



MONEY MATTERS

Accountants offer service

The Certified General Accountants Association of Ontario offers an accountant referral service to Ontario residents and businesses who want to hire a professional accountant for help with financial planning, tax returns, financial statement preparation, and other accounting services.

Free of charge, the service will match a client's specific needs to a CGA Ontario practitioner's preferred areas of practice.

For more information, call CGA Ontario at (416) 322-6520 or toll free at 1-800-668-1454, ext 245.

The Certified General Accountants Association of Ontario is an association of professional accountants who meet the association's rigorous of professional competence, are bound to a uniform standard of conduct.

Halton Business to Business Show, February 15-16

An outstanding variety of quality products and services at one convenient location best describes the Halton Business to Business Show. The show is being held Tuesday, February 15 and Wednesday, February 16 at the St. Volodymyr Cultural Centre, 1280 Dundas Street West at Fourth line, Oakville.

"The show is bigger and better this year", said show organizer Dave Jenkins. "We've expanded the exhibitor area to accommodate the exhibitor demand."

Show visitors will have an opportunity to see the latest in business technology. They can compare products and prices in an informal and relaxed atmosphere.

"It is also a terrific networking and 'business shopping experience' for those who run offices from their homes. Seldom have so many business services and products been brought together under one roof" concluded Jenkins.

Some of the many business categories represented at the show are:

investment advice, RRSP opportunities, business cellular phones, Bell Canada, material handlers, computer software, flags, jobsOntario, Oakville Economic Development, Halton Police, transportation, coffee service, Oakville Chamber of Commerce, telephone systems, voice mail, hotel accommodation, answering service, graphic design plus many other business to business services.

Registration at the door is \$10 and includes admission to all seminars. Tax deductible receipts will be supplied. Ample free parking is available. Show hours for Tuesday, February 15th are noon to 9 p.m. and on Wednesday, February 16th, show hours are noon to 7 p.m.

In addition to the quality exhibits, the show features Jim Harris, president of Strategic Advantage speaking February 15 at 7 p.m., while Brian Costello, Canada's best known financial commentator makes his presentation at 2 p.m. on February 16.

Other informative seminars are being conducted by Investors Group, Arcline Software, Action Force Temporary Personnel, Burns Fry, Financial Concept Group and a "Receivables Management" seminar by Dun & Bradstreet.

During his presentation, Harris will speak on the innovative strategies and human resource policies which the best Canadian companies

use to achieve huge increases in productivity and profitability.

Brian Costello has sold more money management books than any other author in Canada. Titles include Your Money and How To Keep It, How To Beat the Taxman All Year Round, 101 Year Round Tax Tips, Making Money From Your Mortgage and Brain Costello's Step by Step Tax Guide.

Personal investing tips

Time is suddenly in short supply for the investor looking to build a retirement income to be available 20 years from now.

Only those who act early and intelligently can be assured of accumulating the needed capital.

RBC Dominion Securities recommends:

- Develop a clear idea and

understanding of your financial objectives and what it will take to achieve them.

- Take every step available to you to get as much money working (preferably tax-free) on your behalf as early as possible.

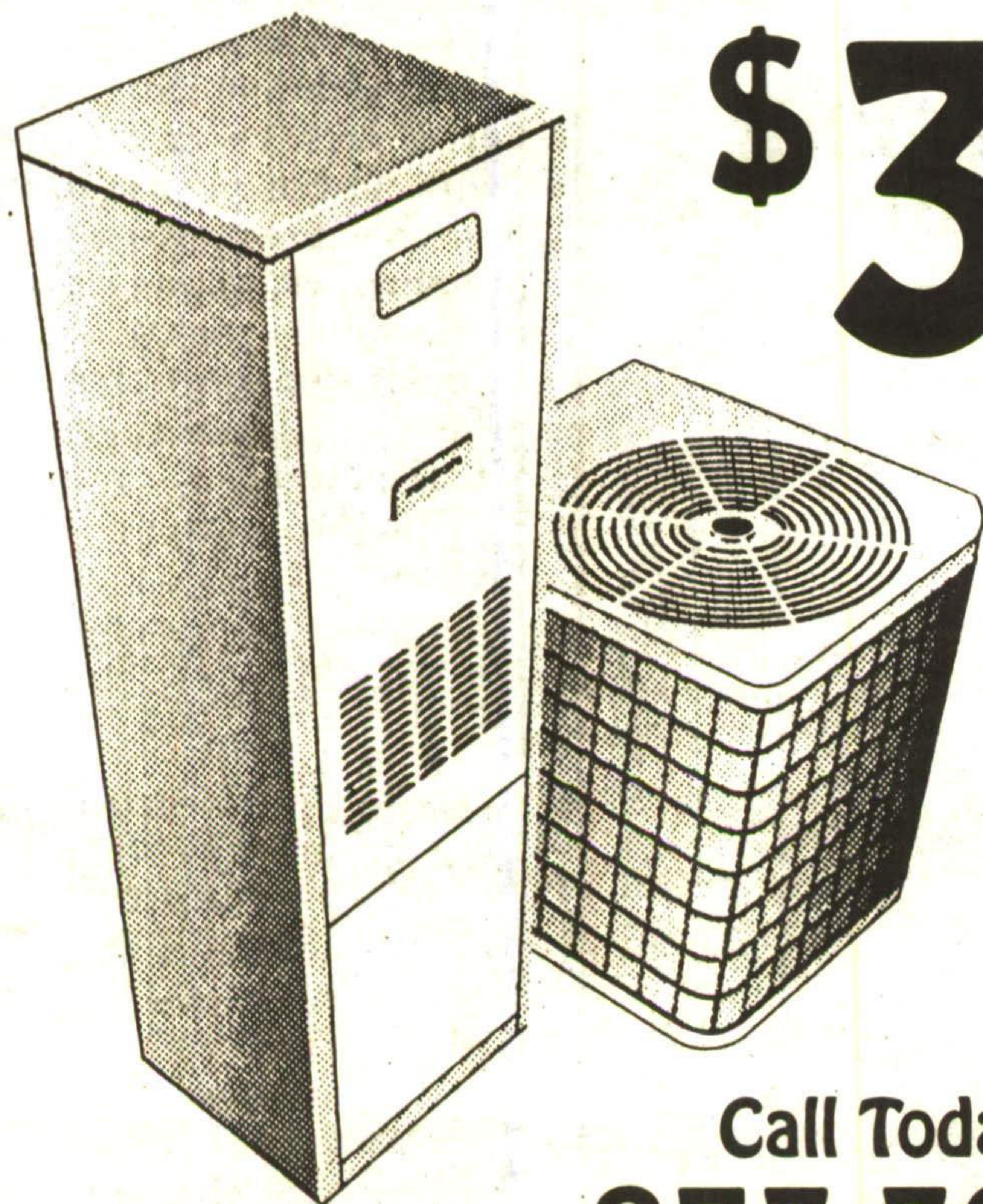
- Adopt a balanced investment approach to achieve higher longterm returns and to effectively manage risk.

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