

MoneySense

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A. There have been many safeguards built into the system since that time to prevent such a crash happening. For instance, if the market takes a sudden dramatic downturn, all markets around the world would automatically halt trading. This would give investors time to pause and examine the situation carefully. Still don't forget Black Monday, October 1987. There are no guarantees.

Q. Which is better—to invest relatively small amounts in an RRSP over a long period, or larger amounts over a relatively short period?

A. The younger you start contributing to an RRSP the better—even if that investment is relatively small. For instance, if you invested \$500 a year in an RRSP at 10 per cent over 40 years, the value of your RRSP at the end of that period would be valued at four times the amount of a person's RRSP who had invested \$1,000 a year for 20 years. And each investor would have deposited the same total amount of money.

Q. How many people in Canada are active in the stock market?

A. One in four Canadians invests in the market. This does not include the millions more Canadians who are active in the market indirectly through their membership in pension funds.

Q. Where does the Toronto Stock Exchange rank among all the world's stock exchanges?

A. The TSE, founded 150 years ago, ranks 12th among all the stock markets in the world. It's the largest of four in Canada listing 1,600 issues and it does 75 per cent of all the trading done in this country.

Q. What is the TSE300?

A. Formed 15 years ago, the TSE300 is a weighted listing of 300 of the country's larger stock—really a mixture of stocks representing a variety of sectors. It gives investors an accurate indication of just where the market is going in Canada.

IN MEMORIAM

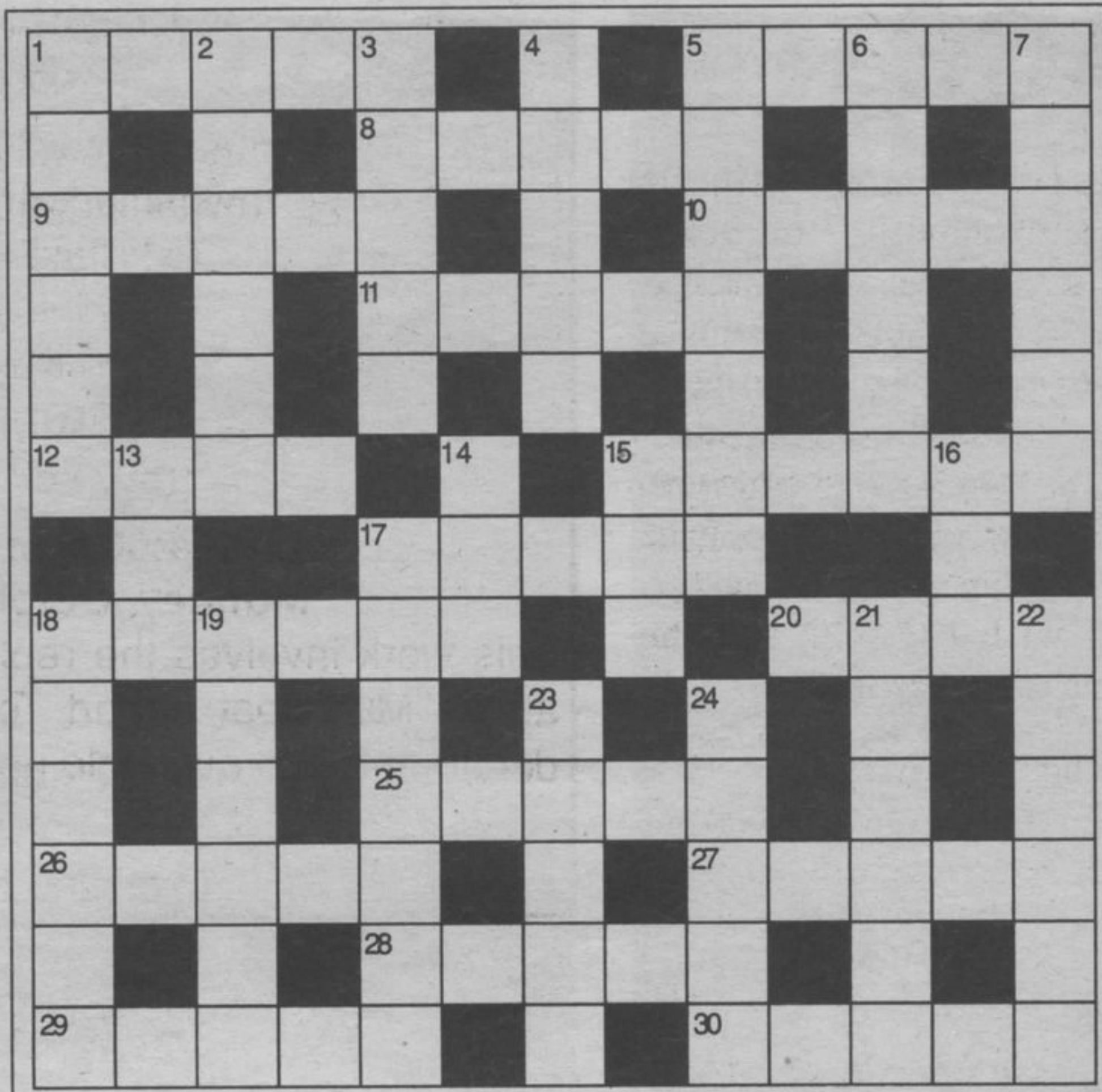
WRIGHT, RON - In loving memory of my dear Dad, Grandfather who passed away September 26, 1984.

