

Donna Danielli's

Just Kidding Around



Well, it's November and thoughts are beginning to turn toward Christmas. Look for family fun at some of these events.

The 6th edition of Milton's Book Festival for Children will take place on November 4. This event will be held at Milton District High School and will run from 12 p.m. to 5 p.m. and will feature children's authors Gordon Korman and Frieda Wushinsky, along with illustrator Kim Fernandes, craft author Judith Mills and storytellers Bob Barton and Sally Jaeger. Tickets are \$2 for children and \$5 for adults and you can find out more by calling Katie Holmes at 905-876-1244, ext. 16.

Mountsberg Conservation Area hosts a "Wreathmaking Workshop" on Saturday, November

17 from 12 p.m. to 4 p.m. Spend an afternoon inside a cozy 19th century farmhouse creating a grapevine wreath. All instructions, materials and hot beverages are included in the \$30 fee. To preregister, please call 905-854-2276.

The Town of Milton offers a P.A. Day Adventure for 5-13 year olds on November 30. Held at the Leisure Centre, this program offers an action packed day of sports, games, crafts, and swimming. The cost is \$28 per child and the hours are from 8:30 a.m. to 4 p.m. To find out more, please call, 905-878-7211, ext 2188.

The Town of Halton Hills will host the "Wonders of Christmas" at Cedarvale Community Centre on November 24 and December 1. Program is available for 5-7 year

olds from 9:30 a.m. to 11:30 a.m. and for 8-12 year olds from 1 p.m. to 3 p.m. and gives children an opportunity to make Christmas gifts from the heart. All supplies are included in the fee of \$20. Call 905-873-2601, ext, 2265 to find out more.

That's all I could find for November but I'll be back next month with a full calendar of fun holiday events for you and your children to enjoy. See you then.

Agricultural Anniversary

Local farmers, their families and friends are all looking forward to November 24 when the Halton Region Federation of Agricultural celebrates its anniversary at Milton's Gambrel Barn.

Festivities for the evening include a pre-dinner reception and gourmet dinner, followed by dancing to the sounds of Sophisticated Swing, an 18-piece orchestra famous for its big band sound.

"The Halton Region Federation has played a vital role in the agricultural community for sixty years," says Ms. Barnes "and we're looking forward to the next sixty. We hope everyone in the farming community will join us to commemorate this milestone."

Tickets for the evening are \$25 per person and are available by contacting Pamela Knight at 905-827-5870.

FINANCIAL COACHING



by Stan Peirson
Financial Advisor, Quantum

Asset Allocation:

The sound-sleep investment strategy

Volatile markets keeping you awake at night? If you're like most investors, your goal is to accumulate enough wealth during your working years to allow you to enjoy the lifestyle you want once you retire. But your life doesn't have to be filled with sleepless nights worrying about which investments to buy and which ones to dump. Asset allocation can help take the fear out of your financial future.

Asset allocation simply refers to an investment strategy that focuses on dividing investments among different kinds of assets - such as stocks, bonds, cash or real estate, for example - to optimize your risk/reward tradeoff.

Asset allocation is the real life example of the old phrase, "don't put all your eggs in one basket." In fact, many experts believe that asset allocation is the single greatest determinant of investment performance. This concept has received considerable attention and as a result, new products have become available in the marketplace. Single funds - or managed portfolios - are often designed to accomplish the goals of asset allocation within a single investment product.

The theory is that - by having your money invested in a variety of assets, which respond differently to market conditions - you stand a better chance of maximizing growth and minimizing the ups and downs of the market. How much you invest in each area completely depends on which asset allocation strategy you use.

Your asset allocation strategy will depend on your own investment personality, your financial goals and your risk tolerance. If you are young and years away from retirement, you are probably very interested in maximum growth of

your portfolio. If you also have a high tolerance for the ups and downs of the equity markets, you're a good candidate for an asset allocation strategy which is heavily weighted in equity funds or investments. Even if you hit a few down years in the market, you have time on your side to reap the benefits of the up years. On the other hand, if you are nearing retirement, you may be more interested in protecting the wealth you've accumulated. Your tolerance for risk may be relatively low. But age is not always a reliable indicator.

By blending different mixes of stocks, bonds and money market securities, financial firms have developed various asset allocation funds or portfolios to meet the needs of the different types of investor. Low-risk funds typically consist of a higher percentage of money market and bond investments. Returns are lower but are more predictable (therefore, less risk). Conversely, high-risk asset allocation funds are likely to invest heavily in stocks in order to maximize the potential for return. The investors' only decision is what fund best suits their investment profile.

Determining your own best asset allocation strategy begins with a visit to your financial advisor, whose expertise will be invaluable to you. Revisit your strategy regularly, and build a plan to keep it on track. Whatever your objective, a good asset allocation strategy can help you reach your financial goals... while letting you sleep at night.

Stan Peirson is an independent financial advisor and can be reached at (519) 856-1632 or (416) 369-2281 or speirson@sprint.ca.

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