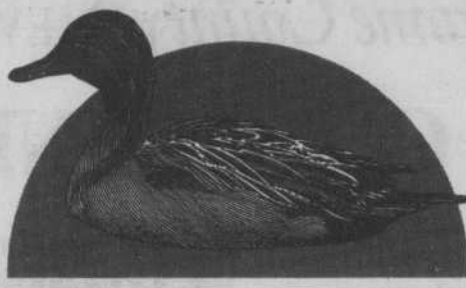


Brome County NEWS



WEDNESDAY, FEBRUARY 23, 2000

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THE LARGEST CIRCULATION WEEKLY IN BROME-MISSISQUOI

Consultation will look at theatre-community centre plan for Lion's Park

Public meeting slated for Feb. 29

By Maurice Crossfield

Residents of the Town of Brome Lake will be given a first look at a plan to combine a community centre and the Theatre Lac Brome at the Lion's Park on Feb. 29.

"It's far from a fait accompli," said Brome Lake mayor Stanley Neil. "We're just starting the consultation process."

Over the last two years Theatre Lac Brome has been looking for better facilities than those it uses now in the back of the Knowlton Pub. Several options were put forward, including purchasing and renovating the existing theatre, building a new theatre on land donated by the late Homer Blackwood, or using the Tannery on Lakeside Street. The property presently used by Public Works was also considered.

Meanwhile the Town of Brome Lake Community Services was looking at its own future. The board of directors decided that there simply wasn't enough room to accommodate everyone. Two options were considered: Renovate and expand the existing building, or build a new community centre elsewhere.

NEW BUILDING NEEDED

"The facility cannot accommodate, without major expenses, the kind of

PLEASE SEE THEATRE PAGE 3

Leaning tree poses flood danger for Knowlton - Resident

Town says it will have to wait until spring

By Maurice Crossfield

A Knowlton resident says a tree overhanging Coldbrook Stream is a serious flood waiting to happen.

"I don't mean to sound like a guy that complains, I don't think I really am. But I thought the tree was dangerous and I complained about it," Maurice Ellis said Monday.

The tree leans over the brook near the bridge on Victoria Street. Ellis said in the past he cut some branches which were frozen into the ice. He said a spring thaw could easily pull the tree into the brook, flooding Victoria Street and his Pine Street home. Ellis brought the tree to the attention of the town, but said officials there have brushed him off.

"The truth is they've neglected it and the only time they think about it is when I complained," Ellis said. "I wish they'd been more attentive."

At the same time Ellis has also complained about an opening to get into the town's waterworks near his home. The opening has a thin steel door, but no lock. Ellis says this could be tempting for children, who could then fall into the shaft.

Ellis says all that is needed is the installation of a padlock. Though concerned over the hole for the water line, Ellis says that it is presently covered with a couple of feet of snow, enough to prevent children from checking it out.

In response to Ellis' calls to have the tree taken down, Brome Lake mayor Stanley Neil replied in writing that there was little the town could do right now. The letter says that environmental laws restrict the cutting of trees

PLEASE SEE TREE PAGE 3



DAVID ANDERSON/CORRESPONDENT

This tree is currently leaning over the brook near the Victoria Street Bridge, and has some residents worried a spring thaw could pull the tree into the water.

Pierre Marziali

Pharmacist

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BROME COUNTY COMMUNITY BILLBOARD

COMMUNITY CALENDAR

February 25

The Royal Canadian Legion, Branch 82, Philipsburg 'Cribbage Tournament' at 8 p.m. Cost, \$5. Please bring your own board.

Bingo Night sponsored by The Township of Sutton Library at the Royal Canadian Legion Hall (Curley and Academy), Sutton at 7 p.m. Bingo, \$5. \$2000 in prizes! All welcome! For more information, 538-6333 or 538-4286.

February 26

The Royal Canadian Legion 'Crib Tournament - Doubles' at 120 Davignon St., Cowansville. \$500 divided purse. Point system. \$10 per person. Registration: 1 p.m., starting time, 1:30 p.m. Bring boards and cards. Door prize and half and half. Non-members welcome! For information, 263-3543.

CJAD All City Big Band at Heroes' Memorial, 317 Rue Sud., Cowansville. Adults, \$5, Children 12 yrs. and under, \$3. For more information call Donna, 263-1612 between, 12 - 1 p.m. Tickets available now or at door.

