

Don't be too hasty in decision-making

by Murray Moore
Don't rush into buying. Buy what you can afford. Be prepared to sacrifice. These and other tips came from local A.E. LePage Real Estate branch office manager Don Tannahill at a seminar for first time house buyers last Monday evening.

Art Crawford, manager of the Midland Sterling Trust branch office, advised that although it is usually cheaper to stick with your lender when your mortgage comes due, that it can be worth it financially to switch to another lender, if a lower rate, that means the balance can be paid more quickly, can be obtained, at a rate low enough to justify the expense of a switch.

Lawyer Joe Blake described the Registered Home Ownership Savings Plan as "the greatest tax benefit there is." The benefit is great enough that it is worth borrowing money to put into a RHOSP, he said.

Blake also advised a buyer be wise attitude. Always take a last look at the house before you sign. If you have doubts at any time, bringing in an expert for \$50 or \$75 to inspect your area of concern is a good investment, he said. A survey of the property, while not always needed, should be done if there is any doubt about what is being sold and about what is represented as being sold. A survey after purchase is of no value, except to tell you things you might not want to know, Blake said.

The rule of thumb taken by lenders towards people applying for a mortgage is that their monthly payments on the property, including principal, interest, and taxes, should not be more than 30 per cent of income. Additional payments, such as car payments, should not exceed a further 10 per cent of total income.

Generally only half of a wife's income is calculated into the total income in the calculation of a couple's income, because a wife is more apt than a husband to be taken out of the workforce at any time.

Tannahill also suggested that one-of-

kind properties are apt to be hard to resell. Location, he said, is more important in terms of resale value than the house itself.

Choosing and sticking to one real estate agent will get a prospective

buyer farther ahead than relying on the real estate ads in newspapers, because the better houses tend to be sold before they appear for sale in the newspapers, Tannahill said.

movie

Call 326-3338
Orillia Cinema 3 Colborne St. W. or 326-3339

Cinema 1 Starts Fri. PORKY'S 7 & 9 Restricted	Cinema 2 ON GOLDEN POND 7 & 9 P.G. Held Over 6th Week	Cinema 3 Starts Fri. MELANIE 7 & 9 P.G.
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LAST 2 DAYS
Evil Under the Sun - Richard Pryor

MOVIE GUIDE

PEN TWIN PENETANG 549-2953

PEN 1 Wed. March 17 to Sat. March 20 7:15
John Belushi **PLUS** Bonus 3rd Feature
Dan Ackroyd **BILL MURRAY** Fri. Only
Lock the doors... here come the Neighbors **STRIPES** AA

Sat. Matinee 1:30 - **DISORDERLY ORDERLY** - Jerry Lewis

Sun March 21 4 Features 1. ROAD GAMES 2. EYE FOR AN EYE 3. THE DIRECTORS 4. CLONUS HORROR

Mon March 22 **RAIDERS OF THE LOST ARK** PG
to Sat. March 27 7:15

PEN 2
Fri March 19 to Thurs. March 25
7 and 9 p.m.

10 ACADEMY AWARD NOMINATIONS
including - BEST PICTURE
BEST ACTOR
Henry Fonda
On Golden Pond
SOME MATURE LANGUAGE T.B.O.

DEON THEATRE Midland 526-5791
Fri. March 19 to Thurs. March 25. 7 & 9

"GOOD-BYE DETENTE, HELLO BOND!"
Spies are back in fashion in this slick cold war thriller.

The Amateur
A Pan-Canadian Film Distributors Release
ADULT BY ACCOMPANIMENT

WARNING: NOT FOR CHILDREN. SCENES OF VIOLENCE. SOME LANGUAGE OFFENSIVE. Theaters Br. Ont.

Special Sat. Matinee 1:30
PIPPY LONGSTOCKINGS

HELD OVER

"NUMBER ONE PICTURE OF THE YEAR..." - JOEL SIEGEL, ABC-TV

On Golden Pond

LORD GRADE Presents An ITC Film/IPC Film Production A MARK RYDELL Film
KATHARINE HEPBURN HENRY FONDA
JANE FONDA
"ON GOLDEN POND"
DAVE CRUISIN
BRUCE GILBERT BILLY WILLIAMS, LLC ERNEST THOMPSON
MARK RYDELL

