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"FAILTE" (WELCOME) TO ALL!

ANNUAL MEETING

Georgetown Highland Games
Thursday, October 14
7:30 p.m.

Police Board Room
Guelph Street, Georgetown

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.

Another Year, Some Things Never Change!

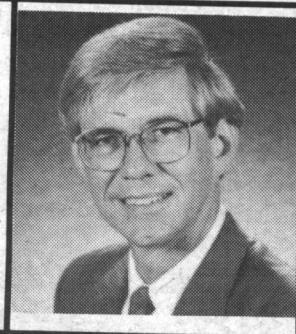
By George Perdue,
B. Sc. P. Eng.

Last night I attended the all candidates meeting in town. The mood was serious. Last year the issue was the constitution. This year it appears that the primary issue is government spending.

Looking back over the year it is interesting to compare the events of a year ago. The government went into the referendum confident of a majority win.

In both instances the prevailing interest rates were volatile. Also in both cases the markets discounted the outcome before the actual event. This year it seems

Money Talk with George Perdue



that the market is predicting a minority government with attendant uncertainty.

Other equally interesting things have happened during the last year. Besides the upwards blips caused from political uncertainty the bank rates have decreased.

A year ago people were advised to take short term mortgages in anticipation of better deals ahead. Now the thinking is that people

should be prepared to lock into longer term since interest rates are at or near the bottom.

The market a year ago was turbulent just as it is now. After the cool-off period following the referendum, the market went up and people made great profits. Will the phenomenon repeat?

Canada Savings Bonds were issued last October. The rates were low. People living from the interest generated from guaranteed investment certificates groaned as the rates continued to fall. The trend has continued.

Taxes and tax derivatives continued to increase. People responded by going further underground with business and by rearranging finances to reduce taxes paid on income.

Layoffs and induced early retirements accelerated. Mainstream jobs became more scarce. More people started business as a sole proprietor. Fewer taxes were paid as a result.

Real estate empires crumbled as Olympia and York fell victim to shortfalls in financing that was based on

market value. Housing values continued downward.

A new American President has a limited effect on the economy. Europe's economy continued to weaken and Japan's economy appeared to begin to strengthen. Asia just kept on growing.

Locally, the Acton dump debate raged with hearings and a momentary setback was awarded to the developers.

Considerable (sometimes entertaining) debate embroiled the local politicians and apparently several locals have at least been accused of dipping into the public till.

The little newspaper grow.

Jobs in the "new economy" and in small companies grew. They required special skills and training.

The "social contract" put the provincial government at odds with its most fervent supporters. A day a week off for part of the provincial government just proved to most critics that 20% of the government isn't required since the work still got done.

Investors who navigated the course effectively during the year have been able to increase income, decrease taxes and make their capital grow.

Hopefully more people will have successful navigation in the coming year.

George Perdue is a Financial Planner, Business Consultant, and Partner in Money Concepts, Halton Hills. He can be contacted at (905) 873-1877.

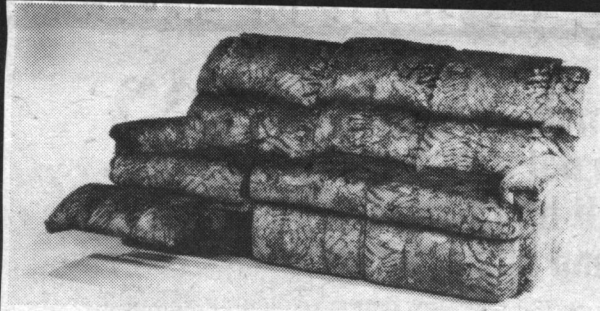
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WHERE: Countrywide All-Pro Realty, 328 Guelph Street, Georgetown

WHEN: October 7th, 1993 at 7:30 p.m.

To reserve call Money Concepts at 873-1877

Call today...seating is limited!

WATCH FOR UPCOMING EVENTS:

Investment Forum: October 23

Fixed Income Alternatives: November 4.