Creating an office in your home

cover you have to vie for kitchen or who are thinking of going into dining room table space with your business for yourself and working

Do you constantly lug home children or your spouse? Or are you work from the office, only to dis- one of a growing number of people

> Were Celebrating!!! We are offering

1/2 % OFF

our 5 year Posted **Mortgage Rate**

on any application taken February, March & April 1993

One of our friendly staff members will be pleased to help you.

- Anne Kelly, Branch Manager
- Cathy Seaton, Personal Loans Manager
- Edward F. VanderVelde, Account Manager
- Jaime Bustamante, Account Manager



Bank of Montreal

We're Paying Attention

280 Guelph St. Georgetown Marketplace Georgetown

873-1682

out of your home on a permanent

In either case, you need a place where you can have lots of peace, privacy and plenty of room to work without having to worry about getting butter stains or sticky fingerprints all over your important papers. The perfect way to achieve this is with a home office.

You can create your own office by either designating an existing room within your home for this purpose, or by creating a brand new space. Once you're all set up, you'll have fewer distractions and

Carpets, carpets

These days carpet manufacturers design their Broadloom lines to make them easier to clean and keep clean. No carpet is or can be maintenance free. It is up to us individually to protect the beauty or our flooring investment.

Vacuum often to remove dirt and prevent it from getting into fibres

Wipe up spills immediately because if they remain on your carpet for any prolonged period it could cause a stain. Use a spoon to pick up spills from the surface of the rug, and blot with a clean, white, dry towel. Use a very mild detergent and cold water to lift up stains if necessary.

Literature is available at the The Little Shop of Floors located at 98 Mill St. Georgetown, to give you advice on how to remove many types of stains.

If you have any questions give us a call at 873-1443, we're here to help you.

you'll be able to easily access everything you need. You'll find that this will help you get your work done much more quickly and

If you're considering using existing space for you home office such as a family room or spare bedroom — your main concern will be how to furnish it, so that it's practical, comfortable and attractive.

If the office is only for occasional use, you can incorporate a lot of extra homey touches. But try to avoid choosing an area of your home where most of the household activity occurs — like a room just off the kitchen or living room. Also try and choose a room with a good, solid door so that you can shut out any disruptive sounds.

Basement or attic

If you have room available in your basement or attic, you may want to consider renovating this usable space into an office - providing your budget will accommodate such a project. These areas of the home are ideal for office space because they are generally far enough away from the regular hustle and bustle of family life to afford the appropriate amount of peace and privacy you need.

These areas also convey a sense of "separateness" from the rest of your home, so you won't be as readily tempted to wander through the house if you become distracted or bored.

Garage an option

If you have a garage but rarely use it, you may want to explore this option as possible office space particularly if you plan to work at home on a permanent basis. By a design consultant.

using your garage, you have a separate entrance for business clients and contacts. This also provides you with a working environment that is totally separate from your home — but close enough to it for

quick accessibility. Keep in mind however, that with any type of major renovation project - like an attic, basement or a garage, it's essential to check your local building code to see if you'll be able to get a permit for your

Also seek professional input to see how much this type of undertaking will actually cost you. You might be surprised at how quickly costs can build up, so it's imperative to check first.

What to put in your home office

If your home office is only for occasional use, you can incorporate a lot of extra personal touches designed specifically with your own comfort and tastes in mind. Or, if the room you choose also does double duty as a spare bedroom or den, your choice of decor shouldn't matter as much.

However, if your home office is going to be your permanent place of work, you'll probably want to create a more professional setting where you can meet with business associates and/or clients.

When choosing furnishings for your home office, keep comfort and durability in mind. Good lighting is another essential element to think about when planning.

Check out furniture showrooms and specialty shops to see what types of furnishings would suit you best. If you're unsure, try talking to

n

m

th

or her

am tom

here con-

ating win-1 and

where

iclude

along

lines, e pipes

choose

aterial -

1. If in

wpanes

s where

o frames

itioning

herproof

und.

Still The Best Way To Heat Domestic Water

THE ANNUAL EN ERGY COST OF HEATING YOUR WATER WITH OIL IS SIGNIFICANTLY LOWER THAN WITH ELECTRICITY OR PROPANE. COMPARE FOR YOURSELF.

Not only will beating

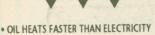
your water with OIL save

on your energy costs over

electricity & propane,

but you can also enjoy

these benefits ...



- & PROPANE. • OIL IS IN ABUNDANT SUPPLY.
- OIL IS LIKELY TO BE THE LEAST EXPENSIVE FUEL IN 10 YEARS.
- OIL IS A MOST MODERN UP TO DATE ENERGY FORM.

A 30 GALLON OIL-FIRED HOT WATER TANK DELIVERS ABOUT 100 GALLONS OF HOT WATER PER HOUR.

THE SAME SIZE PROPANE FIRED HOT WATER TANK WILL DELIVER 40 GALLONS OF HOT WATER PER HOUR.

THE SAME SIZE ELECTRIC HOT WATER TANK WILL DELIVER 21 GALLONS OF HOT WATER PER HOUR

- OIL PRICES ARE GOING DOWN.
- OIL IS DEPENDABLE & RELIABLE.
- · OIL IS CLEAN.
- · OIL IS THE SAFEST FUEL.
- OIL IS GOOD FOR THE FUTURE OF CANADA.

1. A typical Ontario family of four requires approximately 236 litres of hot water per day. 2. Unit costs are the average for the province of Ontario as published in the 1993 Ontario

Ministry of Energy "Home Heating & Cooling - A Consumer's Guide" 3. GST is included in the pricing.

| FUEL | ELECTRICITY | PROPANE | OIL |
|--------------------------|--------------|---------------|---------------|
| UNIT | \$.082 / KwH | \$.40 / litre | \$.37 / litre |
| ANNUAL ENERGY COST | \$46400 | \$45500 | \$31900 |

▼▼▼ ANNUAL SAVINGS! ▼▼

| OIL / ELECTRICITY | OIL / PROPANE | |
|-------------------|---------------|--|
| \$ 145 / yr | \$ 136 / yr | |
| 46% | 43% | |



Family Owned and Operated With Combined Service of 35 Years

Offering ▼ 24 hour emergency service (pager for after hours) ▼ budget plan (equalized payments) ▼ furnace protection plan ▼ complete line of lubricants, home heating fuels, farm diesel, clear diesel (for road use) and gasoline ▼ annual clean outs ▼ rental of oil fired hot water heaters ▼ competitive pricing ▼ installation of new furnaces

Serving Acton, Georgetown, Rockwood and Surrounding Areas

44 Young St.

Acton