

PURE COUNTY BOTTLED WATER



Our purification
system includes:

Filtration process
Sediment filter
Softened
Carbon charcoal filter
Reverse osmosis
Ultra-violet light
Charcoal buffer filter

For information on home delivery
phone 476-1376

3020 County Road 10 in Milford

Hicks' General Store



Milford
476-5258



Groceries

Gasoline - Diesel fuel - Ice
Video Rentals
etc., etc., etc.

FALL/WINTER HOURS

Mon. - Sat. - 7:30 am to 7:00 pm
Sunday - 9:00 am to 6:00 pm

Interac, Visa, MasterCard accepted

RRSP Season - Continued from page 13

tourniquet was applied!

Investing now became an urgent study for me since I reasoned that I could lose my own money just as easily as my friendly investment advisor, and who knows, with a bit of research on my part, I might even do better. So I began to learn the language, read the financial pages of the newspapers and surf the net. Now I realized that there were literally thousands of mutual funds all vying for my..... and YOUR dollars. Graphs, Compound Growth Tables, Simple Rates of Return and much more besides are available to boggle our minds at our bedtime reading. We can read Gordon Pape, Sandra Foster, The Wealthy Barber, Jonathan Chevreaux, David Tafler and many others who are considered successful experts in the field. Comforting thoughts!

Have YOU done anything about your RRSP this year?

The fact is, and we often need to be reminded of this.....any investment which we make through Mutual Funds consisting of Equities can both increase AND decrease in value. Sandra Foster, author of *Who's Minding Your Money* and *You Can't Take it With You* advises us that

"the performance of the world's stock markets over the last 18 months has reminded many investors how important it is to have a well balanced portfolio." After reading what I have just said on the subject I would not blame you if you missed out this year. But don't be alarmed. Every expert I have listened to has reminded me that the Stock Market is headed for recovery this year. Guaranteed, I ask? Well no, we can't guarantee it but believe us, it is for sure, really! What to do?

I'll make this our first key to success: Have a Balanced Portfolio. To find out what this is do your research.

Second Key is to accept that based on the LONG TERM (5 to 20+ years) a good Investment can show a rate of return of 10+ percent per annum.

Thirdly, as we grow older and come nearer to retirement our investments need to reflect a more conservative approach, perhaps trading a few percentage points of gain for increased security.

("Approach Front Center Stage".... For Finale)

Have YOU done anything about your RRSP this year?
If you already have an investment advisor who is

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