Canadian Odeon Theatres
King St., Midland 526-5791

Classified

WANTED Crippled cattle wanted. Highest cash prices paid for disabled cattle. (705) 326-5509 any time. Orillia Livestock Exchange. We do not pick up dead animals. WTF	WANTED Will pay cash for used crawlers, loader and backhoes. Call Jim - 326-9694 after 7:00 p.m. 21TF
	Silky terrier puppy, 526-3069. After 6 p.m. 21TF

USED EQUIPMENT WANTED FOR CAMP
Good piano, small outboard motor, abacore sailboats, rowboats, kayaks, sturdy playground equipment. Call Camp Director, 526-7828. 21,22,23

Classified

COMING EVENTS

Dancing every Saturday night at Orr Lake Golf Club. Music by Country Swing. Special guest for March 20, Lloyd Preston. For reservations phone 322-1664. 22

Midland 526-2283
Penetang 549-2012
Elmvale 322-1871

DEATHS

BLACK, Wilmot L. (Veteran of W.W. I) - At the Penetang General Hospital on Tuesday March 9, 1982. Wilmot L. Black of Elmvale, in his 87th year. Beloved husband of Elma Rutherford. Dear brother of the late Minta Brown, Percy, Joseph Henry, Robert, James and Everett Black. The funeral service was held at the James H. Lynn Funeral Home, Elmvale on Saturday March 13 at 2 p.m. Interment later Elmvale Cemetery. 22

DEATHS

WEBB, Walter - At the Penetanguishene General Hospital, on Monday, March 15, 1982, in his 82nd year. Walter Webb of Wyevale, beloved husband of Iva Louise Large. Dear father of Edith (Mrs. David (Ted) Caston) of Wyevale. Lovingly remembered by grandchildren, Gerald and wife Sheila, Karen and husband Bill, Vern and wife Marg, Joan and husband Wally, Wendy and 10 great grandchildren. Brother of the late Caleb, Reuben, Mary, Florence, Emma, Louisa, Alfred, David, Charles and William. Friends may call at the Lynn Funeral Home, 290 First Street, Midland. Complete service in the chapel, Thursday, March 18, at 2 p.m. Interment later Wyevale cemetery. Rev. John Locke officiating clergy. In memorial donations to the Ontario Heart Foundation would be appreciated. 22

AUCTION SALES

ARCHER COLWILL

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QUALIFIED AND RECOGNIZED AUTHORITY
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Tuesday evening, March 23 at 6:30 p.m. at Embassy Hall, 386 Blake St. Barrie, for Mr. K. Callan of Barrie and the estate of the late Ruby Adams of Minesing. Bed chesterfield and 2 matching chairs newly upholstered, ladies combination cabinet and desk, 6 pcs. love seat set walnut trimmed and carved, newly upholstered. R.C.A. stereo and radio comb. w/records, 6 pcs. mahogany dining room suite w/oval table and 2 leaves, mirror and sconce set, pr. brass candelabra, 2 small cabinets, 56 pcs. Aynsley bone china dinnerware, 'Weadover' pattern complete, several plates in Royal Bayreuth, Ambassador, Cobridge Eng. hand engraved Friendly village, Stafford, crystal, cups and saucers in Paragon and Aynsley, 2 French Limoges veg. dishes and large platter, large qty. of linens, blankets, table cloths, sheets etc., fruit nappies, 2 bedroom suites, parlor table, matched oak dresser and highboy, treadle Singler sewing machine, blanket box, organ stool, bed chesterfield, 3 pcs. chesterfield suite, hall rack, coffee table, coat rack, 2 trilight lamps, lazy boy chair, pole lamp, wicker fern stand, magazine racks, Electrohome color T.V. portable w/stand, walnut hall table, oak buffet, set of 1847 Rogers Bros. silver, partial set of English china, oak glass fronted cabinet, kitchen table w/4 chairs, electric stove, G.E. refrigerator, old antique chairs, blanket material, telephone stand, knife sharpener, comode, old milk bottles and fluid measures, Coldspot freezer, Simplicity spin washer and dryer (new), Kenmore dryer, jam cupboard, trunks, picture frames, metal bread pan, garden tools, carpenter tools, box of antique tools. Terms cash or cheque w/identification day of sale and I.O. required to register. Preview from 5 p.m. day of sale.

Auctioneer's remarks: An exceptionally good clean quality sale with several quality and antique items. Plan to attend. Lunch available on premises.

Wed. evening, March 31 at 6:30 p.m. at Elmvale Community Hall for Mrs. Herb Ritchie. Sale of complete household furniture including appliances, living and bedroom furniture. Several antique pieces.

