



# MONEY MATTERS

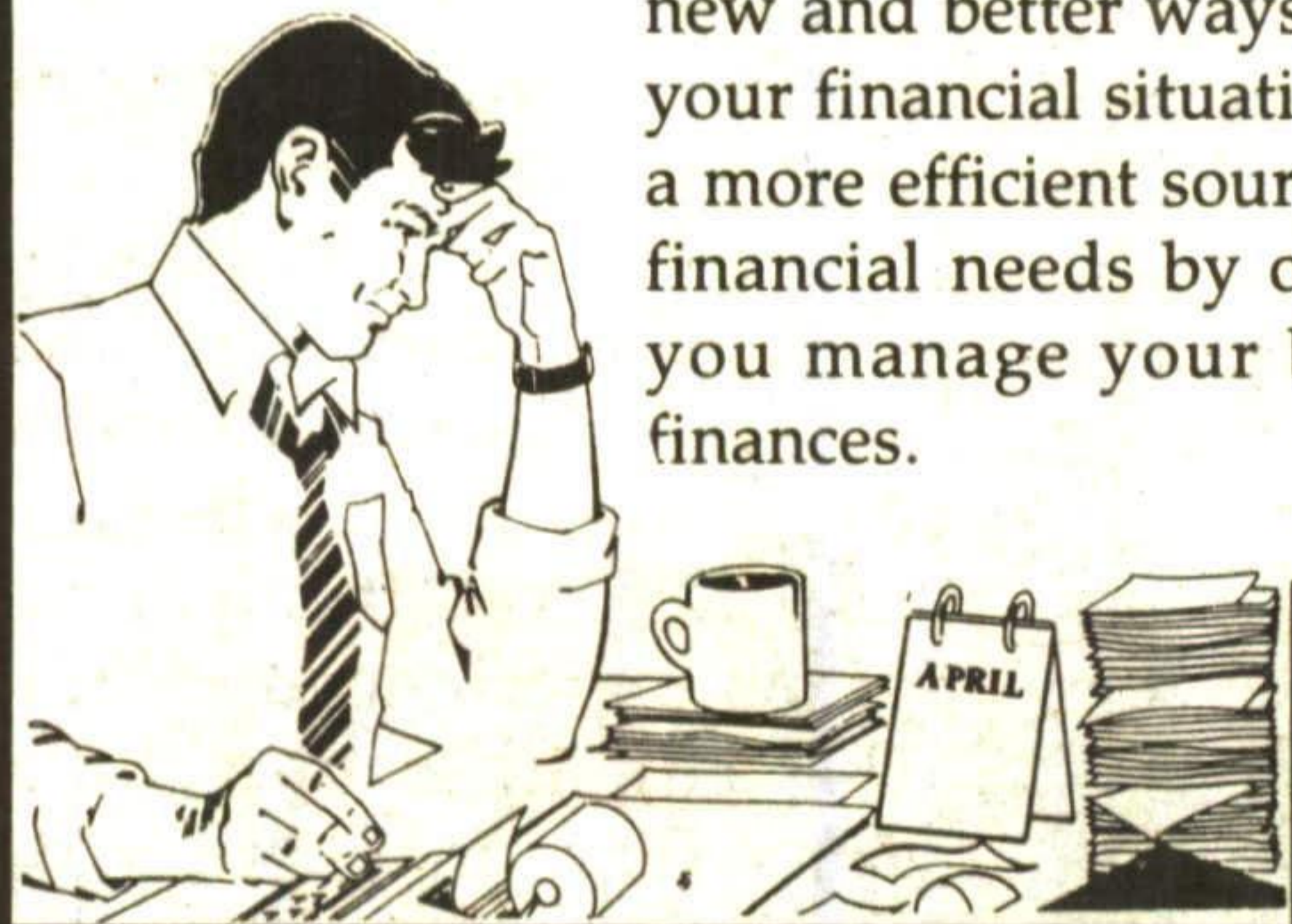
## STARRET STARRET & MACDONALD

CHARTERED ACCOUNTANTS

129 MAIN ST. S., GEORGETOWN

*This year, let our experienced chartered accountants show you how to get the most out of what you make.*

As professionals, we're pulling for you and we're committed to helping you to develop new and better ways to sustain and improve your financial situation. We strive to provide a more efficient source of assistance for your financial needs by offering services to help you manage your business and personal finances.



**873-1601**  
**846-2561**

### *Surviving tough economic times*

## Companies must recognize innovation as important skill

Companies that recognize the importance of innovation — one of the most difficult skills to attain — are likely to survive and succeed tough economic times, says University of Guelph sociologist Fred Evers.

