

Outlook on Business

Student Job Scene

Call the Canada Employment Centre for Students at 877-7751.



Angela Buskard Karen Coats

their resumes, however this information can give an employer valuable insights into a person. Employers look for "doers" so make sure to include an Interests and Hobbies section. Everyone has something to include in this section. Mention any sports, clubs, leisure activities or hobbies that you participate in. Do not be modest; this is your chance to sell yourself.

References are optional but you must at least mention that they are available. For references, choose suitable people who know your abilities and who will give positive comments about you. Make sure you obtain their permission before using their names. Once their permission is assured, you can include them. List their names, positions, business addresses and telephone numbers.

Your resume should be typed, organized and easy to read. It should be at least one full page and no longer than three pages. If you send a resume by mail, always send an introductory letter as well. It should demonstrate that you are self-assured without being over confident.

We understand that resumes are sometimes difficult to prepare, especially if you are doing it for the first time. It is a good idea to learn the art of resume writing early, as you will use this skill for the duration of your working life. Your parents may be able to help you with yours.

If you have any questions regarding resume preparation feel free to call us or drop by the office at 232 Guelph Street. We have some sample resumes that you can use to help you set up your own resume.

JOB OF THE WEEK

- General Labour
- Cleaning and painting buses.
- No experience necessary.
- Minimum wage.
- Location: Acton.
- Call us for more information.



Preparing a resume

A resume is your personal advertisement. It shows an employer what you can do for him/her. Your resume should outline what you have done and what skills and qualifications you possess. Your first contact with a potential employer is often through your resume, therefore it must be impressive enough to convince him/her that you warrant an interview. Make sure to prepare yours carefully.

Your personal identification, such as name, address, and telephone number should be included. Do not forget your postal code and never abbreviate. Information such as

your birthdate, height, weight and health is optional. Include only relevant information and be brief and to the point.

A section on your work experience should be present. List your most recent work experience first and describe the name and location of your workplace, the dates you worked, the position you held and the duties involved. You can include volunteer work in this section if you do not have a separate section for your volunteer activities.

Information on your educational background should also be added to your resume. Include the name and location of the schools and the dates of attendance. If you received any diplomas, certificates or degrees make sure they are listed. You may want to include your grades as well if they are good.

Many people overlook their interests and hobbies when developing

We do not become wealthy by investing to earn interest

(NC)—I couldn't believe my eyes!

There it was, written by a guest writer named Jon J. Kanitz, Ph.D. in "The Bottom Line", a monthly newspaper designed specifically for the accounting profession, and Canada's financial professionals.

Mr. Kanitz said (and I agree 100%): "Equities are emphasized for a good reason: for more than a century, through good times and bad, wealthy people got rich by owning equity (i.e., things such as real estate, businesses, or stocks that represent fractional ownership in businesses).

"They did not become wealthy by investing in preferred shares, GIC's (term deposits), treasury bills, savings accounts or precious metals. I see no reason for this to change in the foreseeable future."

Right on, Mr. Kanitz.

A few months ago I expressed a similar vein of thought, and went so far as to ask people to write me if they knew of anyone who had become wealthy by earning interest. I can say that to date I have not received one response, but several have said they have achieved a good measure of wealth by investing in ownership (equities).

Mr. Kanitz mentions "stocks that represent fractional ownership in businesses". I find the easiest way to have "fractional ownership in businesses" is through a mutual fund. After all an equity mutual fund basically does that. It invests in anywhere from 20 to as many as 250 or more different companies, owning a small part of them, and then sharing in their profit (and or loss).

The beauty of it is that I don't have to make the decisions as to where to invest. A full time expert is doing it for me, and that expert relies upon the advice and knowledge from dozens of others, before making investment decisions. All I have to do is decide which mutual fund(s) I want (hopefully with advice from an independent representative), and then sit back and enjoy the results.

Furthermore, that "expert" who manages the mutual fund, makes day-to-day decisions, moving out of partial ownership of one industry when profits are realized, and hopefully finding other industries that will produce a future profit. Furthermore, if that "expert" can't find good equity investments, they move to "cash" (interest-earning investments), and then use that cash after the market has corrected, to buy up "bargains".

And...I don't have to know a thing about investing. It's all done for me, by full-time experts. I can't earn a greater rate of return than any of the other investors in that mutual fund, because we all achieve the same return over the same period. We own the fund, and have, in effect, simply hired a full-time expert to look after our pooled savings.

On top of that, the gain is virtually tax free to most people. The first



IT'S YOUR MONEY

Paul J. Rockel

\$100,000 of capital gains is completely free of income tax, and dividends have a "dividend tax credit" which eliminates the tax for many of us, or else we have a small portion of tax, only.

Interest earnings are 100% taxable. Suppose someone earned 10% in interest, and was in the 50% tax

bracket. They would have 5% actual gain after tax. On the other hand, a mutual fund earning 15%, made up of capital gains and dividends, might cost someone in the 50% bracket, 3% or 4% in tax, leaving an after tax return of 11% or 12%.

For more information write: Peter C. Masson, M.B.A., Regal Capital Planners Ltd., 10 Fagan Drive, Georgetown, Ont. L7G 4P2.

PAUL J. ROCKEL is author of the book "Why I Invest in Mutual Funds" and President of Regal Capital Planners Ltd.

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Halton Hills job board

The Canada Employment Centre is located at 232 Guelph Street, Georgetown and is open Monday to Friday from 9:30 a.m. to 4:30 p.m. The following represents only a few of the jobs listed on the CEC's Job Boards.

Order 0877851 - **ELECTRICIAN, INDUSTRIAL** - Temporary fulltime. Minimum 4th year apprentice or licensed electrician is required. Job to last approximately two months. The employer is willing to provide transportation from the Georgetown area. \$15 - \$18/hour, depending on experience.

Order 0877978 - **WELDER, COMBINATION** - Permanent fulltime. Must be able to work overtime occasionally. Must have previous experience in gas, Arc, electric and Acetylene welding. Mechanical aptitude and experience would be an asset. \$10/hour or more depending on experience.

Order 0875167 - **BAKERY HELPER** - Permanent Tuesday to Saturday. The employer is willing to train someone with a genuine interest in learning baking. Must be neat and well groomed and willing to serve customers when required. \$5/hour to start (with increases).

Order 0878539 - **CARPENTER** - Seasonal. Minimum of 1-2 years experience in both rough and finish carpentry. Own transportation a must. Salary is negotiable.

Order 0877437 - **CAFETERIA COUNTER ATTENDANT** - Permanent part time. Employer is willing to train a reliable person. Must be able to make change and enjoy dealing with the public. Willing to work on a permanent part time basis. \$5.50/hour to start.

Order 0877232 - **PRE SCHOOL TEACHER** - Permanent or temporary fulltime days. Salary to be negotiated. Applicants must have either ECE-DH certificate or equivalent. Permanent position available in Acton starting August 22, 1988 and temporary job for July and August in Milton.

If you are interested in any of the above positions, visit the Georgetown CEC.

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NEXT COURSE STARTS
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PHONE 877-2671

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