

Professionally managed RSP's could be for you

We live in a do-it-yourself age. And... for some things it is very important that we learn to do-it-yourself. Maybe a professional can drive a nail faster and straighter, but once it is driven (even by you and me) it should hold just as well, no matter who had the hammer.



IT'S YOUR MONEY
Paul J. Rockett

But, in the field of finances, and RRSPs, it isn't that simple. True, we may think we know a great deal about how to invest our savings, but can we know as much as the professional, who spends all his working days looking and analyzing the best ways to invest, and seeks the advice and counselling of other full-time advisors?

We doubt it! Placing our RRSP savings into the hands of professionals just might mean we will have a much better rate of return, and retirement benefit, than if we try and do-it-ourselves. This writer believes that the "professional management" that is found in mutual

funds have proven over the past many years to be the "best" way to invest your monies, whether they be RRSP savings or "just plain" savings. It appears that most of the rest of the world agrees that mutual funds have proven to be best, because the banks, insurance companies, stock brokers and even credit unions have all jumped on the "mutual fund bandwagon," whereas, not too many years ago, they mostly "ignored" the mutual fund concept (and even ridiculed it).

What are the results: Every month, the Financial Times newspaper publishes the results of a survey of almost all of

the mutual funds in Canada. Among other statistics, the average rate of return over several periods of time are listed. In the survey for the period ended Dec. 31, 1988, there were at least 10 RRSP eligible funds whose average rate of return for the past 10 years was 15 per cent or better.

All the mutual funds are invested 90 per cent in Canadian holdings, and therefore qualify for RRSPs. In the same survey there were many other mutual funds, with averages as good, and even better, that qualify only for "regular savings," but not for RRSPs.

There are also programs available where you can have up to

10 different funds (under different management) in one RRSP, thus giving you even more safety and diversification than you get with one mutual fund.

Wouldn't you have liked to have five of the funds or more, within your RRSP over the past 10 years?

If you start an RRSP at age 40, and carry through to age 65, and earn 10 per cent, by investing \$2,000 per year, you will end up with a value of \$216,000. If you achieved 15 per cent you'd have \$489,000 which is \$280,000 more dollars.

Maybe professional management of your RRSP savings makes sense?

Coping with stress

Dr. Hans Selye, the world-renowned stress expert, once defined stress as "the rate of wear and tear on the body."

The late Dr. Selye also said that stress isn't all bad. Some of it is positive, even joyful - as when you kiss someone you love or attend a happy occasion such as a wedding.

Then there's negative stress - linked to unemployment, marriage problems, death of a spouse, money worries, poor housing or concerns about children. There are dozens of reasons for Canadian men and women to feel "under stress".

If people can't cope with stress, it may lead to high blood pressure, heart disease, ulcers, migraine headaches, asthma or dependence on alcohol and drugs. Health authorities say stress is one of the leading causes of disease in our society.

How can you control stress, so it doesn't result in a serious condition? Experts say you should be aware of the warning signs. They include rapid heartbeat, sweaty palms, a stomach in knots, short temper, or feeling irritable or inadequate. To get over these feelings, some people may go on an eating binge, or drink too much "to escape". They may turn to tranquilizers, sleeping pills or cigarettes, which won't help at all. In fact, any of these escape mechanisms may impair health even more.

Experts say that people under

stress should accept it as a part of life. They should realize that some things just can't be changed.

Stress counsellors offer coping techniques: Set priorities and organize time, attending to essential tasks first. Eat the right foods. Get enough rest. Revitalize through exercise.

Counsellors emphasize that it's just common sense to realize that a body in poor physical shape won't be able to handle stress very well.

It's also suggested that relaxation techniques are useful: deep breathing, stretching, walking, yoga. For men, expressing emotion rather than repressing it often helps.

It may help to talk over anxieties with someone in the family, a good friend, a member of the clergy or a sympathetic physician - someone who will take time to listen. If the stress problems are very serious it may be useful to seek professional help and to get a good book or two with sound information on stress management.

Experts also say "Listen to the body. It will tell you if you're pushing too hard or taking things too seriously. And look on the funny side. Give yourself a treat once in a while. Develop a new hobby. Do something for somebody else."

Solutions may not be easy, especially in a time of recession. Yet stress counsellors say being aware of stress, accepting it and adjusting to it are the basics in coping.

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