Sat. Apr. 3 at 12:30 for Harald K. Martin on Con. 8 Flos Twp., 2 km west of Hwy. 27, turn at Elmvale Lumber. Sale of full line farm machinery, tillage, hay and harvest equip., tools, etc.

Sat. Apr. 10 at 12:30 for Edmund Culham, 4 miles N.E. of Stayner on Sunnidale Road. Full line of high class farm machinery, tillage, hay and harvest and planting machinery and tools etc.

AUCTION SALES | AUCTION SALES

ERNIE SEVERN

-AUCTIONEER-
R.R. 1, Alliston, Ont. L0M 1A0
(705) 435-4878
S.C.L. No. 10

AUCTION SALE
High Class Farm Machinery
for
Alan Emerson
Lot 38, Con. 1, Oro Twp.

Situated on Hwy. 93, approx. 1/2 mile south of Craighurst, or 5 miles north of Crown Hill, 10 miles north of Barrie;

on
Friday, March 26
at 1:00 p.m.

The sale offers Int. 1086, diesel tractor, fully powered, cab, radio, recirculation air, complete with duals (like new); J.D. 1010 diesel - crawler w/loader, equipped for quick coupler back hoe; Int. 735, S.M. 5-furr. plow hyd. reset; Int. 45, Vibra shank cult. - 22 1/2 ft. with wings and Remlinger 3-bar levelling harrows; Int. Cyclo 400, 6-row corn planter; Electronic control; Calsa field-sprayer w/2-200 gal. tanks complete with saddle harness, 30 ft. boom; Raven Electronic control; Lely 3 P.H. fert. broadcaster; Gleaner E 11, combine, 10 ft. head, 3-row corn w/cab; 20 ton Martin wagons; 2 J&M 350-20, all steel grain boxes; Bahlen N-380 continuous flow corn dryer - 20 bu. per hr. - propane fuel, Elec. service; 2 steel Rosco gravity bins - 2000 bu. cap.; 3-speed King 6" augers, one-35"; 2-50"; one 25"; Degelman rock picker fully hyd.; Hagedorn 9 ft. single auger snow blower; G.E. 3-phase motors including 1-3 H.P.; 2-5 H.P.; 1-7 1/2 H.P.; Hydraulic rams; Remington chain saw; Misc. shop tools; some household items, modern and antique etc. Car: 1967 Mustang deluxe model, 2 dr. hardtop, restored, certified, (if not sold previously). Comments: The above farm machinery has been purchased in the following yrs, 1979-80-81 - clean and exceptionally good.

Attention: Please be advised there is not a great amount of misc. small items, nor a large amount of household (be on time).

Note: Major equipment subject to a reasonable reserve bid; financing will be available to qualified customers. **Terms:** Cash day of sale - Cheques with I.D. only.

Accidents: Neither the owner nor the auctioneer will be responsible for accidents or property loss.

Classified ads get results

BUSINESS OPPORTUNITIES

Invest \$4,200. earn \$24,000 yearly by raising bait worms part time, in your garage, basement or barn. Guaranteed 30,000 buy back contract. Muskoka Ecology Systems, Box 2522, Huntsville, Ont. or phone 789-8281. 22 to 29

HELP WANTED

WORK WANTED

Reliable - will babysit in my home. Port McNicoll area. Also will do housecleaning for you. 534-3802 after 5. 22

HELP WANTED

AVON
Full or part-time earnings. No experience necessary, just a friendly personality. We train. Midland, Waukegan, Victoria Harbour. Call 526-3572. 28TF

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Our firm requires the above individual for the systems and programming department. The incumbent will be responsible for developing programs for General Accounting and / or Manufacturing applications in an R.P.G. II environment. The successful candidate will preferably be a graduate from a two year college programming course with experience working in an IBM System 34. Dorr-Oliver Canada Limited offers competitive salaries, a comprehensive fringe benefit package and an excellent work environment. Persons with less qualifications will be given consideration. Please send resumes for confidential consideration to:
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Correct date

The closing date for walleye and pike in Georgian Bay was March 15 - not May 15, as reported in Brian Berriault's Outdoors column in last Wednesday's Sports Report. (Keep in mind that no other species of fish is affected by this recently-announced closing). Pike and walleye season re-opens May 1. The Times regrets any inconvenience this error may have caused.