

# INTELLIGENT INVESTING

with  
**CARY LEON**



## Interest Rate Shock!

Many investors today are finding themselves victims of something referred to as "Interest Rate Shock". G.I.C.'s are maturing after earning the investor 10, 11 or 12% for the last 3, 4 or 5 years and in today's environment these yields are very difficult to replace without incurring significantly more risk than the investor has been exposed to in previous investments.

I have recently discovered an interesting alternative for "Interest Rate Shock". Fidelity investments "North American Income Fund" provides the investor with high current income while preserving capital, through investments in short-term government and corporate bonds and other debt securities. Fidelity Investments, as manager of the fund, seeks yields that are higher than those offered by Canadian money market funds while conservatively managing the fund so it is less volatile than longer term bond funds. The portfolio is largely weighted to securities with maturities of three years or less.

The fund is primarily invested in Canada, United States and Mexico as well as emerging markets in South America when opportunities arise. The fund is never at any time more than 60% invested in any single currency.

In closing, I believe the Fidelity North American Income Fund provides investors with an excellent high yield, stable alternative to competing money market investments with an opportunity to maintain the yields that fixed income Investor's have been accustomed to in the past and with G.I.C.'s returning five to seven per cent, it's more important than ever that your investment funds work as hard as possible. The Fidelity North American Income Fund may be purchased in Canadian or American funds.

**Cary Leon** is a full service financial advisor with First Marathon Securities and can be reached at 1-416-855-8266. Call today and inquire about the "NO-FEE" self directed RRRP.

## Open air burning restricted in town

The Halton Hills Fire Department advises that open air burning within the municipality is restricted.

The Ontario Fire Code, Article 2.6.3.4. states, "Open air burning shall not be permitted unless approved, or unless such burning consists of a small confined fire, supervised at all times, and used to cook food on a grill or a barbecue."

In accordance with this regulation made under the Fire Marshals Act, R.S.O. 1980, Chapter 166, open air burning is not permitted unless approved by the Chief Fire Official.

Within the Town of Halton Hills approval is provided in written form only by the "Permit To Conduct Open Air Burning."

Permits are available at no cost through the Halton Hills Fire Department, Fire Prevention Division at 877-1133. Please allow a minimum of 48 hours for the inspection of the proposed burn site.



Last weekend's visitors to Autohaus Georgetown were able to check out some of the newer models in the Volkswagen line as the dealership celebrated its fifth anniversary. A number of lucky draws and refreshments were featured throughout the day. Conrad Buy, president,

(second from the right) presented certificates of appreciation to his longtime employees. From left, Volkswagen Canada district manager for Central Zone, John Cardinale, Ken Law, Shannon Buy, Conrad Buy and Norm Armstrong. Photo by LAURA SALVERDA

## Community gardens planned for Acton area

Recently, several concerned citizens associated with the Christian Reform Church, the Acton Horticultural Society, and the Acton Foodshare Program have come together, to organize community garden areas in the Acton area.

A community garden area is subdivided into sections or plots, and leased to individuals for a \$10 annual fee. The funds are used to support the watering equipment and plowing costs. Each garden

plot is the sole responsibility of the individual, for planting, harvesting, maintaining proper weeding, cultivation (excluding the initial annual plowing), and watering.

This garden concept can provide people like apartment dwellers with land access for gardening, which they otherwise would not have.

The emphasis is on vegetable gardening, but not restricted to this type.

Gardening can be very reward-

ing, and a healthy form of recreation. The Acton Horticultural Society is pleased to participate with anyone interested in leasing a garden plot.

They are providing a free vegetable garden seminar, April 20, with Christine Cole of Tuitman's Garden Centre as guest speaker. This seminar is open to anyone who is interested in gardening, whether it be within the context of a community garden, or your own backyard.

Several sites are currently under consideration. The ideal setting would be two acres of cleared land, with access to a road or lane way.

Additional land for consideration would be very much appreciated. Should you have such an area of land available for community gardening, please contact the following people: Madge Turner 853-4872, Mike Reinders 853-3430, Trina Virgin 853-0519, Joan Waldie 853-3758.

### DIRECTORY OF HALTON HILLS Churches & Temples

**Georgetown Alliance Church**  
Main St. south of Maple Ave.  
*"Nurturing a growing family of people"*  
Pastor Paul Little 873-0249  
Mr. Kirk Goodman  
Sunday School 9:45 a.m. (all ages)  
Morning Worship 11:00 a.m.  
Family Night Wednesday 7:00 p.m.

