

Institutions	Variable	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs
Canadian Imperial	11 1/4op	12op	12 1/4op	12	12 1/4	12 1/4	12 1/4
Bank of Montreal	11 1/4op	12op	12 1/4op	12 1/4	12 1/4	12 1/4	12 1/4
Laurentian Bank	n/a	12 1/4op	12 1/4op	12 1/4	12 1/4	12 1/4	12 1/4
National Bank	n/a	12 1/4op	12 1/4op	12 1/4op	12 1/4	12 1/4	12 1/4
Bank of Nova Scotia	11 1/4op	12op	12 1/4op	12 1/4	12 1/4	12 1/4	12 1/4
Royal Bank	12 1/4op	12 1/4op	12 1/4op	12 1/4	12 1/4	12 1/4	12 1/4
Toronto-Dominion	12 1/4	12	12 1/4op	12 1/4	12 1/4	12 1/4	12 1/4
Cabot Trust	12 1/4op	12op	12 1/4op	12 1/4	12 1/4	12 1/4	12 1/4
Canada Trust	12 1/4op	12op	12	12 1/4	12 1/4	12 1/4	12
Central Trust	n/a	12 1/4op	12 1/4op	12 1/4	12 1/4	12 1/4	12 1/4
Co-operative Trust	n/a	12 1/4op	12 1/4op	12 1/4op	12 1/4op	12 1/4	12 1/4
Duca Credit Union	n/a	12	12 1/4op	12	12 1/4	12 1/4	12 1/4
Financial Trust	n/a	12op	12 1/4op	12	12 1/4	12 1/4	12 1/4
First City Trust	n/a	12 1/4op	12 1/4op	12 1/4	12 1/4	12 1/4	12 1/4
General Trust	n/a	12 1/4op	12 1/4op	12 1/4	12 1/4	12	12
Guaranty Trust	11 1/4op	12 1/4op	12 1/4op	12 1/4	12 1/4	12 1/4	12 1/4
Guardian Trust	13 1/4op	12op	12 1/4	12	12 1/4	12 1/4	12 1/4
Household Trust	n/a	11 1/4	12	12 1/4	12 1/4	12 1/4	12 1/4
Jet Power Credit Union	12op	11 1/4op	12op	12 1/4	12 1/4	12 1/4	12 1/4
Montreal Trust	n/a	12op	12 1/4op	12	12 1/4	12 1/4	12 1/4
National Trust	11 1/4op	11	12 1/4op	12	12 1/4	12 1/4	12 1/4
Premier Trust	n/a	12 1/4op	12 1/4op	12 1/4	12 1/4	12 1/4	12 1/4
Royal Trust	n/a	12 1/4op	12 1/4op	12 1/4	12 1/4	12	12
Standard Trust	n/a	12op	12 1/4op	12 1/4	12 1/4	12 1/4	12 1/4
Vanguard Trust	n/a	12op	12 1/4op	12 1/4	12 1/4	12 1/4	12 1/4

Prepared by Fiscal Agents, rates taken December 16, 1988
 Notes: ** Interest rate charged subject to adjustment during term of mortgage
 Please consult institutions for term of years available

R/O R - RATES ON REQUEST
 op - OPEN
 --- NOT QUOTING

R/O - RENEWALS ONLY
 N/A - NOT APPLICABLE

Homer Formby offers paint removal hints

Your latest trip to the flea market turned up a perfect oak dining room table. But there's one small hitch. The beautiful wood is hidden under an awful coat of avocado green paint.

If your first thought is to by-pass the table, think again. Removing the paint from furniture (or "stripping") can be easier than you think, if you know a few professional secrets.

Homer Formby, a well-known authority on wood care and refinishing, offers these hints for paint-removal projects.

- The moderate temperatures of fall are ideal for paint removal projects. Paint removers work best when the temperature is between 65 degrees and 85 degrees F. Higher or lower temperatures interfere with the action of the chemicals in the remover.

- Be certain you work in a well-ventilated area, with a constant supply of fresh air. Formby recommends working outdoors if possible. Be certain to wear heavy rubber gloves, purchased at the hardware store. (Rubber gloves made for dishwashing aren't meant for this job.)

- Don't use a "painting" stroke to apply a paint remover. You'll fan the gases that do the work into the air, cutting down on the effectiveness of the product. Instead, apply paint remover by dragging a filled paintbrush across the wood about four inches. Stop, refill the brush, and make another four inch stroke.

Once you've applied a layer of paint remover, don't touch it until all the bubbling action stops.

- If you're working on a piece that's heavily carved or has hard-to-reach areas, you may want to try an aerosol paint remover. Brush-on paint removers are best for most horizontal surfaces.

Formby adds that choosing the right product helps make the job easier. "Look for a heavy-bodied paint remover," he says.

The can should be very heavy when you pick it up. Shake the can. It should sound like molasses, not like water in the can. Thick paint removers are easier to control, and you use less product in the end.

