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First Choice Hair Cutters' flyers are partially distributed through Halton Hills This Week in Wednesday's Acton Edition. Did you get yours? Call us at 873-2254

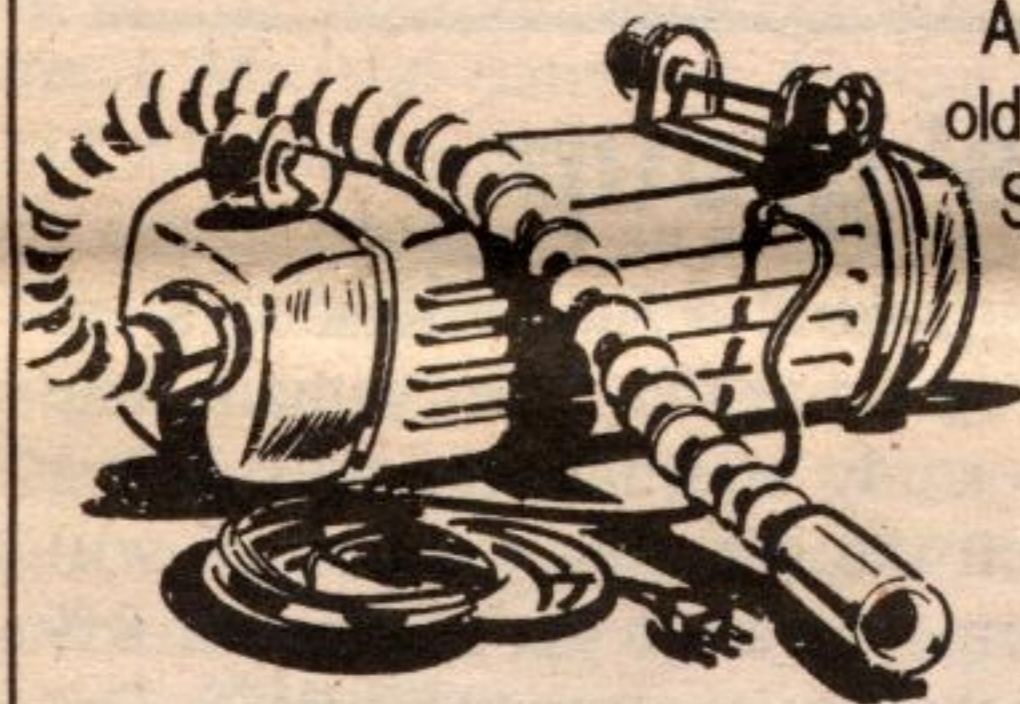
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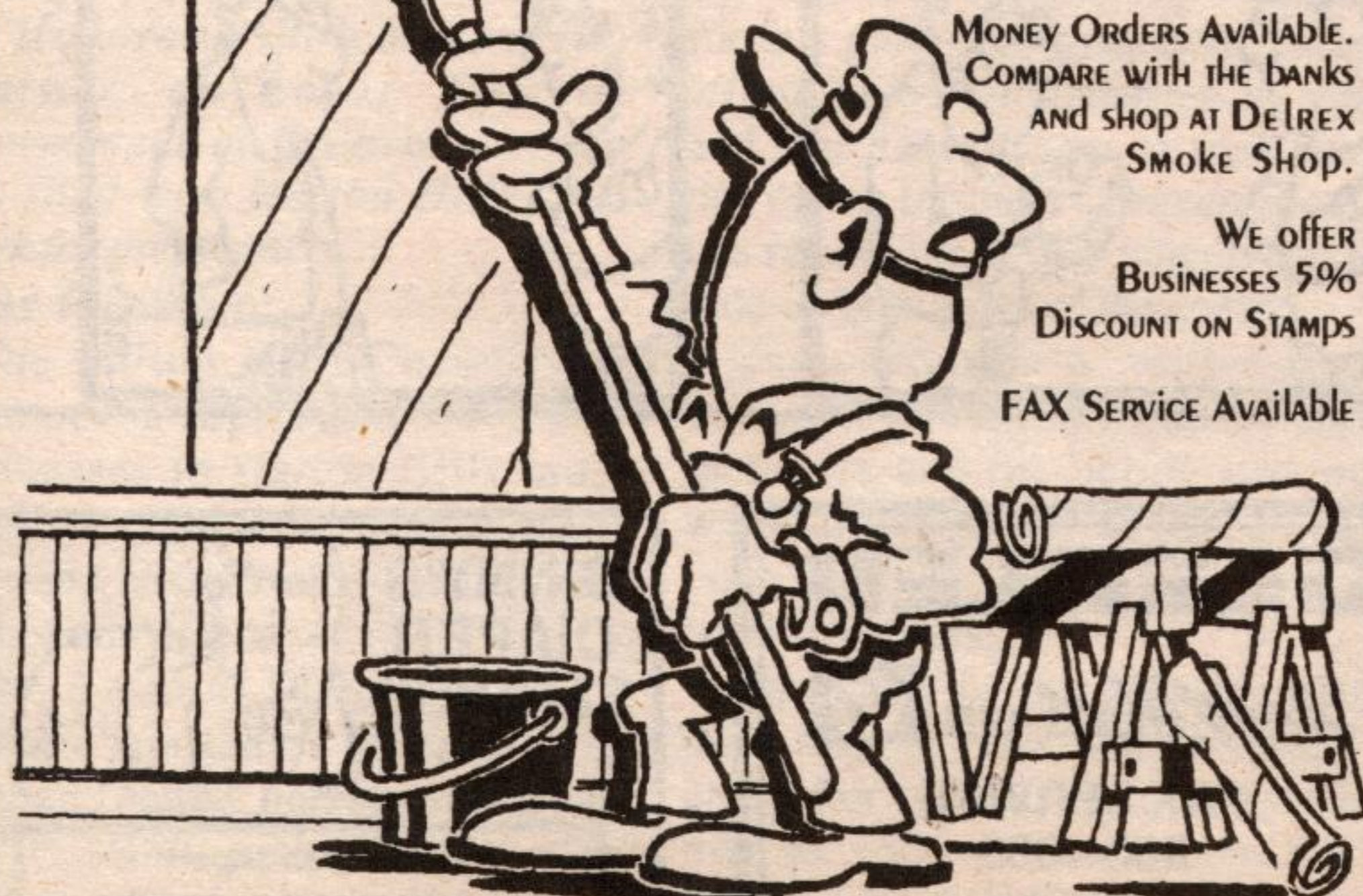
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# BUSINESS

