

Shirley Whittington



Pajama sales are sagging, my morning paper tells me. Does this mean the pajama party is doomed? I don't know how much more bad news I can take.

According to an industry spokesman, there has been a depression in the pajama game for the last 15 years. Now, only about 30 per cent of men wear pajamas. Does he or doesn't he? There's a topic for discussion at your next dinner party!

There are pajamas and pyjamas and paj-mahs.

Pajamas are cuddly flannel garments that keep you cosy on chilly nights.

Paj-mahs are the same thing worn by people who went to private schools or wish they had.

Pyjamas are trimmed with marabou and shimmer on the limbs of heavy-lidded movie stars. They are not designed to be slept in.

Canadians wear pajamas, and it surprises me to hear that they are giving them up. Yet, a Stanfield sales rep says the last thing people buy when times are tough is pajamas. This is

understandable. You can't eat pajamas, or wear them to a job interview.

The trouble may be that pajamas tend to look like pajamas. These mix and match, many-layered, multi-purpose days, most clothing is designed to do double duty.

Polo pajamas are such that joggers often look as if they are sleep-walking, and I've seen a few nighties that could double as cocktail dresses but the traditional striped pajama has very limited sartorial horizons.

Try wearing a striped pajama top slung casually over your tweeds, and people will treat you as if you have recently eluded custody of some kind.

But our Canadian winters are so cold and our Canadian thermostats are so low that I know the pajama is here to stay. Maybe all the makers of such sleepwear need is new marketing strategy.

Why doesn't the government create a pajama marketing board? Why doesn't Ottawa pay subsidies to those who buy Canadian made pj's?

Aid for the dropping pajama market

How about some soft focus commercials with pretty teenagers sighing wistfully, "Thank you very much-pajamas."

Here's another ad scenario that would sell pajamas. A crowd is milling on a city street. Fire trucks and police cruisers lurk in the background. It's night, and red lights flash rhythmically. Sirens howl. The camera zeroes in on one man. He is wearing a bomber jacket and running shoes. He is hairy and goosebumped.

A woman's voice says with indulgent exasperation: "My John! He wouldn't wear pajamas, and now look at him! Next time our high-rise is evacuated because of a bomb threat, we'll be prepared. It's pj's for my John from now on!"

Perhaps Canadian manufacturers are too concerned with good quality. Haven't they ever heard of planned obsolescence? Old pajamas may sicken but they are a long time dying. They turn up as ski underwear, emergency bed jackets and eventually -- dusters.

Pajama manufacturers need to learn how to make a shoddy product. Then when a man gets two pair of pajamas (pajamae?) for Christmas, he won't be set for life.

I have dozens of ideas. Why don't they put pajama discount coupons inside packages of Sominex?

Why don't they promote designer pajamas with a dormouse on the pocket?

Finally why don't they put Brooke Shields into pajamas? Let her waggle those caterpillar eyebrows over a flannellette shoulder, and the kids would clamour for jammies.

Mothers would then say, "I don't care what Brooke Shields wears to bed. No child of mine is going to wear pajamas and that's final!"

You know what will happen then. Young people will kill for pajamas. They will start wearing them to school. They will get married in them.

Pajama manufacturers will once again sleep at night and the world will be assured of an endless supply of ski underwear and dusters.

Good night.

Bill Smiley



IS your life a cultural wasteland? Do you do the same old things, talk to the same old people on the same old subjects all the time? Are you scared to take a risk, smile at someone you've never seen before, do something the neighbours will mutter about? Do you want a decent tombstone, not flashy, but dignified?

Of course you do. You're a good Canadian. You believe in personal decorum, censorship, the family as a unit, and capital punishment.

On the other hand. Do you go for a swim at midnight, sing a song at dawn, smoke marijuana, drink fairly heavily, march in protest parades, live in sin, abhor censorship and capital punishment, and contrive to do something that will offend friends and neighbours?

Of course you do. You're a good Canadian. You believe in individual liberty, acid rain, dirty movies and sexual irresponsibility.

It doesn't matter which group you belong to, or whether you're somewhere in between, you all have much in common.

You despise the government, but won't elect an alternative, since you despise it even more. You are caught by inflation and high interest rates, whether you are a 60-year-old farmer trying to keep the place going, or a 20-year-old punk trying to maintain his habit.

You are basically anti-American, though if you were asked why, you could not give an

answer that was articulate.

You feel frustrated, in this land of wood and water, not to mention nuclear power, because, if you are getting on in years, you see everything eroding around you, and if you are short in years, you see nothing but a stone wall between you and your aspirations.

You wonder vaguely, if you're old enough, what became of the Canadian dream: "The twentieth century belongs to Canada." And if you read the papers and analyze the news, you realize that, while Canada still has a high standard of living, we are very low on the totem pole when it comes to production, strikes, economic stability, peace, happiness and goodwill toward men.

If you're very young, you don't give a diddle. There's lots to eat, warm clothes, and the old man will kick in a decent allowance so you can feed the slot machines with their war games.

But if you're a young adult, just about ready to launch into "real" life, you're so bewildered about unemployment, and escalating university fees, and the increasing shadow of the computer, and the wealth of choices of a future (all lacking in security) that you can become so depressed you drop out, or dive into a stream and fight against the current.

This isn't a doom and gloom column. It's merely a look at our nation today. It is so rife

with suspicion, fear of nothing much, anger over nothing much, that we are becoming paranoid.

From the Prime Minister, through the head of the Bank of Canada, right down to your local alderman, you have lost trust, and feel that the ship is heading for the reef with nobody at the helm.

