

INTELLIGENT INVESTING

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MIKE PHILIPS



Diversified Americas

In past articles, I have written about some of the more exciting international opportunities available to investors. Today I would like to make you aware of a mutual fund that offers Pan American diversification, while still complying with the foreign property restrictions governing Registered Retirement Savings Plans.

The Diversified Americas Fund is managed by global strategy. On the advice of Rothschilds - one of the greatest names in International Finance. Most North American investment opportunities invariably exist outside of Canada. The U.S. stock market alone is more than ten times larger than Canada's. By having a small amount invested in derivative securities (stock options) in the U.S. stock market, the fund is able to provide a large effective exposure (up to 100%) to the U.S. stock market. The fund managers at Global Strategy are able to dramatically minimize risk by holding large amounts of Canadian cash and fixed income securities, along with the stock options.

Realizing that foreign investment gains can be eroded by fluctuating exchange rates, Rothschilds seeks to reduce the foreign currency risk by employing currency hedging techniques in forward currency markets.

In closing I believe that Global Strategy Diversified Americas Fund is an excellent way for investors to achieve broad Pan American diversification for their retirement savings.

Important information about this mutual fund is contained in its solidified prospectus. You may obtain a copy from the author upon request and read it carefully before you invest. Unit value and investment return will fluctuate.

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.

Nearly 2,500 Halton kids use food banks, poverty group says

By **BRAD REAUME**

Special to The Independent/Free Press

Child poverty in Canada is a persistent and growing problem. Members of the regional health and social services committee heard that message last week from representatives of Halton's Campaign 2000, a national public awareness effort focussing on child poverty.

The organization's goal is to secure the implementation of an all-party resolution passed unanimously by the House of Commons in November, 1989 in which the House resolved to "eliminate child poverty in Canada by the year 2000."

A lack of subsequent action has forced Campaign 2000 to press the issue, they say. They have gathered several organizations to join them, including; the Canadian Teachers' Federation, the YWCA of Canada, and the Canadian Mental Health Association.

Lyn Apgar spoke to the committee hoping to get the region to back the group's goals. They accepted the information and decided to ask staff for a report on resource supply and funding.

According to Apgar, more than one child in six lives in poverty in Canada. In 1989, 14.5 per cent of children lived below the poverty line and by 1991 that number had risen to nearly 17 per cent.

In the industrialized world Canada has the second highest rate of child poverty, she said. Only the United States is worse while western European nations have managed to reduce their rates to half ours.

Single parent families are more likely to be poor, especially those headed by a female. Social Assistance in Halton pays a family of four about \$22,000 annually, roughly \$4,600 below the poverty line for the region and \$16,000 below

the cost of living modestly in Halton, according to Apgar. She suggested to the committee much of the increase in welfare in Halton over the last few years is due to young families, meaning more children are falling into poverty.

The campaign has found that about 2,500 children in Halton are assisted by food banks each month. More than 550 children live in public housing. Another 480 families with children are on the waiting list.

Apgar said poverty is both a moral and economic issue. According to her report, recent federal government advertising suggesting the United Nations rated Canada the best place to live in the world neglected to factor in the child poverty rate.

When that was done, Canada fell to sixth, she said.

The campaign also suggest poor children are less healthy and thus a greater drain on the health care system.

Poor children also have more trouble in school and are at greater risk of dropping out and beginning the cycle of poverty all over again.

Several councillors asked for more up to date data but were told that Statistics Canada hasn't yet provided such information, which is expected to paint an even more disturbing picture.

Rural child care conference planned

A government sponsored three-day conference on rural child care will be held in Orillia beginning on January 20, 1994.

The Ministry of Agriculture and Food, in tandem with the Ministry of Community and Social Service, will sponsor the conference to enable people from rural communities to discuss and develop child care appropriate to their needs.

For information on attending the conference, contact Joyce Canning in Guelph at (519) 767-3115 or Carol Ann Young in Toronto at (416) 327-4875.

