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FOCUS ON BUSINESS

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Over 18 years, Queen's Pantry has built a loyal clientele by providing traditional home furnishings in a friendly, supportive atmosphere. From luxurious linens and lace panels to tab curtains and designer beds, you're sure to find something to enhance your home decor.

Ready-made curtains are popular with customers because they are easy to install, available in many colour schemes and inexpensive.

Other popular items include bedding supplies such as sheet sets, duvet covers, pillows and designer quilts.

Last fall, owners Karen and Linda Chadwick opened The Queensbridge Mill historic Almira Inn in Markham, which serves as an extension of their Queen's Pantry store. The Queensbridge Mill offers a more contemporary selection of furniture, bedding and tabletop accessories. "We opened the Queensbridge Mill to provide our customers with a larger selection of Canadian, US and European decorating items," says Karen.

The Queensbridge Mill features entire rooms that have been

completely decorated so that customers can see how certain items look together, or to get their own ideas.

Each room is decorated differently and contains several pieces of furniture, lamps, curtains, artwork and other accessories.

Karen and Linda have also formed a unique partnership with Kylemore Homes (Angus Glen), a new home builder in Markham. They have designed and furnished three model homes.

The Kylemore Homes will reflect a strong link with the past using elegant heritage touches and unique design elements and will be open to the public on May 27th.

The Queen's Pantry is located at 176 Main St. in Unionville and can be reached at (905) 477-4625.

They are open Monday to Saturday from 10AM to 5:30PM and Sunday from noon to 5:30PM.

The Queensbridge Mill is located at 4160 19th Ave., between Kennedy and Warden and can be reached at (905) 887-1127.

They are open Thursday, Friday and Saturday from 10AM - 5PM.

Visit The Queensbridge Mill website at www.queensbridge.com.

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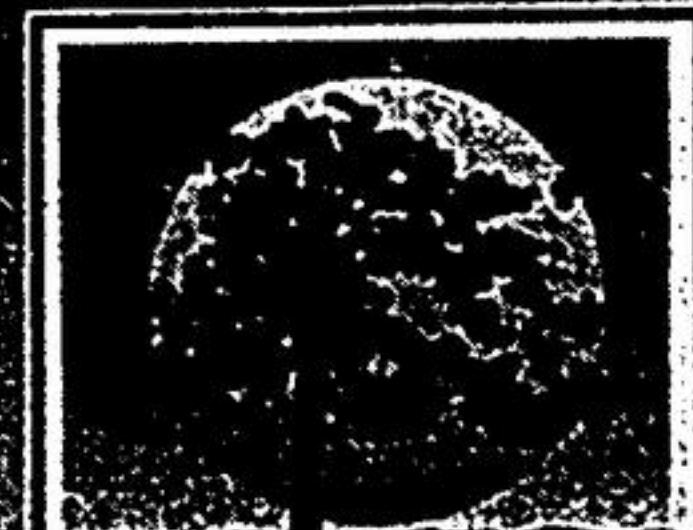
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No I am not talking about your gardens or your closet. I am referring to your credit obligations. It appears interest rates have no where to move but upward. A good consolidation loan can save hundreds of dollars a month in payments. Take advantage of today's available rates to get your finances in order.

Things you should know about credit

There are two major items that will cause an application to be declined. The first is credit inquiries. If you are applied for credit more than twice in the last six months, most lenders credit systems will automatically decline your application, as you will be deemed a credit seeker. (No, I do not agree with this, but the days of shopping from lender to lender are over).

You must make sure that your requirements can be met from the lender that you are talking with, prior to making a formal application. An example is, you require \$27,000 as a consolidation, but the lenders maximum is \$15,000 on an unsecured loan, so do not apply there as it can not be approved for what you require. This will save an inquiry on your credit bureau. The second reason for a decline is



derogatory credit history. One error most people are guilty of is going on the assumption that just because something is brought current or paid off, the problem disappears. This is 100% wrong. Any account that becomes past due stays on your record even if it is brought current, and most lenders will hold this against you for at least two years.

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