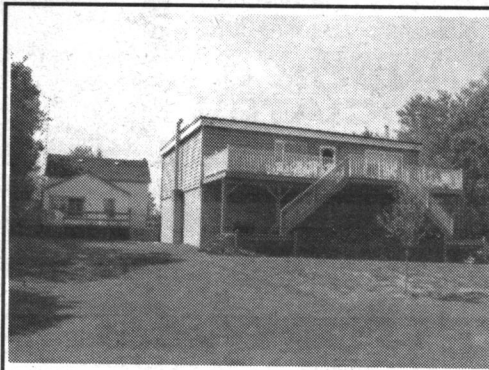


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Call Tom Comery* for further details on these homes!



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Spacious Phase II end unit features 3 bedrooms, master ensuite, slider walk-out to 12 x 13 deck overlooking pond, super pine bar and rec. room and 5 appliances. Call Heather (Whiting) Scotland** at 853-2086. RMAC93-54

HOME OFFICE? WORKSHOP? \$294,900



REDUCED

This versatile 3 bedroom farm house has been updated and upgraded yet retains its original character. The separate family room wing with 3 pc. bath could suit a home office or inlaws and the detached double garage contains a workshop and finished office. To discuss the possibilities, call Heather (Whiting) Scotland** at 853-2086. RMAC93-07

BACKS ONTO TREED RAVINE - \$159,900



This well maintained 4 bedroom family home features upgraded windows and broadloom, cosy rec room with woodstove and a quiet mature neighbourhood. See it today with HEATHER (WHITING) SCOTLAND** 853-2086. RMAC93-50

5 LEVEL BACKSPLIT - \$149,900



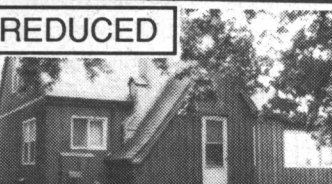
This spacious 3 bedroom home features a main floor family room, a rec room at ground level, a country size eat-in kitchen and scenic location across from the conservation area and playground. Call HEATHER (WHITING) SCOTLAND** for more details 853-2086. RMAC93-47

DESIRABLE RIVER RUN \$149,900



This immaculate and upgraded end unit features a professionally finished rec room with wet bar and slider walk out to the park; plush natural broadloom and five appliances. Won't last long! Call Heather Scotland** RMAC93-45

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Here's the opportunity you've been looking for: an 1800 sq. ft. shop with M-2 zoning and a charming 3 bedroom home with private deck. Excellent location for your business. Call HEATHER (WHITING) SCOTLAND** 853-2086. RMAC93-39

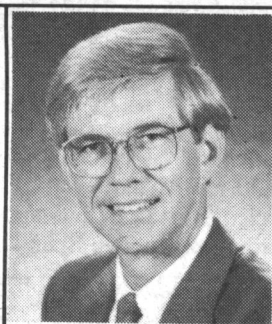
Focus on Risk - Your Reward Will Come

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



Money Talk

with
George Perdue



Most investors focus on return. They also focus on the long term such as retirement. Finally, they ignore inflation and the real affect of taxes.

All investors have essentially three choices for their investment dollar. These are savings, lending, and buying assets that will make money.

GICs and T-Bills are examples of savings. Government bonds and mortgages are examples of lending. Stock, stamp collections and gold are examples of assets that can be bought to earn money.

Making choices is what investing is all about. The best choice or combination of choices depends on the viewpoint of each investor. There is no ideal investment. However, each investment has risk and each has a historical return.

If you review each type of choice in terms of risk and return some interesting observations come to light.

Risk is the potential for

loss. The two greatest risks to the investor are inflation and volatility.

The average inflation during the last 41 years is near 5%. Volatility over the same period has varied by asset class as shown in the following table which also shows the average return during the period.

Class	Return	Volatility
save	6%	+/- 4%
lend	6%	+/- 10%
buy	11%	+/- 18%

By observation you can see that you need to be in equities (buy) in order to beat 5% inflation and the ravages of taxes.

The income from savings is taxed 100% at your personal tax rate. The same is true for lending type investments. On the other hand, the capital gains associated from buying type investments enjoys considerable tax relief including 100% relief for the first \$100,000.

Also by observation you can see that you should be in different classes at different times in order to avoid

the dips shown as volatility.

The best returns are attained by changing the mix of the various classes of investment. The trick is to know how to make the calls. The second trick is to keep the associated risk low enough so you can sleep at night.

There are products on the market known as asset allocation funds. These work to keep the correct proportion of assets in each class depending on the prevailing conditions.

These products should not be confused with "balanced funds". they operate in a different way under a different mandate and produce significantly different results.

For assistance in determining a course of action with asset allocation, see your financial advisor.

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