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Community Calendar

Worship Service

Nov. 28 - The Acton Ministerial invite you to the annual community Advent Worship Service, Nov. 28, 3 p.m. at Trinity United Church. Celebrate the central reason of Christmas, the birth of our Savior, with our mass choir, traditional hymns and candle light. Nursery provided.

Penny Sale

Nov. 29 - On November 25, 26 and 29, Maple Nursery School will be hosting a Penny Sale. Tickets can be purchased and distributed amongst a number of crafts and baked goods. The tickets are \$2 each (each ticket contains 25 coupons that can be distributed amongst any number of the items on display). The final draw will take place on Monday, Nov. 29. For more information please contact Gerry Hardcastle at 877-7322.

Artist Exhibition

Nov. 30 - Dec. 19 - Artist Maria Sallay, a resident of Acton for six years, will be exhibiting her original watercolor and oil paintings at the Library and Cultural Centre Gallery, 9 Church St., Georgetown from Nov. 30 to Dec. 19. She cordially invites the public to the opening reception on Nov. 30 from 6:30 to 8:30 p.m. Exhibition and sale will continue until Dec. 19 during regular library hours.

Hospital Christmas Fund-Raiser

Dec. 1-5: Georgetown and District Memorial Hospital will be kicking off its third annual Tree lighting cam-

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.

paign at Georgetown Marketplace Mall. Running from Dec. 1-5, the display will provide the community with an opportunity to contribute to this year's fundraising campaign for an interpretive ECG machine. And while you're visiting the exhibit, be sure to take the "Healthy Lifestyle Challenge".

For more information, contact the Hospital's Administration Office at 873-0111, Ext. 241.

Toastmasters Anniversary

Dec. 4 - Halton Hills Toastmasters Christmas Party Celebration is to be held on Dec. 4. All past and present members are welcome. Halton Hills Toastmasters was founded in 1983. Come out to one of our meetings and see how to enjoy becoming more self-confident in a challenging but supportive environment. Meetings are held every Monday at 7:30 p.m. at Glen Williams Town Hall. For more information, call Chris Miller 853-1007 or Maureen Blyth 877-1923.

Hockey Dance

Dec. 4 - The Georgetown Minor Hockey Association will be holding a get-acquainted dance Saturday, Dec. 4 at Holy Cross Church Hall. For ticket information, contact Marilyn Alcorn at 873-7622 or Robyn Spence at 877-2385.

Antiques Faire

Dec. 4 - Ye Erin Christmas Antiques Faire Saturday, Dec. 4, 10 a.m. - 6 p.m. and Sunday, Dec. 5, 10 a.m. - 5 p.m. presents a wide

selection of antiques and collectibles to help complete your holiday gift shopping. Held at the Erin District High School off Hwy. 24, just follow the signs.

Christmas Bake Sale

Dec. 4 - Rockwood Nursery School Mom's best Christmas baking. Squares, cookies, cakes, shortbread, assorted trays of delicious, fresh-baked goodies. Saturday, Dec. 4, 9:30 a.m. - 12:30 p.m., Rockwood Townhall, 191 Main St. S. Mark your calendars!

Ladies Auxiliary Christmas party

Dec. 5 - Ladies Auxiliary Georgetown Branch 120 Royal Canadian Legion

Christmas Party Sunday, Dec. 5, 2 p.m. in the lounge. This annual event honors our seniors. Ladies, bring your favorite pot luck dish and share your culinary expertise with us.

Christmas Open House

Dec. 7 - Join your child for an afternoon of activities including making a Christmas craft. Maple Nursery School hosts a Christmas Open House for you and your 2-1/2 - 4 year-old on Tuesday, Dec. 7 from 1-3:30 p.m. Maple Nursery School is situated at Cedarvale Park. For further information, please do not hesitate to contact Gerry Hardcastle at 877-7322.

Parent-aid Meeting

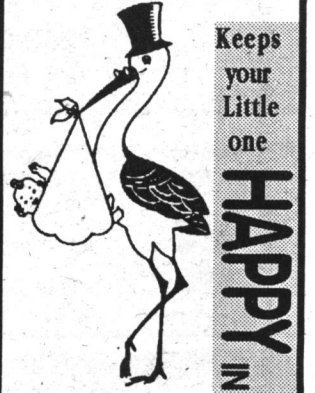
Dec. 8 - Parent-Aid group will meet on Wednesday, Dec. 8, at Acton High School (teachers' lounge). Please note there will not be a January meeting. The following meeting will be Feb. 9.

For the Bereaved

Dec. 8 - For the Bereaved: "Coping With the Holiday Season" Wednesday, Dec. 8, 7 - 9 p.m. at the Town of Halton Hills Civic Centre Committee Room, corner of Maple Ave. and Princess Anne Dr. For more information, call Ida Parsons at 878-8113, ext. 7854, Halton Regional Health Department.

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How to Time the Market

By Andrew Mackenzie, B.B.A.

Timing the stock market has traditionally been a favourite way for investors to try and make big returns. If you are one of these people, think for just a moment about what the market is going to do in the next 3 months.

Any hard conclusions? Of course there are no hard conclusions - no one knows what the market will do in the near future.

The best way to time the market is not to think about it. By this I mean you should put money into the market on a regular basis, say once a month.

What I am talking about is dollar cost averaging. This is a simple way of guaranteeing that you will always be investing at the low points in the market.

This has advantages that may not be obvious to you. The best way to show the benefits is to use an example.

If you put 100 dollars away every month and in Month 1 the shares are worth five dollars, you can buy 20 shares. In Month 2 the shares are worth four dollars, you can buy 25 shares. In Month 3 the market takes a dive and the shares are now worth two dollars, you can buy 50 shares. In Month 4 the shares go back to four dollars and in Month 5 they go back to five dollars.

Let's look at what has happened.

You purchased a total of 140 shares in a five month period and they are worth five dollars each, that totals 700 dollars. You only put away 500 dollars. You made 200 dollars, and the market has not gone up from when you started! In fact, you have made more than you would have if the shares had gone from five dollars to six dollars to seven dollars to eight dollars to nine dollars. So you can clearly see that if you are putting money away regularly, you are timing the market so that you will not lose money.

Using this example, it is clear that the only way to time the market any better is to get a crystal ball that will tell the future. I have never seen the future and I doubt you have either.

Dollar cost averaging makes sense.

If you have any questions regarding dollar cost averaging or any other financial planning concerns, Andrew can be reached at 877-5495 or at Investors Group at 450-1500.