Innovation is one of four areas of skill competence uncovered in a long-term study to match corporate employment needs with university graduate skills, recently completed by Evers and business professor James Rush of the University of Western Ontario.

The four components are:  
• mobilizing innovation and change, which involves conceptualizing and setting in motion ways of initiating and managing change

that depart from the current mode;  
• managing people and tasks, accomplished by planning, organizing and coordinating resources and people;

• communicating effectively with a variety of people to gather, integrate and convey information in many forms; and

• managing self by developing practices and internalizing routines for maximizing one's ability to deal with the uncertainty of an ever-changing environment.

"A lot of what graduates do in corporate work has to be self-directed," Evers says. "They need the ability to manage themselves and be innovative. They have to be more independent than they expected."

The study by Evers and Rush, called "Making the Match," investigated the skill development process of university students and graduates at crucial points in their career development. The study began in 1984, when the Corporate-Higher Education Forum, a group of university presidents and corporate chief executive officers, commissioned a Phase 1 report on the adequacy of university education for corporate employment.

In Phase 2, the researchers looked at five different groups of students and graduates over a three-year period — early university, pre-graduate, job entry, job change (after five years of working experience) and stabilized (after 10 years in the workforce). They also looked at gender and program differences and at assessments by corporate management.

In terms of gender, the study found that women perceive themselves to be better — and are rated higher — at communicating than men. Men perceive themselves to be better — and are rated higher — at innovation. No perceptible gender difference exist for the skills of managing self and managing people and tasks. Innovation was the skill most lacking in both sexes.

"The major skill people can learn that affects everything else is written communication. Writing represents clear thinking and the ability to work through a problem. There is nothing more revealing to employers than sloppy memos and rambling reports."

The report recommends that:  
• workshops be provided to faculty on how to recognize skill development and, where appropriate, include it in the evaluation of student performance;

• employees be given self-management skill training so they can take more responsibility for their own performance and their personal and career development; and

• students be made aware of these skills and their importance in career development through academic orientation programs.

## Don't Take Chances On Your Finances



**WE TAKE THE GAMBLE OUT OF FINDING THE BEST GIC & RSP RATES!!!**

### PIGNATELL INSURANCE & INVESTMENTS

Representing many financial institutions, we can assure you the best interest rates while providing you with unbiased professional advice.

### **WANT TO DIVERSIFY?**

We offer a complete selection of Mutual Funds and for the ultimate in diversification a Self Directed Plan with all the options available.

CALL

**JACK PIGNATELL**

**877-4579**

99 Sinclair Ave.,  
Suite 314  
GEORGETOWN L7G 5G1

Associate Broker for  
THE INVESTMENT CENTRE

## TAKE HOLD OF YOUR LIFE

Learn the 12 Essential Master Skills of Personal and Business Achievement

Improve: \* Confidence  
\* Self-esteem  
\* Communication Skills  
\* Leadership Ability

