

## Divorce judge "floored" by increase in net worth

(NC)—We had to smile! Then we thought, "Can finances do a great deal to save marriages?" In this case, it made for a happy divorce settlement.

The letter was addressed to "Coby" whose last name is Kobayashi, a born-in-Canada Canadian of Japanese ancestry, who is a friend of mine and a manager in the selling part of the mutual fund industry. It was from "Marilyn" ... and read in part:

"I cannot tell you how grateful I am for the comfortable financial position

you have managed to get me into in six short years.

"I am happy. The divorce court judge was floored at the increase in net worth '82 to '88."

"John is happy — he doesn't have to pay alimony!"

That's where I smiled, when reading this handwritten letter. Imagine ... an outsider (the judge) being "floored" and not realizing what mutual funds have done, and John (we presume him to be the ex-husband) doesn't have to pay on-going alimony because her portion of assets has grown (much more than doubled) in the six years since the divorce.

Did "Marilyn" do any better than any other Canadian who invested in those mutual funds where her assets were invested? The answer is NO. They all had the same gain, because



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Paul J. Rockel

everyone in those funds achieves exactly the same rate of return over the same time span.

Marilyn may have done better than investors in "other" mutual funds, because her adviser, Coby Kobayashi, is an "independent" mutual fund specialist (as are thousands of others in Canada) and he therefore was not captive to any set of mutual funds, but placed "Marilyn's" investments in the funds he thought would prove most beneficial to her. It indeed stresses the importance of seeking advice on your

savings and investment dollars, and seeking it from "independent" advisors, rather than from direct sellers (such as banks, trust companies, insurance companies) who want to promote "their" products, or from "captive" advisors who have only one set of funds to offer.

Today there are "discount brokers" who simply place orders, and who do not advise as to which mutual funds may be best to meet your individual needs and goals. You save money in the purchase, but, without the advice, do you really lose?

"The divorce court judge was floored at the increase in net worth", she says. This too reminds us that by far the majority of Canadians still know very little about what mutual funds have been able to achieve for those who choose to save and invest in them (most have 10 year averages of 15% and better), despite the fact the statistics are published monthly in Canada's major financial newspapers, for all to see.

What if "Marilyn" had chosen to do what most of us would do, and that

is place our dollars into "guaranteed" investments at the institution where we cash our cheques? Would the judge have been "floored" at the increase in value? No, because it would have been an "ordinary" increase (fully taxable).

Yes, finances play an important part in our lives. Who knows; maybe, just maybe, if Marilyn and John had saved and placed those savings into mutual funds, they would have been financially better off, and maybe much happier in their married lives. Maybe it could have saved the marriage (we're guessing).

Anyway, we know that ... in this case ... it made for a happier parting of the ways.

Hmmm ... mutual funds as a marriage saver? It's an interesting thought!

For more information write: Peter C. Masson, M.B.A., Regal Capital Planners Ltd., 10 Fagan Drive, Georgetown, Ont. L7G 4P3.

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**PS Home Post Scripts**

By Glenda Hughes, Sales Rep. **873-0300**

One of the most fascinating facets of working in this profession, (for me anyway), is the love and dedication of heart and soul that some people put into their homes. Certainly we get lots of homes that have been well taken care of, beautifully decorated and superbly located, but once in a while we see a home of outstanding features and creativity. This past week I have had the joy of working with a super couple from Mississauga that wish to locate in our area of Georgetown. We have viewed homes in various price ranges, and some very lovely homes have fallen into their bracket. Nothing seemed to be clicking however, until I decided to show a really special home south of town, that I personally loved, but would require exceptional people to appreciate the decor, the gardens, and the obvious total commitment these people have put into this home. You see, not everyone cares about these things, and it is often very difficult to find the right people to love another's work of art. It is sort of like a second marriage, (and many of us know all about that!)

I was to meet my clients at the home, for a second viewing, and I arrived a little early. So as not to disturb the vendors of the home, I just wandered around the beautifully planted gardens, admiring the flowers, listening to the birds, walking into the bush area to discover some wildflowers and just let my senses have a mini vacation. I was spotted in fairly short order by the lady of the house, who by now, knew me quite well, and she asked me if I would like to walk through the herb garden and she would snip me some herbs to take home. What a treat this was and I learned even more about this beautiful home. My clients were late so we spent about 15 minutes talking about the herbs, the fragrant bushes that were strategically placed so that they were under windows for spring and summer enjoyment. By this time my couple had arrived, and I was more prepared than ever to try and sell this home! It was a wonderful hour, for it's easy to show a home that is kind to your senses. I can't wind up this column by telling you that this showing brought forth a sale, for we are by no means finished with looking at this home. However, I thought I would relate the story to you, for the main purpose of the importance of helping your agent of choice, know all the little details about your home. It is the little things that make the difference in the final price and a good sale. If your home has historical features, custom interior decorating, interesting plantings, and gardens, it all helps for that special person to make a good choice about your home.

I really hope this home sells soon, for if it doesn't, my hubby is going to have an awfully hard time with me - because even though we are not ready to move just yet - I know this home is one of a kind and I'd love it too.

*Homes Sold Creatively*  
**THIS WEEK'S MORTGAGE RATES**

AS OF MAY 5th, 1988

	FIXABLE	1 MONTH OPEN	6 MONTH CLOSED	1 YEAR OPEN	1 YEAR CLOSED	2	3	4	5	7	10
Bank of Nova Scotia	10%		10	10%	10%	10%	10%	11	11%		
Bank of Montreal	10%	10		10%	10%	10%	10%	11	11%	11%	
Canada Trust		10			10%	10%	10%	11	11%		11%
C.I.B.C.	10%		10	10%	10%	10%	10%	11	11%		
T.D. Bank	10%		10	10%	10%	10%	10%	11	11%		
Royal Bank	10%	10		10%	10%	10%	10%	11	11%		

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