

INTELLIGENT INVESTING

with
CARY LEON



SELF-DIRECTED RRSP QUESTIONS AND ANSWERS

Maximizing your RRSP growth is a shared goal between you, the investor, and the firm that you choose.

In my day to day business, I am asked many questions, a few of which I would like to share.

How do I start a self-direct RRSP? The institution you have chosen will supply you with the forms and assist you in completing them, as well as offer advice on the most appropriate investments for your needs.

May I transfer existing RRSPs to my self-directed RRSP? Yes, you need only sign a form supplied by their office and they will do the rest.

Can I create an RRSP, for my spouse, or making contributions to his or her existing RRSP? Yes, any contributions will be deducted from your annual contribution limit, and are deductible from your taxable income. The benefit comes from income splitting at the time of retirement, when both your tax rates are likely to be at a reduced rate.

When is the deadline for contribution? To claim a deduction for the 1993 tax year, the last date is March 1, 1994. Contributions for 1994 can be made from January 1, 1993 to February 28, 1995.

Will the firm monitor foreign holdings held within my RRSP? Yes, they will constantly monitor your account to ensure that foreign holdings do not exceed the specified limit.

What is a RRIF? RRIF stands for Registered Retirement Income fund. It is one of the options open to you to pay yourself income at retirement. It works by spreading income payments over many years, thus deferring and reducing applicable taxes. Hopefully the firm you choose can arrange a RRIF for you.

Investors must realize that not all RRSPs are created equal. Educating yourself by asking questions and considering all your options is critical when choosing an RRSP. Remember maximize your financial security by implementing some sound financial planning.

Cary Leon & Mike Phillips are a full service financial advisors with First Marathon Securities and can be reached at 855-7147 or 855-8266. Call today and inquire about the "NO-FEE" self directed RRSP.

Please note: we cannot take community notices over the phone. We accept only faxed or written notices. We cannot guarantee that a notice will get in the newspaper. Please keep notices brief — we reserve the right to edit the notice for space. All notices, must be accompanied by name and telephone number.

Christmas Hampers

The Salvation Army, together with the Lakeside Chapter of the IODE, Acton Rotary and St. Vincent de Paul, will provide Christmas Food Hampers to families in need. Please note that applications are available at The Salvation Army Family Services Office, 110 Mill Street East (853-5610), Thrift Store, 120 Mill Street east (853-3321); The Acton Social Services Office, 19 Willow Street North (853-3310). Applications are to be submitted by Friday, December 10.

Sunday hike

The Toronto Club of the Bruce Trail Association is offering a hike along the Credit River on the Credit Valley Footpath as a regular part of their hiking program. It will be an 11 mile (18 km) hike for

intermediate and experienced hikers with plenty of up and down hilly terrain. Meet at 10 a.m. Sunday, Nov. 14 at the Hollywood Tavern parking lot in Norval, corner of Hwy 7 and Winston Churchill Blvd.

Seniors dinner

Georgetown District Seniors' Association Family Roast Beef Dinner will be held Sunday Nov. 14 at 6 p.m. at Holy Cross Parish Hall on Maple Avenue, Georgetown. Tickets are \$10, under 10 years \$5. There will be entertainment, door prizes and crafts! Call 877-3235 or 877-9714.

Parenting today

On Monday, November 15, in Centennial Middle School Gymnasium, 7-9 p.m., join us for an enlightening lecture on how to handle stress today. Guest speaker Sharron Stasuik-Labuda is the head of Special Education at General Brock High School. She has been facilitating stress management workshops for 12 years. A donation on one looney would be appreciated to offset Sharron's honorarium.

Community

CALENDAR

A DD meeting

If you want information regarding a Halton chapter of CHADD, there will be a meeting Monday, Nov. 15 at 7:30 p.m. held at the Milton Children and Youth Centre. To register call 876-1244.

VON foot clinic

The VON will hold a foot care clinic at Georgetown Hospital's emergency department, November 16, 1-4 p.m. The cost is \$15. Foot clinics are by appointment only. For information call 1-800-387-7127 or 7128.

Retired teachers meet

The Ontario Association of Superannuated Teachers of North Peel meet Tuesday Nov. 16, 10:30 a.m. St. James Anglican Church, Brampton. Program: Erin Seniors Line Dancers. Info: 905-793-2696 All retired women teachers welcome.

Camera Club meets

Halton Hills Camera Club will be holding its regular meeting at the police station on Tues. Nov. 16 at 8 p.m. Guest Bob Bateman of the Mississauga Camera Club will present slide shows on wild flowers

and crystals. Refreshments. Everyone welcome.

Coffee hour

Ladies! you are invited to a neighborhood Coffee hour, Wednesday, November 17, 9:30 to 11:00 a.m. in the main auditorium of Allendale, Halton Manor, 185 Ontario St. Milton. Special feature: "Bountiful Buffet for Christmas" by Lucy Rens. An interlude of musical selections. Guest Speaker: Mary Ann Dixon. Hosted by Milton Christian Ladies Coffee Hour. Free admission. Babysitting provided.

Glen board meets

The Glen Williams Town Hall Board will be holding its annual general meeting on Thursday, November 18, at 8 p.m. in the Glen Williams Town Hall. Regional Councillor Bill Robson will be the guest speaker and will discuss the status of proposed town water. Come and have a say in your community. Refreshments served.

Globe benefit

Globe Productions' benefit night is November 18 and the beneficiary is Georgetown and District Seniors Association. Tickets are \$12 and there will be refreshments served after the show to meet the cast of the show, Me and My Girl.

University Courses in Milton and Oakville

These courses can be applied to a University of Waterloo degree and/or a Renison College Social Work Certificate. Register in advance or at the first class. If space permits, auditors may be accommodated. For more information, contact: The Registrar, Renison College, University of Waterloo, Waterloo, Ontario N2L 3G4. Phone (519) 884-4400 or Fax (519) 884-5135.

MILTON

Milton District High School
396 Williams Avenue

Social Group Work

(SOCWK 221R RZ)*
7-10 Tuesdays, Jan. 4 - March 29

OAKVILLE

St. Ignatius of Loyola High School
1550 Nottinghill Gate

School Social Work

(SOCWK 350F RZ)*
7-10 Thursdays, Jan. 6 - March 31

*Indicates prerequisite or consent of instructor.

College personnel at the first class will take registrations and sell course books.



RENISON COLLEGE

Affiliated with the University of Waterloo

ACCOUNTANTS

Help us with our Mission of financial independence for Canadian Small Business. If you are passionate about making a difference in the lives of small business people, give us a call.

LGC is a leading accounting franchise organization with an innovative system to meet the needs of the Canadian entrepreneur and we are planning to open an office in Georgetown.

If you are existing practitioner or are considering starting your own accounting practice, we invite you to learn how affiliation with LGC could benefit you.

Fax your resume to (905)682-1058 or call Ron Robertson at 1-800-361-8805 or write to 110 Hannover Drive, St. Catharines, Ontario L2W 1A6.

LGC LEADLEY, GUNNING & CULP
Security is controlling your destiny

Acton FOODLAND

Plan to be a part of the Acton Santa Claus Parade on Saturday, November 20th



ACTON FOODLAND

140 Mill St. E., Acton

853-0400

Sunday 10-5 p.m.

Mon. to Fri. 9-9 p.m.

Saturday 8-6 p.m.