**Christian Reformed Church**  
Trafalgar Rd.  
SUNDAY 10:00 A.M. & 6:00 P.M.  
Rev. P. Stadt  
LISTEN TO THE BACK TO GOD HOUR  
Sunday 8:00 A.M. Burlington FM 108  
Radio 10:00 P.M. Guelph CJQY 1460  
Faith 20 TV  
Mon. - Fri. - 5:30 A.M. CH. 6 & 41  
Sat. - 7 & 10 PM Cable 33  
Ladies' Coffee Break Tues. 9:30 a.m.  
(Sept. through May)

**KNOX PRESBYTERIAN CHURCH**  
116 Main St.S.  
Minister Rev. Peter Barrow B.A., B.D.  
SUNDAY SCHOOL 10 - 10:45 am  
MORNING WORSHIP 11 am  
Ministers Office 877-2848  
Secretary's Office 877-7585

**Halton Gospel Temple**  
Phone (416) 873-9652  
Highway 7 West of Trafalgar Rd., Georgetown  
Affiliated with P.A.O.C.  
Pastor Rev. David Woodcock  
Youth Pastor Bob Barwick  
SUNDAY SERVICES  
9:45 a.m. Christian Education  
11:00 a.m. FAMILY WORSHIP  
6:00 P.M. Evening Praise  
Wed. 7:00 p.m. Family Night  
Fri. 7:30 p.m. Youth Alive

**THE SALVATION ARMY**  
114 Mill St. East, Acton  
853-1140  
Captain and Mrs. W. Budgell  
Sunday Services:  
9:45 a.m. Christian Education  
11 a.m. Worship Service  
7 p.m. Gospel Service  
Ladies Fellowship - Thursdays  
Men's Fellowship - Saturday (once a month)  
*Please feel welcome to join us in worship and fellowship.*

THE BAHAI FAITH FROM A-Z  
**U**  
TEACHING  
Within the individual, unity is the condition where one's thoughts, feelings and actions are completely united. Among individuals, the condition of loving encouragement and mutual responsibility where each person's true self is free to grow.  
Sponsored by the Baha'is of Halton Hills, 878-6138

**GEORGETOWN COMMUNITY CHURCH**  
318 Guelph Street  
(in Fabricland Mall)  
SUNDAY WORSHIP 10:30 AM  
Pastors: David & Donna Kennedy  
877-1374

**St. George's Anglican Church**  
60 Guelph St. 877-8044  
HOLY WEEK SERVICES  
Palm Sunday, April 4 - 8:00, 9:30 & 11:15 a.m. - Blessing of the Palms  
Wednesday, April 7 - 6:45 a.m. - Holy Communion with Breakfast  
- 8:00 p.m. - Holy Eucharist with Tenebrae  
Maundy Thursday, April 8 - 8:00 p.m. Holy Communion with Footwashing Liturgy  
Good Friday, April 9  
10:00 a.m. - The celebration of our Lord's Passion, Family services  
12 noon - The celebration of our Lord's Passion  
Holy Saturday, April 10  
7:30 p.m. - Easter Vigil, Baptism and Holy Eucharist (bring your bells)  
Easter Sunday, April 11  
8:00 a.m., 9:30 a.m., 11:15 a.m. - Holy Eucharist  
ALL WELCOME

