

If you're going into business, here's important reading for you

By EDNA TOTH
If business is your business, Mississauga Library System has material you can use. For starters, there's **Starting a Small Business**, a pamphlet published by the Ministry of Consumer and Commercial Relations, which is among a collection of government publications at Central Library. There are extra copies for you to keep. Introduction to the pamphlet states: "Statistics show that 70 per cent of all new businesses fail within the first five years. Some businesses fail even before they are established." The booklet declares that its aim is to draw attention to the major problems involved in starting a successful business, then states: "Further information can be obtained from your local public library." It discusses a businessman's

responsibilities — income tax, unemployment insurance deductions, sales taxes, observing fire regulations and safety codes and obtaining licenses. See a lawyer about establishing a business, the booklet urges, so he can advise on partnerships, proprietorships and how to reduce your liability in event of failure. There's a paragraph on franchise operations, which refers the entrepreneur to another booklet from the same ministry, **Buying a Franchise**. There are extra copies of this booklet, too, if you want to take it home with you. "Buying a franchise involves the purchase of the right to operate a business according to a set plan or system that has been established by a franchising company," says the second booklet.

"The product or service being sold is identified by a trademark held by the franchising company, and the services throughout all the franchise outlets. For many companies, setting up a network of franchise operations is the ideal marketing method. The company requires relatively little capital for expansion because it is financed through the sale of franchises. The franchise owner becomes responsible for his own sales and his own survival." So before jumping into a franchise (says the booklet) ask yourself: How good is the company? It says a good company will hold a franchise deposit in escrow until the franchise outlet is operating; and it will be innovative and constantly exploring new ideas and fresh approaches. The entrepreneur can check its record with the Better

library
Business Bureau, the ministry and the company's established franchise-holders. Check the franchise agreement with a lawyer and an accountant. There is a lot more good advice about location, price, continuity, training and renewals. And the booklet concludes: "There are many good books on franchising. Try your local public library." One such book at the library is **Franchising: How to Select a Business of Your Own**, by Robert Metz. It was presented to the library some years ago by Mississauga Industrial Association. The blurb on the book says, "All the information you need to make one of the most important decisions of your life — whether or not to go into business for yourself as a franchisee."

It deals with the obvious questions: Are you the man for the job? (Yes, if you can work up to 80 hours a week to start). How much cash do I need? (About \$2,500 for a small car rental outfit, to \$250,000 for a car dealership). How much can you make? (\$10,000 to \$100,000, or nothing at all). "A large part of the Metz book, which takes an optimistic view of most things, is an examination of the operations of various well-known franchises — from Shell service stations to McDonald's hamburger outlets. There's a chapter on fraud and how to spot it, a sample contract and a list of 20 key questions any smart businessman would want answered. Once you've started in

business, franchise or not, the library system has more help to offer. There's the **Income Tax Guide**, a looseleaf service from Commerce Clearing House Canadian Ltd., which contains the statutes governing income taxes, with up-to-date revisions and interpretations. CCM also publishes law reports, also frequently updated, and covers such topics as Ontario real estate law and Ontario corporation law. All the works in this series are neatly indexed and cross-referenced, and the Income Tax Guide covers the tax provisions of other statutes, such as the Canada Pension Plan and Old Age Security Act. For investors, there are Moody's publications, which look at the financial position of various types of companies, giving history, capital structure subsidiaries and affiliates, officers, business and

products, balance sheets and financial and operating data. **MICROFILM** Records of St. Peter's Church, Erindale, covering the period 1828 to 1975, have been put on microfilm and deposited at Central Library. Included are records of baptisms, confirmations, marriages and burials, a number of record books, vestry books and cash account books. The records have already enabled one library patron to discover the maiden name of an ancestor — and to discover another hitherto, unknown ancestor at the same time. Albert Spratt, head of the library system's Information Services, says, "The Central Library has become known as a repository for local documents and historical source materials, and as a clearing house for information." Among the new books at Mississauga libraries: Not

Servants, Not Machines by Jean Tepperman is subtitled **Office Workers Speak Out**. It is an examination, from a partisan point of view, of women white-collar workers and how they can become better-paid and better thought of. **How to Open a Swiss Bank Account** by James Kelder claims that Swiss accounts

can "be a key to personal financial survival" in an age of inflation and economic uncertainty. The book covers both the mystique and reality of those magic "numbered accounts," and gives enough detailed information to enable anybody who is rich to deal intelligently with Swiss banks.

