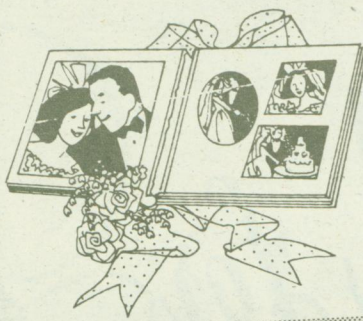


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It's Never too Early to Plan for a Comfortable Future

by George Perdue
 B. Sc. P. Eng.

I remember our list of priorities. Let's see, the car, a skiing vacation, saving for a house, and partying with friends. Oh yes, work also got in the way.

We both had good jobs - they were easy to get in those days. The future was next weekend or at best the next vacation.

This wonderland existed until we began to think about a family. It was at that time that we realized that the house fund had given way to other "necessities". We began to change.

Slowly we came to realize that if you start early you can start small. Small you really can afford. Put aside \$30 a month before you spend on anything else. You will be

amazed to find that you get so that you do not miss the money.

So what can \$30 a month do? If you start early enough you would be amazed.

age	required monthly investment	value at 65
25	\$30	\$300,000
35	\$95	\$300,000
45	\$319	\$300,000
55	\$1310	\$300,000

at 12% inside an RRSP

This is the magic of compounding. You can't afford to wait! The procrastination factor is extremely expensive.

George Perdue is a Financial Planner, Business Consultant, and Partner in Money Concepts, Halton Hills. He can be contacted at (416) 873-1877.

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Bridal beauty takes center stage

Few occasions are as magical as the day you get married. It's your time to be a celebrity...a star...the center of attention. As the bride, you make the choices-from the style of your dress and veil to your lovely, glowing face.

Now that you've selected your wedding color scheme and menu, it's time to start thinking about the main centerpiece - you! A good rule of thumb for your bridal "beauty rehearsal" is to begin the day the invitations go out (assuming you're giving guests at least a month's notice).

Since this is a once-in-a-lifetime project, a certain amount of preparation is necessary. Here are some tips to help get you started:

Looking fresh and natural is practically traditional for a bride. The photo album will be pulled out many times over the years, and the last thing you want is to look overly made-up or dated.

The best look to strive for is the radiant, clean-skin look that never goes out of style.

The basis of everything is the right foundation. If you don't normally wear it, try out a few shades, matching the color to your face and neck - not your arm or hand.

For the blushing bride - Just being a bride is enough to make any woman's face glow with joy, Mother Nature sees to that, but even she can use a little help when it comes to putting the right amount of color in just the right places!

Test different blush shades, applying a gentle sweep of color just above the apples of your cheeks.

Water, water everywhere - If being happy makes you cry, you can bet you'll shed a bucket of tears on this day. That's why it's important to wear a waterproof mascara.

Look for a lash extending mascara in a shade that complements your hair color for the prettiest, driest lashes even through tears of joy.

Kissable lips - For the most beautiful, lasting bridal lip look, use a product that provides along-lasting matte color.

