

From the kitchens of Weight Watchers

POTATO PUDDING

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| 15 ounces (450g) pared baking potatoes, thinly shredded and squeezed dry | 2 tablespoons (30mL) minced scallions (green onions) |
| 1/2 cup (125mL) grated onion | 1/2 teaspoon (2mL) garlic powder |
| 1 egg, lightly beaten | 1/4 teaspoon (1mL) salt |
| 3 tablespoons (45mL) matzo meal | 1/8 teaspoon (0.5mL) pepper |

1. Preheat oven to 350°F (180°C). Spray a 9 x 9 x 2-inch (23 x 23 x 8-cm) baking pan with nonstick cooking spray; set aside.
2. In a large bowl combine potatoes, onion, and egg. Add remaining ingredients stirring well to combine. Transfer mixture to prepared pan.
3. Bake until edges are browned, 25 to 30 minutes. Remove to wire rack and let stand 5 minutes. Cut into 4 equal pieces.

Makes 4 servings

Each serving provides: 1/4 Protein; 1/4 Vegetable; 1 Bread

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John Templeton - Financial Wizard and "Future Teller"



IT'S YOUR MONEY

Paul J. Rockell

By Paul J. Rockell

What's in store in your financial future? Wouldn't we all love to know the answer!

Your financial future certainly depends on what you do with your earnings. If you decide to spend them all, then it's a certainty your financial future, come retirement, will be bleak.

Government benefits have never proven to be satisfactory, and pension plans lose purchasing power as inflation moves along.

But, if you indeed decide to save, then what does the future hold for those savings? Important question, and one we'd all like to know the answer to.

One of the people I've admired for years is John Templeton, founder of the Templeton group of

mutual funds, and of the Templeton Foundation, which awards an annual prize that is greater than the Nobel prizes, to the person who has done the most to achieve "Progress in Religion".

Today, books have been written about Mr.

Templeton, and he is considered one of the top money managers in the world. But it wasn't always so.

In 1960, when a U.S. Federal Reserve official explained how the international financial system worked (fixed rates and exchange, based on gold, throughout the world), John Templeton stood up in the seminar and said flatly we'd be off the gold standard in 10 years and that currencies would float within 15 years.

He further forecast that the U.S. dollar would weaken. Everyone thought he was crazy at the time, but all his forecasts came true.

In 1968, when the Dow Jones first hit 1,000, he came out and said it would sell in the low 600's in the early 1970's. Everyone laughed.

But it did happen. The Dow

Jones average went down to 600 in 1974 and when it was still in that range in the early '80's, John Templeton forecast there was a 50% chance it would reach 3,000 within the next decade. They laughed again.

But, here it is, 1992 and the market has gone up more than five times from its low, when he made his forecast 10 years ago. Will it double again (or better) to reach the 6,000 range in the next decade? John Templeton says there is a 50% chance it will.

Many people laughed at his long range forecasts in the past, and they were wrong. I'm betting that he will be right again.

That's why my savings are in equity mutual funds, where believe John Templeton will be right again, and my values will more than double in the next 5 to 10 years. Will yours?

For a free chart illustrating the Templeton Growth Fund's performance over the years, contact Peter C. Masson, 10 Fagan Drive, Georgetown, Ontario L7G or Phone 877-7216.

Paul J. Rockell is the author of the best seller "Why I Invest in Mutual Funds", a president of Regal Capital Planners, a 25 year-old independent financial planning company with offices from coast to coast in Canada.

Please help March of Dimes

Did you know that in Ontario there are 1.2 million teens and adults with physical disabilities? That's one person in ten, and the number is growing.

Last year, Ontario March of Dimes spent \$23 million providing independent living assistance, employment services, rehabilitation, recreation and assistive devices to teens and adults with physical disabilities.

This means independence - the possibility of living at home rather than in an institution, access to employment, and the mobility to be an active participant in community life.

Personal care is provided by the Ontario March of Dimes, Halton Outreach to 90 disabled adults in Halton Region - 13 of those clients are residents of Halton Hills.

Regardless of the type of physical disability, or how it was caused, Ontario March of Dimes is there to help - and we need your help to continue.

In January, Ontario March of Dimes Annual Fundraising Campaign will begin in your community.

When a volunteer comes to your door, please give generously.

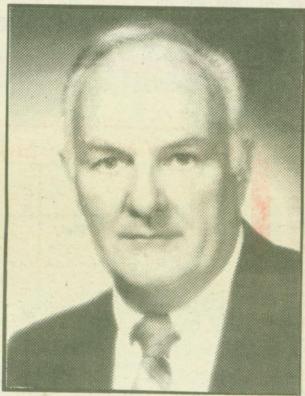
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GOING AWAY?