### WITNESS A LIVING DRAMATIZATION OF LEONARDO DA VINCI'S PAINTING OF

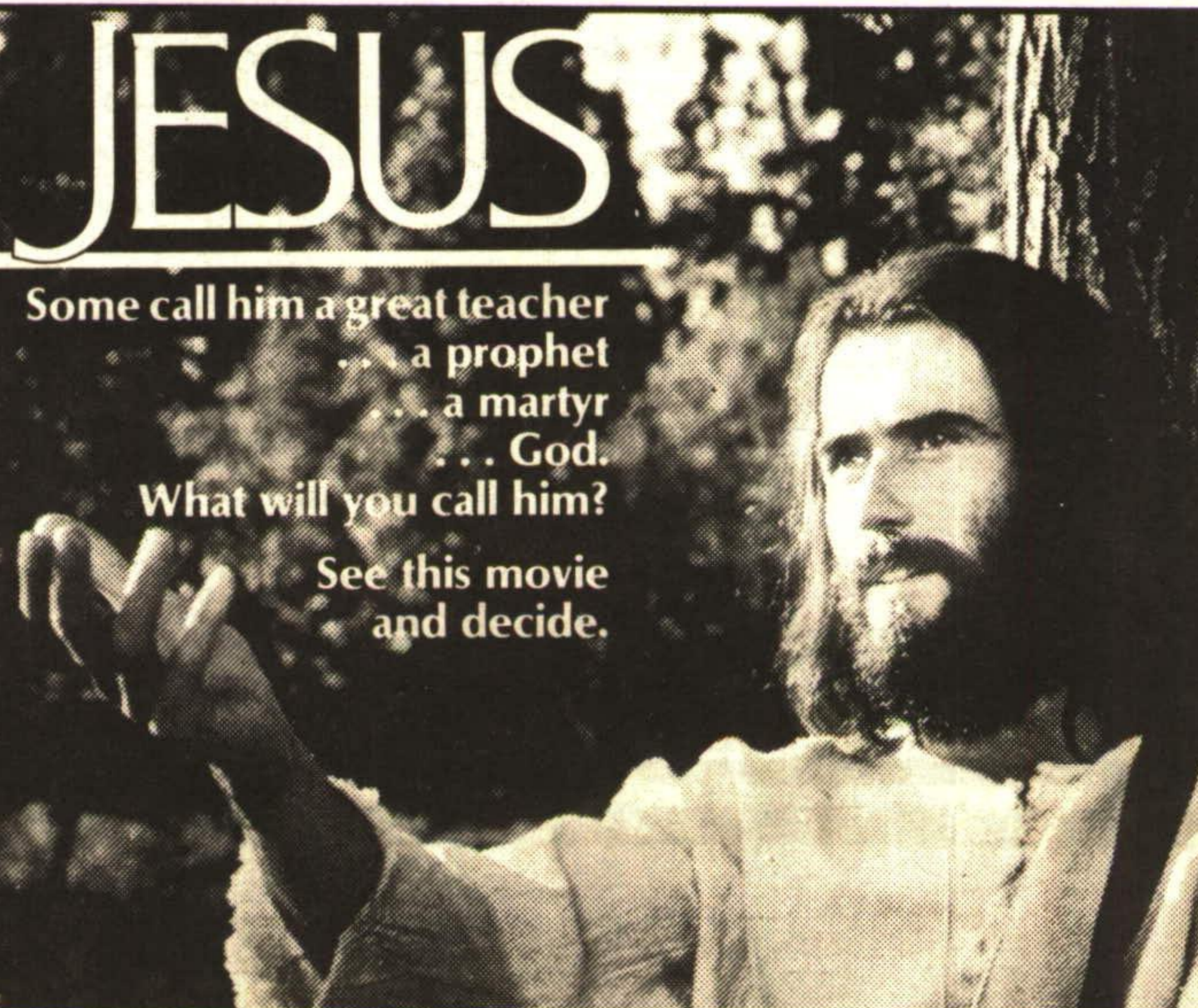
#### "THE LAST SUPPER"

AS EACH DISCIPLE  
PONDERS THE QUESTION  
"WHO BETRAYED CHRIST"  
MUSIC BY THE HGT CHOIR  
THURSDAY APRIL 8 - 7:30 P.M.  
SATURDAY APRIL 10 - 7:30 P.M.  
SUNDAY APRIL 11 - 6:00 P.M.

FREE ADMISSION  
FOR INFORMATION CALL

873-9652

HALTON GOSPEL TEMPLE  
HWY 7 WEST OF GEORGETOWN



Some call him a great teacher  
... a prophet  
... a martyr  
... God.  
What will you call him?  
See this movie and decide.

JESUS PRODUCED BY JOHN HEYMAN  
AN INSPIRATIONAL FILMS PRESENTATION OF A GENESIS PROJECT PRODUCTION  
DISTRIBUTED BY INSPIRATIONAL MEDIA™

SUNDAY, APRIL 4, 1993 - 2:30 P.M.

MAPLE AVENUE BAPTIST CHURCH

A TWO-HOUR MATINÉE FOR THE WHOLE FAMILY

(Nursery provided for cradle to 4 yrs.)