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By Glenda Hughes, Sales Rep.

This week I am writing a little off topic, but because I have shared some proud moments with many other parents in town, today, and will again on Friday evening. I think this space should be devoted to the young achievers at Georgetown District High School. I sat on the traditional hard benches in the cafetorium this morning, listening to a handful of extremely talented teenagers play some quite difficult pieces for us, as we all walted for the award winners of the Grades 11 and 12 to come into the room. Having had my own daughter play in this band at one time, I know the many hours spent achieving some sort of semblence of music, and it is out of sheer love that these kids persist, and succeed!

The Honour Role students numbered a staggering total - what a wonderful feeling it must be for those kids to be recognized as having an overall average of over 80 per cent. The subject awards and proficiency awards and club awards were handed out also, and again, I was overwhelmed at the brains that are going to be graduated out of our own high school. I think it is wonderful that these students are recognized for their achievements and we should pay them moments

of honour and respect. Certainly I know I was not the only parent that had a lump in my throat when I heard a very familiar name announced and that now grown-up lady walk across that stage It is a moment that is special for all parents for it is the "boost" that makes all of us try to achieve a little more, push a little harder, and stand so proudly in their honour Think what lies ahead for these students? If honour is achieved at this point in their lives, what will the next 10 or 20 years bring?

Georgetown should be mighty proud to have such a high percentage of the students be in the honour category. The kids should be thankful for such a high calibre of teaching - and certainly the parents have much to be grateful for when we witness the procession of achievers

walking across that stage. Success is difficult to measure, but certainly this is one way that Georgetown high school makes you proud to have your kids graduate

from there. My hat goes off to them, it's tough to teach - and it's tough to learn but achievement is sweet - and I'm proud to be amongst the parents who have shared this special moment with these highly motivated students!

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# Business

## A tale of two widows

Should older people own investment funds?

Most "investment advisers" say

NO. We disagree, and to prove our point, we'd like to share with you a true story about two widows. We'll call them Mrs. S. and Mrs.

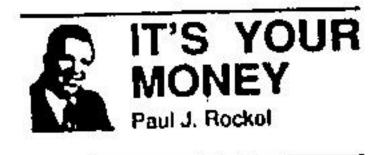
I met both of them about 1963. Both of them were in their 70s, and had very little assets. Mrs. W. had been recently widowed, and was left with only 25 shares of Bell Phone, and about \$10,000 to \$15,000 all of which was locked up in 5-yar Guaranteed Certificates with dif-

ferent trust companies. Mrs. W. listened to me, and as time rolled by and the certificates came due, she would "invest" them in investment funds. Ultimately, she invested all the cash, but held the Bell shares for sentimental reasons, because they paid a dividend every three months, and it was the only stock her husband had ever bought.

Mrs S was different. Her son, and others, advised her that because of her age, she should not "risk" her montes in investment funds, but stick to "guarantees."

A few years later, both of them (they were friends) decided to sell their homes, as they were almost 80 years old, and found it difficult in paying to have lawns mowed, walks shovelied etc. They then moved into a new Senior Citizens apartment, side by side.

Mr. W. sold her house for \$40,000, and I believe Mrs. S. received about the same. I received a call from Mrs. W asking me to see her at her new address. When I got there, she took the cheque for \$37,167.36 (what



she received from the broker, after deduction of fees, etc.), signed the back, and asked me to put it into investment funds for her. This we did.

We also talked to Mrs. S., but she had decided to invest her "house money" where it was guaranteed. Both widows now had to pay

"rent." So, we started Mrs. W. on an automatic withdrawal plan of \$300 per month. Mrs. S. had to rely on the interest from her "guarantees" to pay her rent.

But we discovered something else, Mrs. W. qualified for the "old age supplement," whereas Mrs. S.

Mrs. S. had over \$50,000 in Guaranteed Certificates, earning 7 per cent, which gave her an annual income of \$3,500. Thus no supple-

However, Mrs. W. was receiving \$300 per month (\$3,600 per year) but the \$300 monthly was made up of dividends, capital gains and largely withdrawal of principal. Very little of it was considered as "income" earned. I helped her each year to complete her application for the old

age supplement, and she usually received between \$60 and \$70 per month from that source. So ... she had a larger annual income... plus an additional \$60 to \$70 per month more than her friend (and now

neighbor) Mrs. S. As Mrs. W. would say to me: "Paul, thanks to my investing in investment funds, I get my groceries free. In fact I can't eat \$60 worth of food per month. I'm certainly glad I

listened to you." Mrs. W. spent the last several years of her life in a nursing home, and upped her monthly withdrawal from the fund(s) to \$600 per month to pay for her care.

She died March 13, 1979, in her late 80s. Her investment funds that were left were worth over 198,000.

Mrs. S. died previously, and was almost destitute. Her "guarantees" had paid her lesser income, and not allowed her to collect the old age supplement, and she had to use her principal to live.

And most people tell you older people should not have investment

funds. For a free pamphlet on Withdrawal Plans contact: Peter C. Masson, 10 Fagan Drive, Georgetown, Ont., L7G 4P3. Or

phone 877-7216. Paul J. Rockel is author of the best seller "Why I Invest in Mutual Funds" and President of Regal Capital Planners Ltd.

7 and 12 are on their way toward Mars,

a planet surrounded by many myster-

ies. In January 1989 space tracking stations in the USSR, the USA, Australia and Spain will start receiving radio signals containing unique scientific in-

formation about Phobos, one of the two

The Soviet Union invited executives from insurance companies to watch the blast-off so that they could see for themselves the reliable per-

formance of the Soviet-built boosterrocket Proton. Glavkosmos (the government agency coordinating the commercial use of Soviet space technology) currently offers foreign pariners

use of Protons for their own purposes

national and international organiza-

tions", said S. Bogodyazh, head of

Glavkosmos' foreign relations depart-

"Under contracts with companies,

on a commercial basis.

satellites of Mars.

### Space and business from the Baikonur cosmodrome on July

(NC)-Soviet interplanetary probes Phobos-1 and Phobos-2 that blasted off



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## World News

ment, "we can train cosmonauts and launch them into space, place satellites in orbit and lease our own spacecraft to foreign users."

Western businessmen seemed to be interested in the offer. For instance, Professor Art Dula, a lawyer from Houston (U.S.A.), volunteered to become Glavkosmos' trade representative in the USA and promote business contacts between American companies and the Soviet agency.

In the opinion of business and insurance executives who visited Baikonur, the trip created favourable conditions for possible participation of western companies in the Soviet program of underwriting commercial space launches.

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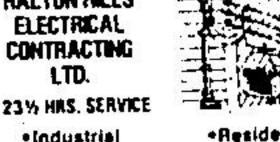
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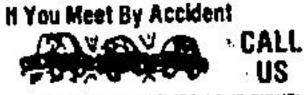


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