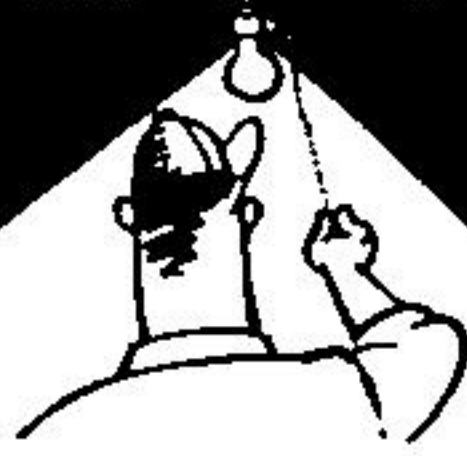


Phil's Basement



Before my wife Em left to help out our niece Maxine, who's just had twins, she cracked a joke about how she hoped we - meaning me, and our twins Belinda and Kyle - wouldn't set the kitchen on fire when we cooked.

Well, Em knows that the three of us are pretty fair cooks. We all have our specialties, of course, and mine happens to be macaroni and cheese.

So I volunteered to do dinner tonight, and this morning Belinda made up a menu for me. I was pretty flattered at her confidence in me until I read it. The first course was "Soup au macaroni and cheese", followed by the main dish, and rounded off by macaroni and cheese-flavoured ice cream.

Oh, ha ha ha, I said to her, and she dared me to make something besides macaroni and cheese. Well, I was up for the challenge. The problem was despite my best efforts, what I had made looked an awful like macaroni and cheese, for some reason.

When I called them, Belinda and Kyle came into the kitchen wearing goggles and wielding our kitchen fire extinguisher as a joke. "This is 'macaroni and cheese!'" they shrieked in unison when they saw it. "No, no," I said. "This is different." "Why is it different?" they demanded. "This has bread crumbs on top,"

I explained.

But when I saw that fire extinguisher, I realized with a start that I hadn't checked it in months. Fortunately, it was still charged.

The Hydro says each spring and fall, you should check the pressure indicator to make sure the extinguisher is charged. Also, make sure the hose isn't clogged. Don't test it by using it; that'll lower your pressure and when you really need it, it might not work effectively. If you think it's been tampered with or damaged, have it checked by a specialist.

And so we sat down to dinner, and you know what? Those bread crumbs made all the difference in the world! At least I thought so, but Kyle didn't. After a few cheap shots about glue tasting better, he said he would gladly look after dinner for the next few nights.

What do you know - my plan worked! I may not be much of a cook, but doing the dishes afterwards has always been my strong point!

This newspaper, in conjunction with Ontario Hydro, is bringing you Phil's Basement to help "bring home" ideas on how to save energy. To receive the booklet "Efficiency Plus", call Ontario Hydro at 1-800-263-9000 and tell them Phil sent you.

Creating a children's playground

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

If you have youngsters underfoot, are you worried about keeping them entertained this summer? Have they become disenchanted with your backyard and prefer to spend time playing at friends' houses or the neighborhood playground?

If so, you may want to consider creating a special play area just for them - right in your own backyard. Children are naturally inquisitive and imaginative; with the right tools, encouragement and adequate supervision, they can entertain themselves for hours - and learn a great deal in the process.

Whether you decide on a more traditional play area, consisting of a slide, swings and sandbox - or something slightly more imaginative like a treehouse, playhouse, or activity centre - with the proper planning, you can end up with something that will endure for many years to come.

Before you start planning, it's essential to take your child's age and needs into consideration. You'll also have to decide whether you want to build the entire play area yourself or purchase ready-to-assemble equipment. This will be determined by your budget, time limitations and how handy you are.

You'll also have to decide whether you want to create an activity centre that will grow with your children. If so, a lot of careful forethought is required. You'll also want to make sure

that the play area enables them to get exercise and be creative. A play centre which fails to challenge them will only result in boredom and disuse.

You'll also have to decide between equipment that's movable or fixed in one location. (If it's portable, you can store it indoors during the winter; if you move, you can easily take it with you.)

Remember that any equipment - whether home-made or store-bought - should be sturdy and safe. Wooden structures, in particular, should be designed and finished with great care, so that little ones can't injure themselves on sharp corners or rough, uneven surfaces.

You should also consider whether you'll want to add on to the unit at a future date; it's important to remember that children's needs and interests fluctuate in accordance with their growth.

Remember too, that building projects must comply with local building codes. If your project is a big one, you should check with your municipal office before proceeding - you may need a building permit.

If you have a limited budget for your project, you may want to use your imagination and recycle some old household materials (old boxes or cupboard doors, for instance). However, be absolutely certain that these items are free of any dangers (protruding nails, rusty hinges, and so on) before letting your children use them.

The ground covering around and underneath the play equipment is another important factor

to consider. You'll want to have something that will cushion any falls. Grass, sand, and wood chips are all possible choices. The surface you choose will depend greatly on the height of the structure you intend to erect (it shouldn't be too high), and how it will be used (will there be a lot of jumping or climbing activities?).

You should also use something that's easy to keep clean. Sand, for instance, can attract insects and neighborhood pets. If you're using sand in a sandbox, it's advisable to devise some type of cover for the box which can be set in place after playtime is finished.

To spark your child's curiosity and imagination, you should try to incorporate items of interest. Slides, ladders, climbing bars and a sandbox are all possible options.

To get ideas, visit your local playground and take a good look at the equipment on hand. Consult with friends and neighbors to see what types of play areas they've provided for their children. You may also want to consult some books on child development to determine what your child's needs will be in terms of exercise and stimulation.

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	SIX MONTH	ONE YEAR	TWO YEAR	THREE YEAR	FOUR YEAR	FIVE YEAR
TRUST COMPANIES						
Canada Trust	N/A	10.00	10.75	11.00	11.25	11.25
Municipal Trust	N/A	10.00	10.25	10.50	11.00	11.00
NRS/Royal Trust	10.00	10.00	10.75	11.00	11.25	11.25
CHARTERED BANKS						
Bank of Commerce	N/A	10.00	10.75	11.00	11.25	11.25
Bank of Montreal	10.00	10.00	10.70	11.00	11.25	11.25
Bank of Nova Scotia	10.00	10.00	10.75	11.00	11.25	11.25
Royal Bank	10.00	10.00	10.75	11.00	11.25	11.125
Toronto Dominion	10.00	10.00	10.75	11.00	11.25	11.25

This survey is prepared to help the Herald Homestyle readers track weekly Bank and Trust Company mortgage rates



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