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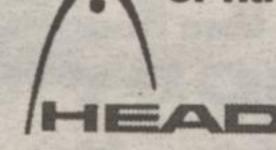
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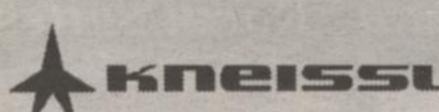
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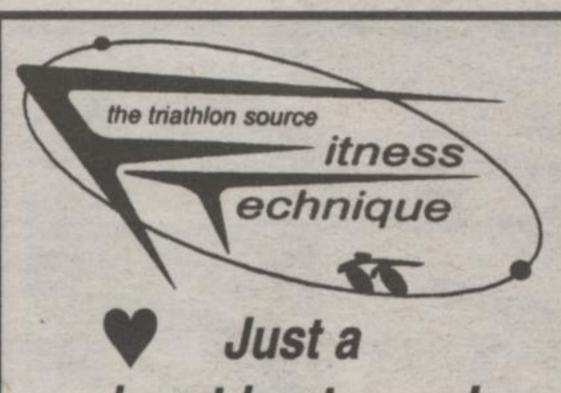


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Bonnie Mullen

Tt has been said the only constant Lis change and that not all change is progress. Over the last 100 years the area still known to many who love it as Nassagaweya, has experienced amazing changes. Yet without a car you could be more isolated now than 100 years ago when the railway ran through the township. With stations at Guelph Junction, Campbellville and Moffat one could easily get to Toronto or Guelph for the day. Even into the 1960s the bus ran through the area from Milton to Guelph return, two three days a week. Transportation has changed dramatically allowing residents to commute to work in nearby cities and bringing new families and businesses into the area. No longer primarily agricultural, Nassagaweya is not a diverse and dynamic community within a town. While you may recall the 1980s and 90s, let's review the earlier part of the 20th

1900 The New Century began with a blaze! The Brookville fire, that is. But for the bucket brigade, they said, the entire village would have been lost. As it was, three houses, some barns and stables and various businesses including the harness shop and office of the doctor, dentist and veterinarian were burned to the ground. A sign stating "Fire at Brookville" was put on Dr. McTaggart's white horse that was ridden down the Guelph Line to

The constant of change

Campbellville alerting residents of the need for assistance.

The telephone directory of November 1900 showed one Campbellville subscriber: Murray Crawford, Lumberman and Chopping Mill. By 1910 there were 12 listings - 11 businesses and one residence.

The same year boardwalks were built along the main street in Campbellville. These were used until they were replaced with concrete sidewalks 14 years later.

1902 The Women's Institute was formed in Women's Campbellville.

1911 Halton County, purchased the first stone crusher for \$1,450 and a ten-ton roller for \$2,600.

1914 Campbellville was incorporated as a Police

1915 Ebenezer Church was built on Guelph Line.

\$2,000 Debentures were sold to pay for sidewalks on most of the built-up streets in Campbellville.

1920^{D.} Hutchinson donatner of 15 Sideroad and Guelph Line and \$3,600 was raised by donations to build the cenotaph at Sodom (Haltonville) to honour those who fought the Great War 1914-1918.

The Masonic Lodge 1944was established in Campbellville. They held their meetings in the Temperance Hall until it burnt down New Year's Day 1935. They then rebuilt on the same site.

(continued on page 9)

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CONCEPTS

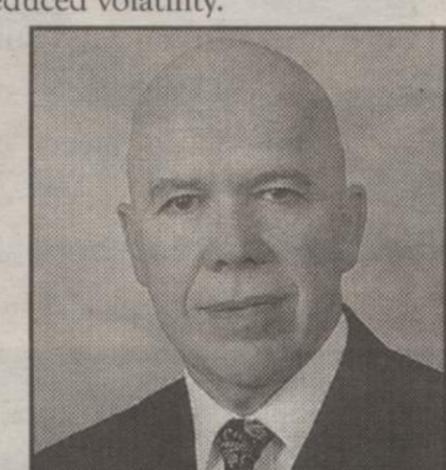
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I understand there have been changes to Labour Sponsored Venture Funds. What are they and are they for me?

financing to small companies to help stimulate economic growth. In exchange, the investor receives a total of 30% tax credits up to a maximum of \$1,500. Recent changes are that some funds are eligible for a 35% tax credit to a maximum of \$1,750 and increased RRSP foreign content to 50%. A \$5,000 RRSP investment can yield combined tax deductions and credits valued at up to \$4,143. The investment must be left for eight years or the tax credits are reversed.

Are they for you? Tax breaks are important, but so is the growth capability of your investment. Ask yourself. Can I afford to let the investment sit for eight years? Do I worry about the future value of the investment? Some Venture Funds will start off well; others may take over 10 years to show adequate growth. Can I afford to wait? There are over 18 Venture Funds available in Ontario.

Venture Funds have been avail- Choose carefully! What portion of Table in Ontario for a long time your RRSPs are you willing to risk in now. They are intended to provide Venture Funds? GICs and Venture Funds reflect two extremes. Venture Funds investments are potentially volatile (risky). High quality mutual funds can provide a balance for more consistent asset growth and reduced volatility.



Lou Mulligan, MA, CFP, RHU

GET PROFESSIONAL ADVICE. Money Concepts is holding a Venture Fund information session 11 a.m. Sat. Feb. 17th and 7:30 p.m. Wed. Feb. 21st at our office, 420 Main St. E. (above Harvey's). Call 905-876-0940 for more information or to attend our Venture Fund seminar. Watch for the sign in front of our office for details!