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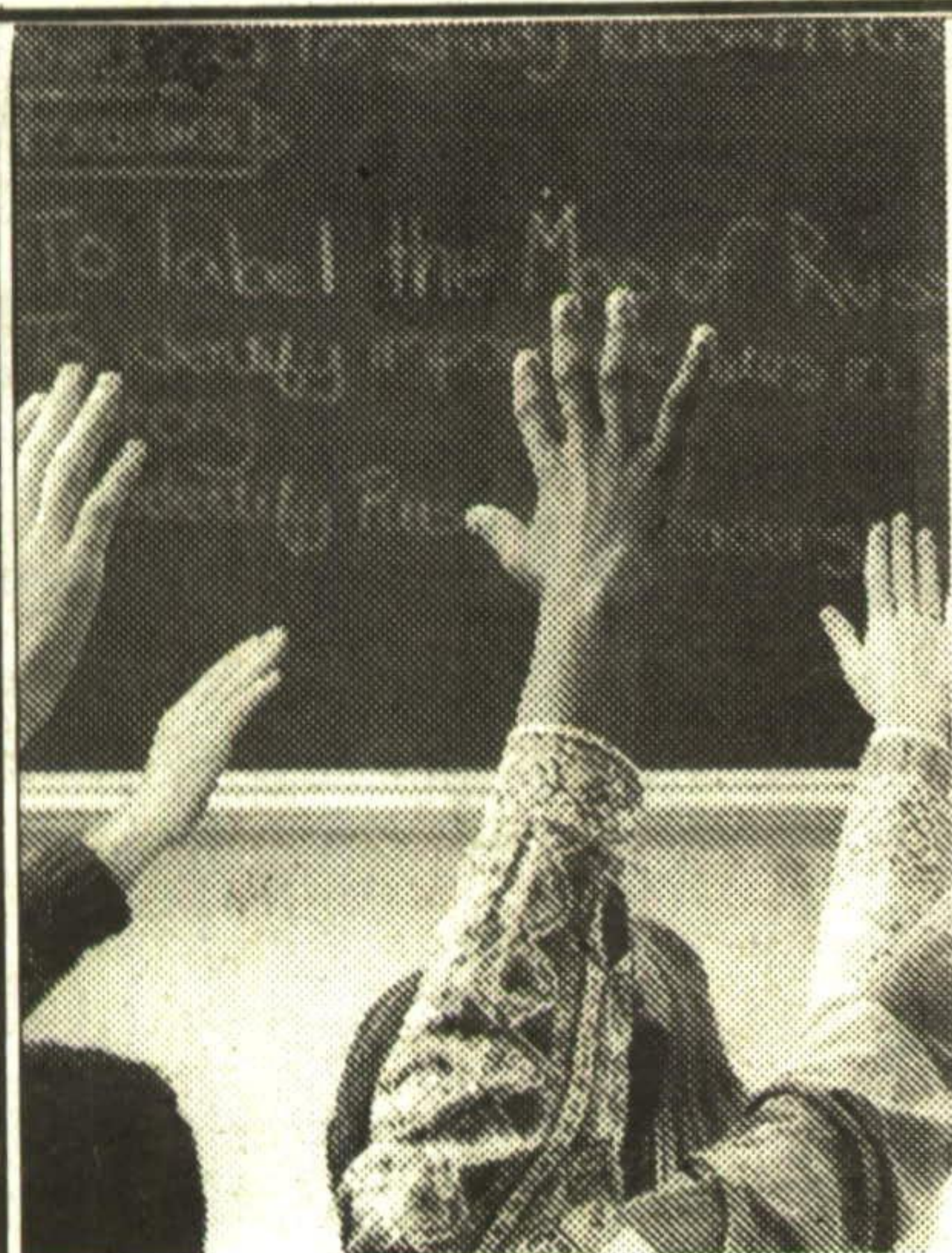
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Acton Legion News

HARRY NORTON

Good turnout

There was a good turnout for the card games this past week and the winners were for bridge: Len Lovell, Colin Baker, and Ward Hamilton.

For euchre the winners were: Henry Wedge, Herb Rowe, Marg Wilson, Jean Milne and Lillian Schnurr.

The 14 winners for the Meat Draw were: Eva Cutting, Bob Andrews (twice), Dot Norton, John Arnold, Al Moss, John Windows (3 times), Andy Dyc, W. Ferguson, Jean McKee, Eileen Molody, Alison Willmott and the large prize went to Sylvia Neville.

