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6312 Main Street, Stouffville
Across from the Clock Tower
Sale ends March 27/99

ADVERTISING FEATURE

MONEY TALKS

Invest money regardless of interest rates and markets

For seniors who depend on the interest from GICS, bonds or other investments for income, low interest rates are a major concern.

Seniors find prices and taxes are rising, while their income is shrinking. Some seniors turn to higher risk investments such as mutual funds and bonds, among other investment vehicles, but few understand how much extra risk they are taking until the rising markets reverse and they see the value of their new investments drop. Then they worry about whether and when to sell.

There are a number of different ways to offset such risks.

One is to invest in segregated funds which are investment funds backed up by life insurance companies, with built-in, money-back guarantees.

Investors are assured at least 75 per cent of their deposits will be returned in 10 years or 100 per cent at their death, whatever comes first. Many segregated funds actually guarantee 100 per cent at the 10-year maturity. These guarantees can be affected by age, so read the information folder carefully to understand the limitations.

Another way is to spread your investing over time. To time

diversify, or dollar-cost average, people would invest a specific amount periodically, regardless of interest rates and markets.

This strategy can be combined with investing in segregated fund to further offset the risk. If you are moving large amounts of money out of maturing GICS into investment funds, the transfer can be averaged out over a year or two. Monthly deposits in your RRSP is an excellent example of effective dollar-cost averaging.

Perhaps the most important process that needs to be followed is asset allocation. This dramatically reduces risk by diversifying your portfolio between equities (stocks and investment funds that invest in them) and debts (investments that pay interest).

The percentage allocated to each investment class will be determined by a number of factors, including net worth,

current income and income needs, age and length of time funds are to be invested, risk tolerance and financial goals.

By allocating investments properly over various asset classes, risk is reduced because you won't be practicing market timing, a generally unsuccessful strategy of trying to time when to get into the market and when to get out.

Some investments will perform better than others over any given time frame. By being properly allocated, you won't have to guess when that will be.

This article was submitted
by Mitzy Harnick-Pollock in Thornhill.

Personal Income Tax, Small Business

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