



Signpainter of the future

Signs created on this machine are stencil cut into vinyl. The vinyl is then mounted on the craft or vehicle. Each sign will last five to seven years. The versatility and efficiency of this machine was what attracted Margaret O'Rourke to it.

Making quick signs

by David Muir

When the springtime arrives, people come out in droves to spruce up their boats.

This may involve a simple cleaning or getting a whole transom replacement.

Whatever else they do, people always want the name of their craft to stand out bright and clear. For this they need to get a sign painter and have the boat out of the water for a number of days, unusable. Or do they?

Vehicle fleet owners can't afford to take even a single vehicle off the road to get it painted, and there's an obvious problem for single vehicle businesses.

Margaret O'Rourke perceived a problem in laying up people's pleasure crafts or business vehicles for so long. She also saw that the shortage of signpainters in the busy spring season was driving people to frustration.

She decided to start making signs that would let the boat stay in the water and could speed up the entire process. There had to be a way to get a quality sign made quickly and efficiently. She set

about researching and investigating possibilities.

The answer was a new computerized lettering machine simply called "The Signmaker". O'Rourke was impressed by the versatility of the machine, something which she's learning more about every day.

MEO Enterprises, O'Rourke's fledgling company, can use The Signmaker to create vinyl signs which are guaranteed from 5 to 7 years. They are likely to outlast the paint on most boats.

For start-up capital O'Rourke relied on her own savings. That's why the \$20,000 cost seemed high. But compared to many other so-called "small" businesses, that really isn't a large investment.

O'Rourke realizes that her signmaking solution is not unique, but she hopes she has entered on the ground floor of what promises to be a growth industry. "You can go down to the marina and see a lot of vinyl," she says. But she adds that her shop will likely pull in the extra business that local sign-painters can't handle when demand is high.

Based on all indications, though, she'll probably carve her own niche in the business. Her signs are perfect in every dimension because they are created by a machine. They are clear, crisp, and colorful, everything a good, expressive sign should be.

To track the exact future of the business would be difficult, but an indicator of potential success with such a machine comes from traditional signpainters. Many of them are purchasing The Signmaker to stay competitive. Said one painter, "It can only complement my business."

O'Rourke calculates her charge for making a sign based on material cost, shop fees, and a markup. The end result puts her in a very competitive position versus signpainters. On smaller jobs the margin isn't as great, but on large jobs, MEO Enterprises will usually beat the competition hands down.

Perhaps competition will stiffen as other companies tighten up, but for now it looks like O'Rourke has a machine that could just as well be printing money as making signs.

Test your credit card knowledge

1. Q. In calculating interest charges, a credit card company first subtracts your payment from the balance shown on the monthly statement and bases the interest charge on the remaining balance. True or False?

A. FALSE.

For cards issued by financial institutions and most oil companies, interest is calculated on the daily balances which are reduced as of the day of payments. Accordingly, interest charges up to the payment date are based on the full outstanding balance.

Most major retailers subtract payments which are 50 per cent or more of the outstanding balance before calculating monthly interest charges.

2. Q. By using a credit card to make a purchase, you have free credit for the period between the date of purchase and the payment date of the following monthly statement. True or False?

A. FALSE, except if full payment is made by the payment date.

Most financial institution card holders will be charged interest calculated from the date of the monthly account statement.

For most other credit cards, interest does not accrue until the date of the monthly account statement.

3. Q. If you pay off a credit card balance by the payment date, you avoid further interest charges until you use the card again. True or False?

A. Not necessarily true for financial institution cards. TRUE, for most other credit cards.

For most financial institution card holders who have a carry-over balance from the previous month and who pay off the full balance, an interest charge will appear on the next monthly statement. This interest charge corresponds to interest — up to the date of payment in full — on the portion of the balance which had been carried over.

4. Q. A credit card with a lower interest rate will always cost less than a credit card with a higher interest rate. True or False?

A. FALSE.

Higher interest rate cards are often more advantageous in other aspects — such as non-interest charges, grace period or date from which interest is calculated. Accordingly, a high or a low interest rate card may involve the least cost.

N • O • T • I • C • E

In accordance with the Environmental Assessment Act Subsection 7(1)

Notice of completion of review of an Environmental Assessment for proposed North Simcoe Waste Management Association Landfill EA

Public comment now being accepted

An environmental assessment has been submitted by the North Simcoe Waste Management Association (NSWMA) for a proposed landfill site to be located on the west half of Lot 10 and the southeast quarter of Lot 11, Concession 2 in the Township of Tiny, County of Simcoe.

Before a decision is made on the acceptance of the environmental assessment, the public has the right to make submissions on the proposed undertaking, the environmental assessment and the review. The public also has the right to require a hearing.

How do you get the information you need?

Copies of the environmental assessment and review may be inspected during normal business hours at the following Ministry of the Environment offices:

Environmental Assessment Branch
7th Floor
135 St. Clair Avenue West
Toronto, Ontario M4V 1P5
(416) 323-4629

Barrie District Office
12 Fairview Road
Barrie, Ontario L4N 4P3
(705) 726-1730

Central Region Office
4th Floor
7 Overlea Blvd.
Toronto, Ontario
M4H 1A8
(416) 424-3000

Copies are also available at the offices of the clerks of the Townships of Tiny and Tay, the Towns of Midland and Penetanguishene, and the Village of Port McNicoll and Victoria Harbour.