February 27

The Royal Canadian Legion, Branch 77, **Pancake Breakfast** with sausages and real maple syrup at 77 Lewis St., Waterloo, 9 a.m. - noon. Cost: \$4.50, adults, \$2, children under 10 yrs. Music by Norm and Vel. Come and join us!

February 29

Public Consultation Meeting on Proposed Brome Lake Community and Cultural Centre at the Legion Community

Centre, 383 Knowlton Rd., Knowlton at 7 p.m. Members of both Theatre Lac Brome and Town of Brome Lake Community Services will be on hand to answer questions and record comments as part of ongoing consultation process.

March 4

Eastern Townships Disabled Skiers Foundation are pleased that Her Excellency, Lieutenant Governor of Quebec **Lise Thibeault** will be participating in races and banquet at **Sixth Annual E.T.D.S. Challenge** at Owl's Head, Mansonville, 10 a.m. to 2 p.m. For more information contact Peter Treacy at 243-5985.

March 7

Pancake Supper at St. James Anglican Church Hall, Stanbridge East at 5:30 p.m. A selection of pancakes served with pure maple syrup, sausages, tea & coffee for a cost of \$5.

Through March 13

P.R.R.P. Abercorn Bag Sale of good used clothing at 11 Church St. W., starting Thursday Jan. 13 and every following Thursday till March 13.

March 23

ADVANCED NOTICE: Au Diapason Support Team who provide much needed care to cancer patients and their families invite you to a **Benefit Evening** of regional delicacies under the honorary chairmanship of Mr. Louis-Philippe Bertrand, son of the late Mrs. Gabrielle Bertrand at Auberge West Brome. Cost, \$60. A \$30 tax receipt will be issued. Only 100 limited tickets available. Please reserve yours today. For more information and tickets, contact Au Diapason, (450) 266-4342 local 4322, or Mrs. Louise D'Orme Kelly, 538-2273.

ARTS CALENDAR

February 26

Cowansville Cultural Committee Benefit Concert hosted by Massey-Vanier High School, Cowansville at 7 p.m. in the Auditorium. Professional and semi-professional musicians include: **Laride, Robert Atyeo, Bert Glover, The Stanley Lake Dixieland Trio, Andre Lafleur, Sandrine Kergot, Andrew Cowan, Adam Karch, Bob Harrison and Low Brow.** Tickets, \$10 available at the door or in advance locations. Call the Comite de la Culture at (450) 263-6666.

Mandragore Theatre presents a play for the entire family, **"Happy Birthday Lazareth"** at 12a Main St. North, Sutton at 2 and 4 p.m. Introducing for the first time in the Townships, The Boiteux & Lazareth Company. Come and meet the great Zamboni the clown, Lazareth and Marc Boiteux on stage, in a show of Ventriloquism, games, magic and balloon art. For reservations, (450) 538-0572.

CHURCH SERVICES

Knowlton/Creek Pastoral Charge Creek United, Foster - Worship & Song, 9:30 a.m. Knowlton United, Knowlton - Worship & Song, 11 a.m. Services led by Rev. Burn Purdon.

St. Paul's Anglican Church

24 St. Paul's Road, Knowlton. We wish to know Jesus Christ and to make Him known. Sunday Services, 8 and 10 a.m. Sunday School and Nursery, 10 a.m. The Rev. Ralph T. Leavitt - Pastor. Allow us to welcome you!

Grace Anglican Church Sutton

Warmly welcomes you to join us in Worship of the Lord Service. Sundays, 10:30 a.m. at 52 Principale Sud. The Rev. Tim Smart, Rector.

Parish of Brome

St. Aidan, Sutton Junction, 1st and 3rd Sunday Joint Service with St.

John The Evangelist, Brome Village at 11 a.m., 4th Sunday at 2:30 p.m. House Church at Gerald and Jean Duffin's residence; The Ascension, West Brome all Sunday Services at 9:30 a.m.; Holy Trinity, Iron Hill, Services on 1st, 3rd & 4th Sunday's at 11 a.m. and 2nd at 7:30 p.m. (in Church Hall); St. John Evangelist, Brome Village, 1st, 2nd & 3rd Sunday's at 11 a.m. and 4th at 7:30 p.m. Hymn Sing. All welcome.

Trinity Anglican Church, Cowansville invites you to worship and fellowship Sunday mornings at 9 a.m. and 10:30 a.m., at 409 South St. This active little church has a nursery and Sunday school at 10:30 a.m. and the youth meet once a month at The Connection. Drop in or call 263-2662. May God Bless You. The Rev. Richard Randall.