Formby himself has developed a paint remover that has been proven superior to other products in independent tests. Formby's paint remover, designed especially for use on wood, takes off old paint without harming the wood or stripping the "patina" (the glow that wood takes on as time passes). It's available in hardware stores, home centres and some mass merchandise outlets.

When it comes time to remove the softened paint, Formby has more advice to make the job "come off" smoothly.

- Use a plastic putty knife, rather than a metal tool, to lift off the loosened paint gently. Have an empty box nearby, and sling the loosened paint into the box.

If some spots of paint don't come up, do not try to scrape or gouge them off. You could damage the wood. Instead, apply another coat of paint remover, and let it do the work for you.

Formby does not recommend using paint removers that are rinsed off with water. Water can cause extensive damage if allowed to sit on wood.

- Don't expect one coat of paint remover to remove three or four coats of paint. If you have a piece with several layers of paint, you'll probably need to repeat applications of paint remover.

- Once you've completely removed the old paint, immediately wash the wood with Paint Remover Wash. This is a product that removes any remaining paint pigments and prepares the wood for finishing.

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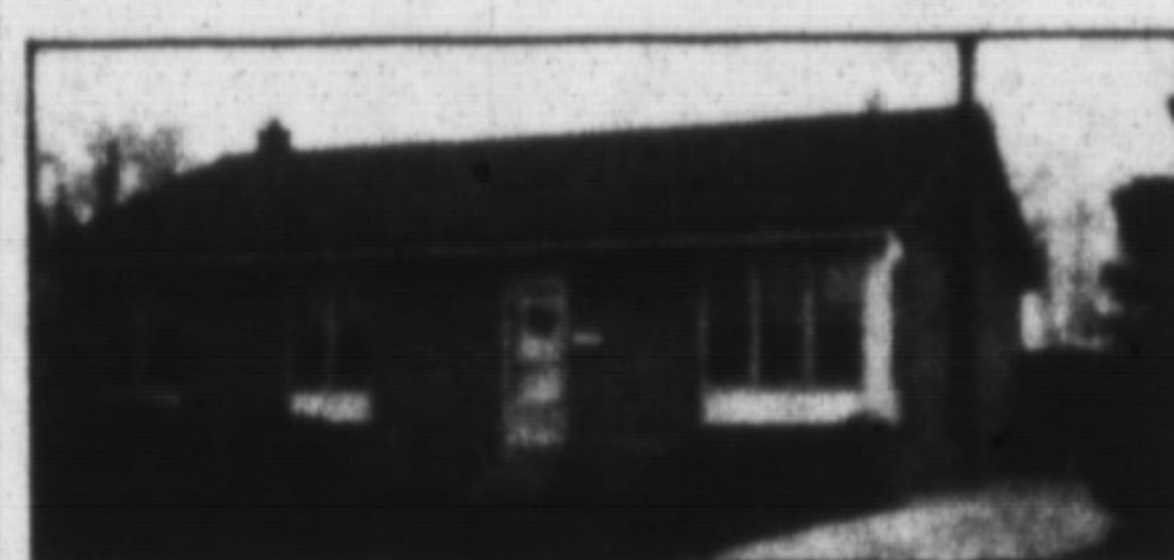
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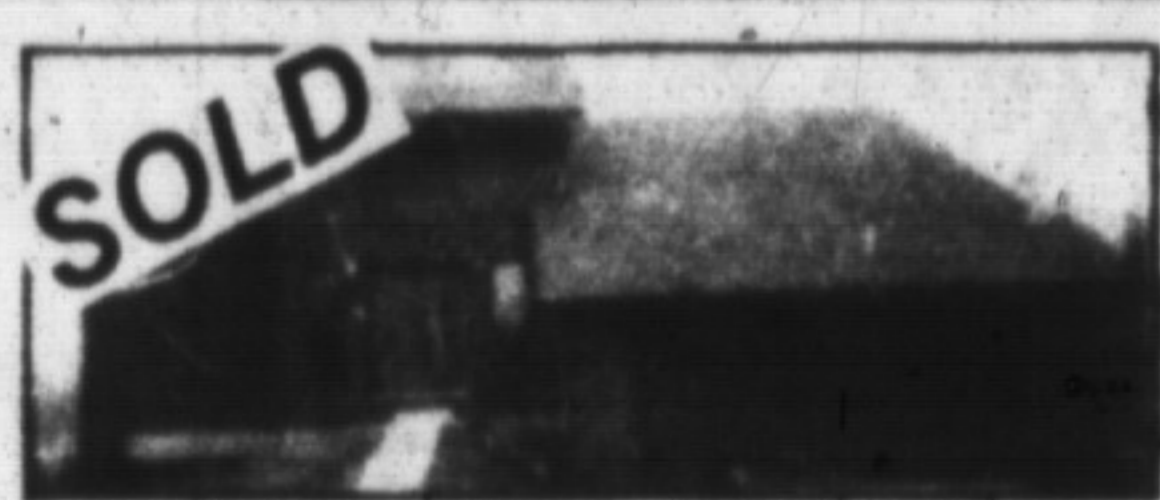
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