

Your Week Ahead Horoscope

- ARIES**
Mar. 21-Apr. 19
Don't be fooled by some "get-rich-quick" scheme. Use your common sense to get out of there fast!
- TAURUS**
Apr. 20-May 20
A special project is ready to put on the table. Be sure you have your ducks in a row before presenting it to VIP's.
- GEMINI**
May 21-June 20
If you need help investing your hard earned money, look to a professional. Don't be fooled by misguided entrepreneurs.
- CANCER**
June 21-July 22
Exaggerating the truth will do more harm than good. Be up-front about your assets and you will gain the support and confidence of others.
- LEO**
July 23-Aug. 22
A quick trip to a warmer climate is in the offing. Take advantage of your position and go for it.
- VIRGO**
Aug. 23-Sept. 22
Emotional stability seems harder and harder to come by. Don't give in to your fears. Address problems individually.
- LIBRA**
Sept. 23-Oct. 22
A phone call relates bad news. Keep your head on when dealing with fickle relatives. Be patient.
- SCORPIO**
Oct. 23-Nov. 21
Your comments may come under fire. Be prepared to defend your position. Show fortitude and resiliency.
- SAGITTARIUS**
Nov. 22-Dec. 21
You may be apt to overspend on frivolous items. Track your spending habits carefully and cut back whenever possible.
- CAPRICORN**
Dec. 22-Jan. 19
Ignore ramblings of insensitive individual. Hold your tongue when confronted with stupidity or naivete.
- AQUARIUS**
Jan. 20-Feb. 18
A romantic relationship could develop unexpectedly. Look for another Aquarius to enter your life.
- PISCES**
Feb. 19-Mar. 20
Relatives come to visit. Do the town and quietly send them on their way. Allowing them to overstay their welcome would be disastrous.



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Housing starts up in January

Multiple unit construction lifted total housing starts 11 per cent in January, offsetting a drop in single-detached starts, Canada Mortgage and Housing Corporation (CMHC) reported today.

Total starts rose to a seasonally adjusted annual rate (SAAR)* of 142,400 units from a revised level of 128,100 units in December.

Construction of multiple units jumped 36 per cent to 61,400 units SAAR in January from a weak 45,300 units in December. At the same time, starts of single-detached dwellings fell four per cent to 56,700 units SAAR from 59,300 units over the same period.

"January's rebound in multiple starts largely reflects higher levels of condominium construction in B.C. This is not likely to

be sustained over the next few months," said Michel Laurence, Economist at CMHC's Market Analysis Centre.

"Meanwhile, the single-detached market has been slowed by the higher mortgage rates," he added.

Total urban housing starts in Ontario bounded up 10 per cent in January. The rise reflected a surge in multiple starts, up 50 per cent over weak December levels. Condominiums and assisted starts accounted for much of this gain. Starts of single-detached dwellings dropped about seven per cent.

British Columbia urban starts jumped close to 40 per cent in January, mainly due to a spurt in condominium construction. Although gains were province-wide, most of the advance was registered in the Vancouver metropolitan area. In contrast, provincial starts of single-detached dwellings fell

eight per cent.

Quebec urban starts activity stayed close to December levels in January. Construction of new single-detached dwellings inched up one per cent, while the number of multiple units moved down one per cent. Activity held steady, as much in Montreal as elsewhere in the province.

Urban starts activity moved in strikingly different ways for provinces in the Prairie region during January. Starts rebounded more than 80 per cent in Manitoba, while Saskatchewan's total was cut in half during the month. Alberta maintained its December rate.

Urban starts fell 13 per cent in the Atlantic region in January relative to December. All provinces in the region posted declines, with the exception of Prince Edward Island where starts remained at December levels.

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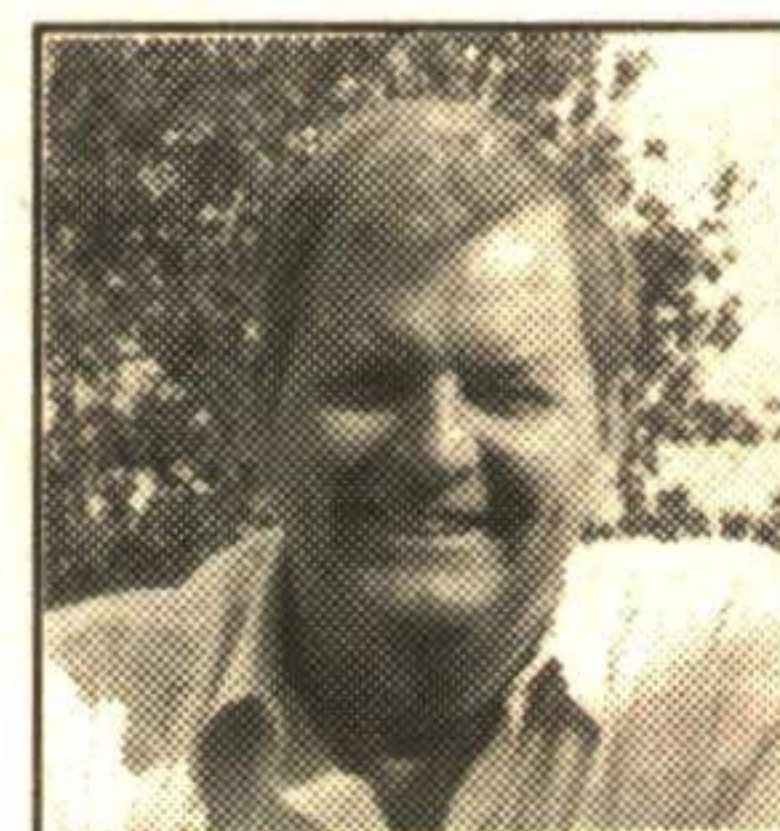
A Free Seminar for First Time Home Buyers

