

Look south of the border for real Depression signs

By DIANE MALEY
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Thomson News Service

The question on people's minds these days, especially in depressed Ontario, is simple and unutterable. You can see it in their creditor-haunted eyes, their stooped gait, their worried demeanor: Is this the big one? Has the Great Depression of 1990 begun?

A frightening number of financiers and soothsayers believe it has. Optimists, like the finance minister and the governor of the Bank of Canada, disagree. In between, lie the realists, impelled neither by hope nor fear. My friend Jim is one of them.

"Not yet," he said over lunch the other day. Jim is a newspaperman, so he has been steeled to a steady supply of bad news. He is impervious to the rash of gloomy reports. He even bought a house for investment.

"Two or three years," he said cryptically. "Then it will come."

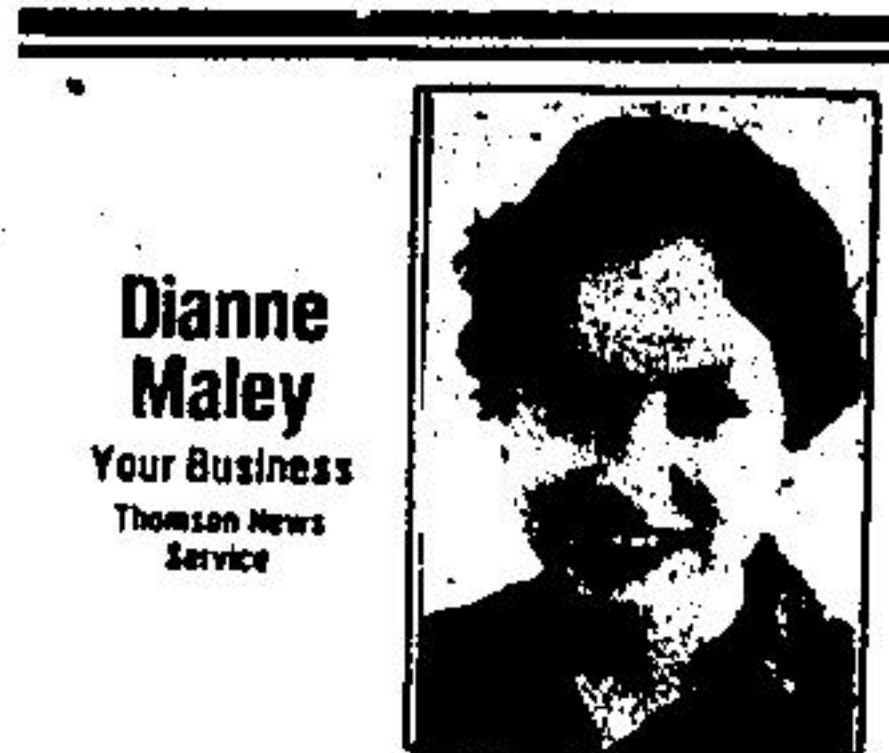
"The big one?" I ask.

"The big one," he says. "I haven't been wrong yet."

SAVED AGAIN

"Thank goodness," I sigh. "I'm not ready for it now."

The way Jim sees it, the Americans will succeed in papering over their problems one more time. They will push the looming depres-



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sion out a couple of years. Finance Minister Michael Wilson and Bank of Canada governor John Crow may cause a made-in-Canada recession. But Canada is a small fish in world financial markets. For a real depression to occur, it will have to be born in the U.S.A.

The United States is the biggest market in the world; it is also a net borrower. It is Canada's No. 1 client, buying more than three-quarters of our exports. In a peculiar way, its health may be more important to us than our own.

Let's say Jim is right and we have a two- or three-year warning. How can we prepare for hard times?

Well, when the going gets tough... Work hard, save money and pay off your debts. You or your spouse could take a part-time job to help pay off the mortgage. These may

sound like desperate measures, but imagine how helpless you would feel if the economy slipped over the edge and left you with little money and big bills.

Talk like this annoys the optimists. Mr. Wilson chided reporters recently for making recession a self-fulfilling prophecy. People read scary stories and they stop spending, causing the economy to slow, he said.