## The secret of financial independence



**IT'S YOUR MONEY**

Paul J. Rockwell

Wouldn't it be wonderful if every Canadian could achieve financial independence? But, economists and other financial "experts" tell us that only 2 per cent of Canadians will end up with sufficient assets of their own to retire and maintain their previous standard of living.

Many think that we don't need those assets because the government forces us to save by making us contribute to the Canada Pension Plan. It also taxes us extra so that we can receive Old Age Security payment at age 65. Ask anyone who is receiving these payments if that is enough to live on and they will be quick to tell you "no way."

Even with these benefits, they tell us that only 5 out of every 100 people will be able to maintain their standard of living until they die. Yet, I believe every Canadian can enjoy a measure of wealth, if only they would apply one simple rule.

"Save part of what you earn, and let the earnings compound."

Providing that you apply this rule when you are relatively young, when you retire, if you have followed that advice, you will have all the assets that you need to retire in dignity.

Sounds simple, so why aren't more retirees financially independent?

People don't plan to fail — they fail to plan.

Time, the value of compounding, and rate of return are the keys to achieving wealth. As an illustration, if you save \$5 per day (\$1,825 yearly) growing at 15 per cent through to age 64, a person starting at age 40 would have \$388,347, but the person who started at age 35 would have \$793,410 and the person who started at age 30 would have \$1,608,135.

