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Community Calendar

Astronomy
Oct. 12 — Learn, participate and experience amateur astronomy. Indoor session includes slide presentation and preparation for outdoor evening. Halton/North Peel Feidl Naturalists. Harrison Public School, 59 Rexway Dr., Georgetown. Oct. 12, 8 p.m. Inf: 877-9053.

Does your non-profit community organization have an upcoming meeting or event, or do you want to raise your organization's profile? Community Calendar can work for you. Drop by Halton Hills This Week at 232 Guelph St., Georgetown or fax us at 873-3918 with all the information about your event. Remember to include your organization's contact person's name and telephone number. Items will be run free of charge for as long as is appropriate.

Skating lessons
Oct. 12 - 15 — Limited space is still available in both the Learn-to-Skate and Power Skating Lesson programs in Georgetown and Acton. Programs are available for children aged 3 and up. Beginner to Advanced. Experienced Can-Skate instructors teach these programs. Classes start October 12, 13, 14 & 15 and run for 10 weeks. Fee is \$35. All participants must wear a hockey helmet. For further information, call 873-2600, ext. 267.

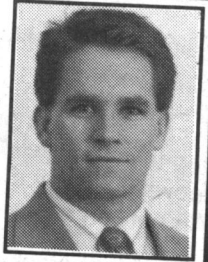
University Women's Club Presents All Candidates' Debate Tuesday, Oct. 12, 1993 at 7:30 p.m., Cultural Centre, Church St., Georgetown. Refreshments afterwards. For more information, call 877-5806.

Beautiful Dreamers
Oct. 12 - Get a glimpse into the psychiatric hospital system of yesterday and today, by attending Beautiful Dreamers, the Canadian film starring Rip Torn and Sheila McCarthy. The showing, a joint effort of Hamilton Psychiatric Hospital, CMHA, Halton Region and Equilibrium, will be held at St. Dominic's Parish, 2415 Rebecca St., Oakville at 7:30 p.m. on Tuesday, Oct. 12, 1993. Discussion to follow. For more information, contact Kenzie Hunt at 681-6776.

Long term care
Oct. 14 - Speakers from Victorian Order of Nurses, Halton Helping Hands, Red Cross, Homecare, ASSIC (Acton Social Services and Info Centre) and P.C.S.S. (Placement Coordination Services) will be addressing long term care issues on Thursday, Oct. 14, 2 - 3:30 p.m. at St. Alban's Church Hall. Sponsored by ASSIC Seniors Activity Committee.

What is risk?

By Andrew Mackenzie, B.B.A.



What does risk mean to you? In financial terms, it probably means the possibility of losing all or some of your money. Have you ever thought about all the factors that go into determining if something is risky or not? Most of us do not think about risk to this degree. Some of the factors that most of us do not consider include inflation, taxation, time factors, variability and optimal investment performance. These are concepts that relate to risk, but many of us do not look at these things when considering the riskiness of an investment.

Inflation is a risk to many kinds of investments. In order to see the risk we need to look at real and nominal rates of return. The nominal rate of return is the rate of return that the investment says it pays. An example of a nominal rate of return is a 4% GIC. The real rate of return is the nominal rate minus inflation. An example of a real rate of return is a GIC paying 4% minus 1.7% for inflation, which leaves a real rate of return of 2.3%. As you can see inflation erodes the buying power of our dollars. The risk that we face from guaranteed investments is compounded even further when we consider the taxation on interest. Again I will use the 4% GIC example. If you are in a 50% tax bracket, you will pay half of your interest in taxes. So you are left with a 2% return, after inflation the return you receive is 0.3%. That sounds pretty risky to me, especially if this is the money you want to retire on.

An often misunderstood concept of risk is variability. If an investment is variable, like a capital growth mutual fund, that does not mean it is risky. A variable investment must be committed to that investment for a longer period of time. You see, over time a variable investment will outperform a guaranteed investment. The main factor is time. If you want to invest money for one year or less, a capital growth mutual fund is risky. But if you are investing for a number of years, the investment is not risky.

The risk of not making an optimum return on an investment is also very real. If you are going to need a million dollars to retire and you have limited funds to invest, you need to make a good return on your money. If you have 10 or more years to retirement, you should invest your money in areas that will have a superior return over the long term, like a capital growth mutual fund.

As you can see, the considerations that go into determining if an investment is risky require some thought. Your investments should match your goals. If your investments do not match your goals you would be well advised to reconsider your investments. You work hard for your money, you should make your money work hard for you.

If you have any questions about evaluating risk or any other financial planning concerns, Andrew can be reached at 877-5495 or at Investors Group at 450-1500.

Amnesty International
Oct. 12 — Amnesty International, Group 196, is very excited by the recent correspondence from a prisoner of conscience currently being held in a prison in Cuba.

Amnesty International has been working for 31 years to end human rights violations around the world. Please join the Halton Hills group in this fight, 7 p.m. (newcomers), 7:30 (general meeting) on Tuesday, Oct. 12 at St. Francis School, or call Kathy Hall, 877-11820. You can make the difference.

