

# Giving the right gift takes some ingenuity



## IT'S YOUR MONEY

Paul J. Rocket

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 lighter for the gas barbecue (once the liquid is used it has to be thrown away) and other nic-nacs 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 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 invest them. But, 90 per cent 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 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 cent 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 per cent 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!

For a free chart of how a mutual fund has performed compared to a fixed interest investment over the last 20 years, contact Peter C. Masson, 10 Fagan Drive, Georgetown, or phone 877-7216.

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

*Before you send it, seal it...*

*with a Christmas Seal!*

# A good year lies ahead

## ASTRO-GRAPH



BERNICE BEDE OSOL



## Your Birthday

Dec. 10, 1989

Generally speaking the year ahead should be a much happier and fulfilling one for you than this past year. Good things could happen for you in several key areas.

**SAGITTARIUS (Nov. 23-Dec. 21)** You're aware of the fact you've been neglecting certain responsibilities and this has not gone unnoticed by someone else. You'd better do what's expected of you before you're called to task. Sagittarius, treat yourself to a birthday gift. Send for your Astro-Graph predictions for the year ahead by mailing \$1.25 to Astro-Graph, c/o this newspaper, P.O. Box 91428, Cleveland, OH 44101-3428. Be sure to state your zodiac sign.

**CAPRICORN (Dec. 22-Jan. 19)** Today's social activities should be fun, but there are indications you might take them a little too seriously. Be nice to everyone, even if you don't want to be there.

**AQUARIUS (Jan. 20-Feb. 19)** Comparing your status and resources against those of your peers is not a good game for you to play today. It could cause you to dislike someone because of what this person has.

**PISCES (Feb. 20-March 20)** Kidding others may seem like an innocent lark to you today, but be careful at whom you aim your barbs. One of your targets might take your joshing seriously.

**ARIES (March 21-April 19)** Financial matters are rather "lifty" today. However, it looks like you'll do OK unless you allow someone erratic to influence your thinking.

**TAURUS (April 20-May 20)** Indecisiveness could be your undoing today, so don't prolong important decisions. If you do, you may have to make a snap judgment and it might not turn out too well.

**GEMINI (May 21-June 20)** Today you might want to do a lot for others and end up frustrating yourself because you can't accomplish it all. Take pride in the fact that you tried to help.

**CANCER (June 21-July 22)** The demands of a self-serving friend could annoy you more than usual today. Normally you can tolerate or, at least, cope, but not today.

**LEO (July 23-Aug. 22)** Should you get involved in something competitive today, don't do any coasting. If you relax for even a minute, the competition will slip past you.

**VIRGO (Aug. 23-Sept. 22)** Subdue inclinations today to contradict others just for the heck of it. Companies won't appreciate your company if they think you're acting a bit too superior.

**LIBRA (Sept. 23-Oct. 23)** Joint ventures could be problematical today, especially if you're involved in an arrangement where the greater portion of the liability falls on you.

**SCORPIO (Oct. 24-Nov. 22)** Your mate won't want you making all the decisions today, nor will you want decisions made for you. For the sake of harmony, it's best both parties respect the other's wishes.

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### Metallic Taste

It is safe to store fruits and fruit juices in opened cans in the refrigerator, but acid fruits and vegetables may take on an unpleasant metallic taste.