We cannot bring the old days back

When we were all together, But living thoughts and memories

Will live with us forever.

Sadly missed by your son Terry, daughter in law Kelly, grandchildren



CLUES ACROSS

1. Scare
5. Subject
8. Sufficient
9. Fortunate
10. Hospital photo-graphs
11. Blare
12. Stalk
15. Type of hammer
17. Incline
18. Perceive
20. Manage
25. Indentation
26. Savor
27. Uplift
28. Proportion
29. Answer
30. Mix

CLUES DOWN

1. Associates
2. Accumulate
3. Perhaps
4. Throwing weapon
5. Woven fabric
6. Serene
7. Fortress
13. Pair
14. Beer
15. Observe
16. Fissure
17. Landscape
18. Gender
19. Even chance
21. Favor
22. Stretch
23. Aver
24. Pulsate

SOLUTIONS

- DOWN**
1. Allies 2. Accrue 3. Maybe 4. Spear 5. Textile 6. Placid 7. Castle
 13. Two 14. Ale 15. Spy 16. Gap 17. Scenery 18. Neuter 19. Toss-up
 28. Ratio 29. Reply 30. Blend
- ACROSS**
1. Alarm 5. Topic 8. Ample 9. Lucky 10. X-rays 11. Blast 12. Stem
 15. Sledge 17. Slope 18. Notice 20. Cope 25. Notch 26. Taste 27. Raise
 21. Oblige 22. Extend 23. State 24. Throb



LIFESTYLE TIPS

Score Another for Active Living

There are all sorts of good reasons to be active every day. Strong and healthy bones is one of them!

Osteoporosis is a disease in which bones become fragile and weak—making them more susceptible to fracture. Women are more prone to it than men, and it is estimated that one in four Canadian women over the age of 65 suffers from it.

Research has given us a better understanding of osteoporosis. It has shown that regular physical activity can play a part in the prevention and treatment of the disease.

We know that bone continually renews itself, with new bone developing and old bone being broken down and reabsorbed by the blood. When bone breakdown exceeds new development, bone loss occurs. Factors affecting bone loss include aging, sedentary lifestyle, nutritional deficiencies, and menopause. (Bone loss accelerates in women during the first few years after menopause. This is attributed to the reduced levels of estrogen.)

With support from the Canadian Fitness and Lifestyle Research Institute, Dr. Don Bailey (University of Saskatchewan) has conducted research in this area. As he explains it, osteoporosis is a "silent thief" which robs the skeleton of its resources to the point where bone mass is so low that spontaneous fracture is possible.

For children and young people, physical activity contributes to the amount and strength of bone

attained at maturity. For adults, physical activity seems to delay the time when bone loss begins and slow the rate of loss when it occurs. (Early and regular physical activity, then, are like deposits of money in the bank.)

Weight-bearing physical activities—ones that work against gravity—are especially effective for developing and maintaining bone. Such activities include walking, running, dancing, court games, and the like. Research shows that exercising with weights can also be helpful.

On the nutrition side, adequate calcium in the diet is important during adolescence. Special attention should be paid to calcium intake during puberty because about 60 per cent of the final bone mass develops at this time. Older adults must take similar care. Proper attention to calcium in the diet at this age has demonstrated beneficial effects on bone mass when combined with regular physical activity.

In our adult years, a healthy, balanced diet will provide all the calcium we need. Ironically, most of the advertising for calcium supplements is aimed at this age group. As Dr. Bailey wisely notes, most people would rather *take* something than *do* something. And yet, calcium will not enter the bone without adequate physical activity.

An active lifestyle should be recognized for what it is: Enjoyable in itself, but also precious "medicine" offering many health benefits.

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MODEL # L45
V.I.N. 1486**

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AT THE
LOCATION LISTED BELOW**

Sealed Tenders must be delivered to the undersigned no later than 12 noon on Tuesday, October 6th., 1992

Tenders will be opened at 1pm on Tuesday, October 6th., 1992, at the location listed below. Sale to approved purchaser will be completed at that time.

The lowest or any bid not necessarily accepted.

Signed:- Robert E. Kilborn

Kilborn's Mobile Mechanical Service Garage,
Hwy. 17 (Across from east entrance of Nipigon
Husky Car/Truck stop)
Box 643,
Nipigon, Ont.
P0T 2J0

**Any further enquiries may be directed to Mr.
Robert E. Kilborn at 1-807-887-3692 between
the hours of 9:00 am and 5:00 pm**

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