Knob Hill Farms plans massive store

A multi-million dollar Knob Hill Farms food store will open its doors sometime between Easter and the spring of 1991 in Cambridge, said Steve Stavro the company's owner.

The \$15 million food terminal, once completed, will be the largest of the company's eight food terminals. The other seven are located in the Metro Toronto area.

Not only will it be the largest of the Knob Hill Farms outlets, it will also be the largest in the world, said Mr. Stavro. The 30,000 square metre Cambridge-based grocery store outlet will be approximately 10 times the size of most grocery stores, said Mr. Stavro.

The food terminal will boast 11 tractor trailers, 10 doors for the unloading of boxcars, dozens of check-out aisles, a 600 foot meat counter, a huge produce section, a fresh fish market and a restaurant serving European food, said Mr. Stavro.

The terminal will employ between 300 and 400 people and have a parking lot capacity of more than 1,400 cars, he said.

Cambridge is an excellent location for the store, said Mr. Stavro, because it is between Kitchener-Waterloo and Guelph.

As for the prices at the store being the lowest compared to the prices at other grocery stores, Mr. Stavro said, "The consumer will be the judge."

"Knob Hills isn't interested in a receiving bays for deliveries from price war," Mr. Stavro said. "Nobody wins in that."



Breaking ground in Cambridge

Heinz joins with UNICEF

The Canadian UNICEF Committee is pleased to announce that the H.J. Heinz Company of Canada Ltd. will be joining us in this year's annual fund raising campaign to ensure the survival and well-being of the world's forgotten children.

At the recent Annual Meeting of UNICEF Canada in Vancouver, Heinz officially announced that it would be featuring UNICEF in an exciting cross-promotion event for the 1990-91 year.

Ms. Maureen Leon, Senior Product Manager, and Ms. Elizabeth Beemer, Assistant Product at Heinz Canada, presented the key points of the planned national consumer/merchandising programme which will be launched under the banner, "Together We Make A Difference."

Between September 1990 April 1991, Canadian consumers will be able to make a contribution to UNICEF simply by mailing in proofs-of-purchase from specific Heinz canned pasta and bean products.





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Business-

Ontario Hydro and Loblaws promote energy efficiency

Will saving energy and protecting the environment be enough to persuade Ontario consumers to spend \$15 for a light bulb?

Ontario Hydro and Loblaws Companies think it will. Loblaws will be promoting energy efficient compact fluorescent light bulbs under the label "President's Choice G.R.E.E.N. Environmentally Responsible Electronic Light Bulbs" for sale across Ontario. Featured in the Insider's Report to be distributed Saturday, these bulbs use about one quarter the electricity used by conventional bulbs of comparable wattage. And they last ten times longer.

To encourage consumers to buy these bulbs, Ontario Hydro will provide a \$5 rebate on compact fluorescent light bulbs puchased at Loblaws, Zehrs' and SuperCentre stores between September 17 and December 29. This will bring the

expected cost to the consumer to \$14.99. The rebate coupons will be honored until January 31, 1991.

"We've had many calls from consumers interested in saving electricity who have been unable to find compact fluorescents in local stores, so were delighted to join with Loblaws," said Dane Mac-Carthy, Ontario Hydro's Vice President of Energy Management.

