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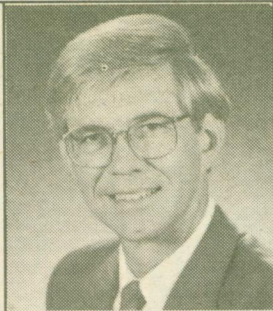
26 Guelph Street
Georgetown, Ont.

RRSP— What works?

By George Perdue,
B. Sc. P. Eng.



Money
Talk
with
George Perdue



Successful investors seek to increase their yield and minimize risk. The tax shelter of an RRSP is a good way to improve yield - the amount you keep. Within the RRSP you still must look at ways to increase yield and minimize risk.

The first thing to do is to diversify the investment. That means to keep money working for you in a number of investments and in a number of types of investments.

There are three basic types of investments. These are cash, bonds, and equities. The split between the basic types depends upon your age, your risk tolerance, and where the economy is in the business cycle. If we are coming into a recovery from the recent recession, then an appropriate weighting might be 5% cash, 40% bonds, and 55% equities if you ignore your age and risk tolerance.

These investment types might be expected to make returns like: cash, 6%; bonds 9%; equities, 12% - during the coming year. There are many exceptions to these suggested yields, especially in the equities since different

sectors will do better during early economic recovery, etc.

It is important to note that the return on these investments is proportional to the associated risk. For this reason, it is important to modify the contents of your RRSP portfolio with your risk tolerance.

Making an investment requires an investment fee in one form or another. Buying securities requires a fee for each transaction. For this reason a small investor cannot diversify without the effect of relatively large investment fees if he or she buys individual investments directly. Mutual funds are a good way to get around this since a unit consists of ownership in a diversified group of investments made by a professional investment manager.

In order to maximize the yield of the investments chosen for the RRSP:

1. Contribute for the current year as early as possible. This gives an extra year for tax sheltered compounding and helps you avoid false highs associated with the RRSP season.

2. Consider an over-contribution to maximize compounding.

3. Make spousal contributions so that you enjoy income splitting when you cash out the RRSP thereby minimizing future incomes taxes.

4. Consolidate individual RRSPs in a self-directed RRSP in order to minimize trustee fees.

5. Maximize eligible contributions.

6. Maximize foreign content in order to enjoy superior performance.

Ellen Roseman, Globe and Mail Financial writer, will be speaking to our guests at the John Elliott Theatre on Wednesday evening February 3, 1993. She will speak on "Worry Free Money Management for Families". She will offer advice for finding the funds for your RRSP. Tickets are available from the Money Concepts Office.

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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IF YOU LOVE LOG



You must see this beautiful handcrafted log home overlooking the Credit River. Feel the warmth of the pine floors throughout. The backyard is right out of "Homes and Gardens" with a deck on three sides. Mstr. bdrm. features ensuite, laundry, sitting room plus walkout to balcony. Four bdrm. apt. over garage. Asking \$349,000. 92-2-539

23 PRIVATE ACRES



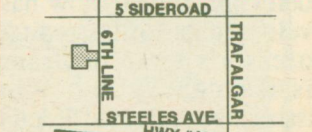
Spring fed pond. Open meadow. Executive Cape Cod home with spacious family room addition with cathedral ceiling & stone fireplace situated to take advantage of the views. 5 stall insulated barn with paddocks. Call Larry Barnstaple*, 874-3040. 93-2-115

LOTS OF WILDLIFE!!!



25 panoramic acres situated well back off the road in a secluded area. Three bedrooms, 4 and 3 pc. baths. Walkout basement with two fireplaces. Fish in your stocked trout pond and work in your workshop. Oversized double garage. Asking \$299,000. 92-2-541

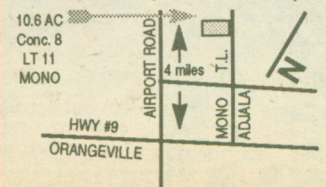
73 EXCEPTIONAL ACRES



Only 2 miles north of the 401. Rolling land, beautiful forest, workable lands, fantastic views, good road frontage. Call Larry 874-3040.

FANTASTIC VALUE

\$89,900 only 10.6 beautiful acres, Great Views, trees, close to Hwy #9 and Airport Road. Power of Sale, Don't Wait Call Larry.



INDUSTRIAL LOT

Located in Halton
1.34 acres on paved road
water, gas & sewers
Asking \$99,000

ONLY \$379,900



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

ASKING \$184,900



3 bedroom bungalow in one of Erin's better neighbourhoods. Gleaming hardwood floors, very private well treed back yard, Sunny kitchen and finished rec room. Asking \$184,900. 92-2-547

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

HORSE FARM AND STONE HOUSE



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

GOLF AT BLUE SPRINGS



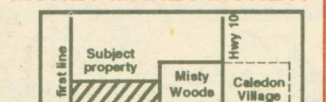
\$219,000 Asking - 3 bedroom bungalow on treed one acre lot. Stone fireplace, walkout to large deck, finished rec room with walkout to back yard. Minutes to "GO". Call Larry*. 92-2-457

SHOWS 10+++



1,850 sq. ft., 12 room home with 6 bdrms. and 2 kitchens. Huge MF family room with floor to ceiling brick Heatilator, paved driveway to private back yard with 6 ft. privacy fence. Hardwood under broadloom, 3 & 4 baths. Asking \$198,000. 92-2-542

MONEY MAKES MONEY!



19.86 ha. adjacent to Misty Wood subdivision in Caledon Village with proposed plan of subdivision. Close to Brampton, corner property.

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



THE PRICE IS RIGHT!!

Spacious three bedroom link home with large fenced back yard backing onto park land. Finished rec room with wainscoting and large eat-in kitchen with patio and deck, floor to ceiling brick fireplace and three baths. Asking \$179,900. 92-2-531