# care of

LIFE, AUTO, HOME, RRSF DAVID R. WALSH

232A Guelph St., Suite 204 Georgetown

873-1643 Toll Free 1-800-387-9974



The Elliott family, son Matt, mother Robin and father Paul, believe in total customer satisfaction. This even extends to listening to customers suggestions and where possible, implementing them into P.R.E.View Video's store policy. photo by Simon Wilson/HHTW

#### P.R.E. View Video cares for its customers

In the 7-1/2 years P.R.E.View for any of the above products, Video, located in the Becker's Plaza in Acton, has been in business, the Elliott family has acquired many loyal customers from Eden Mills and Rockwood, to Limehouse and Georgetown, even as far afield as Ballinafad and Erin. P.R.E. View Video stocks many movies other places don't, and is more than happy to search out obscure titles to be purchased.

The over 2,500 titles currently available are divided into 15 categories, which include Western, Classics, Science Fiction, War, a large Family section and of course, many movies for children.

P.R.E. View Video is also an authorized Toshiba equipment dealer, selling mostly VCR's and T.V.'s, but you can buy anything Toshiba sells, including microwave ovens, compact disc players and bring in a model number and price. If P.R.E.View Video cannot make you a better deal, you've already got a good one!

Paul Elliott, who owns and operates the store with his wife, Robin, is following in his father's footsteps. Harold Elliott and his brother, Hilton, had a grocery and dry goods store in downtown Acton for many years.

Prices at P.R.E.View Video are excellent, so if you haven't been in for a while, it's worth a visit. Those customers who had a membership at The Video Station downtown are, of course, welcome to use that membership at P.R.E.View Video.

There are frequent specials and draws to thank customers for their patronage. Over the years, P.R.E.View Video has given away telephones. If you are in the market thousands of dollars worth of

equipment and merchandise.

The Elliotts, including son, Matt, have always tried to give good, friendly service. People have come to rely on their movie reviews, to the extent that some won't take a movie if one of them hasn't seen it. Customer's opinions are important to the Elliotts - they are interested in your views and reviews, good and bad.

P.R.E.View Video has always supported the Blood Donor Clinics in Acton, giving a free movie to those who donate.

Robin's nursing background made her aware of the necessity of

Due to the ever-increasing technological changes, there is a constant challenge in the video industry to adapt, and P.R.E.View Video looks forward to participating for the next several years.

Buying...? Selling...? Check Out Halton Hills This Week Classifieds 873-2254

#### FREE PUBLIC SEMINAR

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#### SEMINAR HIGHLIGHTS

GOALS

- Discover how mutual funds, investment planning, and time will help reach your goals.

TAXES

- It's not what you make that counts, it's what you keep. Find out how.

INFLATION

- How it affects your income requirements

- How to beat it and hedge your investments

• RETIREMENT - Three basic rules to follow for achieving your own financial freedom.

RISK

- Should your investment horizon stop at the Canadian Border?

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- S.W.P., an almost tax free income from your investments

DATE:

Tuesday, May 11, 1993

TIME: 7:30 p.m.

PLACE: North Halton Golf & Country Club, Maple & Trafalgar Rds, Georgetown

SEATING IS LIMITED TO 100 PEOPLE

Please call Pete Masson at 416-877-7216 or Bill Hopkins at 416-873-2381 to reserve your seat

## Long-term results of top mutual fund

By Paul J. Rockel

Templeton Growth Fund Ltd. The name is well known throughout the financial world, and the fund manager, Sir John Templeton, is looked upon as the father of international investing, and as one of the most brilliant money managers in the world. Books have been written about his investment knowledge, and he is a frequent guest on "Wall Street Week" (P.B.S. Saturday Night).

But does every investor in the fund get the same results? The answer is "yes", over the same period of time. In other words, everyone who was invested in the fund over the past year to March 31, 1993 achieved a return of 16.9% average per year. Everyone over those time spans achieved the same result on their dollar value in the fund. No one was any different. These results assume that annual dividends were reinvested in the fund each year and left to compound, the same as interest compounds in a bank term deposit.

But are all 10 year time spans alike? The answer is definitely "no". All the time spans are different.

In going back to 1964 and analyzing the various 10-year time spans, we discover that the worst 10-year period was where a \$10,000 investment grew to \$32,864 which means it was compounded at a rate of 12.63% after deducting any applicable fees. That is the dollar value that an investor received during the 10 year period 1981 to 1991. The next worst 10-year period was where \$10,000 grew to \$36,029 which is 13.68% per year. The best 10 year period was where \$10,000 grew to \$89,672, which is an average of 24.53% per year.

So, all 10-year periods are not the same, and we must remember that in most 10-year periods there may have

been one or two years where there were negative results, the fund actually lost money. Even so, the results were always positive for every fivevear period, as well as every 10-year and longer periods.

To top it off, the worst average of 12.63% was made up of dividends and capital gains which carried far less tax liability than a person earning the same return of interest. In other words, you would have to receive 15% to 18% in interest (fully taxable) to have the same spending power as the 12.63% in the mutual fund. And that was the worst 10year period!

The worst 15-year time span shows a \$10,000 investment grew to \$97,031 which is 16.36% compounded average annual return. When we get to the 20-year time spans, the worst period shows a \$10,000 investment in the fund grew to \$242,021 which works out to 17.27% compounded average per

Even the worst 15-year time span looks pretty darn good! When you look at a graph of the performance of the fund since inception, it has had the odd poor year but it has over the long term (5 years and longer) provided superior returns for investors.

Plan to attend a seminar on international investing featuring the Templeton Funds this Tuesday at North Halton Golf and Country Club. For details, see the advertisement in Halton Hills This Week or contact Peter C. Masson M.B.A., Regal Capital Planners Ltd. 10 Fagan Drive, Georgetown, phone 877-7216.

Paul J. Rockel is the author of "Why I Invest in Mutual Funds" and Chairman of Regal Capital Planners a 25 year old financial planning company with offices from coast to coast in Canada.

