

## Your financial objectives are yours alone

Financially, what do you want in life?

What surprises us is the number of people who have no solid objectives of what they want to achieve. True, almost everyone has "dreams" that some day they would like to have money, yes even be rich, to be able to travel, to own a yacht and cruise the southern seas, etc. But they are not goals, just "hope it might happen" someday dreams.

There is only one person in this world that can set your financial goals. That person is you. Every one of us is different. Some people may set the goal of becoming a millionaire, and yes, it can be done, even for the person on an average income. Others may say that all I want is \$100,000 set aside for my future.

The old saying goes: "People do not plan to fail - they simply fail to plan." The person who plans (sets a goal) to achieve millionaire status, probably figures that when that goal is reached they will be able to retire on \$120,000 (12%) per year income, which would allow the purchase of a yacht (or cottage), take the trips to exotic places throughout the world, etc. The person who wants to achieve a goal of \$100,000 probably only wants enough to supplement the retirement benefits received through the pension plan at work, the Canada Pension Plan and the Old Age pension. That person's interest may only be to relax in retirement and have enough money to visit the kids who have moved to Victoria, B.C. or St. John's, Newfoundland, or anywhere in between, be it Canada or the U.S.

Whatever your objectives are, they are yours alone, nobody else's. But you must set objectives (goals) if you ever want to achieve anything. Many of us do set objec-



**IT'S YOUR MONEY**  
Paul J. Rockel

tives, such as getting married, buying a home, raising a family, but so few set financial objectives over and above that. They just hope the future will look after itself. And, they dream about retirement!

Without financial goals, that "dream about retirement" is just that, a "dream." Without a plan, without a financial goal, it ends up that over 60% of Canadians are just above the poverty level, and require additional assistance from the Government in the form of the Guaranteed Income Supplement. I believe that is a crying shame in this wonderful Canada of ours, one of the richest lands in the world.

We said even the average person can become a millionaire. It's a mathematical fact that a person, aged 25, who would save \$23.08 per week and invest it at 15% (many mutual funds have long-term averages in excess of 15%) will end up at age 65 being worth over \$2,400,000. Use your calculator and work it out.

Have you set your financial goals?

For a free copy of House Prices vs GICs vs a Mutual Fund over the past 20 years contact Peter C. Masson, 10 Fagan Drive, Georgetown or phone 877-7216

Paul J. Rockel has spent 30 years in the mutual fund industry. He is the author of the book "Why Invest in Mutual Funds", Chairman of Regal Capital Planners Ltd., and a director of the Investment Funds Institute of Canada.

## Fire prevention is year-round

Having a working smoke alarm to warn you of a fire is only part of the battle against fire deaths, say the experts at the National Fire Protection Association (NFPA), a nonprofit membership organization headquartered in Quincy, Massachusetts. "People need to understand how quickly fire in their homes can spread, and to stay out once they are safely out of the building," says Meri-K Appy, assistant vice president for Public Affairs and Education.

Because people to often aren't well prepared to evacuate a fast growing fire, NFPA decided to make escape the focus of this year's Fire Prevention Week, October 3-9. The theme is "Get Out, Stay Out: Your Fire Safe Response." You may only have a very few minutes to safely escape a fire, and NFPA teaches people to resist the temptation to re-enter a burning building. "Fire fighters are equipped and trained to go into a fire, we are not," Ms. Appy adds. "Sadly, people who make the tragic mistake of re-entering a burning building may suffer injury or death as a result."

Fire Prevention Week is observed each year in North America and several European countries in remembrance of the Great Chicago Fire of 1871, in which 250 people died. Held every October, it is the full week, Sunday through Saturday, that includes October 9, the anniversary of the Fire.



**NOW OPEN....**

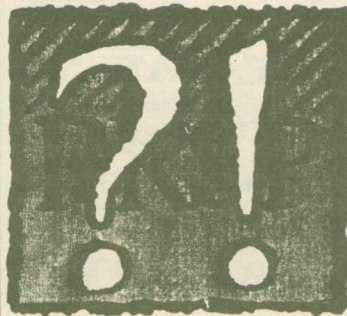
## Rockwood Musicland

• CD's • Cassettes  
• Music Videos • Accessories  
Special Orders Available!

**856-2591**

178 Alma St. (Hwy. #7) - Beside Rockwood Pharmacy  
Owned & Operated by Debbie Feenstra

## Free RRSP Seminars



What Works,  
What Fits,  
The Rules  
Maximizing Results,  
Managing

Free RRSP Seminars

Wed. ~ 7 - 8 p.m.

and

Sat. ~ 10 - 11 a.m.

Throughout February at our office in town. Please call.



**MONEY CONCEPTS**  
FINANCIAL PLANNING CENTRES

348 Guelph Street  
Georgetown  
(416) 873-1877

We Are Local Independent Specialists

## Income Tax Assistance

Assistance to do income tax - for seniors, disabled and others on low or subsidized income (in home, if necessary).

Call the North Halton Distress & Information Centre at  
**877-1211**

## From the kitchens of Weight Watchers

### CHICKEN AND MELON SALAD

MAKES 2 SERVINGS

2 ounces julienne-cut cooked, skinned, and boned chicken  
2 tablespoons dry sherry  
2 tablespoons seasoned rice vinegar  
1 tablespoon teriyaki sauce  
2 cups shredded lettuce  
1 cup cantaloupe chunks

1/2 cup julienne-cut red bell pepper  
1/2 cup julienne-cut carrot  
1/2 cup diagonally sliced scallions (green onions), white portion and some green  
1/4 cup alfalfa sprouts  
1/2 ounce shelled roasted unsalted peanuts, coarsely chopped

- In small glass or stainless-steel mixing bowl combine chicken, sherry, vinegar, and teriyaki sauce; set aside.
- Line serving platter with lettuce, decoratively arrange cantaloupe, pepper, carrot, celery, scallions, and sprouts on lettuce. Using a slotted spoon, arrange chicken on salad. Drizzle sherry mixture over salad and sprinkle with peanuts.

EACH SERVING PROVIDES: 1/2 FAT; 1 1/4 PROTEINS; 4 VEGETABLES; 1/2 FRUIT; 15 OPTIONAL CALORIES

PER SERVING: 212 CALORIES; 13 g PROTEIN; 24 g CARBOHYDRATE; 6 g FAT; 83 mg CALCIUM; 510 mg SODIUM; 25 mg CHOLESTEROL; 4 g DIETARY FIBRE; REDUCED CHOLESTEROL AND FAT.

Recipe adapted from the New Weight Watchers Program by Weight Watchers International, Inc. 1992 owner of registered trademark. All rights reserved. Reprinted with arrangement with New American Library a division of Penguin Books USA, Inc.

For more information or to attend a meeting near you,  
call 1-800-387-8227

Starts tomorrow...  
**1st Annual**  
**BOAT SHOW**  
February  
21st to 27th

MONDAY - FRIDAY  
10:00 a.m. - 9:00 p.m.

SATURDAY  
9:30 a.m. to 6:00 p.m.

OPEN SUNDAY  
Noon to 5:00 p.m.

**GEORGETOWN**  
MARKET PLACE