

# Business Outlook

## In pursuit of wealth

How to become a millionaire! Headings and stories like that interest me, and it seems every time I pick up one of Canada's Financial Newspapers such as the Financial Post or the Financial Times of Canada, I have an insert fall out telling me how to achieve wealth.

Hume Publishing has some fantastic and enticing literature, and true stories of how people, who took their courses and followed their advice, have turned their financial lives around for the better.

Dr. Morton Shulman's name is



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Paul J. Rocket

used along with many other successful investors and writers who will guide those of us who participate to achieving wealth and happiness.

They are doing a tremendous job, and going a long way towards

making Canadians "investors" rather than just "savers."

If they are so good, then why haven't I subscribed?

I guess I'm too lazy.

Maybe I don't trust myself, or my ability to make the "right" investment decisions at the "right" time.

The lazy man says: "Why should I study medicine, when I can go to my doctor for my health needs?"

He says: "Why should I study all about my teeth, when I can go to my dentist for care and instruction?"

And adds: "Why should I study law when there are experts around called 'lawyers' who can give me advice and help if I need it?"

And I add: "Why should I study investments when there are experts around who will look after my savings all day, every day, and seek out the best possible investments, and keep my savings in them."

That's what I do... Because I'm lazy I guess... or, come to think of it, maybe that is the smartest thing to do.

Even if I study... and try and learn... and do learn... I still must watch things daily and must make decisions daily as to whether I keep those investments, change to another, and study other things to see how they are doing.

As a lazy man, I don't want it.

Besides, how can I really know what I'm doing, if I decide to spend even as much as one or two hours

per day studying? After all, it must be done outside of my regular working hours, which have first and priority demands on my time.

Therefore, as a lazy man, I choose to place all my savings into mutual funds. There I know that my dollars are lumped together with thousands of other people's dollars, and full time experts (professional management) invest that pool of money in the best investments they can find in the world. Furthermore, they have available teams of experts advising them every day. Whereas I on my own might spare one hour per day, there are probably a minimum of 100 hours per day spent by "experts" looking after my money.

They've averaged 15 per cent per year or better over the past 20 years for me. Do you think by "studying" I could have done any better?

For free booklets on "Retirement Planning" and "RRSPs and You," contact Peter C. Masson, 10 Fagan Drive, Georgetown, Ont. Or phone 877-7216.

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

## Merger means changes

The merger of Canada Post's two unions puts local Letter Carriers Union of Canada workers in "a whole new ball game," according to Georgetown LCUC president Ron Ritchie.

The LCUC and the Canadian Union of Postal Workers (CUPW) were told last winter that the two sides would become one mega-union. But neither could agree on which side to disband, so a vote was held last week.

CUPW defeated the LCUC with 51 per cent of the union vote.

Mr. Ritchie said the two unions will operate in Halton Hills as independents until they are given word from headquarters.

"We still have a current contract that doesn't run out until the end of July," he said.

But his position in LCUC will become "redundant" once the present contract expires, said Mr. Ritchie.

"They (CUPW) won and we (LCUC) didn't," he said. "It's a whole new ball game; you might say."

Both unions operate under separate systems for now, said Mr. Ritchie. The LCUC has a representative for Georgetown and one for Acton while CUPW has united Acton, Bolton and Georgetown.

Both unions will negotiate in July, he said.



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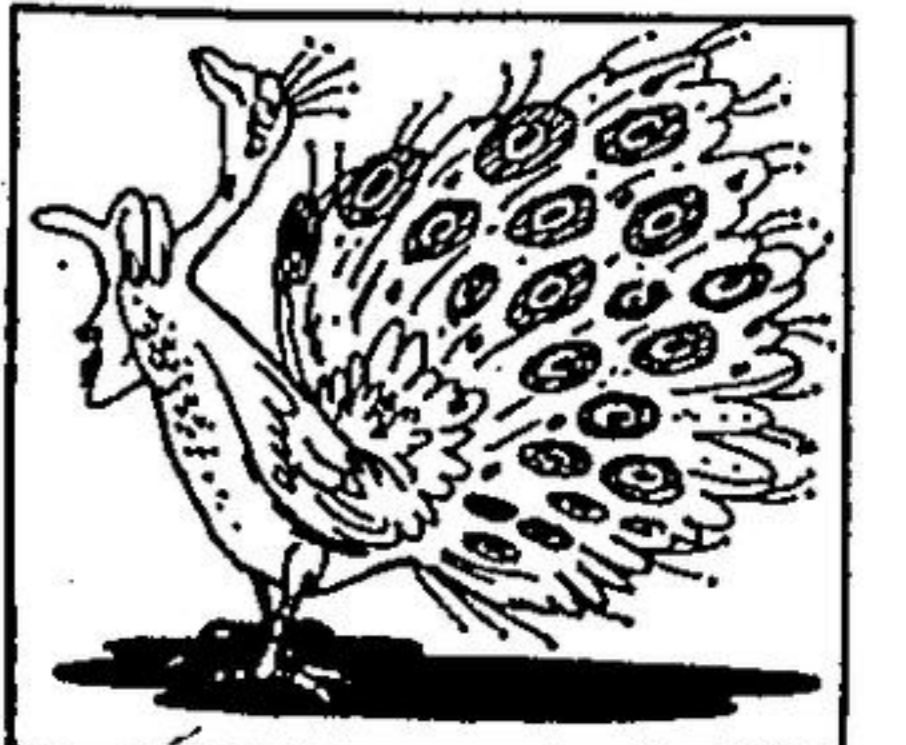
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