Sounds good! So, how do you do it? Follow another easy rule.

"Pay yourself first!"

There is an easy, almost painless way to do it. The savers will save through a PAC. That stands for Pre-Authorized Cheque. Many of us use PACs to make monthly payments on our homes. The bank or trust company, once authorized, sends the prescribed amount to the mortgage holder every month. We should do the same with our "pay yourself first" savings, and invest those regular payments.

My experience after 30 years in the investment business convinces me that mutual funds are the best way for the average person to invest their savings. Mutual funds are professionally managed enterprises in which people can pool their money and share in the growth and gain of a portfolio of stocks and other securities. Because of the diversification

within the portfolio, participants in the fund will own a small portion of a wide variety of investments.

Buying shares in a mutual fund is like hiring your very own investment counsellor. Each fund employs a full-time manager or managers who constantly oversee the performance of each component of the portfolio. There is no need to worry what or when to buy or sell. It's all done by someone who is trained and well qualified to do the thinking and transactions for you.

Our government encourages all of us to save for our future through the RRSP program whereby we get a tax savings if we contribute to an RRSP. Surprisingly, less than half of all working Canadians take advantage of this excellent program.

You can put mutual funds in our RRSP and have the professionals manage your money for you. And, you can invest as little as \$30 per month in a mutual fund through PAC.

Contact a financial planner to get started in the right direction.

For more information about developing your own financial plan, contact Peter C. Masson M.B.A., Regal Capital Planners Ltd. 10 Fagan Drive, Georgetown, Ontario or phone 877-7216.

Paul J. Rockwell is the author of the best seller "Why I invest in Mutual Funds" and President of Regal Capital Planners Ltd.

## Japanese students enjoy stay

Continued from page 2

no plans for a career, "I hope to do volunteer work in Japan (after university)," Takeuchi said.

At a Sayonara party held at Georgetown District High School last Friday, the Japanese students had a chance to show their thanks to the local host families which had billeted them for three weeks.

At the party the students gave about 150 onlookers a sampling of traditional Japanese culture and customs, drinking green tea, eating a solid honey paste, and an exhibition of Japanese dancing.

Sarah Buckle and Kelly Gidden both hosted students in their homes over the summer, both are also students at GDHS.

Gidden said the experience was not without some obstacles, but was

worth it in the end.

"If I told her things, sometimes she wouldn't know (what I was talking about)," Gidden said, adding, "Their language is so different than ours."

Gidden helped her "sister" out, trying to make school life in Canada easier.

"I did her homework with her every night," Gidden said.

Both girls agreed that there are great differences in culture between the two nations.

"They were shocked when we asked them if they had boyfriends back home," Buckle said, a response that shocked both Buckle and Gidden.

Gidden and Buckle both felt that their Japanese counterparts were treated as though they were younger

than 16-year-olds would be treated in North American society.

Dan McDonald, an auto worker from Georgetown, hosted a student for the past three weeks.

He said: "It was a very enjoyable experience learning about the Japanese culture," as much as she learned about Canada.

"She got a kick out of all of the old buildings (in town)," something McDonald thinks may be linked to the destruction of older buildings in Hiroshima in 1945.

He said he was also interested in the fact that the Japanese are very committed to peace and harmony, citing the proliferation of peace-oriented parks around Hiroshima. The Japanese have also built a stadium called The Atomic Bomb Dome.

Despite the carnage in Japan 47 years ago, ending the Second World War "the bottom line is this is all about friendship and peace," he said.

Allison Lee, director of Cultural Homestays Institute's Ontario chapter addressed the audience, thanking them for their efforts as hosts, hoping that they benefited as much from their experience as hosts as the students did from their time spent in Canada.

"These students are going home with Canada in their hearts," Lee said.

Both Gidden and Buckle said that their "sisters" have told them that they would like to stay in Canada instead of returning to Japan.

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