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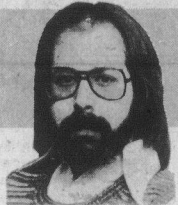


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music



Peter Donato

Wings group shows power and precision.

Wings. Wings Over America. Capitol. SWCO-11593.

All the excitement and excellence of Wings' first North American tour is captured on this three-record album.

The band plays with power and precision at different levels. These are some of the tunes: Live and

Let Die, (a highlight), Maybe I'm Amazed, My Love, Yesterday, Lady Madonna, The Long and Winding Road, Medicine Jar, Go Now, Silly Love Songs (which is tremendous here), Band on the Run, Jet, Venus and Mars and Magenta and Titanium Man. Wings is a tightly knit rock band that can perform with the best of them. It also copes well with the exacting demands of the different styles of music it is called upon to play.

musical event. Bishop is a first-rate songwriter, with an ear for captivating melodies and the ability to fashion the right lyrical details that make a song flow intelligently. At times he sounds like Paul Simon, with that lazy, world-weary voice. At other times, he sounds a bit like Kenny Rankin. But Bishop will make it on his own, not his "sound-alike" qualities. If you want a fine treat, get yourself a copy of Careless.

Stephen Bishop, Careless. ABC. 9022-954.

This album is a pleasant surprise for me. Before this offering, I knew of Bishop only through two of the tunes he wrote for Art Garfunkel's last album, **Breakaway**. Careless is a beautiful

BLOOD CLINIC
There is a blood-donor clinic at Mississauga City Hall, 1 City Centre Dr. on Friday, Jan. 7 from 10 a.m. to 6 p.m. McDonalds will be giving free orange drinks and fry coupons.

bridge

In the early days of contract bridge, the use of an end play to fulfill one's contract was deemed to be a technique that was "for experts only."

But with the passage of time, the end play has become a type of play that is a commonplace occurrence at all echelons of play.

Today's deal is a case in point. The hand was played in a fairly decent nonexpert game. (See bridge diagram).

After west had opened the heart four, and the dummy put in its appearance, declarer perceived that he had 11 top tricks. A cursory examination of his assets revealed to declarer that the 12th trick might come from one of two places: either a successful diamond finesse, or a 3-3 division of the six outstanding hearts. But, as will become evident, there was more to the play than met the eye.

After capturing the opening heart lead with his king, declarer cashed four spade tricks, discarding the six and nine of diamonds from his own hand.

On the fourth spade lead east discarded the six of hearts. Next came a heart to south's queen, east tossing away the three of diamonds.

The ace, king and queen of clubs were then played west following suit dummy discarding the deuce of diamonds.

Now south's remaining heart was played to the board's ace. Declarer's next step was to push his chair back and reflect on what had transpired to date.

Observation had revealed that west had been dealt exactly four spades and four hearts. He had also followed suit to three clubs leads, with the eight, nine and jack.

Therefore west had started with two diamonds — unless he had false-carded on the third club lead by playing the jack instead of the ten. But the latter was a virtual impossibility, for with the J-10-9-8 of clubs west would have led the club jack at trick one, and not the four-spot from a broken-down heart suit.

And so it came to pass that at trick 11 declarer led dummy's remaining heart (on which he discarded his last club), throwing west into the lead. West now had to lead a diamond, and declarer's ace and queen won the last two tricks.

Both sides vulnerable. South deals.

NORTH
♦ A K Q 7
♥ A 8 5 3
♦ 7 4 2
♠ A 6

WEST **EAST**
♦ 8 6 5 2 ♥ 9 4 3
♥ J 9 7 4 ♥ 10 6
♦ K J ♦ 10 8 5 3
♠ J 9 8 ♠ 10 5 4 2

SOUTH
♦ J 10
♥ K Q 2
♦ A Q 9 6
♠ K Q 7 3

The bidding:
South West North East
1 NT Pass 6 NT Pass
Pass Pass

Opening lead: Four of ♠

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