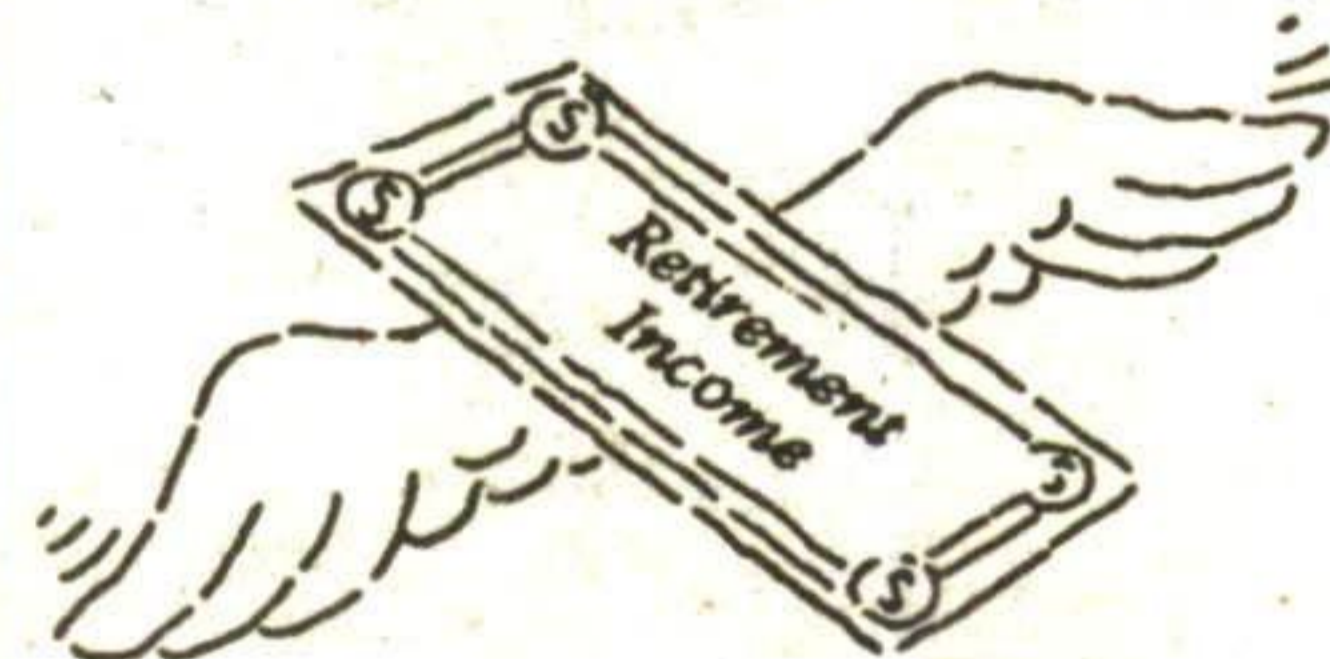
Supercharge Your Creativity and

Take life far beyond anything you have ever dreamed.

To register for the next Destiny Empowerment Seminar or for more information, contact:

**Henry Gumulak**

**(905) 877-5571**

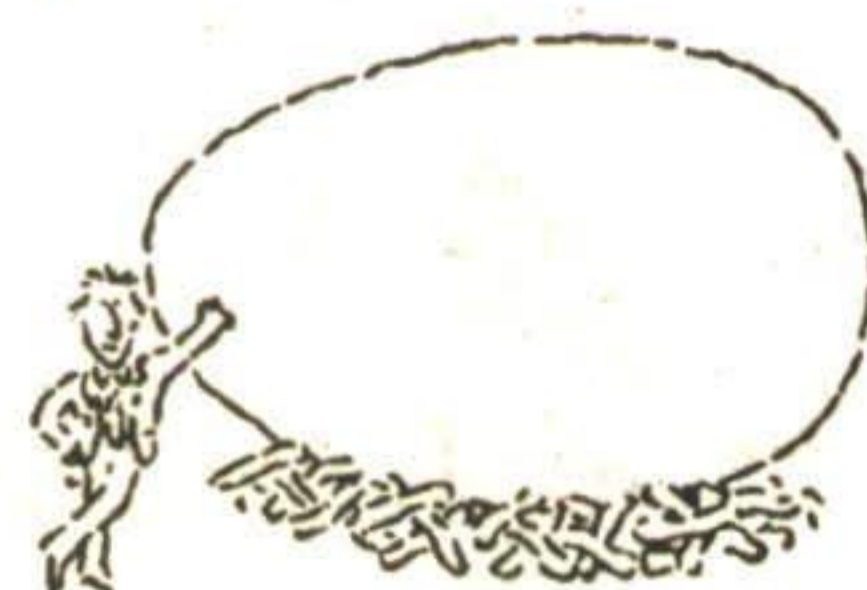


*What Can Happen If You Spread*

*Your RSPs All Over Town.*

**Don't Lose Money! Here's 5 Money-Making, Money-Saving Reasons To Consolidate Your RSPs With RBC Dominion Securities**

- 1. Higher Returns:** Your money isn't simply "rolled" from year to year.
- 2. Simplified Paperwork:** You receive one simple monthly statement.
- 3. Professional Advice:** So you have the right plan with the right investments.
- 4. Flexibility:** The complete range of RSP investments.
- 5. Convenience:** Our RSP PAC Plan allows you to make Pre-Authorized Contributions on a monthly or quarterly basis.



*Protect Your Retirement Nestegg.*  
Consolidate all your RSPs in one account and take care

of it with the help of a personal, professional Investment Advisor.

Please call for more information.

Before your retirement fund flies south without you.

**Steve Robinson: 450-5946**



**RBC DOMINION SECURITIES**

*A Member of Royal Bank Group*

## Free tax clinic

Income tax returns will be done at no charge by volunteers from the local branch of the Institute of Chartered Accountants of Ontario.

This service is only for local income seniors and families whose income is no higher than \$14,000 without dependents or \$19,000 with dependents.

These clinics will be at the Georgetown branch of the Halton Hills library only, on March 9 and March 10. Appointments will be from 6:30-8:30 p.m. by registration only. Phone early to reserve your appointment as space is limited. Call 873-2681. Registration begins February 17.

## Sharon

**Anderson C.M.A.**

Accounting Services

Personal/Corporate Taxes

EFILE Authorized

Accounting/Bookkeeping

G.S.T/P.S.T/Payroll

**(905) 877-8978**

Ballinafad

*Specializing in small business needs and taxation.*