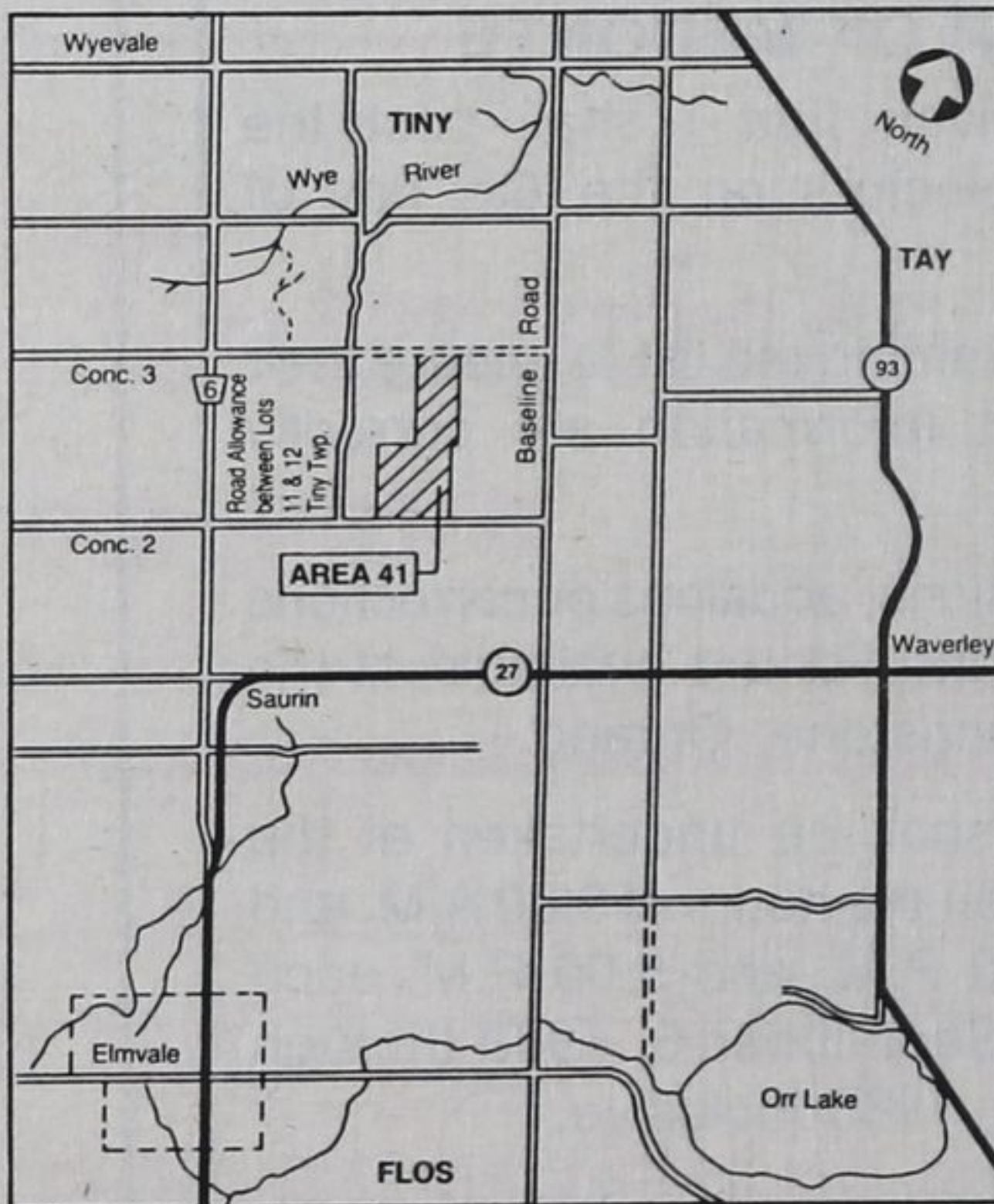
All comments and requests for a hearing must be received in writing no later than Sept. 30, 1988, and should clearly reference the North Simcoe Waste Management Association Landfill Environmental Assessment and be addressed to:

Jim Bradley
Minister of the Environment
15th Floor
135 St. Clair Avenue West
Toronto, Ontario M4V 1P5

Take the opportunity to express your views

Only those who make comments and/or request a hearing in writing will receive further notices about any decisions and, if the environmental assessment is accepted or amended and accepted without a hearing, have the opportunity to again request a hearing on whether the undertaking should be approved.

If no comments and/or hearing requests are received, the undertaking may be approved at the same time as the environmental assessment without further public notice, allowing the North Simcoe Waste Management Association to proceed.



Scale 1:50000 Approx.
North Simcoe Waste Management Association
Waste Management Program
Environmental Assessment
AREA 41 - LOCATION PLAN

Environment Ontario
Jim Bradley, Minister

MIDLAND/PENETANGUISHENE
CKMP 1230

THE HEART OF HURONIA
presents

Market In Review

with Patrick Kearns
from
Dominion Securities

Daily at 6:10 p.m.