March 3

WORLD DAY OF PRAYER

Eglise Ste. Therese, 207 rue Ste. Therese, Cowansville at 2 p.m. A bilingual, Ecumenical Service led by members of the following churches: Trinity Anglican, Ste. Therese, Ste. Rose de Lima, St. Leon and Emmanuel United. Everyone welcome. Information (450) 263-1450.

World Day of Prayer at Knowlton United on Friday, March 3rd at 2 p.m. All welcome.

COMMUNITY NOTES

Horizon Pour Elle Women's Center is offering a new group process in English. **'Devictimization Groups'** beginning in March and ending in June. For women who have suffered or still suffer domestic abuse. Sessions free, transportation not included. Meet other women victims of domestic abuse, recognize the consequences that violence had on their lives and experiment gaining power in different kinds of situations. For information call (450) 263-5046, 8 a.m. to 4 p.m.

Through March 17

The Brome County Historical Society, Knowlton invite you to drop in at 130 Lakeside to see a display of **"Coffee Grinders, Coffee Tins and Coffee Pots"** as well as a selection of posters. Come and see the grinders people have used in the past to prepare their morning coffee. Open: 10 a.m. til noon and 1 - 4:30 p.m., weekdays. Everyone welcome. 243-6782.

ENGLISH FRENCH	PLAY IT TO THE BONE (English) Fri., Sat., Sun., Mon., Tues. 13 Y Wed., Thurs.: 6:50 p.m.	Théâtre PRINCIPALE MATINEES FRI., MON. TUES. WED. \$5.00
	LES HÉROS DU DIMANCHE (French) Fri., Sat., Sun., Mon., Tues. 13 Y Wed., Thurs.: 9:00 p.m.	
	TOY STORY II (English) Thurs., Fri.: 5:00 p.m. G Sat., Sun.: 1:00 p.m.-3:00 p.m. From Feb. 25 th to Mar. 2 nd For info: 263-5900	

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CIRCULATION
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3 MONTHS	30.00	2.10	2.41	\$34.51

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Committee had \$10,000 to study locations

CONT'D FROM PAGE 1

services they are trying to offer," said Neil.

Last spring the board of Theatre Lac Brome decided to set up a committee with a budget of \$10,000 to study the Knowlton Pub and the Tannery locations.

However, in October the Board of Trustees of Theatre Lac Brome voted narrowly to opt instead for a combined theatre/community centre project, located in the Lion's Park.

Financing for the project, an estimated \$1.6 million, would be acquired through a fund raising campaign. Neil says no town money will be used to build the new building, while the Legion Community Centre would be put up for sale.

Under the terms of the proposed project, the two organizations would be under one roof between the two softball fields at the Lion's Park. The building would include an art gallery, space for community activities, CLSC offices and the various activities offered by Community Services. The theatre would have removable seating for 245 people, as well as an outdoor amphitheatre.

Proponents of the plan say it will make it easier to raise the money for both projects. They also say that Community Services will be able to take ad-



Brome Lake Mayor Stanley Neil will lead discussion on proposal.

vantage of the extra space when the theatre is not in use. Presently Theatre Lac Brome puts on professional shows for two months each summer.

Opponents of the project say it will adversely affect businesses in downtown Knowlton, by luring tourists away. They say having the theatre in the downtown will give it more exposure to visitors, and receive more support from merchants.

"If the cultural centre is in the downtown it will be in a much better position to support itself," said Chris Severs, an opponent of the combined project.

However Neil said he believes the best option for the continued viability of the theatre is the Lion's Park project.

"I think anything that is against the project can be accommodated for," Neil said.

Neil himself will be handling the presentation of the project at the Feb. 29 meeting. He's filling in for Bud Staples, the chairman of the Community Services building committee, who is presently out of the country.

"I'm not giving anything other than how and why the project as developed to this stage," said Neil. "But I certainly think a joint project is something to be looked at."

A lot will hinge on the results of the meeting, and a number of people and groups both for and against the project are expected to turn out. Among those present will most likely be representatives of the

downtown merchant's association, the SDC, which is meeting Wednesday night to discuss its position on the project. That meeting will also include the Brome Lake Chamber of Commerce.

From the Feb. 29 public consultation Community Services and Theatre Lac Brome will decide whether or not to continue the project. The project could also go forward with modifications suggested at the meeting. The matter would then, in theory end up in the hands of the Brome Lake council.

