

Money Talks

Mutual Funds; the investment of choice

Mutual funds have become a very popular way to invest.

Every working day of the year, millions of dollars are directed into Canadian mutual funds by novice and sophisticated investors alike.

Part of the reason for the overwhelming popularity of mutual funds is that these investments are easy to understand.

Quite simply, a mutual fund is a pool of money to which large groups of people contribute.

This pool is managed by professional money managers, who invest in everything from treasury bills, bonds, shares in Canadian and international corporations to more esoteric investments like currencies, futures and commodities, depending upon the nature of the mutual fund.

These money managers have one fundamental objective; long-term, consistent performance for all of your investments.

For all but the largest investors, full-time professional discretionary investment management is hard to find. It takes experience, research and a great deal of time and money.

Therefore, for many investors the most convenient and economical way to combine these attributes in one easy investment is in the form of a mutual fund.

The costs of professional management are low, because they are underwritten by many investors.

Professional money managers must keep a vigilant eye out for market opportunities and changes, while at the same time balancing investment growth and risk. While a mutual fund still allows you to control your money as an individual, it gives you the decided advantage of top-notch professional management, an advantage not otherwise available to smaller investors.

Mutual funds can play a part in almost every investor's portfolio, whether it is small or large, but the type of fund you buy will ultimately depend upon your individual objectives.

You should contact your financial advisor today to discuss the suitability of mutual funds in your investment portfolios.

This article was submitted by Mark Kostandoff, a Financial Advisor at Midland Walwyn in Markham.

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Blue Chip Thinking Means You're Not On Your Own



Mark Kostandoff
Financial Advisor

Midland Walwyn Capital Inc.

Markham House

33 The Bridle Trail

Markham, ON L3R 4E7

(905) 305-7515

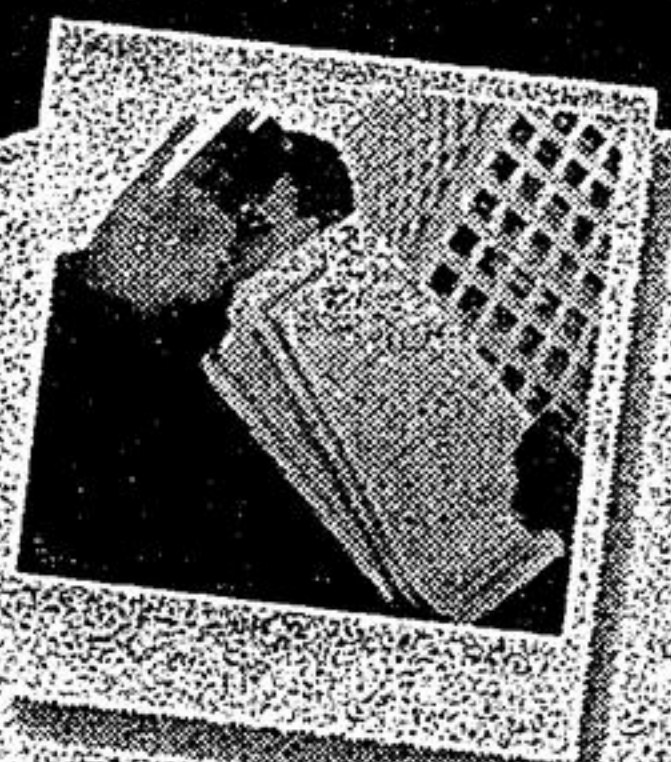
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