


# Taking care of Business

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## Quality and service the Simmon Furniture key

When the Marketplace Mall expanded a year ago, Ravi and Kamlesh Goyal took advantage of the opportunity to open Simmon Furniture opposite Sears and the Food Court. Originally from India, Ravi and Kamlesh, who both held professorships in education

in their country, established their residence in the area five years ago.

Their small, happy family consists of two daughters, Kimmy and Fenny and three year-old son, Ankush.

Simmon Furniture offers an extensive line of high quality home furniture, such

as living and dining room suites and bedroom suites and accessories in a wide range of pricing to suit all pocketbooks.

Sofas and bedroom suites are imported directly out of country, thus making pricing competitive. There is a large choice of stains and

fabrics for most items available.

Realizing that this period of recession has caused considerable anxiety, Ravi has managed to overcome this with his spirit of fair-mindedness, which he feels the people of Halton Hills have recognized with their patronage of his family firm.

He feels customer service is the most important aspect of his business and enjoys

seeing a happy, satisfied customer leaving his store. Drop in and browse, Ravi and Kamlesh enjoy a good chat!

Inquiries are welcome by telephone, 873-4732.



Kamlesh (left) and Ravi Goyal of Simmon Furniture in the Georgetown Marketplace Mall stand before a display of their fine quality furniture.

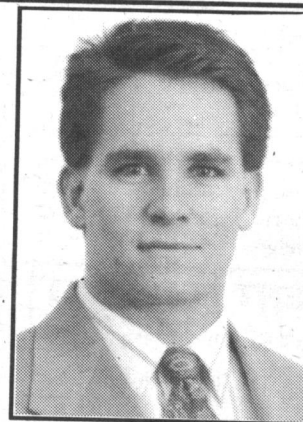
### How important are your RRSPs?

by Andrew Mackenzie

Have you ever considered the goals that an RRSP is meant to accomplish? The Canadian government created the RRSP in 1957 with three goals in mind. They are: saving tax, tax free accumulation and a comfortable retirement. The choice of investment is important if you are looking to retire comfortably on money that has accumulated as quickly as possible. Saving tax is only one consideration, there are more.

The choice of an RRSP investment can be confusing considering the large number of choices available. There are savings accounts, GICs, Canada Savings Bonds, mutual funds, and self administered RRSPs. What is the best choice? The answer is, it depends. How much time do you have until retirement? How much risk can you live with? These are all questions you have to ask yourself.

After answering these questions you need to find a suitable investment. Most people are unaware that the difference between two percentage points can accumulate to hundreds of thousands of dollars over a number of years. This makes your choice of vehicle very important. A younger person should invest his or her money to make a maximum return, regardless of variability. A growth mutual fund will vary over the short term, but most have shown impressive growth over the longer term. With interest rates so low at the moment, mutual funds offer an easy and secure way to



achieve better returns. The closer you are to retirement, the less variable your investment should be. This strategy allows for maximum growth and security.

The decision to start an RRSP is usually based on saving tax in the year you are contributing. Your goals go further than that, so addressing the issue now and planning for the future should also be a priority. Remember, the money you take out of your RRSP will be more important to you than the tax you save when you put it into your RRSP. So making your money grow as fast as possible is very important.

If you have any questions about where your RRSP should be invested or other financial planning concerns, please call Andrew at 877-5495 or at Investors Group at 450-1500.

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