

# Business

**HOME INSURANCE?**

CALL  
**Spriggs Insurance Ltd.**  
 8 Wesleyann St., Georgetown  
 877-5113  
 1A Spring St., Erin 833-7280



## OPEN HOUSE

Help us celebrate Marilyn Linstead's 25th Anniversary with the bank.

**DATE**  
 - Fri. Oct. 23, 1998  
**TIME**  
 - 10:00 am - 4:00 pm  
**PLACE**  
 - Royal Bank  
 83 Main St. S.  
 Georgetown

## Business showcase at Civic Centre next week

A business showcase, sponsored by the Halton Hills Chamber of Commerce and the Town of Halton Hills, will be held at the Civic Centre next Wednesday, Oct. 28, beginning at 5 p.m.

The showcase is a mini tabletop trades show promoting business between members of the chamber. Tables are available for members only at \$30 on a first-come basis. Call 877-7119 for information.

However admission to the showcase is free.

On Monday, Oct. 26, the Region of Halton and the Royal Bank will be co-hosting a Joint Business After Hours wine and cheese, 5-7:30 p.m. in the region's Administration Centre cafeteria, 1151 Bronte Rd., Oakville.

The Region will be showcasing displays profiling a number of services: Business Development Centre, Waste Management, Social and Community Service, Ontario Works, Health, Purchasing, Halton Urban Structure Plan, Police Services as well displays from Royal Bank.

All businesses are invited to attend. Call the Business Development Centre at (905) 825-6300 to register.



## 40 years celebrated

Gerrie Electric manager Mike Lowes accepted a certificate of congratulations from Halton Hills Mayor Marilyn Serjeantson at the Armstrong Ave. company's 40th anniversary recently.

Photo by Ted Brown

## Adopt-a-Road sponsors honored

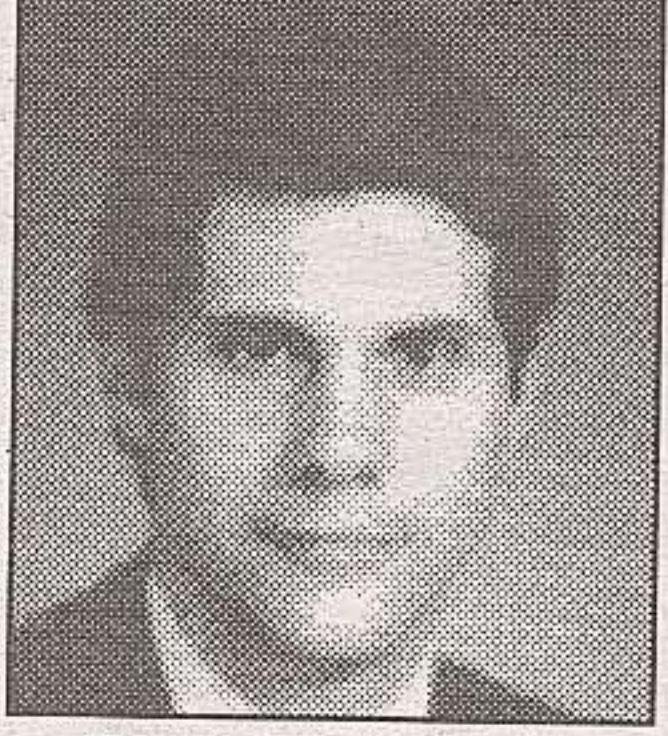
Halton Regional Council honored its Adopt-a-Road sponsors at a council meeting recently.

Local honorees included Acton Agricultural Society for Regional Rd. 25 (formerly Hwy. 25) for 5 km north of 15 Sideroad and Superior Glove Works Limited for 1 km of Trafalgar Rd., north

of Hwy. 401 and for 1 km of Regional Rd. 25, south of 25 Sideroad.

Halton Region has approximately 285 kilometres of regional road that require regular mowing and litter collection. Participants either pick up litter or financially support the costs of mowing and litter collection.

Down-to-earth financial management. Your terms. Your comfort.



## MONEY CONCEPTS

348 Guelph Street  
 Georgetown  
 873-1877

## VOLATILITY DEFENCE STRATEGY

Past performance has shown that equities have provided superior returns over the long term in relation to other asset classes. However, investment philosophy says that investors should always have a well-diversified portfolio of stocks, bonds and money market instruments.

The last six months have been a prime example of the importance of being well diversified. While Canadian stocks have experienced a downturn recently, bonds have been there to fill the gap. The following examples show the recent contrast between Canadian Equities and the different categories of Bonds.

Spectrum United Bond Funds (One Year Returns as of September 30, 1998):\*

Long-Term Bond Fund	14%
Mid-Term Bond Fund	7.3%
Short-Term Bond Fund	3.6%
RSP Int'l Bond Fund	17.3%
Global Bond Fund	12.6%
TSE 300	-19.1%

I am not saying that investors should abandon the equity market in favour of bonds but, by having a well-diversified portfolio, investors are able to withstand volatility in both equity and bond markets.

With a portfolio allocated across different asset classes, investors can reap the long-term benefits of the stock market while having downside protection against equity market volatility.

**Money Concepts Group Capital Corp.,**  
 Serving Georgetown for 11 years.

\*These figures assume reinvestment of all distributions but do not take into account any sales, redemption, distribution or optional charges payable by an investor, which would reduce returns. Past performance is no assurance or indicator of future results. Mutual funds are sold by prospectus. Obtain a copy and read it carefully before investing. Unit values and returns will fluctuate.



## The Royal Canadian Legion GEORGETOWN POPPY FUND

Dear Citizen:  
 October 31st to November 11th

The time of year when the Royal Canadian Legion asks that you wear a poppy in remembrance of those who gave their lives and those who were grievously injured during the two World Wars, the Korean War and the Peacekeeping Operations.

Your generosity in giving to the Poppy Campaign will enable the Legion to carry out the basic purpose and obligations of the Poppy Trust Fund which are:

- To give assistance to Canadian ex-service personnel and Canadian Merchant Navy personnel and their dependents, who are in need of such assistance.
- Ex-service personnel of Commonwealth and allied Countries who are resident in Canada.
- Purchasing medical equipment and appliances for community health facilities.
- Paying for medical research and training.
- Paying for bursaries for needy students.
- Ex-service personnel of Commonwealth or Allied countries and their dependents who are resident outside of Canada and are in need.

The Remembrance parades will be held on Nov. 8th and a special service on November 11th at the Cenotaph, Remembrance Park, Georgetown. Service commences at 10:45 a.m. with the silence at 11:00 a.m.

Please plan to attend at least one of these events and support the Poppy Campaign; your involvement is very much appreciated.

Flo Carswell  
 Poppy Committee Chair

Income from 1996 Campaign	
Wreaths, Poppies & Donations	.....\$18,121.17
Expenses:	
Campaign	.....\$5,674.56
Welfare	.....3,828.56
	.....\$21,803.12
Donations in Trust Fund	.....\$12,300.00
Decrease	.....\$3,681.95

Flo Carswell  
 Chair, Poppy Committee

Harry Archer  
 President Br. 120

**Wreaths are available through the Legion for display in store windows or reception areas of businesses.**  
 Phone 877-4413 or 877-4132.

*Lest we Forget*