

Business Outlook



FONG'S

RESTAURANT & TAVERN

6 MOUNTAINVIEW ROAD SOUTH
GEORGETOWN

ALL-YOU-CAN-EAT BUFFET

LUNCH: Tues. thru Fri. (11:30 - 2:30) Adults \$8.00 Children \$4.00
DINNER: Thurs. thru Sun. (5:00 - 9:00) Adults \$9.50 Children \$6.00

**WE CATER TO CHRISTMAS
& NEW YEARS PARTIES**

877-9791 Take-out & Delivery Service **877-2227**

CHRISTMAS — A Time for Joy, And a Time for Spending

(NC)—Christmas! I love it! It's wonderful, having all the family together, singing Christmas carols, attending church together, meeting people there who have come home for Christmas, plus all the good times and fellowship that come with this festive time of the year.

...and gifts! What did you get last year? Quick now, can you remember?

If you are like me, you received the traditional things, mostly clothing (which can always be used). My kids banded together to get me a tarpaulin for my small sailboat (that I really needed), plus an assortment of "fancy" things, such as a fighter for the gas barbecue (once the liquid is used it has to be thrown away) and other nic-nac's that are nice, but not needed. I received some "fancy" additions to my tools (I'm a do-it-yourself-builder) which are nice, but as yet, unused.

How many things did you get that are "nice, but not needed"?

Today, it is becoming a problem, yes almost a "headache" for many, to try and find suitable gifts for their



IT'S YOUR MONEY
Paul J. Rockett

loved ones on the many occasions we give gifts. Today we have "mother's" day, "father's" day, birthdays, Christmas, anniversaries, etc. at which we like to give gifts. There is nothing wrong with this, but, after a while, what do you give?

When you reach my age (60), chances are you have all the necessities you really need. My wife and five children constantly are asking, "Dad, what can I get you for Christmas?" I have to answer "I don't know". I have all the clothing I need, and can use some to replace the items that wear out, but other than that, I live comfortably.

When I see the gifts that are given today, I am amazed at the ingenuity of people who invent them. But, 90% of them are "nice" to have, but in most cases, "unnecessary" to have.

But some Christmas gifts are different.

I recall, years ago, an unmarried lady who gave to her two nephews a gift of \$25.00 each, in the form of mutual fund shares. She would have me order a certificate for those shares, and she would give that certificate at Christmas, and another one again at their birthdays, amounting to \$50 per year (for each of them).

What would that gift be worth, if it were continued over the years? She started the program when her nephews were five and six years old. If she continued it until they were 25 years of age, and then they continued (investing \$50 a year into mutual funds) through to age 65, if it averaged 15% per year, they would be worth over \$1.5 million at age 65.

What will your Christmas gifts be worth (even next year)?

The "fancy" (but often unneeded) gifts are nice to receive, and the purchase of them keeps business going, and shop-keepers happy. But, 99% of them will do one thing only, and that is lose value, and ultimately become worthless.

An "investment" Christmas (or birthday) present will grow, and provide untold "gifts" in the future.

Maybe we should consider giving a little bit of "future builder" amongst the gifts we share with our family and loved ones. Start with our children, giving them \$50 a year (between Christmas and birthday) of investments, that could be worth over \$1.5 million in their future.

Spend the other half of your gift dollars on toys and things that will give momentary pleasure, but soon lose all their values.

It's a thought!
PAUL J. ROCKETT is author of the book "Why I Invest in Mutual Funds" and President of Regal Capital Planners Ltd.

For a free pamphlet on how 20 mutual funds have performed year by year, for the past 10 years, contact: Peter C. Masson, 10 Fagan Drive, Georgetown, L7G 4P3, or phone 877-7218.

