

Halton Hills
WEEKEND

Money Matters.....

Sharon Anderson C.M.A.

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Budgets can make things simple

Planning for the future and saving for the unexpected makes sense to all of us. Interestingly enough, most people don't get around to making a budget or saving on a regular basis. Instead many people keep track of monthly expenses, and spend any extra "loose change", so that there isn't any extra left over at the end of the month.

There are four main steps to developing a good budget and a regular savings program. These steps are: 1) listing

income; 2) listing expenses; 3) allocating money to savings and 4) reducing expenses.

Step 1

A budget, basically, is an exercise of listing all of your expenses such as lunches, buying gas, clothes, birthday presents, and paying utility bills. One-time costs such as insurance, car license renewals, and holidays should also be included. Add up these expense items.

Step 2

List your monthly salary

and any other income that you may have, such as interest from savings accounts. Add these items together.

Step 3

Allocate money for savings. This is really important to save for those emergencies such as car or house repairs.

Step 4

Review your expense list and develop a priority of needs. List expenses in three columns: "must haves", "nice to haves" and "would like to haves". Add up each separate

column and look at each total.

To find out if your income is greater than your expenses, subtract your expenses from you income. You may be spending more than you earn and be living beyond your income. Review your expenses again to ensure that they are realistic and complete. This is where tough choices are made to balance your budget.

Dollar Sense is a series of articles on money management prepared by Avco Financial Services.

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| • Consolidation | |

G.T. GLOBAL CANADA

Date: Tuesday, February 21, 1995
Time: 6:45 - 8:45 pm
Place: Brampton Golf Club (Maple Room)
7700 Kennedy Rd. S. Brampton (South of Steeles Ave.)

RBC DOMINION SECURITIES
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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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| | | | |
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For more information on Trimark's RSP Mutual Funds contact:

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All returns, audited by Ernst & Young, Chartered Accountants, are historical annual compounded total rates of return and reflect changes in unit value and distributions reinvested. They do not take into account sales charges or administrative fees payable by unitholders which would have reduced returns. Past performance does not guarantee future results. Your unit value and investment return will fluctuate. Important information about any mutual fund is contained in its simplified prospectus. Read your prospectus carefully before investing. You can obtain one from the financial adviser listed above.
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