

# Business Outlook

## "It's guaranteed" can cost you a lot of money

(NC) — "It's guaranteed" are words we love to hear when we invest our hard-earned savings. But have you ever asked yourself "what is guaranteed?"

Some people are even afraid of banks. They will hide their savings in the mattress, or cookie jars, and feel "safe" that those savings will always be theirs. And, it's true, the dollars will be preserved, but the "guarantee" of what they will buy, will not.

In fact, we can almost always "guarantee" that what those dollars will buy (purchasing power) will decline. The dollar "amount" may be guaranteed, but not its purchasing power.

Inflation, combined with taxation, are the real killers of guarantees. Inflation has always been with us, as we read

in the Bible where they worked "for a penny a day" and it was sufficient, and my Grandfather worked for a dollar a week, supported a wife and five children and owned a house. This writer started working at 20 cents an hour, six days a week (there was no five-day week then) and by the time I was earning 80 cents an hour, was married and had bought a house.

Yet, things were a lot cheaper then, but inflation has continued its merry way, and we believe it will continue to do so, eroding the purchasing power of our dollar.

So, what about those "guaranteed" savings. There is no guarantee as to what they will purchase. In fact, it is

virtually guaranteed that they will purchase less than when they were invested with a "guarantee".

Is there some way we can almost "guarantee" our dollars will grow with inflation? I believe the answer is "yes". If we "own something", such as a house, apartment, business, etc. those "owned" items will probably always increase in value to keep pace with inflation. My dad's first house cost under \$3,000, and today it is worth over \$100,000. It has indeed kept pace with inflation, as I am sure your house value has also.

I believe "ownership" investing is the "guaranteed" way to keep pace with inflation, and hopefully even keep

ahead of inflation. Combined with that, if you have an income from that ownership, such as an apartment, ownership of a business etc. that could give you an investment return over and above the increased value of your holding.

A few years ago I was in Brazil, and was shocked when I went to buy a pair



**IT'S YOUR MONEY**

Paul J. Rocket

thought occurred to me: "If I had had a million cruzero's 10 years ago I could have probably bought a multi-story apartment building, or a thriving industry. If I had, today that apartment, or that industry, having kept pace with inflation, would probably be worth \$10 billion cruzero's, whereas the person who had the \$1 million "guaranteed" sitting in the bank, still has that million, but now can only buy two pair of shoes.

I believe we should invest in ownership, whereby we gain in dollar value through inflation, rather than in guarantees, whereby we lose purchasing power because of inflation.

For a FREE brochure on mutual funds, ask for "Why Doesn't Everyone?" and write Paul J. Rocket, 153 Union St. E., Waterloo, Ontario, N2J 1C1. Paul J. Rocket is author of the book "Why I Invest in Mutual Funds" and President of Regal Capital Planners Ltd.

of shoes, that they cost me almost half—a million cruzero's (The name of their "dollars"). Inflation is rampant in Brazil, and while I was there, the

### SAFETY TIPS FOR INFANTS

#### CRIB SAFETY

To be sure your crib complies with regulations under the Hazardous Products Act, check that it meets the following requirements:

- drop side requires two separate, positive and simultaneous actions to release the side, and engages automatically;
- crib slats no more than 6 cm apart;
- no gap between lower edge of end panels and upper edge of mattress support;

- there should be at least 66 cm between mattress support and top rail when mattress support is at its lowest level and drop side is at its highest level;

- there should be at least 23 cm between mattress support and top rail when mattress support is at its highest level and drop side is at its lowest level;

Also, ensure that:

- all small parts are firmly attached and able to withstand 20 pounds of force, pull or push;
- there are no split, cracked or broken parts, loose or missing hardware of screws;
- threaded bolt ends are either inaccessible or covered by an acorn nut.

mattress support mechanisms are firmly attached so that they cannot be released with an upward push from under the mattress support;

- there is no more than a 3 cm gap between the mattress and the sides or ends of the crib when the mattress is pushed into a corner.

The labelling on cribs, cradles and their containers clearly identifies the manufacturer, model number and date of manufacture.

corner posts are no more than 4 mm in height, and the size and shape of finials are designed to prevent entrapment of children's clothing.

all open holes are too small for a child's finger to become caught

Literature which must accompany the crib should state and show clearly how to assemble the product

contain a warning on proper use of the product, including a statement not to use if the child is able to climb out unaided or, in the case of cribs, is taller than 90 cm

#### PRECAUTIONS

There are also certain precautions you can take to make sure your baby's crib is as safe as possible

#### MATTRESSES

Crib mattresses should not be thicker than 15 cm. They should also be kept in good condition. If they're too soft or worn down in any area, a gap or hollow may be created where a baby could become trapped and suffocate.

Some people like to protect the mattress with waterproof sheets - but these could hamper a child's breathing and should not be used.

#### BUMPER PADS

Bumper pads are used to protect a baby's head if he or she happens to bump it against the side of the crib. Bumper pads often come protected with a plastic cover, which should be checked as often as possible. If it is punctured or torn, it could be chewed or torn even further, and a baby might swallow or inhale pieces of it and choke. A torn plastic cover also leads to holes in the bumper pad, and babies have been known to stick their heads in these holes and suffocate.

#### MATTRESS SUPPORT MECHANISMS

The mattress support mechanisms or hangers on some cribs may not be secure. Check them by rattling the mattress support, thumping the mattress from the top and repeating the thumping on the support from the bottom. If the support dislodges, your child's life could be in danger. To prevent this, prop up the mattress support firmly from underneath, perhaps by using large boxes.

#### POINTERS TO KEEP IN MIND

It's amazing how easily babies can get into hazardous situations. It is your responsibility to keep your crib in top shape, to check your baby as often as you can, and to make sure the crib environment is safe. The following are a few more pointers to keep in mind.

- Always make certain that your crib is assembled strictly in accordance with the manufacturer's instructions, and that each component is properly and securely in place at all times.

- Never leave a baby in a crib with something like a necklace, elastic, scarf, or with a pacifier on a long cord. These could become wound around the baby's neck or get caught on an upright or on a protruding part of the crib and endanger the baby's life.

- Babies should never be tied or harnessed in a crib. Cords and straps could cause them to strangle if they struggled to climb out of the crib.

- As soon as your baby is able to sit up, remove crib exercisers or other toys that are strung over the crib.

- As soon as your baby is able to stand, ensure the mattress is at its lowest position, and remove the bumper pads from the crib as well as any large toys that could serve as steps for climbing out.

- When your baby is old enough to climb out of the crib, it is time to stop using it.



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