"It's all very preliminary," said Neil. "There are still a lot of details to be worked out."

The public consultation meeting takes place next Tuesday, Feb. 29, at 7 p.m. at the Legion Community Centre in Knowlton.

Tree:

CONTINUED FROM PAGE 1

and shrubs within 10 metres of shorelines.

"However, in order to ascertain the situation an inspection will be done this spring before any decision is made," the letter says. The letter goes on to say that the cover for the water line will also be checked when weather permits.

However Ellis says a spring thaw may be all that is needed to topple the aging tree. Recently cracks have formed at the base of the tree.

"It's the kind of thing you're taking a chance on,"

Ellis said. "I'm complaining about the lack of preventative action."

Contacted by The Record Monday, Neil said the snow is too deep to get at the tree right now. He said he doesn't think the tree poses an imminent danger.

"If ever there is any build up, you can be sure we will find a way of getting it out of there," Neil said. "We will take a look at it when we can get around the tree, and if it looks like it really should be cut, then we'll do it."

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Snow dumping, car ditching and gas pricing

I've got a few odds and ends to take care of this week, so here goes:

SNOW, SNOW AND MORE SNOW

With all of the snow out there these days, it's becoming increasingly hard to figure out where to put it all. But one place not to put it is on the roads.

Some people figure that if they dump the snow from their yards into the street, then the passing plows will take care of it. Of course they usually take care of it by pushing it back into your driveway.

But other than causing potentially dangerous situations for passing motorists, dumping snow into the road can also be costly. That's because it's in the Highway Safety Code as a finable offence. You can be dinged with a fine for anywhere between \$60 and \$100.

MISHAPS

All of this snow has also led to dozens of people getting up close and personal

with the region's ditches. While I was driving on Route 104 the other day I witnessed an oncoming car suddenly slide out of control. I immediately pulled over, giving the hapless motorist as much room as possible. His car ended up nosing into a snow bank, with no damage done.

A couple of observations:

- First off the thing that struck me was the number of motorists that didn't stop to help, not wanting to disturb their busy days.

- Fortunately another gentleman and I did stop, bringing out the snow treads and a folding shovel. With the help of a cop who showed up a few minutes later we managed to dislodge the car from the snowbank, and the man continued on his way, no damage done. It took about ten minutes out of my day, but probably saved the guy an hour and the cost of a tow truck.

- I also noticed that his car had winter tires on the front, and badly worn all

UNDER THE HOOD

MAURICE CROSSFIELD

season tires on the back. This is a bad habit of many motorists, and was probably the reason the rear end of his car suddenly kicked out. Four good winter tires are the way to go, giving uniform traction and stability.

GAS COSTS

I found this little tidbit the other day, which gives you an idea of what goes into the cost of a litre of gas. The prices may have gone up since then, but you'll get the idea.

A 71.7 cent litre of gas is made up of the following costs: GST and PST equal 9.1 cents a litre. Another 0.6 cents a litre is added for transportation to the station from the refinery. Then tack on 25.2 cents a litre in road taxes. Add another 6.2 cents a litre to cover the cost of running the service station. Then there's the cost of the gas itself, which is around 30.6 cents a litre.

That last bit is where most all of the change is. Last February that cost was 13.3 cents a litre, now it's 30.6 cents.

A FEW GAS SAVING TIPS

A press release showed up on my desk the other day from the Agence de l'efficacité énergétique, outlining a few gas saving tips. Considering the price of the stuff these days, you might want to heed this advice.

- Respecting the speed limit: Reducing your autoroute speed from 120 to 100 saves an average of 25 per cent on fuel consumption. Steady speed is important, saving 10 per cent over erratic driving.

- Another five per cent can be saved by avoiding high speed passing. That acceleration eats more gas.

- A regularly tuned up car saves more gas as well, anywhere from five to 15 per cent.

- More fuel can be saved by making sure your tires are properly inflated. Cold temperatures can cause tire pressures to drop, increasing rolling resistance and eating more gas.

Make the most of your road trips. Avoid driving to town three times a day when one trip will do. Planning your trips can save time and money.



