houses often have galvanized iron pipe, newer houses have copper pipe with soldered connections and now

plastic pipe with cemented joints is making its appearance. Your Hardware dealer can advise you on what is involved in working with each type of pipe.

* The typical mixer type faucet also comes equipped with a spray hose.
* Mixer faucets for kitchen sinks are usually of the 8" variety, although they are also available in 6" and 4" sizes. There are two basic types — the exposed deck, and the concealed deck type. The exposed deck type has a chrome housing above the sink as illustrated, while the concealed deck type has only a flange exposed just below the faucet handles.



* All faucets of this type come with manufacturer's installation instructions. Read these instructions carefully and follow each step for a good installation.

Booklet takes drudgery out of planning

(NC)—The long and the short of planning your finances is that your list of expenses is long and the list of your income is short. In fact, a free booklet on financial planning has nine lines on which to list your income but 70 for your expenses. While that may seem disheartening to those of you who want to take a serious first step at financial planning, it's really a great aid.

The most difficult part of planning your finances is getting a good handle on how much you spend. By providing a comprehensive list of expenses, from the obvious ones such as mortgage or rent payments to the less obvious ones such as video tape rentals, the publication takes much of the drudgery out of financial planning. You don't have to draw up a list of expense categories because they're already written down.

Produced by the Canada Life and Health Insurance Association, "Planning for Success: Taking Charge of Your Financial Future" is prepared for typical Canadians, much like yourself, who are struggling to make ends meet, who want to go ahead in life, who want to make the best of their opportunities.

But the booklet goes beyond assisting you in developing a "snapshot" of your current financial situation. It offers ideas on how to improve your income and lower your expenses. Among the suggestions are bartering baby-sitting services with neighbours who have children the same age as yours, clipping coupons, buying sale items in bulk, upgrading your skills and starting your own business. Regardless of your financial situation, there's something you

can do to make it better.

Because financial planning is an ongoing activity "Planning for Success" provides guidance on setting financial objectives for three and 10 years down the road and for retirement. It talks about the role of government, employer and personal re-



UNDERSTANDING YOUR FINANCES
Isabel Wegg

irement plans.

Other sections deal with saving money, protecting your assets, home ownership, tax-deferred savings such as registered retirement savings plans, types of investments, and government and employer benefits.

The booklet even discusses the importance of a will to maximize the value of your estate and to minimize taxes, expenses and disagreements when you die.

To round out your understanding of financial planning the booklet talks about the roles and services of some advisers you may want to consult, including accountants, bankers, life insurance agents, investment counsellors, lawyers, mortgage brokers, mutual funds salespeople, real estate agents, stockbrokers and trust officers.

For a free copy of "Planning for Success: Taking Charge of Your Financial Future" call the Information Centre toll-free at 1-800-268-8099 from anywhere in Canada.

About routers

The router is probably one of the least utilized of all portable power tools. A major manufacturer submits that over 75% of all routers sold are either never turned on or turned on only once. They are received as gifts or bought after reading an article in a how-to book that shows all manner of exotic accomplishments. Then when the tool is taken home and tried out many things become instantly evident.

First, the router is a frightening tool to the uninitiated. It spins a cutting bit at anywhere from 18 000 to 28 000 RPM's, emits a high pitched scream, and when applied to a piece of wood, throws chips and sawdust in all directions.

Now that we've told you the scary

part we can go to the good news. There are many, many things you can do with a router that are almost impossible to accomplish otherwise. You can put a beautiful finished edge on a project — whether an ornamental Roman ogee or a plain rounded edge. There is no easier way to finish the edge of a plastic laminate counter than with a router equipped with an edging bit. With a dovetail jig anyone can make dovetail joints that are the hallmark of fine furniture. With your router table mounted, you can make mouldings, joint wood for gluing and any number of other tasks.

If you have a router and haven't used it, pick up one of the many good books that are available on the use of the router. Better still, there are courses and seminars being offered by adult education institutions and woodworking

shows around the country. Ask your librarian for woodworking publications that list these events.

You can certainly learn on your own, too, if you are willing to sacrifice a few pieces of scrap wood. First and foremost, be sure to wear eye protection; as noted earlier, chips fly in all directions. If the high-pitched noise bothers you, earplugs or protectors are not expensive and will make you much more comfortable. If you are going to work with pine or cedar, high-speed steel bits will do the job. For particle board carbide tipped bits are a necessity. To start, a couple of edging and straight bits should suffice. Practise on a piece of scrap wood until you have the feel of the machine and are used to the noise. Always run the router from left to right on the workpiece so the bit feeds into the wood.

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