All candidates' debate
Oct. 12 — Want Answers? Get them on October 12th. Because our votes and voices count! The Georgetown

Hospital general meeting
Oct. 13 - General Meeting of the Georgetown and District Memorial Hospital Volunteer Association will be Oct. 13, 7:30 p.m. in the Bennett Centre Activity room. New members welcome. Sue Haggith will be speaking on ASSIC, the Acton Social Services and Information Centre. Refreshments. For further information, please call Vi at 877-4593.

La Leche meeting
Oct. 13 - Mothers who wish to breastfeed their babies will find encourage-

ment and information at the Acton and Georgetown La Leche League. The next meeting is Oct. 13 at 7:30 p.m. Nursing babies are welcome. The League offers mother-to-mother help at its monthly meetings. Other services include a lending library of books on childbirth, childcare, breastfeeding and nutrition. For further information, call 878-4732.

Dealing with stress
Oct. 13 - Nov. 18 - Unemployed? Frustrated? Isolated? Do you want to better understand the role stress plays in your life? Would you like to learn time management and goal setting skills, as well as learn how to cope with family and friends? An eight-week Handling Unemployment Group is offered Wednesday, Oct. 13 - Nov. 18, from 1:30 - 3:30 p.m. in Milton. Pre-registration required. To register, contact Kenzie Hunt at the Canadian Mental Health Association, 681-6776.

Parent-Aid meeting
Oct. 13 - Commencing Wednesday, Oct. 13 and every second Wednesday of the month, a small, friendly group of parents will meet to "share and care", discussing the challenge of raising teens. All area parents are invited for coffee and dessert at 7:30 p.m. at the staff room of Acton High School. Parent-Aid motto is "Building a Loving Future together".

"Failte" to all
Oct. 14 - Annual Meeting, Georgetown Highland Games, Police Board Room, Guelph St. Georgetown, 7:30 p.m. Oct. 14.

The Halton-Peel Highland Games Association would like to thank the management, staff and customers of Bracky's Tap & Grill in Moore Park Plaza for their ongoing support of our Games.

Chamber Breakfast Club
October 14 - The Halton Hills Chamber of Commerce is hosting the second seminar of the Chamber Breakfast Club on October 14, 7:30 a.m. at North Halton Golf Club. The seminar: Influence, Persuade and Win - Skills and Techniques for Every Day Negotiation will be presented by Vince Da Costa. The seminar will focus on personal style, communication, preparing to negotiate and conflict resolution. For reservations, please call the Chamber office at 877-7119.

BRAMPTON'S CHEAPEST MATTRESS SALE

BEST BUYS ON SEALY & SIMMONS

	SUGG. PRICE	SALE PRICE
Bed Frame (39-54) Limit 2 Per Customer	\$39 ⁰⁰	\$19 ⁹⁹
Single Mattress Spring Construction	\$159 ⁰⁰	\$79 ⁰⁰
SINGLE SET	\$349⁰⁰	\$119⁰⁰
Double Mattress Spring Construction	\$259 ⁰⁰	\$129 ⁰⁰
Queen Mattress	\$318 ⁰⁰	\$149 ⁰⁰
Queen Set	\$399 ⁰⁰	\$199 ⁰⁰
Orthopedic Twin Mattress Set	\$599 ⁰⁰	\$199 ⁰⁰
Double Set (25 Year Warranty)	\$699 ⁰⁰	\$259 ⁰⁰
Sealy Double Set Orthopedic (Limit 2 Per Customer)	\$647 ⁰⁰	\$299 ⁰⁰
Sealy Queen Set	\$735 ⁰⁰	\$349 ⁰⁰
Orthopedic King Set (20 year Warranty)	\$1299 ⁰⁰	\$499 ⁰⁰
Simmons Double Set	\$689 ⁰⁰	\$449 ⁰⁰
Simmons Beauty Sleep Queen Set	\$999 ⁰⁰	\$599 ⁰⁰
Simmons Beauty Sleep Queen Set (pocket coil)	\$1099 ⁰⁰	\$799 ⁰⁰
QUEEN ORTHOPEDIC SET	\$1499⁰⁰	\$499⁰⁰

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BUILDING MAINTENANCE MECHANIC

Adult & Continuing Education (Halton Board of Education), in partnership with Canada Employment Centre (Georgetown), presents a 21 week Pre-Apprenticeship course designed to provide the basic skills required to perform the duties of a

BUILDING MAINTENANCE MECHANIC

For Women & Men

Starts Oct. 18 in Georgetown

Training will include practice and theory in a number of trade areas based on the Ministry of Skills Development competency profile for

BUILDING MAINTENANCE MECHANIC

- Health & Safety
- Communications
- Trades Calculations
- Building Management
- Construction Basics
- Security Systems
- Electricity & Electronics
- Plumbing
- Custodial Applications
- Cutting/Welding/Machining

Classroom & Workplace Training, job search skills and a 3 week workplace experience are components of the program.

If you are receiving Unemployment Insurance Benefits, and are interested in exploring the above skilled trades,

Please go to your local Canada Employment Centre for further information, or call: Linda Braisby - 416-877-6966, Georgetown District High School

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