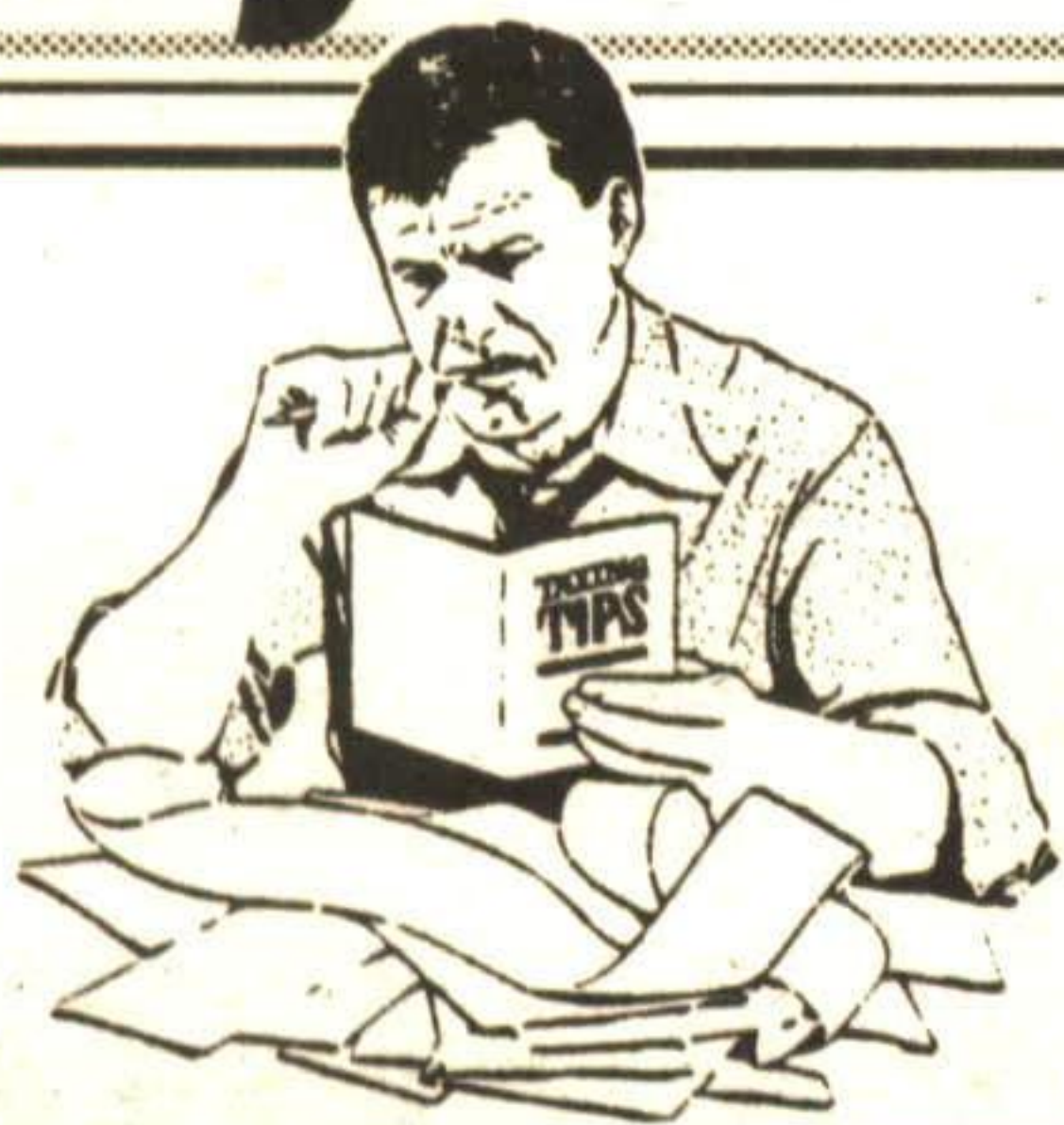


INDEPENDENT
FREE PRESS

Money Matters

Watch for
Money Matters
throughout the
month of
February.



You can trust H&R Block.

- ◆ Experienced tax preparers.
- ◆ All kinds of income tax returns prepared, from the simple to the complex.
- ◆ Express File and Cash Back available.

H&R BLOCK
THE INCOME TAX SPECIALISTS

Open Year Round for Service

130 Guelph St., 56 Mill St. East,
Georgetown Acton
(905) 873-7855 (519) 853-5612

Save an extra 40% in taxes on your RRSP contribution this year

- Working Ventures Canadian Fund is a labour-sponsored investment fund that invests primarily in small and medium-sized Canadian businesses.
- Such investments offer the potential for above-average returns but involve higher risks than many other investments.
- An investment in Working Ventures requires a long-term commitment and cannot guarantee any specific rate of return or any return. Redemption of shares of Working Ventures is subject to certain conditions.
- Attractive tax credits available to investors in Working Ventures provide immediate benefits and are intended to offset these risks.

