



That Christmas touch

The Georgetown and District Memorial Hospital is a much brighter place for the patients this festive season. Each of the departments of the hospital was invited to decorate their respective areas, and the work is judged in a sort of friendly competition. The idea was put forth by Mariene Quackenbush, director of patient care at the hospital, who had done it with the hospital in Kapuskas-

ing when she worked there. Seen here judging one of the entries is, from left, Frank Allen, chairman of the board of directors; Barbara Phipps, president of the Hospital Auxiliary; Vi Haines, chairman of the Auxiliary's fundraising; and Joyce Mackie, a director with the hospital board. (Herald photo)

Delving into stocks

I don't buy stocks (and bonds). I don't know anything about buying stocks and bonds, but I do know that the people who do buy them are usually hoping the market goes up.

After all, when you buy a stock, you are buying ownership in a company, and therefore you hope that company makes a profit, which is then distributed to all the owners (shareholders), and you hope that company increases in value through growth and expansion. If it does increase in value, that is called a capital gain.

I do know that in OWNERSHIP of industries, banks, natural resources and the like, that that is the real way to make profits. Experience has proven that over the long haul OWNERSHIP returns in the form of dividends and capital gains usually far exceed the returns achieved on your savings through "renting" or "lending" your money in such things as mortgages, G.I.C.s, term deposits and other interest-earning methods.

But I don't know how to analyze a stock to know if it's a good investment or not. I don't know when is a good time to buy or sell. In fact, I have little or no interest in taking the necessary time to try and find out. I'd rather spend my spare time away from work doing the things I like best, and being with my family and friends.

So... I place my savings in investment (mutual) funds.

And... then I pray the market goes down.

No, I haven't flipped. You see, my knowledge of investment funds is very simple. They are simply "professional management" of my savings. My savings, combined with thousands of others, managed by "professionals" who do know all about investing.

These "experts" (professional management) know all about investing. If stocks are the place to be, that's where the pool of money is invested. If interest-earning vehicles are the place to be, that's where the pool of money is. I feel confident that these experts, who look after that pool of money fulltime every day, will do a lot better job than I ever could on my own.

Why do I want the market to go down? Let me share a true story with you.

One day I was visiting a friend who works in a brokerage office. He told me he had orders to buy shares for an investment fund, but couldn't fill even one of the orders. He explained that the orders said to buy certain shares at certain prices, but that every one of those stocks was



IT'S YOUR MONEY
Paul J. Rockett

selling well above the prices the fund was willing to pay. Result, not one order could be filled.

However, I met him many months later, and shortly after a dip in the market had taken place. I asked him: "Bob, were you able to fill any of those purchase orders for the mutual fund?" His reply was that he was able to fill about two thirds of

the orders at those low prices. Because market values went down, that fund was able to buy "bargains," and therefore all of us "shareholders" of the fund made a greater profit when prices resumed their upward trend. That's why I hope the market goes down periodically.

For a free pamphlet on how 20 mutual funds have performed year by year, for the past 10 years, contact: Peter C. Masson, 19 Fagan Drive, Georgetown, Ont. L7G 4P3. Or telephone 877-7218.

Paul J. Rockett is the author of the best seller "Why I Invest in Mutual Funds" and President of Regal Capital Planners Ltd.



Employment and Immigration Canada

Halton Hills Job Board

The Canada Employment Centre is located at 232 Guelph St., Georgetown and is open from 9:30 a.m. to 4:30 p.m. Monday to Friday. The following represents only a few of the career opportunities listed on their job boards.

ORDER 0947451: MATERIAL HANDLER: Permanent full time \$7-hr. with review after 2 weeks. Must have own safety boots - previous experience working with a lumber manufacturer would be an asset. Must be capable of standing for long periods and lifting.

ORDER 0913607: PRESSER: Permanent full time, \$6 to \$10 hr. depending on experience. Employer is flexible regarding starting and finishing times. No experience necessary. Employer will train a reliable and dependable person. Must not mind working in the heat.

ORDER 0934789: BAKER: Permanent fulltime nights (11 p.m. to 7 a.m.) \$7-hr. or more, depending on experience. Previous experience is preferred, but not necessary. Employer is willing to train a person sincerely interested in baking. Must be willing to work steady nights.

ORDER 0941086: SECURITY OFFICER: Permanent full time. Rotating shifts, \$8.75 - hr. with review after 3 months. Must have grade 12. Industrial security experience or course in law and security is preferred. Must have a resume. (May be required to work weekends).

ORDER 0955360: YARD PERSON: Permanent full time, \$6 - \$8 hr. depending on experience. Must have experience using cutting torches. Some auto parts knowledge essential. Own transportation a must.

ORDER 0951170: PRINTING PLATE MOUNTER: Permanent full time. Continental shifts. Must have minimum of 1 year experience as flexographic plate mouter. Must be reliable and have a steady work history.