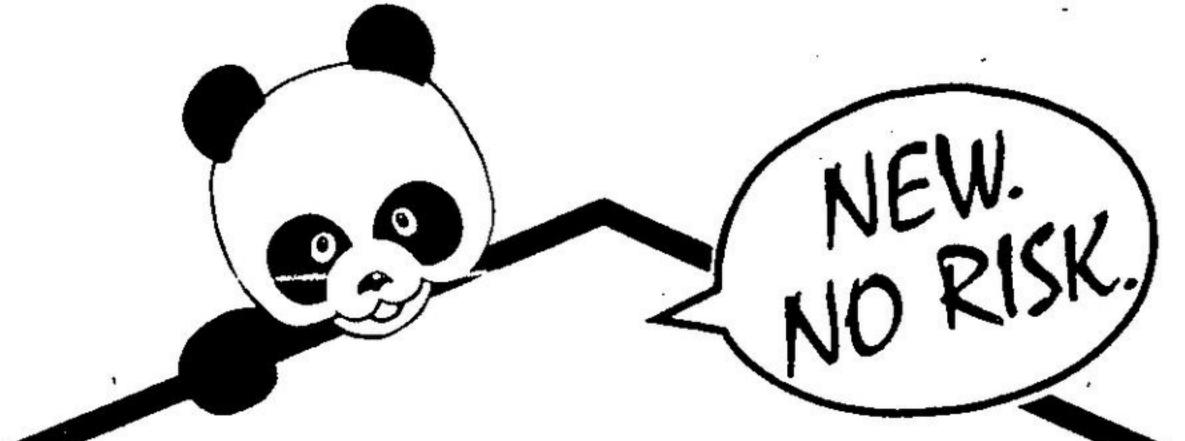
In addition to the Insider's Report, Loblaws will support the promotion with a TV commercial. Hydro will use billing inserts and print and transit advertising.

MacCarthy explained that for Hydro, this \$750,000 program is a pilot, "to test the waters" for its more extensive lighting incentive program which will begin next

"Right now, our goals are to help make compact fluorescents accessible to the average consumer -

energy efficient lighting is already used by many businesses - and to overcome the distribution hurdle products often encounter in a new market. Most stores don't stock the bulbs because there hasn't been a market for them to date, and there hasn't been a market because stores haven't stocked them. We're expecting this campaign with Loblaws will help change that," MacCarthy said.

A 15-watt compact fluorescent light bulb saves 75 per cent of the energy used by a regular 60-watt bulb and so is most cost-effective in high-use fixtures. And that is how use of this bulb can help the environment: over the course of the year, switching a high-use 60watt bulb to a 15-watt bulb could prevent the burning of an amount of energy equivalent to burning 90 pounds (40 kg) of coal and consequently, the emission of 190 pounds (85 kg) of greenhouse gases.



Parents, Help your Kids Own a Home

In these days of expensive bomes and high interest rates the Canadian dream is getting tougher to afford for many young people. However, now parents, grandparents, and other family members can help without giving out a big chunk of their savings, or being on the book in any way for the kids' mortgage. Introducing the "Family Ties Mortgage". exclusively at Canada Trust.

Here's How It Works

The kids apply for a regular Canada Trust mortgage. We approve it using our normal lending criteria.

You then purchase a regular Canada Trust GIC of \$20,000 or more for one to five years and select any interest rate that's less than our posted rate.

Canada Trust, in turn, reduces the kids' mortgage interest rate by the same reduction that you've taken on your GIC, for the same term and amount.

For example, if you deposit \$50,000 into a three year GIC and choose to earn 7% versus the 11.5% posted rate, we'll reduce the interest rate on \$50,000 of the kids' mortgage from 13.5% to 9%

for three years. When your certificate matures you can decide again what help, if any, you wish to give.

You can choose any term from one to five years and any reduction in interest rate on your GIC. The lower your certificate rate, the lower the kids' mortgage rate, and the faster their mortgage will be paid off and / or the lower their mortgage payments will be.

No Risk, No Co-Signing

Your GIC isn't held as collateral. Canada Trust accepts the full risk for the mortgage repayment by the kids. You don't have to co-sign the mortgage.

You Get Quality Products Too Canada Trust Friendly Mortgages and GICs are top notch products. You make no sacrifice in quality.

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You can expect knowledgeable, friendly help in putting together your "Family Ties Mortgage". Give us a call or drop into any of our 330 branches across Canada. Most are open 8 to 8 Monday to Friday, and 9 to 5 Saturdays.

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