

Dateline

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tickets, call 825-3622..

Saturday Feb. 14 - 15

The Halton Cross Country Ski Club hosts a trip to Trillium Valley and Alleghany, N.Y. New members are welcome. All ages and skill levels are accommodated. For more information, call 634-2012.

Sunday Feb. 15

Presentation of the 1998 Milton Community Heritage Awards takes place at Hugh Foster Hall. A walking tour

and winners' displays begin at 1:30 p.m. Admission is free and refreshments are served. Everyone is welcome. Contact Bruce Carlin at 875-4588 for further information.

Monday Feb. 16

The Milton Seniors' Activity Centre, 500 Childs Dr., hosts a day trip to Casino-Rama in Orillia. Call 875-1681 to sign up.

The Milton and District Horticultural Society holds its monthly meeting at the Royal Canadian Legion on Charles St. at 7:30 p.m. The guest speaker is Mary Dean Crawford of Crawford Country Gardens.

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Ihor Dzubak, CA, MBA
Financial Advisor

How Much Should I Contribute To My RRSP?

For many people, deciding how much to invest in an RRSP for retirement seems about as easy as correctly predicting the results of a horse race. In fact, if you have some idea of how you would like to spend in your retirement, then your age, time horizon and value of current investments are the main figures you need for RRSP planning.

RRSP contributions will be constrained by regulated upper limits on your contributions. In 1997, the ceiling is 18% of your previous year's earned income up to \$13,500. The maximum contribution will also be lowered if you were a member of a pension plan.

So, how do you calculate what you should contribute? To start, try to envision what you'd like to do when you retire. That may include travel or a home business. Then, calculate what that lifestyle is likely to cost. If you intend to live much as you have been, as a rule of thumb you'll need at least 70 per cent of your pre-retirement salary to keep up your standard of living.

To work out your annual contributions to your RRSP, to arrive at the lump sum you'll need at retirement, you need to know how many years you will be making payments and what rate of return you are likely to get on your investments.

With these figures, the actual calculation of your annual RRSP payments can be done easily by your Financial Advisor. One thing will remain constant in any case, however, the earlier you start, the lower your payments will be, by significant amounts.

Although factors such as inflation and investment returns can affect how much you need to invest annually, it is very possible to plan carefully for future security. That way, you will get to the finish line in a winning position - and be able to enjoy a well earned retirement.

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Please call Ihor Dzubak, CA, MBA, Financial Advisor for a no obligation appointment at **693-1100**

Ihor Dzubak holds a Masters Degree in Business Administration and Finance, is a Financial Advisor and a Chartered Accountant. He has many years experience in retirement planning and wealth building structures.

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