DOJARS &

Avco Financial Services Buying toys for youngsters is one of the joyful traditions of the holiday season, of course, and one that will never go out of style.

by WILLIAM J. MARTIN

Special Consultant to

Too often, though, the toys are either broken or damaged by the time you take the tree down. Even if undamaged, children tend to quickly grow weary of many of their shiny gifts.

There is one type of gift that doesn't tarnish quickly or break and, in fact, improves with age. Accord-

ing to W Scane Bowler, of Pioneer Western Corp., it's a well planned financial program.

Even though insurance policies, mutual funds or stock shares, savings accounts or real estate interests are not as tangible as the glittering toys received at Christmas, they'll be around a lot longer.

It's the kind of gift that will help put a child through college, prepare for marriage, buy a home and build a comfortable future. It's a present that will be appreciated more and more as the years go by.

The toys and other expected gifts are fine, but parents and other relatives would be wise to consider the gift that could lead to a secure future for their youngsters. It may not bring the biggest smile on Christmas morning, but it will bring a much greater pleasure in the long run.

Readers' questions are welcome and should be sent to Box 5875 London, Ontario.

on Canada's Gréat People BY RAY IRELAND

What world-renowned band leader from London, Ontario, enjoys speedboating, never misses "bringing in the New Year" with his group at a big American hotel, and is known for playing "The Sweetest Music This Side of Heaven"?

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