

Business

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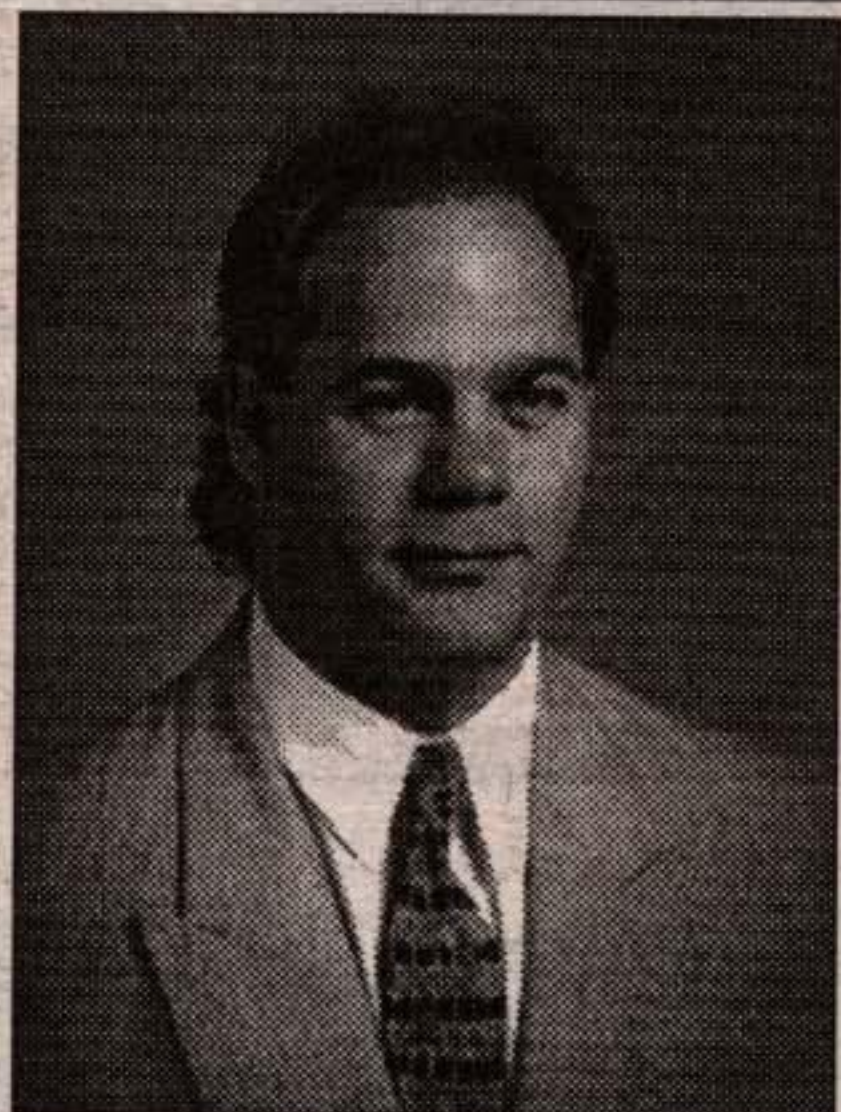
A better solution!



Grill's open

The Country Grill in the Georgetown Marketplace began serving up meals last month. On hand for the opening were (from left) George Boglis, Nick Gadoutsis, Tracy Boglis, Peter Boglis, Sophia Boglis, Halton Hills Mayor Marilyn Serjeantson and Stacey Graham. Owner Peter Boglis has been in the restaurant business for 35 years. The restaurant has a menu featuring more than 80 items, including a breakfast special for \$2.95. The Country Grill is open seven days a week from 7 a.m. to 10 p.m.

Photo by Herb Garbutt



DAVID NORTON
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WHEN WILL MY INVESTMENT DOUBLE?

When saving for retirement, or any other financial goal, you might like to know when your investment will double. You can calculate this by using a handy tool known as "The Rule of 72".