BUT WE SAVE

This is only partly true. Gross domestic product is made up of business, government and consumer spending, inventories and net exports. In Canada, consumer spending accounts for the bulk of it. So Mr. Wilson would seem to be right.

But it could be otherwise. Exports are what fuel the Japanese economy, for example. The Japanese savings rate is high. Fat savings encourage business investment and enable a nation to finance its own need without having to rely on foreign borrowing. Doomsayers say the greatest threat facing North America today is its dependence on foreign capital. Its salvation lies in saving.

By paying off debt and saving money, we will deliver the country from becoming hostage to foreign capital. If we cause a recession in the process, it can't be helped.

Bricks remain popular as building materials

This article is provided by local Realtors and the Ontario Real Estate Association (OREA) for the benefit of consumers in the real estate market.

With us since ancient times, bricks are one of the most popular building materials used in Canada, especially in Ontario.

Like other products of the masonry family - stone, block, tile and concrete - brick is made of natural materials that combine beauty with utility and durability.

Not only are masonry products like brick permanent, but they are highly resistant to natural deterioration by wind, water, fire, sun and pests. In fact, most surviving ancient structures are of masonry and the deterioration they show is more man's doing than nature's.

Made of various clay mixtures, bricks once were molded by hand. Today, the clay is forced through a die, then cut to size with wires. After drying, the bricks are fired or 'burned' in a kiln. The result is a very hard, permanent product with many advantages: it never has to be painted; it is virtually self-washing with a good rain or hosing; it ages well and generally requires very little maintenance.

Although somewhat expensive, clay bricks are well worth their cost. They come in an array of colors, sizes and textures. Colors range from white to black with buffs, tans, browns, yellows and reds. Almost any earth tone can be incorporated and some bricks can even be custom-colored. Textures range from smooth to rock face, bark-like to vertical scoring.

Bricks can also be made of materials other than clay. Concrete brick is made of cement, graded ag-

gregates and water. It's available in many shapes, sizes, textures and colors for practically any purpose. While less expensive and lighter, it is generally not as colorfast or water resistant as genuine clay brick.

So, be sure to check the kind of brick you're getting before buying.

BRICK CHOICES

The wide variety of bricks available break down into four basic types: building bricks, face bricks, firebricks and paving bricks.

Building bricks come in a variety of colors and shapes, but are primarily red and rectangular. Because they account for the majority of all bricks used, they are generally less expensive. Three main grades are available: nonweathering brick for interior use; moderate weathering brick for outdoor use in warmer climates; and severe weathering bricks for use anywhere.

Face bricks are used for more decorative purposes. They come in a wide variety of colors, textures and dimensions. Because they are made with more care and are usually rated for severe weathering, they tend to be the most expensive type of brick.

Firebricks are used to line fireplaces and furnaces or any location where protection from heat is required. Because they are made of special clays and fired to higher temperatures, they can withstand intense heat.

Paving bricks are harder and more durable than building bricks and are usually sized for use without mortar. They are typically used in driveways, parking areas and sidewalks.

MORTAR

Most brickwork must be mor-

tared. Made of cement, lime, sand and water, mortar is the bonding agent or 'glue' that sticks masonry units together. It also seals out wind and water, compensates for variations in brick size, anchors metal ties and reinforcements, and provides various decorative effects.

Mortar can be colored or applied in certain ways to create a special decorative effect. For instance, the weeping mortar look has the mortar coming out from in between the bricks.

CLEANING BRICKWORK

Over time, brickwork can collect a variety of unattractive stains and marking from dirt, chemicals, mineral and salt deposits, plant growth, oils, paints and smoke.

The appearance of brickwork can be enhanced with a good cleaning, but this requires patience and the right materials. Improper cleaning methods can irreparably damage brickwork. Be sure to consult a brick specialist before using any chemical. And always test a small area first.

Some stains can be removed by simply scrubbing the surface with a kitchen cleanser or treating them with household bleach. Others can be removed by using a poultice - a paste made out of a solvent and inert material - appropriate for the type of stain. Poultices work by pulling the stain out of the pores of the brick.

