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For more information on a world of mutual fund opportunities  
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# Christmas causes biggest credit card bill of the year

The Christmas rush is upon us again.

We make our lists, check them twice and then run out the door and rack up the largest credit card bill of the year - many of us taking until next May to pay it off, some of us never paying it off.

This is certainly a very difficult time of the year from a financial point of view.

There are, however, certain steps you can take to avoid the bills after Christmas.

Before you purchase anything, Paul Sampson, author of Taming Personal Debt (McGraw-Hill Ryerson, 1997), stressed that we must consider the following:

- how much cash have you saved towards these seasonal expenses?
- how many gifts do you

## FINANCE

need to purchase and for whom?

- how many additional charitable expenses will you have?

- how much will the company parties and holiday get-togethers cost?

- how many other annual bills do you have at this time of the year?

- will you have travel or vacation expenses over the holiday season?

- keep in mind that RRSP season, as well as tax time, are just around the corner.

Once you have considered these expenses, it is easier to determine just how much you can really afford to spend on gifts.

Prepare a budget and put a value on each gift and stick to your budget.

If you are creative, perhaps you can make some gifts, such as seasonal baskets or crafts. Though hand-made gifts may take more time, they can be substantially less expensive, not to mention fun to make as well.

It also helps to start your shopping early if you can.

"My wife and I try to do our shopping in October and November to spread some of the expenses over a few months and avoid the crowds in December," said Sampson.

If you consider this advice, you could have a very nice present for yourself - a credit card bill you can afford to pay off.

**“My wife and I try to do our shopping in October and November to spread some of the expenses over a few months and avoid the crowds in December.”**  
Paul Sampson

## Flyer Inserts For Tuesday, December 2, 1997

Shoppers Drug Mart	Stouffville IDA*
White Rose	2-4-1 Pizza*
The Bay - Christmas IV*	Ringwood Electronics*
Eatons*	Churchill Church*
Growmark -	
Stouffville CO-OP*	*Selected areas only.

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We've delivered 46,670,618 flyers door-to-door, so far this year.

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**Melissa or Ruth at (905) 640-2100**

**The Tribune**  
Stouffville

## 80% OF CANADIANS AREN'T HAPPY WITH THEIR FINANCIAL AFFAIRS



Are you one of them?

If you include yourself in this group, you need to speak to

**Ron Gerry, C.A. TODAY, at THE Financial Planning Group**  
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Helping you realize your financial goals ... SOONER!  
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\*Mutual Fund Dealer: The Height of Excellence Financial Planning Group Inc.

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All fixed term RRSP deposits, from one to five years, made before December 31, 1997 will receive a bonus interest rate equal to 1% over the posted rate for the chosen term.

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