Here's an example:

Investment in Working Ventures	\$5,000
Tax Savings - RRSP Tax deduction (at 50% assumed tax rate)	-\$2,500
Federal Tax Credit (20%)	-\$1,000
Provincial Tax Credit* (20% where applicable)	-\$1,000
Your Net Cost	\$500
Your Total Tax Savings	\$4,500

Important information about this investment fund is contained in its prospectus. Obtain a copy from a securities dealer duly qualified and licensed to distribute these securities and read it carefully before investing. Share value and investment return will fluctuate.

*The extra provincial tax credits are available to investors resident in Ontario, Prince Edward Island and New Brunswick.
FOR MORE INFORMATION CALL NOW, OR MAIL IN THE COUPON BELOW.

Karl Weigt, B.Comm.
Investment Advisor

(NB) NESBITT BURNS

Mississauga Executive Centre
One Robert Speck Parkway
Suite 260
Mississauga, Ontario L4Z 3M3

Tel: (905) 615-7627
Fax: (905) 615-7601
Toll Free 1-800-685-3853

YES, I'd like to know more about how I can do better with Working Ventures Canadian Fund Inc.
Please send me a free brochure with no obligation.

Name: _____
Address: _____
City: _____ Province: _____
Postal Code: _____ Phone: _____

WORKING VENTURES
CANADIAN FUND INC.

Starting a business?

Answer questions before investing

By MARIE McNABB

The staff at ministry of Agriculture, Food and Rural Affairs often get asked about starting a business in Halton and Peel regions.

Since they usually don't know the people and their abilities, they end up asking more questions than providing answers.

Here is a list of questions which a prospective business owner should answer himself before investing his money.

We assume that, like any other business person, this investor wishes to earn all or part of a living from his business as well as get some return on his invested capital.

Is the timing right to establish this business? Consider the natural cycles, interest rates and trends, production patterns and the economic climate of

the country and the commodity.

What are my resources? Look at land and buildings from an income-generated standpoint. Do I have enough money (equity) to attract a reliable, low-cost lender?

How many production units (animals, bushels, etc) can the above facilities carry?

What will it cost to improve these facilities in order to generate sufficient income to meet my needs?

Are there ways to improve productivity and efficiency? Look for improvements which increase the net return over operating costs.

What are the factors contributing to profits? List these with the most profitable first and in descending order.

Are there other ways to invest my money, ability and time to get a better

return? AT this point, I should look at alternatives and decide whether this is the best course of action for me.

What recording system will best monitor profitability? I need to know that the business is progressing at all times.

What system will provide information to determine future course of action? A good manager makes business decisions based on the physical information recorded in his production records. This provides the basis for sound budgeting.

These ten questions give rise to a whole lot of other questions. The wise manager takes time to ask and answer all of these before he spends his money. After all, buying a small business is a really big deal.

Marie McNabb, P.A.G., Business Management Advisor

The ultimate in credit convenience

By DOUG WOODS

A personal line of credit (PLC) can be one of the most valuable financial tools available to you.

It's there when you need it, it usually has about the lowest interest of any form of debt and it often has about the most flexible repayment terms you could ask for. In fact, it is the ultimate in credit convenience.

The first major advantage to a PLC is that it is there when you need it. Once you establish the limit of your credit line with your bank, you can use it whenever you want and for whatever purpose you want.

Whether it's to cover the cost of home improvements, make an investment or cover your child's tuition fees, all you have to do is write a cheque to use your line of credit. Some PLCs even allow you to

withdraw funds at automated teller machines.

And a PLC is a 'revolving' line. That means that as you pay off all or part of the amount you have used, that amount becomes available for you to use again whenever you want.

It is much more convenient than having to apply for a new loan every time you want to borrow money.

The second big feature of a PLC is its low interest rate. Depending on the security you provide for the line, your interest rate could be as low as the bank's prime rate. That makes it much less expensive than credit cards or overdrafts and other convenient forms of credit. Normally, there are no monthly or ongoing fees for a PLC and, of course, you only pay interest on the amount you use.

Another major advantage is the

flexibility you have in repaying amounts you have used.

Usually with a secured line you can choose only to pay the monthly interest on the balance if you want. Unsecured lines have a minimum repayment requirement of as little as 3% of the outstanding balance each month.

You can even arrange for regular monthly payments to be deducted from your chequing or savings account if you wish. Or you can pay off part or all of the balance at any time without penalty.

To find out more about advantages of a personal line of credit, talk to your banker or feel free to call TD Green Infoline at 1-800-387-2092.

Doug Woods is the manager of the Georgetown branch of the Toronto Dominion Bank.

Talk to us
and you'll
realize something
over half a million
other Canadians
already know.

You're
worth more.

For more than 50 years, my company has been helping people like you get what they deserve. Sound financial advice and a better return on their money.