Water blasting and sandblasting can sometimes be used to rejuvenate brickwork.

Water blasting relies on the force of water rather than abrasives. But it should only be used on fully cured masonry surfaces and left to dry for at least two weeks before applying any finishes.

Survey Completed Wednesday, October 31st, 1990	MORTGAGE RATES ANNUAL INTEREST					
	SIX MONTH	ONE YEAR	TWO YEAR	THREE YEAR	FOUR YEAR	FIVE YEAR
TRUST COMPANIES						
Canada Trust	N/A	13.25	13.25	13.25	13.25	13.25
Municipal Trust	N/A	13.25	13.25	13.25	13.50	13.50
NRS/Royal Trust	13.25	13.25	13.25	13.25	13.25	13.25
CHARTERED BANKS						
Bank of Commerce	13.50	13.25	13.25	13.25	13.25	13.25
Bank of Montreal	N/A	13.25	13.25	13.25	13.25	13.20
Bank of Nova Scotia	N/A	13.25	13.25	13.25	13.25	13.25
Royal Bank	13.25	13.25	13.25	13.25	13.25	13.25
Toronto Dominion	13.25	13.25	13.25	13.25	13.25	13.25
This survey was prepared to help the Herald Homestyle readers track weekly Bank and Trust Company rates.						

COUNTRY GARDENER

Indoor gardening becoming popular

By TOM CAVAN
Cavan's Garden Centre

Now that old man winter has taken control over our gardens we can now bring our attention to indoor gardening potential. Now that the ground is starting to freeze, retailers of dutch bulbs usually sell off excessive stock of daffodils, tulips, hyacinths and crocus. This is a good time to stock up and try your hand at forcing bulbs indoors. Actually, a better way to think of this would be gentle persuasion.

When considering forcing spring bulbs first check to see if you can fill the requirements for success. When forcing you are actually deceiving the bulbs into believing that they have experienced a winter dormancy and that spring has arrived even though it will only be mid winter when you will be enjoying their spring display of fragrance and color. Therefore you will need a cool spot, 40-50 F (5C-10C) to set them after planting them into the desired container. It is imperative that the potted bulbs receive absolutely no sunlight during the dormancy period, so I recommend placing them in a black plastic bag to achieve this. By doing this you also prevent premature drying of soil. The bulbs will have to stay in this cool dark place a minimum of six to eight weeks depending on temperature. That is it!

Okay you're ready to plan your color scheme, when picking bulbs be sure to choose only firm dense bulbs that appear heavy for their size. A large loose light bulb is not desirable. If this is your first time forcing bulbs don't mix different types of bulbs, I would recommend planting solid colors until you have experienced at least one year of forcing.

Now that you have chosen your favorite varieties, choose a container that is shallow and has good drainage. Use only sterilized potting mix that contains at least 10 per cent soil for stability. When these bulbs root I have seen them push the soil right out of the pot! Place them in the pot with the growing tip visible. Thoroughly water with tepid water and be sure the excess drains away. Place in a cool spot and check them periodically to make sure they don't dry out. If you are using a clay pot soak it thoroughly under water to avoid premature drying, the reason is that you will not be checking this as regularly as you would a newly transplanted plant.

Now comes the tricky part, when is it ready? Well, it has to have enough roots to support itself and to draw up necessary water and minerals. Take a look at the drainage holes and you will see roots. If you are not certain wait until the bulbs show a blanched tip of approximately two to four inches above the soil. Now it is time to place your potted bulbs into cool sunny spots, the cooler the better. If placed into a warm location, especially fluctuating warm temperatures, the bulbs will finish quickly and fall over!

After flowering place your potted bulbs with their foliage intact into a sunny window where they can finish their growing cycle. Fertilize every fourth watering and be sure to allow them to dry out in between waterings. In spring plant them out in the garden where they will follow a natural course of summer dormancy and the following year will flower in spring.

If you have any gardening questions call 519-833-2117 or write c/o TOWN GARDENER, R R 2, ERIN, ONTARIO, N0B 1T0.