

Investing for the Millennium



Bob Reid, CFP

Recent market trends suggest that 1999 will continue to be volatile for equity and bond markets. Is your RRSP, or other investments for that matter, equipped to deal with these fluctuations (up and down) and assure you of the capital required to fund your retirement?

THIS IS NOT ABOUT RRSPs

There are several strategies that can be employed to reduce volatility. One way is to establish a monthly contribution plan and invest a fixed dollar amount each month. Even if you have sufficient funds to make a lump-sum purchase now, this can be an effective strategy. Essentially this approach takes the worry out of whether the markets will go up or down after your initial purchase and you wind up at the end of the year with a cost base that is the average price of all the monthly purchases. By choosing to create a retirement plan and to follow a disciplined approach to investing your savings, you enhance your chances of a successful and enjoyable retirement.

IT'S ABOUT YOUR RETIREMENT PLAN

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THE INVESTMENT CENTRE

Hospital is doing a survey about how patients treated

If you were a patient at Milton District Hospital's emergency department late last year, there's a good chance you'll soon be asked about the visit.

Patient satisfaction surveys from Halton Healthcare Services (HHS) — the amalgamated corporation of Milton District and Oakville-Trafalgar Memorial hospitals — are being delivered in early February.

They're going to a random selection of people who received emergency treatment in October, November and December.

"Knowing our patients' perceptions of the quality of service and care they received can really help us," said HHS president John Oliver.

"The results will provide us with a better understanding of what we are doing well and where we are

not meeting patient expectations. This information will help guide our future directions and improvements."

The survey, also being conducted in Oakville, is part of HHS's quality of improvement program.

It's being mailed to a random selection of 400 people, 100 of them in Milton.

The questionnaire asks people to evaluate waiting time, the registration process, physician and nursing care received, communication, discharge and billing. It also allows for personal comments.

The mailing, collection and analysis of the surveys will be completed by Solution Point, a company that specializes in customer satisfaction tracking for health care organizations.

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