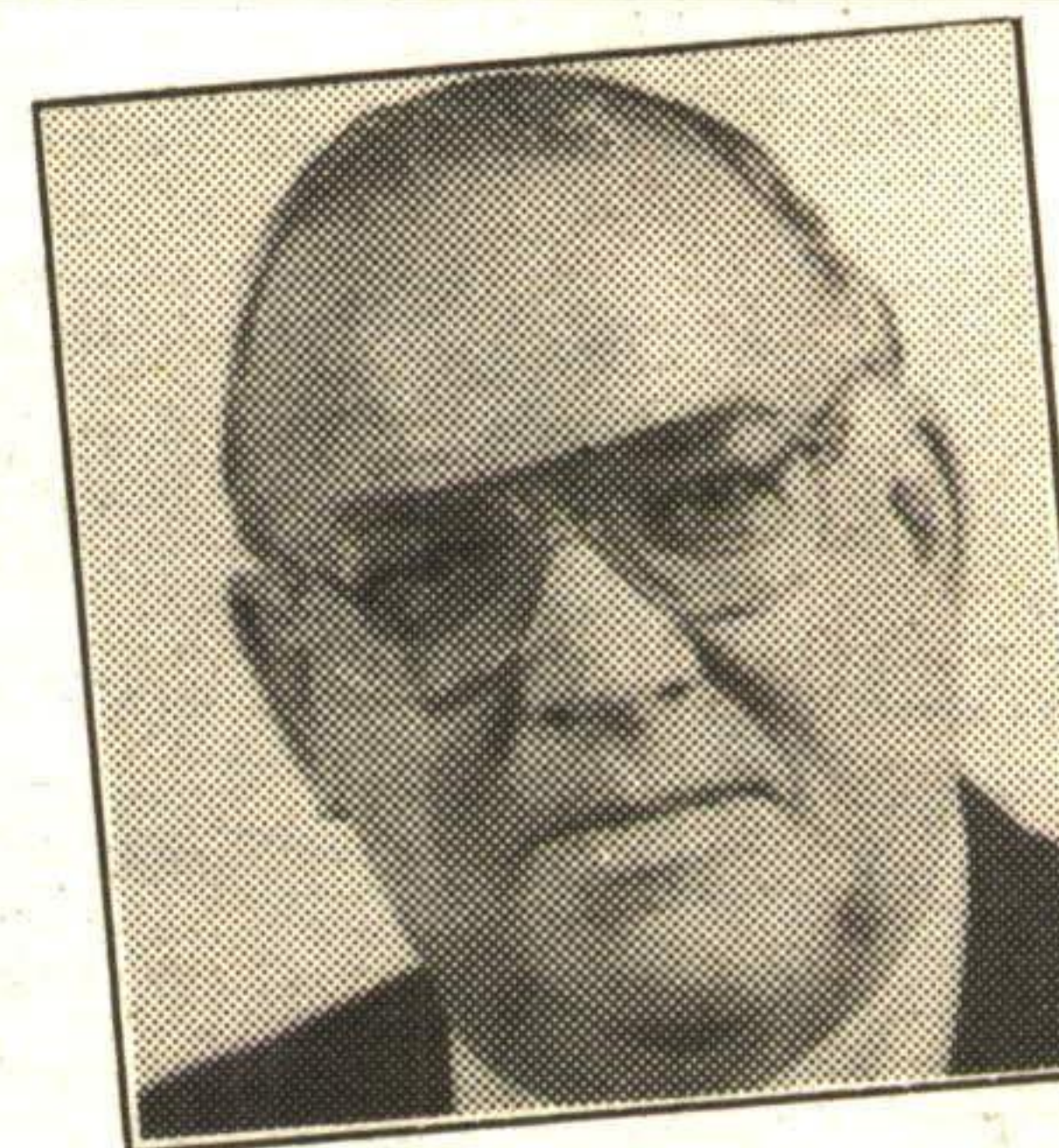
It's quite simple, really. I'll design a complete financial plan that takes into account your future as well as your present. A plan that reflects your individual needs and goals. Why? Because you're worth more. To find out how, just call me today.

John P. McMillan at
1-800-745-0690



JOHN P. MCMILLAN

Investors Group
YOUR WORTH MORE.
Investors Group Financial Services Inc.



Serving
Halton Hills
Since
1985

EDMUND A.C. FRY, CLU, CH.F.C.

when it's your money . . .

TRUST TAKES TIME

Achieving your goals and reaching financial security depends on the successful management of your investments and the protection of the income which allows you to invest. I believe successful management is characterized by expertise, honesty, and a commitment of time.

With over 30 years of business experience as a financial advisor and Corporate Manager, I approach our client's individual needs with a high degree of professionalism and care.

We recognize each investor's needs as being unique and deserving of personal planning and attention. We invite you to call and learn about our services.

EDMUND FRY & CO.
Investments & Insurance

3 Tweedle Street, Glen Williams, Ontario L7G 3S4

(905) 873-2534

Bringing Independent Consulting to Business & Individuals
Mutual Funds offered through Regal Capital Planners Ltd.

*we take
the time*