ORDER 0939399: MACHINIST-APPRENTICE: Permanent fulltime \$10 - hr. for an apprentice \$15 - hr. for an experienced machinist. Licensed machinist or fully experienced machinist without papers required. Must have own tools and safety boots. Employer will consider a 2nd and 3rd year apprentice.

ORDER 0949166: NURSE AIDE: Permanent part time and full time hours available, \$3.35 - hr. to \$13.50 hr. Hours and days flexible. Positions available for RNS, RNAs, Health Care Aides, Nurses Aides and Homemakers. Rates of pay vary accordingly.

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

Remember to lock your car

Each year thousands of motorvehicles are stolen. In many cases owner neglect contributes to the theft.

Although the majority of motorvehicles are recovered undamaged, many are damaged, some beyond repair.

A few are never recovered. In Halton Hills so far this year there have been 82 stolen vehicles. This is twice the number stolen last year.

These vehicles are valued at tens of thousands of dollars, and yet over 50 per cent had keys left inside. Because people leave their

vehicles unlocked thefts from vehicles have also risen dramatically.

Halton Hills has experienced over 200 reported thefts from motor vehicles. So far this year items stolen were valued anywhere between \$1 and \$1,000.

You can help yourself and the police by keeping the following points in mind.

—Always lock your vehicle, even when you are only a couple of minutes away. A car thief needs only a few seconds to start your car, once he is inside it.

—Never leave your vehicle with the engine running. This is an open invitation to the "Joy-Rider."

—Never leave registration papers in the vehicle, as this provides a thief with valid identification if stopped by a police officer.

—Valuables should be placed out of sight in the trunk or glovebox. This may prevent the theft from, or damage to the vehicle.

—Check your licence plates frequently, as these may be stolen for use on another vehicle.

—Report any suspicious persons in the area of apartment buildings or shopping plaza car parks to the police.

Dangerous goods study completed

Transport Canada, in co-operation with the Canadian Government Publishing Centre, presents "The Toronto Area Rail Transportation of Dangerous Goods Task Force."

Transportation of dangerous goods by rail is not a new phenomenon, but in recent years it has caused increasing public concern. The 1979 Mississauga derailment of a train carrying propane and chlorine, which caused the evacuation of almost a quarter million people, is one reason for this concern, but it is not the only one.

Other rail accidents, the Bhopal chemical accident in India, and the Chernobyl nuclear accident in the USSR have all heightened public awareness of the risks involved with dangerous substances.

In March 1986, the Minister of Transport established the Toronto Area Rail Transportation of Dangerous Goods Task Force. The study took two years to complete and examined a wide range of complex rerouting, relocation and safety issues.

Summarizing such a work tends, by necessity, to simplify the depth of thought and discussion behind the final conclusions and recommendations.

This publication (T44-3-14E), sold at \$3.95, is available through a large network of Commercial Bookstores Associated with the Canadian Government Publishing Centre. It can be consulted in more than 800 Depository Libraries across Canada, and also purchased by mail from the Canadian Government Publishing Centre, Ottawa, Canada K1A 0S9.

SEASON'S GREETINGS

And Best Wishes To All Our Customers & Friends

SPECIAL HOLIDAY BUFFET HOURS
FOR THE WEEK OF DEC. 26th TO JAN. 1st

LUNCH: Wed., Thurs. & Fri.
11:30 a.m. to 2:30 p.m.

DINNER: Monday to Sunday
4:30 p.m. to 9:00 p.m.

CLOSED CHRISTMAS DAY

OPEN BOXING DAY



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RESTAURANT & TAVERN
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BOXING DAY SPECIALS!

IN STOCK TUES. DEC. 27, 10-6

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Men's DRESS SHIRTS 2/\$20⁰⁰

Alterations Extra Charge

Men's SUITS

\$100⁰⁰

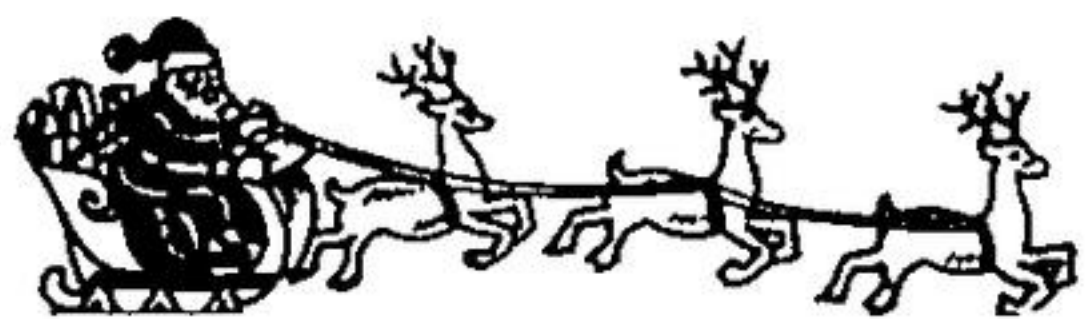
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