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Inmates and volunteers face off for sick kids



PHILIP GODIN/SPECIAL

Children's hospitals representatives Josee Dela Rocca and André Vachon each accepting \$650 cheques from Martin Pellerin and Raymond Hébert, surrounded by Thomas Landry, Derek Cormier, Daniel Topolovec, Christian Langlois, Patrick Call, Joey Masone, Yves Bisson, Paul Ward, Patrick Lachance, Marc Noel, Alain Ducharme, Dany Franchini

By Philip Godin
SPECIAL TO THE RECORD
COWANSVILLE

When you're a guest playing hockey in a federal penitentiary, you're always wondering exactly what they mean by, "...there's a face off in the corner..." at least for the first part of the game. But there was no unsportsmanlike conduct at the Cowansville institution during last Sunday's fund-raiser for the Montreal Children's Hospital and Hôpital Ste-Justine.

What was initially billed as a game pitting the inmates against Montreal radio stations CJAD and CJFM The Mighty Yucks turned into an invitation where area players came to test their mettle. The inmates had already raised the \$1,300 from within their individual \$5 per day payroll, formed a team, made a rink and practised for many hours; all that was left was to drop the puck.

To their mutual surprise, each team had its ringers, former Junior-Major and Junior B players who radically increased both the tempo and the playing level of the game. From the start it became obvious that this was not to be shinny

hockey, but a full-blown contest.

The inmates got off to a quick start as Derek Cormier rolled one by visitor goalie Matt Willey. But retaliation was close on its heels, as Tim Levoy scored from the point. So much for the "no slap-shot rule", but what can you expect, this is hockey!

And so came the mid-rink collisions, the "accidental" falls, the verbal exchanges and bench bravado. Boys will be boys and everyone had a great time.

In the dressing room, there were doughnuts, chips and pop for all, as they exchanged personal game histories and explanations for missed plays, including having to play on an outdoor rink, no Zambony machine between periods, and knowing there would be no post game beer.

Oh yes, I nearly forgot, who won the game you ask? The sick kids of course!

Snow was best guest at Stanbridge fest

By Barbara Bellingham
RECORD CORRESPONDENT

The town of Stanbridge East was transformed into a snowmobile haven recently as close to 40 sleds gathered for the Winter Carnival.

Activities began Friday night with a "poker" rally, as 42 participants traveled by snowmobile through a designated trail picking up playing cards from five checkpoints and first prize went to Davia Paige. Sunday afternoon brought a new flurry of activity as 33 snowmobiles entered another rally. This time a two-hour trek was mapped out with 25 questions to answer. Stevie Rhicard, his wife Caroline, Neil Rhicard, and Timmy Raffle were the driving forces behind the snowmobile events. First prize went to Cindi Rhicard and Henri St. Pierre.

A car rally took place at the same time with 12 cars participating. It also was a two-hour endeavour. Some of the veteran participants were wise to organizer Marcy Brown's trick questions, but still didn't hesitate to voice their opinions on her decisions! Of the 60 questions asked, sisters Gayl and Eliza Rhicard had a score of 49 for first prize.

The broomball tournament started Friday night and

ran through to Saturday night. From the 14 participating teams, "Wright Store" won on the A side, and the "Sundogs" won on the B-side.

Proceeds from the event for the most part were turned back into prizes but the S.E.S.A. benefited from the refreshment sales during the activities. Saturday night, the Rec. Center was buzzing with ping-pong, cribbage and pool tournaments. Mitchell Piette and Justin Beaucage were first and second on the A side of the ping-pong tournament.

In pool, Steve Goodard ended up beating out the other 17 players and in cribbage, Matthew Girard and Jeffrey Quigley took first place. The S.E.S.A. raffled off an 18-speed bicycle, won by David Monette. All other prizes were awarded in cash.

The quantity of snow was a definite

factor in the success of the Winter Carnival this year, and Association president Judy Antle was pleased with the turnout. "I think this was one of our biggest years, but the weather was so good we had more people come."

Although very happy with the results, Antle would like to have seen more children's activities. "It's really hard because we need more people to get it set up. All our members are already busy with their own stuff. Plus you never know how many kids will join in."

The S.E.S.A.'s next event will be the March Break Dance at the Rec. center, March 4.

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LETTERS TO THE EDITOR

Theatre/cultural centre project not worthy of support

DEAR EDITOR,

In regard to the joint project proposed by Community Services and Theatre Lac Brome.

I have been a committed volunteer and supporter of both organizations for many years. I also own a business and property in the village. Throughout the last year, I have been closely involved with both these projects. Like many others, I care deeply that the right thing is done with these projects. I believe the following:

The Community Centre part of the project is well developed and deserves our support. Without the theatre/cultural centre, this project will put significantly less pressure on Lion's Park and be more acceptable to those concerned about overcrowding. A Community Centre at Lion's Park could greatly enhance our enjoyment of our park.