Whether your investment is sheltered in an RRSP, or is taxable now, you can use The Rule of 72 to find out when your initial investment will be worth twice as much, assuming your gains are re-invested.

The Rule of 72

Simply divide your rate of return into 72. That's the number of years it will take to double your money. The chart below shows that it will take nine years to double your investment if your annual rate of return is 8%.

Rate of Return	Formula	Number of Years to Double
4%	72/4	18
8%	72/8	9
10%	72/10	7.2
12%	72/12	6

Golf supply shop goes on-line

By **HERB GARBUTT**
 Staff Writer

For those who can't wait to get ready for next year's golf season, now they can prepare without ever leaving home.

Garret de Kler recently launched On Line Golf, an Internet storefront that caters to golfers. While researching a new business venture, de Kler found that golf and on-line sales were both growth industries. He decided to combine the two for his Georgetown-based business.

On Line Golf sells books, videos, prints and a complete line of golf clothing, including shirts that can be embroidered with a company logo. And because there is little overhead, de Kler said he can offer products at very reasonable rates.

De Kler has purposely kept graphics to a minimum on his site, limiting them to pictures of the products and the company logo.

"On line, people have short attention spans," he said. "If something takes too long to

load, they'll go somewhere else."

De Kler said on-line shopping provides many advantages for the customer: there is no pressure to buy, it saves time and information is available on every product. De Kler said convenience is another big factor.

"People are busy though the day and they don't always have time to shop," de Kler said. "If it's 10 p.m. when they get a free moment they can go on-line and find something."

One of the concerns about shopping on line is making purchases with credit card numbers. To solve that problem de Kler has linked up with an Oakville company called Internet Secure. When a purchase is being made, customers are temporarily moved from On Line Golf's page to Internet Secure's page. It collects the information and processes it directly through the bank.

"I never see (the customer's) credit card number, Internet Secure never sees their credit card number," de Kler said. "It's top of the line security. It's very safe."

On Line Golf's web page can be found at www.onlinegolf.on.ca or can contact them by calling 873-2476.

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MONEY CONCEPTS

Presents

Mr. Steven Calabria, of Oppenheimer Capital Management, New York, looks at the "big picture".

Money Concepts invites you to a unique information night,

Wednesday, December 2, 1998

at The John Elliot Theatre

at 7:30 p.m.

to be following by a reception in the art gallery.



Mr. Calabria is with Oppenheimer Capital Management of New York. The management style at OpCap is a value oriented, disciplined approach to investing. OpCap is among the world's leading investment management firms with combined global assets in excess of US \$66 Billion. Mr. Calabria is a Portfolio Representative currently involved in the investment management process.

Topics to be covered:

- The importance of staying focused on your long term objectives.
- Forces at play in the current market conditions.
- Managing risks in volatile markets.
- Reasonable expectations moving into the 21st century.
- The Canadian perspective from an international point of view.

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Please RSVP to Debbie or Christine at 873-1877. (Seating is limited.)

Sponsored in part by NORTHWEST MUTUAL FUNDS.

MAKE A WILL MONTH November, 1998

The Law Society of Upper Canada and the Canadian Bar Association (Ontario) have declared the month of November, 1998 to be MAKE A WILL MONTH.

Please give us a call to discuss making or amending your will or power of attorney. For this week, we offer free one-half hour consultations on the preparation of wills and powers of attorney.

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WILLIAM CARNEY



Paul Rockel, Chairman of Regal Capital Planners, Canada's largest independent distributor of mutual funds, is pleased to announce the appointment of William Carney as a registered representative to serve the Georgetown and the Halton Hills community. Bill is a life long resident of Georgetown and has served on the Georgetown District Hospital Board as well as the Georgetown YMCA Board of Directors. Since 1975 Bill has been providing outstanding financial planning in his community. We at Regal wish him continued success. Bill can be reached at 905-873-0931.