



Here's an easy way to Easy Street

Easy Street's always in another part of town. But -- as the song from "Annie" says -- you can get there if you try.

Here are three ways to build your assets--with little pain, and surprising speed.

"PAY YOURSELF"
10 percent of each paycheque before paying anyone else. Put it in a true savings account.

Assuming you earn \$30,000 a year, this is about \$115, twice a month. At the end of a year, your capital will be about \$2,990, plus interest.

Invest this windfall in term deposit, a Registered Retirement Savings Plan or a Registered Home Ownership Plan, or buy shares with it. In 10 years, you'll have financial security you never thought possible.

PAY YOUR MORTGAGE as quickly as you can.

Decrease the amortization period from 25 years to the shortest period you can manage. Your monthly mortgage payments will go up slightly, but you will save literally tens of thousands of dollars in

interest payments in the long run.

Let's say you have \$50,000 mortgage at 13 percent amortized over 25 years. Your monthly principal and interest payments would be \$551.21. If you reduce the amortization period to 20 years, your monthly interest would rise by only \$22.56. Over the life of the mortgage you would save \$27,657.60! That's almost like winning the lottery.

AVOID PAYING INTEREST on anything if you can avoid it. Set up a savings account in which you deposit a certain amount monthly for all major, predictable purchases such as a new car or children's fall clothing and include enough in it for emergencies, such as the washing machine that collapses.

For purchases on which you must use credit, figure out exactly what the total interest charge is. You may discover that taking out a bank loan is cheaper than using a store's "easy payment" plan.

Through a combination of a large-purchases savings plan and a policy of cross-

checking total interest charges before signing a credit contract, you can save several hundred dollars a year.

Otherwise, money paid in interest can evaporate out of your budget with nothing left to show for it.

Think these steps are ridiculously simple?

But that's why they're such a quick route route to Easy Street!

The Bank of Montreal offers free brochures on money management. Write to Consumer Education, Bank of Montreal, PO Box 6002, Montreal, Que., H2Y 3S8.

Punch



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"I imagined the Holy Grail would make a better conversation piece."

Lights, action, camera

This month's Municipal Forum on Maclean Hunter Cable 12 focuses on Midland's parks board. Scheduled guests for the program are Councillor Bob Jeffery, parks board chairman, Dave Carpenter and vice-chairman Tony Osler.

Among the topics to be discussed on this live phone-in program will be the future use of Huronia Park in Midland's east end. Be sure to tune in and take part in the discussion Monday March 19 at 7 p.m. on Maclean Hunter Cable 12.

Consider what electric baseboards have to offer.

1. CLEANLINESS

Electric heat is flameless heat. There's no smoke. No soot. No dust. No fumes.

2. SPACE SAVINGS

They fit compactly along walls.

3. FLEXIBILITY

They can be used with your oil or gas furnace, or alone to supply all of your heat. They're ideal for home additions because there's no need to extend the ductwork of your existing furnace.

4. COMFORT

With these systems you can have a thermostat in every room. So you can keep the living room warm, the rec room cool and the spare room even cooler.

5. EASY INSTALLATION

They can be installed quickly and easily and in many cases electrical wiring doesn't need to be upgraded from 60 or 100 amp service.

6. COST SAVINGS

Heating your home with electricity costs less than heating it with oil.

Call your local Hydro and join the converted today.

Go Electric

DO NOT MISS Therrien's FURNITURE INVENTORY

REDUCTION

On Sofas & Matching Chairs

● 3 DAYS ONLY

Starting Thurs. March 15 - 9 a.m.

All Prices Cash & Carry

Delivery Extra On Sale Items

1- Bedford 2 pc. sofa and swivel rocker chair. Beige Tweed 100 percent polypropolene cover. Pine show-wood colonial style.

Manu sugg. list 879.95. Sale Price **\$699.**

1- Superstyle 2 pc. sofa and swivel rocker chair, covered decks with pine show wood high back styling. Centre welt cushions covered in herringbone style fabric.

Manu sugg. list 969.95. Sale Price **\$775.**

1- King Coil 2 pc. sofa and chair. Contemporary Styling 100 percent polypropolene cover. All over striped pattern in beiges and chocolate brown.

Manu sugg. list 1,149.95. Sale Price **\$899.**

1-Braemore 2 pc. Colonial sofa and chair. With pine show wood. 100 percent olefin fabric in brown check.

Manu sugg. list 819.95. Sale Price **\$649.**

1- King Coil 2 pc. sofa and swivel rocker. Classic Style. Rust-brown. Floral with Chocolate piping. Covered decks.

Sugg. list 969.95. Sale Price **\$775.**

1- Superstyle 2pc. French Prov. sofa and chair. Fabric 100 percent nylon velvet in beautiful dusty rose shade. A must to see!!

Sugg. list 1,059.95. Sale Price **\$850.**

1- Bedford 2 pc. sofa and chair. Contemporary style. Light beige with soft stripe, nylon and polypropolene comb-fabric.

Sugg. list. 739.95. Sale Price **\$550.**

1- Braemore 2 pc. sofa and chair. Contemporary styling with oak show wood. High back, durable long wearing berber look fabric.

Sugg. list 1,149.95. Sale Price **\$875.**

1- Sealy "Kennedy" sofa-bed Colonial style. Covered with 100 percent nylon fabric floral print. Large pine post showwood "posture pedic" spring mattress.

Sugg. list 829.95. Sale Price **\$625.**

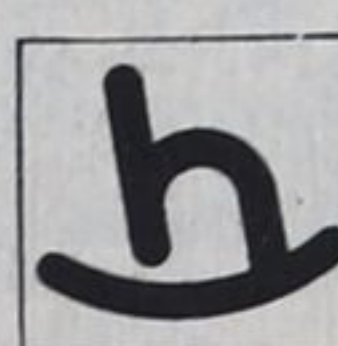
1- King Coil love seat sofa-bed. Rust and brown floral print. Foam mattress suitable for apts., etc.

Sugg. list 439.95. Sale Price **\$325.**

1- Superstyle sofa-bed. 54" double bed size. 100 percent nylon tweed bolster. Cushions matching. Casters and full valance included.

Sugg. list 699.95. Sale Price **\$550.**

These are just some of the many values available at Therriens.....Drop in and check out these bargains - Remeber, Sale lasts 3 days only!!!



Therrien's HOMELAND FURNITURE

Highway 93 at Balm Beach Road - Midland - 526-7833

Store Hours: Mon. and Sat. - 9 a.m. to 5 p.m.

Tues., Wed., Thurs. - 9 a.m. to 5:30 p.m. Fri. - 9 a.m. to 9 p.m.