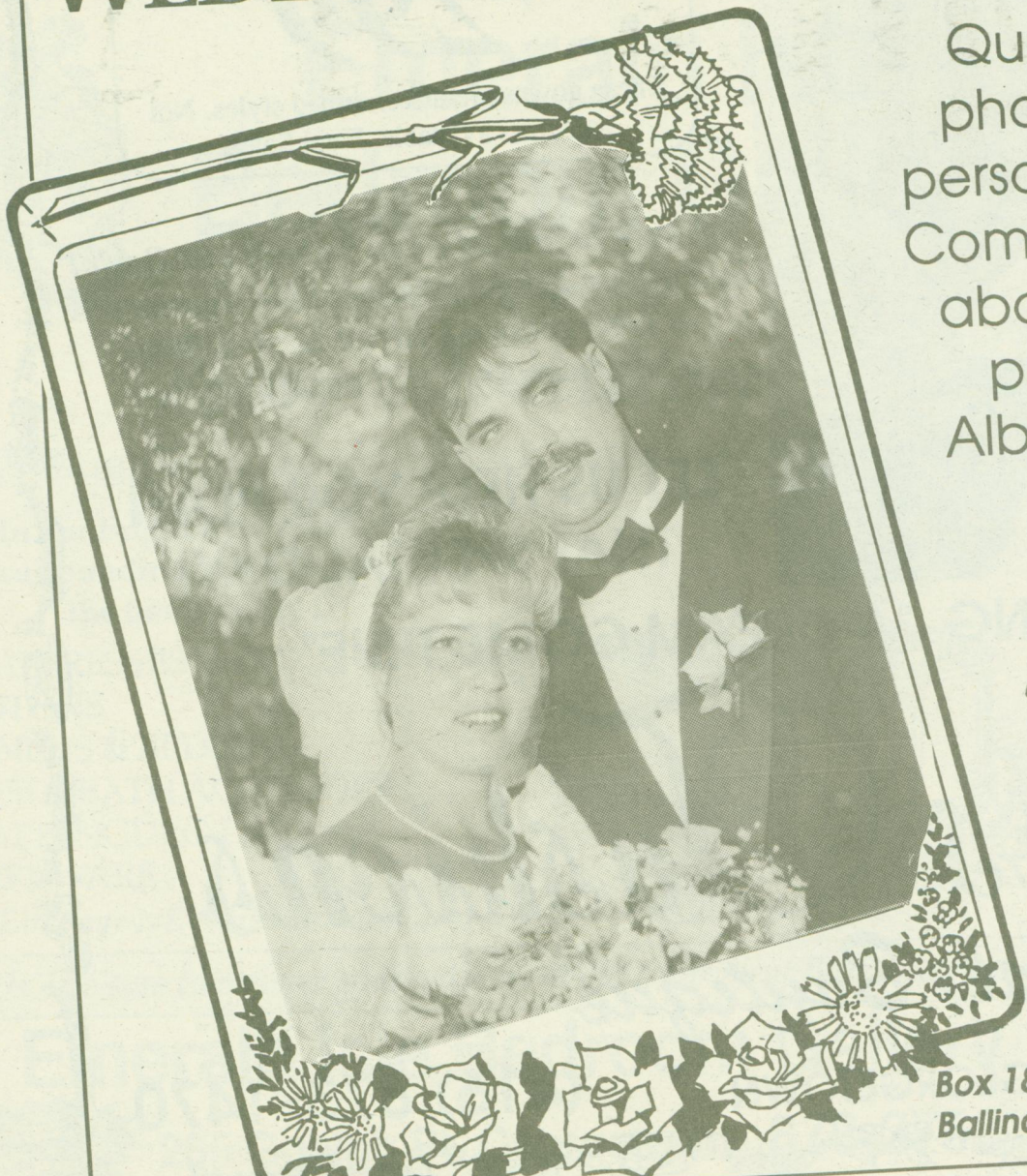
Nail perfection - Beautiful, well-groomed nails complement your overall appearance.

Since you can't run out for a manicure half-way through the reception, do the next best thing: apply an anti-chip protecting top-coat to keep your polish looking fresh and just-applied from the moment you walk down the aisle until you say goodnight!

A final word of advice: Make sure your make-up is appropriate for the quality of light where you'll be saying your vows. If it's an outdoor wedding, you'll want a look that works in natural light; if it's indoors, select shades that look good in subdued artificial light.

And one more thing: this is the happiest day of your life, so enjoy it!

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Preserve your wedding gown

You'll never own anything more beautiful, more special, or more symbolic of this most precious of your life.

Perhaps it's the gown your mother or even your grandmother wore and you want to make your own that same special dress. Or maybe you'll choose a dress design especially for a bride of 1990's...fresh, modern, luxurious. Whatever gown you choose, remember to protect it after your wedding day with expert cleaning and careful storage. Your gown will always remind you of one of the most important moments of your life.