

Outlook on Lifestyle

Get involved teaching Boy Scouts

By JEAN LAYMAN
Herald Special

The fall season is set to roll for boys involved in the world's largest organization for youth - that's Scouting, of course. Again, leaders are needed to fill positions supervising and teaching young boys.

Beavers is a program designed to give fun to boys 5, 6 and 7 to develop a love of nature, games, crafts, develop a sense of belonging and sharing in small group activities. The boys have lots of fun and their motto is Sharing, Sharing, Sharing.

Cubs is for boys 8, 9 and 10 years old. They are provided with a program which involves games, the outdoors, acting, star work, badge work, handicrafts, music and mystery of adventure, to satisfy the boy's curiosity. The motto is "do your best."

Scouts, for boys 11, 12 and 13 offers a variety of programs and allows these growing young men to pursue hobbies, practice leadership skills, be of service to others, develop skills through achievement and challenge badges. Camping, canoeing and the great outdoors all add up to a great time for the boys. The motto is "be prepared."

Venturers is a program for 14, 15, 16 and 17-year-old youth who work together as a company showing that they care and live according to their personal values and belief. They develop and use skills, give leadership, participate in challenging physical and outdoor activities. The motto is "challenge."

Rovers is a program for you men and women ages 18-26. The motto is "service."

Anyone wishing to become a leader, contact Doug Collins (Beavers) 846-4482, Jean Layman (Cubs) 877-6424, Brian Stewart (Scouts) 877-1585, Brent Collier (Venturers) 877-3627, Elaine Hannah (Rovers) 877-7492.

Registrations for all sections start next week following the holiday weekend. For further information on group committee and registration call North Halton District president Rick Holding at 877-8774 or District Commissioner Elaine Hannah at 877-7492.

Many activities are forthcoming and they include Beavers at the zoo, Wolf Cubs at Fort York, Oct. 3 and Scouts will have their annual Baden-Powell Camp with pioneering and first aid lessons.

Apple Day is Oct. 17 and all groups are reminded of the Armistice Day parade Nov. 8.

Training is available for new leaders. Why not come out and visit a Beaver colony, Cub pack, Scout troop or company and just see how much fun both leaders and boys can enjoy.

The pay for a leader is full of awards which last a lifetime. Speaking of awards, Elaine Hannah will be receiving the "Silver Acorn" Sept. 18 at Queen's Park in the Lt. Governor's Suite from 4 p.m. to 5:30 p.m.

Scout registration

Registration for the Second Georgetown's scouting year will be held at St. George's Church in Georgetown on Monday Sept. 14 from 7 p.m. to 9 p.m.

For more information call Debrah McCarthy at 877-7292.

Your Money

Investing is a very personal undertaking

By BRUCE MOORE
Herald Special

Investing is a very personal and important undertaking and it is always wise for both the novice and experienced investor to know as much as possible about their investment selection so that it perfectly matches their own objectives and needs.

There are many investment products available to Canadians from common shares to Government of Canada bonds which span the complete spectrum of risk and reward.

One of the hottest products in financial services is the mutual fund.

In a mutual fund, many people pool their money for investment in a particular fund which has its own investment mandate and they share proportionally in the results. This collective feature permits investors to benefit from expert portfolio management and immediate diversification irrespective of the size of

their investment. A mutual fund contains many different securities professionally selected and monitored by the portfolio manager.

For example, an investor with \$1,000 to invest in an equity fund would share in the results of the portfolio's growth along with the many other purchasers of units in the fund some of whom may have invested \$100,000 or more.

People can very economically invest directly into money markets (e.g. Treasury Bills), real estate, mortgages, stocks, bonds, convertible securities, etc. without having to spend time making specific investments in any one of those markets.

For this reason, many large institutional investors such as pension funds, utilize mutual funds for their money management needs.

You can purchase and sell most mutual funds daily and are thus not locked into your investment. You can buy several funds, choosing a

combination of a growth fund for capital gains, a dividend fund for attractive taxable income and a money market fund for high short term interest.

Many investors also switch from one fund to another as their investment approach or objectives change.

The choice of a fund best suited to you requires you to decide perhaps with the help of an investment advisor, what your personal requirements are.

A young investor with many years of earnings ahead should concentrate on capital growth through the selection of a growth fund. An older investor looking to retirement would want to select a dividend, preferred or bond income-fund primarily to preserve capital and yet generate high rates of income and possibly conservative capital growth. Mutual funds are an obvious choice for inclusion in an RRSP.

The main advantage of investing

through mutual funds is the benefit of full time professional portfolio management. It is therefore important to determine how well a portfolio manager has performed historically. Rates of return for up to 10 years, in most cases, are published in the financial press and it is wise to ensure that a portfolio manager has adapted well to volatile capital markets such as we have experienced in the past decade.

A recent survey by the Toronto Stock Exchange found that six per cent of adult Canadians or more than 1 million people now own equity mutual funds. In 1986 approximately \$5 billion was invested by Canadians in mutual funds so they are clearly the logical and in many cases the very profitable choice for Canadian investors.

For a complementary copy of Wood Gundy's brochure on Mutual Funds or for a confidential consultation, contact Bruce Moore at (416) 897-3297.

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