The theatre/cultural centre part of the project is NOT well formed and should not be supported until more work is done. It seems obvious that a cultural centre located in the village will better serve the interests of cultural programs and the intelligent development of our village. These two issues surely outweigh the advantages a joint project could give Community Services. The cultural centre could also greatly enhance our enjoyment of our village.

The ongoing viability of a cultural centre in the village would be stronger both in terms of ongoing fund-raising and ability to develop alternate revenue streams. This would far outweigh any ongoing savings gained from a joint project at Lion's

Park.

From the cultural development point of view, putting the cultural centre in the village means a better project for the arts that can have a strong positive impact on the quality of our cultural life.

Without the cultural centre at Lion's Park, Community Services will still have significantly more than it has now at the Legion. Community Services will stay focused on social and recreational programming and there will be more green space at Lion's Park.

In my opinion the benefits and potential of two distinct projects far outweigh the advantages of a combined project.

For more background information, stop by either L.L. Brome or The Relais to pick up a more detailed review, or call 243-0123 and leave your fax or e-mail and I'll send it to you. I urge you to inform yourself, attend the public consultation being held on Feb. 29 and make your opinion known.

CHRIS SEVERS
Knowlton

Neighbourly act was appreciated

Dear Editor

To My Neighbour On Highland Street, Knowlton. Thank you so much for helping me out on Valentines' Day. Stuck in the snowbank in my unplowed driveway that early afternoon, you came to my rescue and you would only accept a thank you. There are not too many people around to help a lady in distress. Thank you so much! (your neighbour on March St.,)

Bernice Paterson
Knowlton

L'humour est une vertu

J'ai pensé vous transmettre ce texte qu'un ami m'a fait parvenir par Internet.

"Oui, il est bon de suivre sa pente...celle de la vieillesse, pourvu qu'elle soit en montant. Bien sûr, les forces diminuent, la

monture est abîmée par les ans, la maladie, les tracas ordinaires de la vie, et le temps qui nous emporte à une vitesse uniformément accélérée à mesure que nous avançons en âge.

Avec le temps qui nous échappe, lentement le vide se fait autour de nous; les parents, les amis nous quittent à tour de rôle... et nous savons que notre nom est sur la liste d'attente... Les forces aussi nous quittent doucement comme sur la pointe des pieds, sans bruit, lentement mais sûrement. Personne n'échappe à cette dure réalité parce que personne ne peut vivre en dehors du temps, du fluide mystérieux qui nous emporte tranquillement vers d'autres horizons.

L'âge est plutôt un état d'esprit qu'un laps de temps. Il n'est pas de notre pouvoir d'ajouter des années à notre vie mais d'ajouter de la vie à nos années.

"J'avance vers l'hiver à force de printemps" écrivait le prince de Ligne. Voilà le secret d'une vieillesse heureuse. Enfin, il faut surtout savoir pendre la vie avec humour. L'HUMOUR devrait être compris au nombre des plus hautes vertus. Si on sait avoir de l'humour, on entretient une relation saine et positive avec la réalité.

C'est ainsi qu'il est bon de suivre sa pente en montant".

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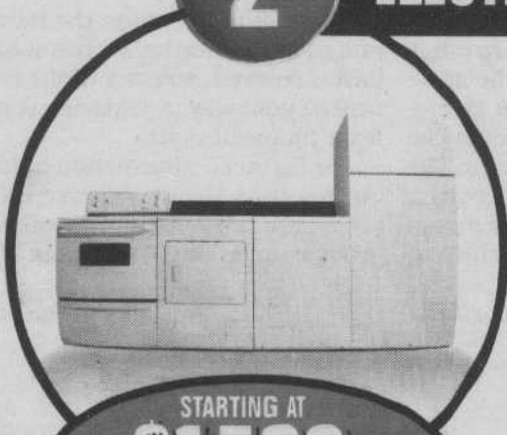
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FINANCE

RRSPs: Looking at the big picture

(NC)-Gord Rees and his wife Lynda White are about to take the first carefully thought-out step in their entire financial lives. They have just met for the first time with a financial advisor, something they had put off for many years.

"Other things seemed more important," says Gord, a 34-year-old contractor. "We bought a house. And we put some money into RRSPs, when we could. But we really didn't have any direction - we never put much thought

into managing our investments and plotting out a real investment plan."