# IT'S CHRISTMAS AT COUNTRY LANE



<p style="text-align: center;"><b>COUNTRY LOBSTER</b></p> <p style="text-align: center;"><b>LIVE LOBSTER \$6.99 LB.</b></p> <table style="width: 100%; border: none;"> <tr> <td style="border: none;">Snow Crab - \$ 7.99 LB.</td> <td style="border: none;"><b>LOBSTER TAILS</b></td> </tr> <tr> <td style="border: none;">King Crab - \$17.95 LB.</td> <td style="border: none;">5 OZ. - \$ 4.99</td> </tr> <tr> <td style="border: none;">Scallops - \$ 8.99 LB.</td> <td style="border: none;">8 OZ. - \$ 7.99</td> </tr> <tr> <td style="border: none;">Shrimp Rings - \$14.99 BOX</td> <td style="border: none;">16 OZ. - \$16.99</td> </tr> </table>	Snow Crab - \$ 7.99 LB.	<b>LOBSTER TAILS</b>	King Crab - \$17.95 LB.	5 OZ. - \$ 4.99	Scallops - \$ 8.99 LB.	8 OZ. - \$ 7.99	Shrimp Rings - \$14.99 BOX	16 OZ. - \$16.99	<p style="text-align: center;"><b>COUNTRY CHRISTMAS &amp; CRAFTS</b></p> <p style="text-align: center;"><b>A 5 ROOM HOUSE DEVOTED TO THE JOY OF CHRISTMAS</b></p> <ul style="list-style-type: none"> <li style="width: 50%;">• Waterballs</li> <li style="width: 50%;">• Stocking Stuffers</li> <li style="width: 50%;">• Special Gifts</li> <li style="width: 50%;">• Christmas Trees</li> <li style="width: 50%;">• Ornaments</li> <li style="width: 50%;">• Christmas Gifts</li> <li style="width: 50%;">• Candles</li> <li style="width: 50%;">• Local Crafts</li> <li style="width: 50%;">• Country Gifts</li> <li style="width: 50%;">• Special Treasures</li> <li style="width: 50%;">• Melody in Motion</li> <li style="width: 50%;">• Stuffed Animals</li> <li style="width: 50%;">• Christmas Crafts</li> <li style="width: 50%;">• Pot Pourri &amp; Burners</li> <li style="width: 50%;">• Centre Pieces</li> </ul> <p style="text-align: center;">25% OFF</p> <p style="text-align: center;"><b>SANTA VISITS US SAT. &amp; SUN. 1 TO 4</b></p>	<p style="text-align: center;"><b>COUNTRY VIDEO</b></p> <p style="text-align: center;"><b>UNBELIEVABLE SELECTION</b></p> <p style="text-align: center;">5,000 Movies \$1.00 for 3 days, 7 days a week. Current movies are \$1.99 for 3 days. <b>CHRISTMAS BREAK SPECIAL:</b> Rent 10 Movies for \$7.99 Keep for 3 Days from Dec. 22 to Jan. 4.</p>
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<p style="text-align: center;"><b>COUNTRY BAKERY</b></p> <p style="text-align: center;"><b>FRESH BAKED BREAD DAILY</b></p> <ul style="list-style-type: none"> <li>• PIES - Apple/Cherry/Blueberry/Pecan</li> <li>• Sausage Rolls</li> <li>• Icebox Cookies</li> <li>• Gingerbread</li> <li>• Dinner Rolls</li> <li>• Shortbread</li> </ul> <div style="text-align: center; border: 1px solid black; padding: 2px;"> <p>Mincemeat Tarts 25¢</p> <p>Special Country Cheese Sticks</p> </div>	<p style="text-align: center;"><b>NINTENDO COUNTRY</b></p> <p style="text-align: center;"><b>WE</b></p> <p>RENT: Over 200 games, 100 titles. \$3.99 for 3 days.</p> <p>SELL: Over 75 different games in stock.</p> <p>TRADE: In your old game for a new used game and pay \$10.00.</p> <p>BUY: We pay \$25.00 for used Nintendo games excluding some.</p>	<p style="text-align: center;"><b>HOURS:</b></p> <p style="text-align: center;">Video: 9 to 9 - 7 days All Other: 9 to 9 - 6 days 9 to 6 - Sundays</p> <p style="text-align: center;"><b>CASH/VISA/MASTER CARD/CHEQUE</b></p>								
 <p style="text-align: center;"><b>10th Line &amp; River Rd.</b></p> <p style="text-align: center;">(Across from Georgetown Golf Club)</p>	<p style="text-align: center;"><b>COUNTRY LANE</b></p> <p style="text-align: center;">545441 ONT. INC. <b>877-2254</b></p>									