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IT'S YOUR MONEY
Paul J. Rockell

You go to a doctor or a lawyer -- Why?

I earned it!
I saved it!
I'm going to look after it!
That's the way most of us think, isn't it? After all, it's my money, so nobody but me is going to look after it.

But, it is your body, and my bet is that 99.9% of us take that body to a specialist, namely a doctor, for regular checkups, as well as when we don't feel well.

I also believe that we seek out legal assistance when we are buying a house, or drawing up a will, or dozens of other reasons.

Why?
I believe it's because we are aware that these professionals know a lot more about medicine, and/or the law than we do, so we consult them. In fact, most of us consult dozens of professionals in our lifetime, be they dentists, carpenters, plumbers, electricians, mechanics, etc. In fact, maybe people seek your help and assistance because you are a professional at whatever you do.

Shouldn't we do the same with financial matters?
Here is what the president of a prominent investment company wrote in a letter to the Investors Digest of Canada:

"It seems to me that expecting people to do their own financial planning and choose their own investments is akin to expecting people to do their own legal or medical work. Few of us are qualified to make decisions in these specialized areas. In fact, I could say that there is no discipline that has more influence on the future quality of life of the individual and his family than proper financial planning."

He goes on to say... "that in Ontario, the richest province, 48% retire below the poverty line. In the US, only 4% of the Americans retire financially independent. Obviously, something is not working, and with the growth of the financial planning industry, hopefully

that will change."
"...Without a financial consultant, how will the typical investor know how changes in tax laws affect his or her investments and whether or not they should make some change?"

I agree fully with that man's statements. Do you?
With the need for this country to be more competitive in the world for our very survival, the crushing taxation increases that all levels of government are subjecting us to, has resulted in some of the old tried and true rules for investment and retirement becoming obsolete.

Have most of us ever decided to consult an independent mutual fund specialist or financial planner? Or have we even rejected someone who was referred to us, because we "were afraid to think about these things" or we were afraid that we "might be sold something"?

Most of us turn to specialists in almost everything that we do. But many of us are afraid to do so in the field of financial affairs. Yet, as the president of that investment company observed, there is probably nothing that has more influence on the future quality of life (even our health, sometimes) than proper financial planning.

Let's all seek advice, no matter what our age, to see if we can improve our financial health (and wealth). Chances are we can even reduce the tax bite.

For a free retirement financial planning guide, contact Peter C. Masson M.B.A., Regal Capital Planners Ltd., 10 Fagan Drive, Georgetown, Ontario or phone 877-7216.

Paul J. Rockell is the author of the best seller "Why I Invest in Mutual Funds" and Chairman of Regal Capital Planners Ltd., a 24 year old financial planning company with offices from coast to coast in Canada.

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Scenic 72 acre farm with bank barn 15 min to "GO" train. Exceptional 2600 sq. ft. home. With walkout basement, oak kitchen, main floor laundry family room with fireplace. 92-2-128

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3 bedroom townhome, finished rec room, freshly painted. \$6,500 down. 92-2-476

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Kingham Road townhouse in Acton with three bedrooms, 2 bathrooms, and rec room. AVAILABLE DECEMBER 1ST. Call Larry Barnstaple*

HALTON INDUSTRIAL LOT

\$89,900. 1.34 acres on paved road, water, gas, and sewers. Call Larry, 874-3040.

SECLUDED CHARM

\$249,900 asking, 4 1/2 beautiful acres, newer fenced field, wide open lawns. Adjacent to pine reforestation; new front porch, deck & pool; soft pine interior, main floor family room, double car garage. Call Larry 874-3040. 92-2-516

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On 89 acres, large bank barn, indoor riding arena, 38 stalls, stream, pond, 5 acres of bush. 92-2-485

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Only \$269,000 on 7 resort-like acres in Terra Cotta. Minutes to "GO" Train. Don't miss this one! 92-2-464

HORSE FARM FOR RENT

Approx. 40 acres, excellent horse barn with 18 stalls, fully fenced with paddocks. Home sits well off the road in the Ballinafad area.

GOLF AT BLUE SPRINGS

REDUCED

\$229,000 Asking -- 3 Bedroom bungalow on treed one acre lot. Stone fireplace walkout to large deck, finished rec room with walkout to back yard. Minutes to "Go". 92-2-457

TERRA COTTA

1.6 acres, nestled below the hills along the river. Stone and brick, 4 bedrooms, family room, log burning fireplace, 3 car garage. 92-2-463

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CALEDON \$249,000

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Recently renovated with bleached oak kitchen, bathroom with pedestal sink, finished loft with dormer, hardwood floors, bright and spacious on 2 acres. 92-2-495

MILTON 34 AC - \$699,000

NEW

Custom home privately situated with all the amenities: family kitchen, fireplaces, 4 bedrooms, sunroom with hot tub and sauna. 40x60 utility bldg. - PRICED INCLUDING 5 ACRE SEVERANCE. \$699,000. Excellent location. 92-2-510

GEORGETOWN - \$179,000

NEW

Need help with your mortgage? Charming home with inlaw on lower level with separate entrance. Pine floors, pine kitchen, claw foot tub, separate yards plus large 2 car garage. 92-2-526

ERIN - \$239,000

REDUCED

Vendors are relocating. Country warmth with pine floors, solarium type kitchen, fabulous master with ensuite complete with marble and skylights. Good country value. 92-2-281

CALEDON \$419,000

REDUCED

SOLD

Value for location. 25 acres on King St. West of Hwy. #10 with 715' frontage. Ceramics, whirlpool, country oak kitchen, finished rec room with woodstove and wainscoting. 92-2-424

ERIN \$254,000

REDUCED

Located south of Erin Village on paved road. 3 bdrms., raised bright living room, country kitchen, finished rec. room, 24x40 barn and good riding country. 92-2-275

ROCKWOOD - \$359,000

74 rolling acres, paved road, treed driveway, barn & 54 x 34 implement shed. Spacious bright home. Stone fireplace, oak kit. 92-2-474

CALEDON - \$319,000

Builder's Value - quality design and construction. Hardwood floors, large deck, oak kitchen, 3 bdrms. and a fabulous ensuite lower level walkout. 92-2-420

NEW - MILTON

5 vacant acres. Fabulous building lot with good access to 401. \$150,000 92-2-509

LOOKING FOR AN INVESTMENT?
Adjacent Mistywood Subdivision on Hwy. #24 at 1st Line East, Caledon. 49 acres with proposal for subdivision. \$1,800,000. 92-2-390

WINSTON CHURCHILL LOCATION
75 acres north of Norval with proposal for 15 lot estate subdivision. Property has pretty views, ravine and stream. \$699,000. 92-2-374

ERIN - \$349,000

Builders own quality - open concept with sunroom and fabulous views. Gorgeous country kit., hardwood floors, finished lower level with walkout, fireplace, washroom & extra bedroom. 92-2-310

ERIN - \$589,000

Run your own business. Indoor arena. 38 stalls, paddocks, sand ring and 89 acres to ride on. A bonus is the century stone home with 4 bdrms, finished loft, country kitchen with brick fireplace. A must to see. 92-2-485

ERIN - \$245,000

Complete 5 acres south of Village. 5 stall barn, 3 paddocks, lovely hardwood bush and a pond. Tastefully decorated 4 bdrm home with finished rec room, pine wainscoting in eat-in kitchen. It's all here. \$245,000. 92-2-397