

BUSINESS

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Tea Time

Cutting the ribbon at one of Acton's older buildings, mayor Russ Miller, Bridget McElhone, Mr. and Mrs. Sproule, Tim McElhone, and Bob Malcolmson officially open the Tim-Bri Tea House in Acton. The house, located across from The Olde Hide House, was built in 1902.

Photo by Jamie Harrison



1/2 PRICE SALE!!

During the month of August, private-party Classified "For Sale" or "For Rent" ads are on sale for \$5.00 + GST (prepaid).
 Call HALTON HILLS THIS WEEK to place your ad....
873-2254

IT'S YOUR MONEY

Paul J. Rockell

Financial advice can be costly or can be free.

For those who have a great deal of wealth, or are highly paid executives of large corporations, either they or the company can afford to pay a "financial planner" \$100, \$200 or more per hour for his or her services.

Problem is, only the wealthy can afford these services, and yet it is Mr. and Mrs. Average citizen who could really use the advice of a financial expert.

There are many financial advisers, consultants, "experts" or whatever you wish to call them, who will work "free". Unfortunately many are connected to one financial institution, and they are really trying to sell you "their" product.

We've run across financial advisors, who charge hundreds of dol-

lars, and don't even know what a mutual fund "withdrawal plan" is and how it can give people an almost tax-free income. Whereas there are "free" advisors who know these things, because they are offering them to the pub-

lic.

Here is where dealing with an "independent" advisor is important.

In financial planning, the two most important things to plan for is you "living estate" and your "death estate". On top of that is the objective of minimizing taxes and the effect of inflation, both while alive, and in passing on your estate to your heirs.

Fortunately there are people well qualified in all of these things who will do your planning for you "free", in the hope of selling some of their products.

The "independent" advisor is not employed by one bank, trust company, or life insurance company and has both "investments" and "life insurance" available form a

large variety of companies, is seeking programs through those companies that meet your needs. He or she may have available as many as 300 different mutual funds, rates and programs from 30 or 40 trust and insurance companies, tax-advantaged limited partnerships as well as government guaranteed fixed-rate investments.

It is because of his or her independence that they can find the product within those fields to meet client needs. Try to find the "independent" advisor who will work "free". Often, the advice given is equal to that of the "hired" advisor. After all, it's free, and if it doesn't meet your goals and needs you don't have to follow it. On the other hand, if it can improve your financial position, minimize your taxes and help you achieve your goals, it is worth doing business with that independent advisor.

For a free booklet, "Calculating Your Needs: a personal Retirement Plan for Today and Tomorrow", contact Peter C. Masson M.B.A., Regal Capital Planners Ltd. 10 Fagan Drive, Georgetown, Ontario or phone 877-7216.

Paul J. Rockell is President of Regal Capital Planners Ltd.



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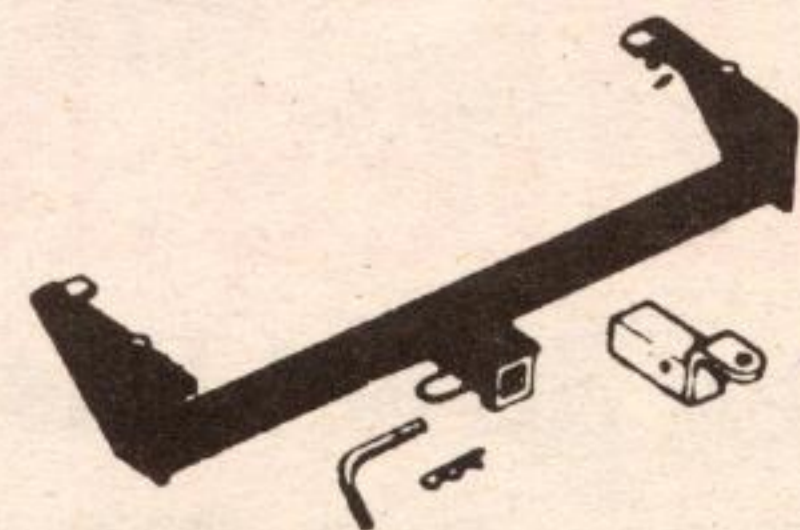
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