This is nonsense, of course. Canada has been going through this miasma ever since 1867, and before. Maybe the guy at the helm is blind-folded, and maybe we have scraped a few rocks, but the ship's bottom is still sound, and we haven't hit the big reef yet. If we do, we can always scramble into the boats, and become the new Boat People of North America.

We've had the French-Canadian separatism thing with us for generations, John A. MacDonald almost put the country on the rocks, financially and politically, but he dared to take a chance, and had vision. We survived a terrible depression, and came out smelling of roses (and the stench of our dead young men), in two world wars.

Cheer up, you dour, gloomy Canucks. When you have to settle for one meal of ground wheat a day, and have to huddle around a charcoal brazier to keep warm, then you can whine, though few will listen, just as few of us listen to the people of the world who are doing just that, right now.

This ISN'T a doom and gloom column

Forget about the Yanks. If you don't like their culture invading us, turn off your TV set and get out your eskimo carvings. The Yanks won't invade us physically. Unless they have to, and there's not much we could do about that.

If you can't afford your mortgage increase, you were probably over-extended in the first place. Get rid of that monster, with its swimming pool and rec. room and pitch a tent. Preferably in the local cemetery, to suit your mood.

Pull in your belts. Dump that extra car, the boat and the cottage. If you look at it objectively, they're just a big pain in the arm anyway.

Walk to work. Take a bus to the city instead of your gas-gobler plus parking fees. Learn to do your own elementary plumbing and electric work at night school.

Ladies. Get the knitting needles out and make lots of shawls, sweaters, scarves and wool socks. You did it for the troops overseas. And godawful itchy and ill fitting some of them were, but they kept us warm.

Stop spoiling your children with allowances. Let them earn their own money through odd jobs, or do without.

Let's stop grumbling, and get back to a spartan, rewarding life, where ideas are more important than physical comfort. After you, he said.

Investor's Inquiry



by Charles Colling

Are Investment Clubs successful?

Investments clubs can only be successful if they are formed properly with a definite set of bylaws and a regular meeting pattern.

I have found over the years in this area that the most successful clubs have approximately 10 to 12 members, meet at least once a month, have a full set of officers and adhere strictly to the bylaws which they themselves have set up and agreed upon.

These club bylaws do not have to be elaborate but as you are dealing with pooled money, they should be sufficient to cover personal liabilities and income tax situations.

The purpose of any investment club is twofold: first, to serve as an educational medium for the inexperienced or fledgling investor and secondly and hopefully, a source of profit for the members.

A club should not be regarded as a short term venture, but rather as an ongoing experience and consequently the members or partners should be chosen with care and be fully aware of what the aims of the club are.

Far too often if a club makes a bit of money, one of the members wants to take his share and run.

This is definitely unfair to the other members and very often disrupts, if not voids,

any effort put into the club as a whole.

Another pitfall is greed, if profits are made, especially in a short time, there is a tendency to throw all caution aside and either lose what has been made or get into a financial bind which brings all trading to a standstill.

This creates boredom and loss of interest in the activities of the club.

Anyone interested in forming an investment club can obtain sample bylaws and information from any investment dealer at any time.

Many of the highschools encourage this type of activity on a non-monetary basis in their business administration courses and most investment dealers are only too pleased

to supply aids to the pupils as well as discussion, movies etc.

In sending in questions to be answered in these columns, please remember Securities Commission Regulations will not permit giving opinions or recommendations on any specific securities.

All other signed inquiries will be answered as soon as possible. In all answers only the inquirer's initial will be used. Address all questions to "Investor's Inquiry" c/o The Midland Times, Box 609, Midland, Ontario.

You and Your Credit



by Paul Mattar, Credit Bureau

of Midland, Penetanguishene, Collingwood

So you want to make some improvements to your home. Finish the rec room, build a new garage, add another bedroom or family room, redo the kitchen or bathroom, maybe even a new swimming pool. But what the heck do you do about arranging funds to accomplish the chosen project.

Financing home improvements should be one of the more easily arranged types of credit accommodation. The purpose of the loan is positive and productive and would usually be looked upon with favour by most credit grantors. Just exactly how are you going to provide funds for the job should receive equal or even primary consideration

when you are drawing the plans for the addition to your home.

So many times, I have talked to people who have been meticulous in the planning of the project and given very little if any thought as to how they were going to pay for it.

It's the old story of the cart before the horse. Off they go merrily to the home improvement stores and lumber yards incurring accounts on the basis of their good credit history.

"After the job is finished I will worry about arranging for the money." How often it happens! Suddenly and usually with great consternation, the discovery is made that "I've spent more than I figured, I can't afford to make a payment that big. What in the

world will I do now?"

Not a very happy situation and a plan that was designed to bring happiness ends up bringing untold worry and grief simply due to lack of foresight.

If you plan a project proceed logically. Plan what you want to do. Get or prepare an estimate of the cost of the improvement. If you are dealing with a contractor, insist on having your agreement in writing and don't give an unproportionate amount up front. Even insist on paying as the work progresses and write the stages of payment in the contract.

Many people won't enter into such a deal without their lawyer approving the agreement. A good idea.

Before making your final commitment, tackle the financial arrangements. Talk to your banker, Credit Union manager, finance company or even the company which holds the present mortgage on your home, if any.

Depending on the funds required, it could save you money to get a second mortgage, or even rewrite your present mortgage. Oh yes - don't forget to think about any cash value of life insurance policies you may own.

In today's market, this is still the best bargain because of the low interest rate on this type of loan.

If you have specific topics or questions you would like to have discussed, just write to "You and Your Credit," P.O. Box 176, Midland, Ont., or call Paul Mattar at 526-5468.