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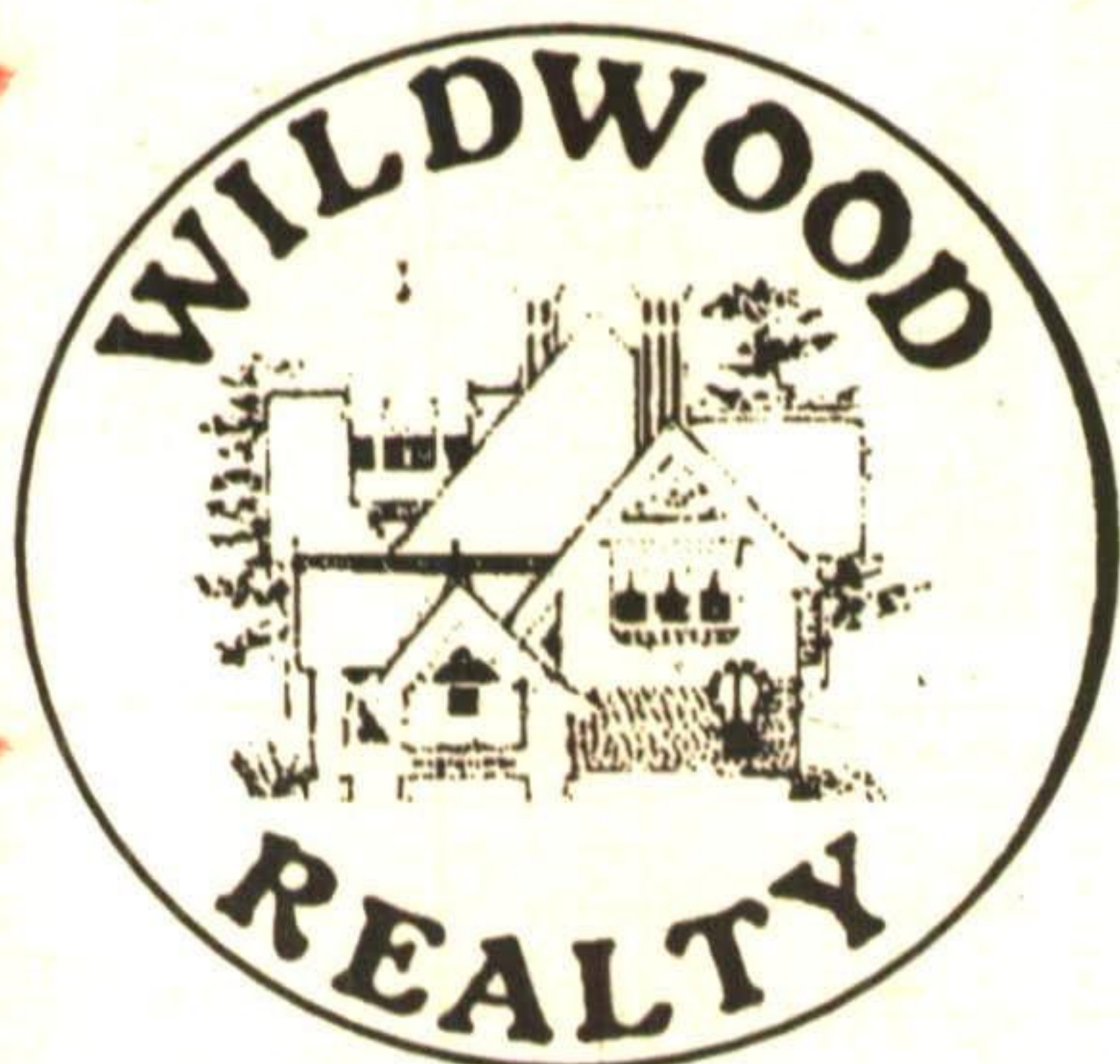
- How to calculate the mortgage you can afford.
- How to **SAVE THOUSANDS OF DOLLARS** in interest payments
- How to take advantage of government programs that can **SAVE YOU MONEY!**
- What features to look for in a mortgage.
- The step-by-step process of buying a home.
- The six elements of an offer to purchase.
- Budgeting for the extra costs involved in buying a home.
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