

Haldon Hills
WEEKEND

Money Matters.....

Money Matters will appear in every Sunday issue during the month of February. Should you wish to advertise call 873-0301.

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Where to invest this year

by STEVE ROBINSON

This year it won't be hard making an RSP decision and be able to get good results.

Guaranteed products such as GICs (term deposits) and government bonds are giving yields twice what they were last year. In fact a GIC can get 8.40 per cent for one year and 9.25 per cent for five years. Government bonds will give you 8.75 per cent for one year and 9.65 per cent compounded for five years.

You may want to compare that with the average return on Canadian Equity Mutual Funds. The five year average compound return was 4.6 per cent and 9.0 per cent for ten years. Are they worth the risk when you can get over 9 per cent guaranteed. I think not.

Many people seem hesitant to invest in government bonds. However have no reservations about investing in GICs. Government bonds are in fact a better investment. They carry a 100 per cent guarantee as to principle invested, are liquid, and usually pay a half percent more than the best rate offered on a GIC. In fact banks often take

the money you invest in a GIC, and reinvest that money in a bond, thus giving them a guaranteed profit on the difference the bond rate and the GIC Rate.

A GIC while paying good rates today, many not when it matures. A bond however gives you the flexibility to take advantage of high rates, but also other opportunities as they arise. With a longer term bond, for example a 15 year strip bond, currently yielding 9.8 per cent to maturity, will give you a 30 per cent 1 year total return if rates fall by just 1 per cent (and you sell the bond). The only disadvantage to bonds is that they are only available through a self directed RRSP offered by the major brokerage firms, and only make sense when an RRSP is in excess of 20,000.

This year, like 1990, is again the time to lock in long term bonds or GICs. If you do you will be rewarded.

Steve Robinson is an Investment Advisor with RBC Dominion Securities, 8 Nelson Streets W., Suite 302, Brampton. Tel: 450-5946.

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 - Rollovers
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 - 7 Year Carry Forward
 - Eligible RSP Investments
 - Home Buyer's Plan
 - RSP Tax Savings
 - Withdrawals
 - 3 Simple Strategies to Increase The Value of Your RSP
 - Consolidation



Date: Tuesday, February 7, 1995
Time: 6:45 - 8:45 pm
Place: Four Corners Resource Library
65 Queen St. E. Brampton
(1 1/2 blocks east of Main St.)



Guest Speakers: David Straughan, CA, Senior Manager, Tax, KPMG Peat Marwick Thorne
Kim Bolton, Vice President, GT Global Canada Inc.

Admission is complimentary. Guests are welcome but reservations are required.
Space is limited, please call Judy at: 1-800-844-7906 or (905) 450-1006

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TRIMARK CANADIAN FUND performance as of December 31, 1994

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