

CORRECTION NOTICE

We wish to draw your attention to the correction in our current '75 years' flyer.

Page 7, 5 gallon shop vac, 54-0095-6. Flyer reads: Reg. 89.99, sale 69.99, save 20.00. **SHOULD READ:** Reg. 82.99, sale 69.99, save 13.00

We sincerely regret any inconvenience we may have caused you.

cnote305-97-zone 9/9 All.



HEART AND STROKE FOUNDATION

MIC

MERIT INVESTMENT CORPORATION

is proud to announce it's re-opening!

Merit is consistently proving that we are the best at handling your investment requirements.

Interested in some fresh ideas about investing in the stock market? Why not visit us and see our new client lounge.

Merit's offices are easily accessible by subway (St. Andrew Subway Station) or call us and we will have you picked up in our company limousine.*

**(On a first come, first serve, basis)*

MERIT INVESTMENT CORPORATION
 55 University Avenue, Suite 1000,
 Toronto, Ontario, M5J 2P8
 Phone: 416-867-6000

Finance

Take out loan to pay off debts on credit cards

It's easy to get carried away during the holiday season, by spending far more than planned on gifts. And when the new year arrives, so do the bills. Here are some tips for coping with your post-holiday credit card bills.

- ✓ **Pay your bills as soon as possible:** Credit card interest can be very high. The longer you delay, the more you'll pay, especially if you've run up your department store credit cards which charge as much as 28.8 per cent interest.
- ✓ **Establish priorities:** Pay down the credit card with the highest interest rate first (this can be found on your statement).

You can save a lot by concentrating on the most costly debt.

- ✓ **Take out a loan:** One way of reducing interest costs is to take out a lower-rate personal loan. You'll reduce your overall interest costs and your debt will be much easier to manage through one monthly payment. Once you've paid off your post-holiday bills, give some thought to how to avoid the same problems next year.
- ✓ **Start saving now:** Put aside some money in a holiday account at your financial institution. When the festive season arrives next year, limit your spending to the amount in your holiday account.
- ✓ **Leave your credit cards at home:** If your cards aren't with you, you can't use them. Consider direct debit cards as an alternative.

This article was submitted by David Burke of the Investors Group, Stouffville.

THE YORK REGION OF EDUCATION

The York Region Board of Education

Continuing Education Department

Working For You

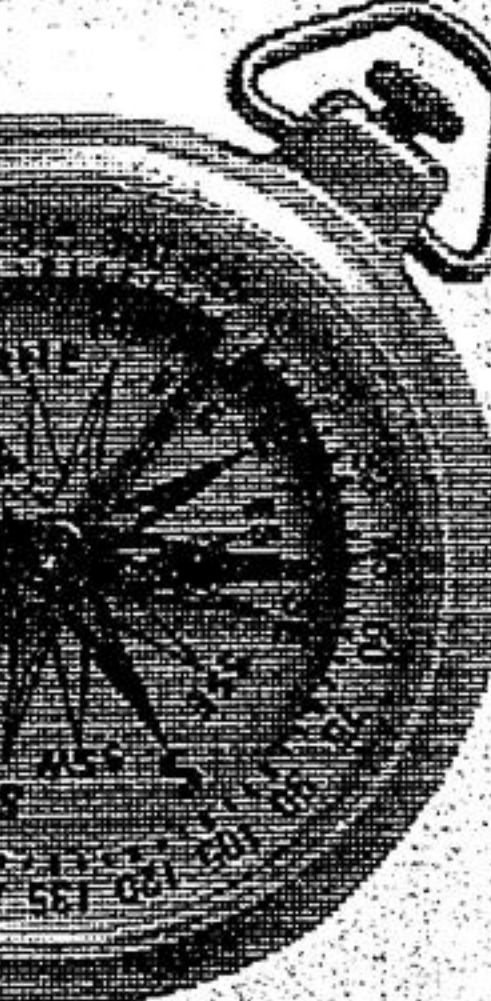
REGISTER NOW

General Interest Courses are still available at York Region schools. Calendars with application forms are at your local library. Fax your registration form to (905) 884-3604 before Thursday, January 30, 1997.

Bill Crothers Chair
Bill Hogarth Director of Education and Secretary/Treasurer

LEARN THE SECRETS OF **INVESTING** for **MATURE CANADIANS**

Where to find financial security, even with today's record low interest rates!




Jerry White
 Author and financial commentator for Standard Broadcasting & CFRB

Jerry will share secrets with you on:

- Beating the devastating effect of today's 3% GICs & Bonds!
- How to "super-charge" your RRIF for maximum returns!
- The best RRSP strategies for 1997 and beyond!
- Estate planning tips to keep the gov't out of your pockets!
- How to earn regular monthly tax-protected cash income!
- Low risk ways to maximize the return on your retirement nest-egg!

Jerry's only appearance in Uxbridge for the RRSP season!

ATTENTION SERIOUS INVESTORS

Michael Comeau, Vice President and Senior Investment Advisor of TD Evergreen Investment Services is available for consultation at the Stouffville TD Bank Branch

TD Evergreen is a Full Service Investment Dealer and offers broad range of investment products and services including:

- Domestic and Foreign Bonds
- Canadian and US Equities
- Over 400 Mutual Funds
- RRSPs, RRIFs and RESPs
- Free Portfolio Analysis
- Investment Advice and
- Development of Personalized Investment Strategies

To book your appointment with Michael Comeau at the Stouffville branch, please call Jim Hassard, Branch Manager at (905) 640-4000 or Dave Morrison, Branch Manager at (905) 640-1372 or call TD Evergreen at (416) 512-2511 or 1-800-382-4964

TD EVERGREEN WEALTH MANAGEMENT

TD Evergreen Investments Services is a Division of TD Securities Inc. which is a subsidiary of the Toronto Dominion Bank Member CIPF

FREE Luncheon Seminar - Register Today!



Wednesday, February 5th, 12:30 p.m.

The Uxbridge Library - Tokai Room
 9 Toronto Street South, Uxbridge
 (Lunch will be provided)

LIMITED SEATING - PLEASE CALL TO RESERVE YOUR SEATS TODAY!

CALL: (416) 412-4304 (24 HRS)

Presented by: Tom Smirnis, Senior Financial Advisor
 Fortune Investment Corp., 2075 Kennedy Road
 6th Floor, Scarborough, ON

Bell Mobility

We're moving to 112 Water St. Port Perry Opening Feb. 1/97

IT'S BACK \$0 THIS IS YOUR LAST CHANCE

- Motorola DPC
- Audiovox 405
- Nokia 638

Free Carry Case & Lighter/Adaptor with every new activation (for a limited time)

ONE STOP PHONE SHOP
 29 Toronto St., Uxbridge
(905) 852-7995
 Approved Agent Temporary Location

Bell Mobility

FREE DELIVERY TO YOUR HOUSE OR BUSINESS

OFFER EXPIRES JAN. 31/97