

Using RRSPs: "makes excellent sense"

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Statistical science at the University of Waterloo, says "For me personally at the age of 42, I believe that something called Canada Pension Plan might be there for me when I retire. However, I think it will likely be heavily taxed or that the benefits will be pared right back".

When we look at government pension plans for government employees who comprise about 23% of employed Canadians, we see the beginnings of some disturbing trends. British Columbia's Auditor General, George Morfitt, reported in December 1991 that his province's public service pension fund is \$441 million short of what it needs to provide the necessary benefits for more than 30,000 provincial government employees.

Of course, the experts can be wrong but there does seem to be a growing realization that, as our society ages and our indebtedness as a nation cramps the capacity of government at all levels to provide services, government pensions may well be a victim of a changing social and economic order in Canada.

If you share some of that concern, then obviously making personal provision for your longer term needs and retirement through

the use of RRSPs makes excellent sense.

How you should be structuring your RRSP planning in relation to your likely income needs and your investment temperament is a subject for my next article. However, before the details of that are reviewed, you should be giving thought to several issues - what preparations you have made so far; at what age do you wish retire and what does retirement mean.

Will you be totally dependent on your existing financial resources and assets or will you want to continue to work in some part-time capacity for both financial and therapeutic reason?

Those answers will largely determine how we work through the specific planning of how much to invest and how to invest.

John Green is a Milton resident and an Account Executive with the Investors Group in Oakville.

The opinions expressed in this column are of a personal nature. They should not be acted upon without consultation with a qualified adviser. If you have any questions about your situation with reference to this article or any other financial planning matter, you may reach John at 875-0511 or 842-4630.

CVCA changes waterfowl hunt

The Credit Valley Conservation Authority has announced changes to the 1992 Waterfowl Hunt at the Orangeville Reservoir.

"Many hunters commented that a Saturday evening hunt would be an advantage as many have difficulty getting out on Tuesday or Thursday afternoons", Supervisor of Field Operations, Jim Hastings said. "Hunters wanted more time than our Saturday morning shoot permitted so we have changed the times to accommodate them".

Hunters are allowed at the reservoir from September 26 to October 31, 1992. Hunting times are Tuesdays and Thursdays from 4:00 p.m. to 1/2 hour after sunset and Saturdays 1/2 hour before sunrise to 11:00 a.m. continuing at 4 p.m. to half hour after sunset. On Saturday, October 7, 14, 21 and 28 hunting will begin at 1/2 hour before sunrise to 11:00 a.m. and continue at 2:00 p.m. to 1/2 hour after sunset. The new times will provide a total of 62.5 hours of hunting.

The Orangeville Reservoir has 12 blinds available, some by boat only. Blinds are assigned on a first come, first served basis and there is no pre-registration. No gasoline powered motors are allowed on the Reservoir and all hunters must have

either a dog or a boat to retrieve birds.

"The intent of our hunt is to manage the wildlife resource of the area to balance the population to the carrying capacity of the site while providing some recreation opportunities", says C.V.C.A. Land Resources Manager Ken Owen.

The Orangeville Reservoir is located on Hurontario Street off Buena Vista at the Highway #10 lights in Orangeville.

For more information contact the Credit Valley Conservation Authority at (416) 670-1615 or 1-800-668-5557.

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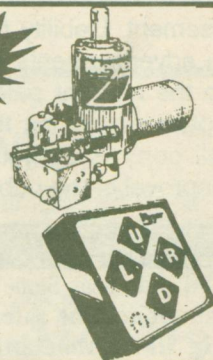
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