DIAL-A-PRO

A Directory of Services Offered in Our Community

| | | |
|---|--|--|
| <p style="text-align: center;">ACCOUNTING</p> <p>ACCOUNTING — BOOKKEEPING INCOME TAX</p> <p style="text-align: center;"><i>Serving Independent Business</i></p> <p>BOB YOUNG 21 Mill St. W., Acton, Ontario 853-4534</p> | <p style="text-align: center;">APPLIANCE SERVICE</p> <p style="text-align: center;">JG'S Appliance Service 877-8448</p> <p style="text-align: center;">Home Service Calls To All Major Appliances</p> <ul style="list-style-type: none"> • Most makes and models • 24 Hour Answering Service • Evening calls upon request | <p style="text-align: center;">AUTO BODY</p> <p style="text-align: center;"><i>If You Meet By Accident</i></p> <p style="text-align: center;">CALL US</p> <p style="text-align: center;">WE'LL GET THE JOB DONE RIGHT! NOW FEATURING OUR NEW HIGH TECH PAINT SYSTEM</p> <p style="text-align: center;">UPTOWN COLLISION 873-1807 33 MOUNTAINVIEW RD. N., GEORGETOWN</p> |
| <p style="text-align: center;">CARPETS</p> <p>CRITERION CARPET Ltd.</p> <p style="text-align: center;"><i>Serving Georgetown First for 22 Years</i></p> <p style="text-align: center;">877-1012 128 Guelph Street Georgetown</p> <p style="text-align: center;">Will Batten Greg Marsh</p> | <p style="text-align: center;">CARPET CLEANING</p> <p style="text-align: center;">BRIAN'S CARPET & UPHOLSTERY STEAM CLEANING</p> <p style="text-align: center;">Commercial Residential Complete Car Cleaning</p> <p style="text-align: center;">78 Guelph St., Georgetown, Ont. L7G 3Z6 Brian Bluck 877-6021</p> | <p style="text-align: center;">ELECTRICAL</p> <p>HALTON HILLS ELECTRICAL CONTRACTING LTD.</p> <p style="text-align: center;">23 1/2 HRS. SERVICE</p> <ul style="list-style-type: none"> • Industrial • Commercial • Residential • Rural <p style="text-align: center;">PROP. LYLE PRUETER 853-2572</p> |
| <p style="text-align: center;">CONSTRUCTION</p> <p style="text-align: center;">RT CONSTRUCTION CUSTOM DESIGN HOMES</p> <p style="text-align: center;"><i>"Your Plans or Ours"</i></p> <p style="text-align: center;"><i>Specializing in...</i></p> <p style="text-align: center;">RENOVATIONS CONCRETE DRYWALL CABINETS COMMERCIAL RESIDENTIAL</p> <p style="text-align: center;">FREE ESTIMATES (519) 863-4824</p> | <p style="text-align: center;">GEN. CONTRACTOR</p> <p>D.W. ENTERPRISES INC. General Contracting</p> <p style="text-align: center;"><i>Specializing in Rec Rooms, Roofing, Renovations, Bathroom, Drywall, Painting, Plumbing</i></p> <p style="text-align: center;">RESIDENTIAL & COMMERCIAL 17 YEARS EXPERIENCE</p> <p style="text-align: center;">CALL WAYNE 519-863-4765 Page 1-561-1838 Toll Free 18128 Gsp 1902</p> | <p style="text-align: center;">ELECTRICAL</p> <p style="text-align: center;">ELECTRICAL CONTRACTOR GLEN ERIN ELECTRIC SERVICE</p> <p style="text-align: center;"><i>Repairs and Installation</i></p> <p style="text-align: center;">CALL 873-2511 <i>Free Estimates</i></p> |
| <p style="text-align: center;">MASONRY</p> <p>Able Arts Masonry Ltd.</p> <ul style="list-style-type: none"> • Custom Fireplaces • Masonry Alterations & Renovations <p style="text-align: center;">INDUSTRIAL — COMMERCIAL — RESIDENTIAL <i>— Free Estimates —</i></p> <p style="text-align: center;">PROP. FRANK MARASIELLO 22 Kewdown Rd., Brampton, Ont. 454-3398</p> | <p style="text-align: center;">RENTALS</p> <p style="text-align: center;">GEORGETOWN RENT-ALL</p> <p style="text-align: center;">55 Sinclair Ave. 877-0157</p> <p style="text-align: center;">RAC</p> | <p style="text-align: center;">GLASS</p> <p style="text-align: center;">APPLE Auto Glass</p> <p style="text-align: center;">WINDSHIELD REPAIRS</p> <p style="text-align: center;">WE HANDLE ALL INSURANCE CLAIMS • AUTO UPHOLSTERY • SUNROOFS • VINYL TOPS NO EXTRA CHARGE MOBILE SERVICE</p> <p style="text-align: center;">873-1655 300 GUELPH ST., UNIT 7, GEORGETOWN</p> |
| <p style="text-align: center;">SNOWPLOWING</p> <p style="text-align: center;">INDUSTRIAL — COMMERCIAL RESIDENTIAL</p> <p style="text-align: center;">SNOWPLOWING 873-3141</p> <p style="text-align: center;">24 HR. TOLL FREE PAGER 1-553-4575</p> | <p style="text-align: center;">TV REPAIRS</p> <p style="text-align: center;">NOW OPEN Repairs to All T.V. Models <i>Free Estimates on All Carry-in Repairs</i></p> <p style="text-align: center;">J.J. ELECTRONICS</p> <p style="text-align: center;">380 Guelph Street Unit 47 873-1820</p> | <p style="text-align: center;">ROOFING</p> <p style="text-align: center;">"25 YEARS ROOFING EXPERIENCE" ★ Free Estimates ★ Guarantee</p> <p style="text-align: center;"><i>Lic. Building Renovator CUSTOM BUILT REPLACEMENT WINDOWS & PATIO DOORS</i></p> <p style="text-align: center;">MEL TAYLOR ALUMINUM LTD. 877-6772</p> <p style="text-align: center;">ALCAN AUTHORIZED DEALER</p> |
| <p style="text-align: center;">TV REPAIRS</p> <p style="text-align: center;">SALES & SERVICE • TV • VCR • STEREO REPAIRS All Work Guaranteed for 90 DAYS WE SERVICE EVERYTHING WE SELL!</p> <p style="text-align: center;">HYTACHI BRAMPTON COLOUR & SOUND 453-4455</p> | <p style="text-align: center;">SEPTIC SERVICE</p> <p style="text-align: center;">McISAAC SEPTIC TANK PUMPING & DRAIN CLEANING LTD.</p> <p style="text-align: center;">Emergency Service Residential & Commercial</p> <p style="text-align: center;">(519) 863-2790</p> | <p style="text-align: center;">FOR BEST RESULTS</p> <p style="text-align: center;">CALL 877-2201</p> |

**DENTURE
THERAPY
CLINIC**

A.W. TRENTON, D.T.

18 CHURCH STREET
GEORGETOWN

ACROSS FROM LIBRARY
AND CULTURAL CENTRE

877-2359