The Senior's Christmas Dinner sponsored by The Rotary club, and Branch 197 was well attended and Santa had a present for everyone.

Over 250 very spry seniors enjoyed the food and the entertainment.

The Annual Turkey Roll is scheduled for December 11 in the Games Room.

Come out and try your luck.



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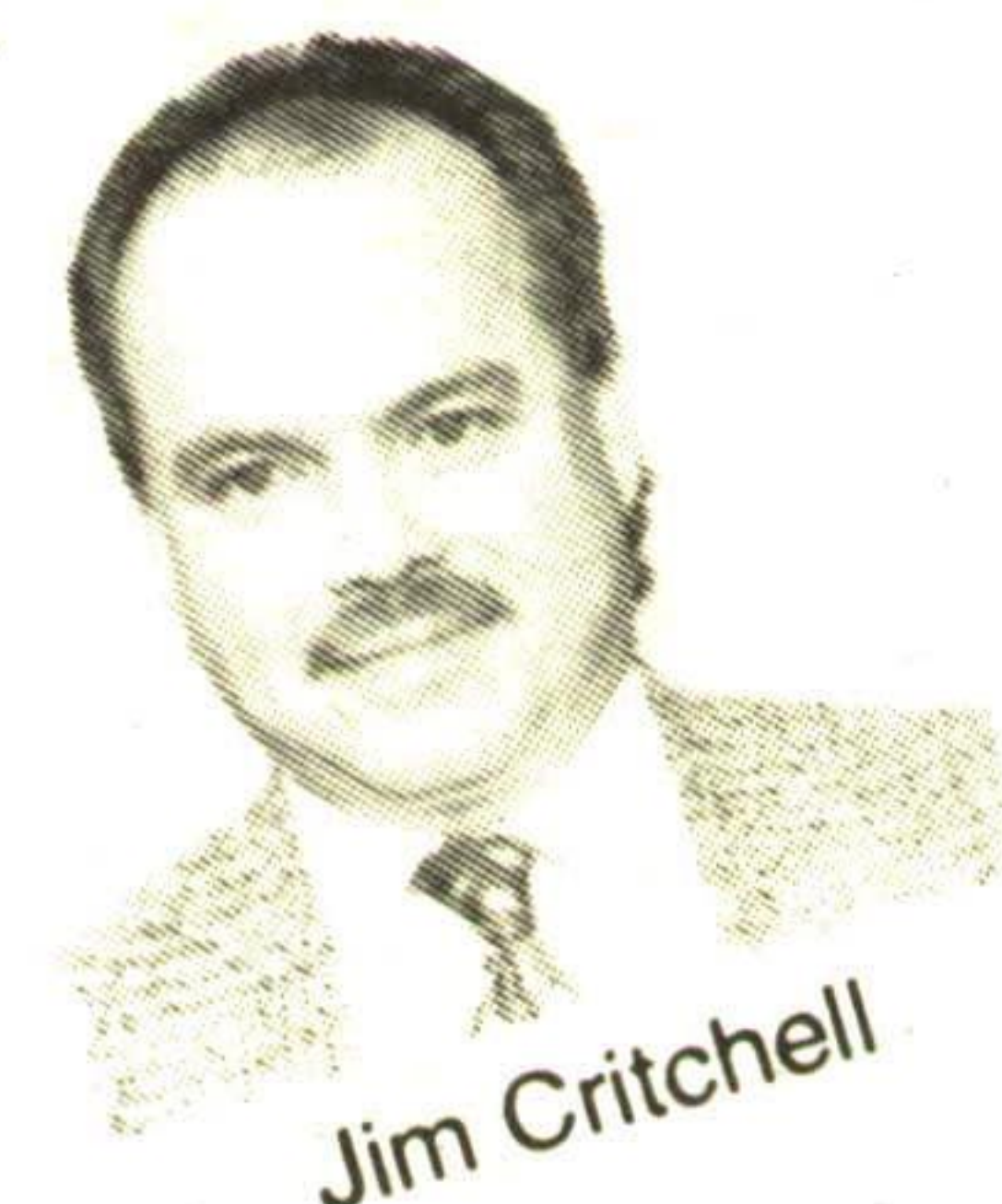
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