The impending birth of their first child and the realization they had to properly plan for the family's future prompted Lynda, a teacher, and Gord to seek financial advice from a professional.

They turned to Marion Iliohan, CFP, RFP, of Investors Group, Canada's leading personal financial services company. Iliohan will develop for Gord and Lynda a comprehensive, written financial plan that is customized to their own situation and goals.

"At this time of year the focus is on RRSPs, which are a key part of any investment plan," observes Iliohan. "But, we'll also explore strategies to reduce taxes and minimize risk."

More than a third of Canadians now have a written financial plan, according to a recent Gallup survey for Investors Group. Experts say that everyone should have one, regardless of age or situation, to ensure that they're making all financial decisions

based on the bigger, longer-term picture.

There are three basic elements in an investment plan, Iliohan explains.

Establish goals. What are you investing for: retirement, starting a business, or financing a major purchase? How much will you need to meet both short-term financial goals and long-term security? A financial advisor can help by defining needs and priorities and suggesting strategies to save and invest money. It's important to periodically review and revise your plan as your circumstances change.

Determine your risk tolerance. How much risk are you willing to take on with your investments? The further away from retirement you are, the more time you have to ride out market fluctuations. So, your tolerance of risk may be higher if you're a younger investor. The best way to minimize risk is by having a diversified portfolio, where your investments are spread among a variety of asset types.

Mix your assets. A balanced portfolio

is made up of a variety of investments from three main classes: cash, income and equity. A financial advisor can suggest the mix of assets that's appropriate for you, based on your risk tolerance and long-term financial goals.

As a rule of thumb, young couples like Gord and Lynda should have a greater proportion of growth investments (such as equity mutual funds and company shares) in their portfolio to build wealth. As they near retirement, the balance will likely shift toward more secure, income-oriented investments, such as bonds or fixed-term products.

These principles form the framework of a solid financial plan. If you have the basics covered, stresses Iliohan, you're well on your way to achieving your long-term financial goals.

For financial information or to locate an Investors Group Representative in your area, visit <http://www.investors-group.com> on the World Wide Web.

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- if you are planning to go back to school, consider the possibility of using RRSP funds through the Lifelong Learning Plan (LLP) (the LLP allows, if certain conditions are met, to withdraw, tax-free, up to \$10,000 a year for a maximum of \$20,000 for four calendar year. Amounts withdrawn must be repaid within a 10-year period.)

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FINANCE

Asset allocation: the secret to successful RRSP investing

(NC)-Psst! Want to know the secret of successful investing? It's asset allocation. It may sound technical and complicated, but asset allocation is simply the process of spreading investments out among the three main asset classes. Asset allocation has long been touted as the secret to investment performance. In fact, studies show that more than 90 per cent of investment performance depends on asset allocation. Compare this to trying to pick the next hot fund which accounts for less than five per cent of returns, and relying on market timing which accounts for only two per cent of returns.

"Picking the next hot stock or trying to time the market is not the way to maximize returns," says Ed Legzdins, President & CEO, First Canadian Funds Inc. "Having the right mix of investments is the key to increasing returns and reducing investment risk."

Different types of investments react differently to certain economic conditions. With the right balance of investments in each of the three asset classes - cash, fixed-income, equities - at least one portion of the portfolio should perform well at any point in time.

How you divide your RRSP investments among the three asset classes de-

pends on the length of time until you retire and your risk tolerance.

First Canadian Funds Inc. has a questionnaire called MatchMaker that can help you out. It shows you what type of investor you are (e.g. security-oriented, balanced, growth-oriented) and links you to a diversified portfolio of mutual funds ideally suited to you. MatchMaker is available at all Bank of Montreal branches.

Once you've selected the proper mix of investments for your RRSP, it's important to maintain that mix even during economic ups and downs. Market fluctuations can change the balance of your

investments so you should review your RRSP portfolio every year to maintain the right mix of investments. MatchMaker offers ongoing management of your portfolio, including automatic rebalancing every six months, so you never have to worry about your investments.

Information provided by First Canadian Funds Inc. - dedicated to making mutual fund investing less complicated. For more information, visit any Bank of Montreal branch or call 1-800-665-7700.

- News Canada

Canadians enter New Year as confident and sophisticated investors

(NC)-One of the most significant trends in the financial attitudes of Canadians during the 1990s was their growing sophistication and confidence. Industry insiders expect this trend to continue this year.

"There is no question that the level of commitment to personal investment is increasing dramatically," says Sandra Metraux, senior vice-president of Marketing for Investors Group, Canada's leading financial services company. "Canadians are demonstrating themselves to be confident, long-term investors. They're taking responsibility for their own financial futures and planning carefully for long-term security."

For example, participation in RRSPs is at an all-time high, with 61% of Canadians owning RRSPs (in 1992 just 39% had RRSPs), according to a recent survey conducted for Investors Group by Gallup Canada.

Canadians are demonstrating more sophistication today, and becoming serious consumers of financial products. Participation in mutual funds continues to rise (40% this year, up from 15% in 1991), making these the most sought-

after investment vehicles for Canadians.

Metraux says that as Canadians become more sophisticated investors, they are asking more questions. "Our level of education about personal finance is growing rapidly. And we're seeing more people consulting professionals for help in managing their finances. More than a third of us now have a written financial plan, for example."

The Investors Group Gallup survey also showed that Canadians are serious investors who don't take risks with their long-term financial security. For example, two-thirds of Canadians consider their investment style to be "very conservative" or "somewhat conservative."

Metraux notes that Canadians are also exhibiting a great deal of optimism about their own financial situation. More than half predict that their personal circumstances will improve in this new decade, and only 20% think their situation will be worse.

"Another very strong trend is an unprecedented level of confidence today. When we asked what Canadians did in response to periodic volatility in the

stock markets, we found that a strong majority - about 65% - did not alter their financial strategy at all. They didn't panic, or redeem investments, for example."

For more information on the survey and other financial topics, visit www.investorsgroup.com

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Happy Gang news

SUTTON

On Wednesday February 9th, the senior citizens met in the church hall for their usual afternoon of cards and companionship. The President Arnold Fletcher welcomed and thanked everyone for coming.

Cards were played at four tables. Linwood Baily was with us for the first time. He intends to be a regular member. Stanley Chaif donated a big box of chocolates, which will be kept for the next meeting.

It was a good day for the men. Nine were present, several village ladies were absent for various reasons. The winners playing cards were, ten bid of No Trump, Ron Tryhorn and Jeanne D'Arc Elie. Ladies' first: Isobel Tryhorn, 2nd, Lillian Brown. Gents' first: Ormonde Brown, 2nd, Charles Dymond, low score: Elice Lavoie. Door prizes:

Jeanne D'Arc Elie, Jim Robertson, Gladys Mudd, and Bernice Boule.

The pot luck was the usual, an assortment of delicious foods that was enjoyed during a social hour. This was our first meeting in the year 2000. The next meeting will be February 23rd, hoping the weather will be good. (Thanks to Jeanne D'Arc Elie and Arnold Roy for their usual work.)

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Charles Dymond
Secretary-Treasurer



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BRIEFS

Atyeo in Cowansville

Guitarist and vocalist Robert Atyeo is one of the musicians who will be performing on Saturday, Feb. 26 at Massey-Vanier Auditorium in a benefit concert to raise money for the Cultural Committee of Cowansville and its new arts magazine, *Liaisons Culturelles Brome-Missisquoi*.

Other acts include Bert Glover, the Celtic band Laridé, the Stanley Lake Dixieland Trio, André Lafleur, the Jazz Trio with Sandrine Kergoat, Andrew Cowan, Adam Karch, Bob Harrison, and Lobrow. Tickets may be obtained in advance from the Comité de la Culture or at the door. For ticket information, call (450) 263-6666.

Zoo's news

A camera crew from the Discovery Channel was at the Granby Zoo Monday to film its gorillas.

The camera crew was following the work of scientist Stéphanie Guilbault, who has been studying the sounds made by the gorillas at the Toronto Zoo. During her studies Guilbault has also visited the Granby Zoo to see resident gorillas Mumba, Zira, Caroline and Utundu, recording the various sounds they make during different activities.

Due to one of Guilbault's recording sessions the zoo learned that Mumba, who prefers to remain on his own, is capable of the same variety of vocalizations as the other gorillas. He just prefers to be left alone.

A report on Guilbault's findings will be aired at a future date on the show "@Discovery.ca," a show dedicated to scientific efforts in Canada. The show is on every week night between 7 p.m. and 11 p.m.

Meanwhile the Granby Zoo is celebrating the birth of its first baby of the year, a yellow baboon.

This is the fifth yellow baboon born at the zoo since it acquired six of the primates from Lion Safari Park in Cambridge, Ontario in 1997. This is the fourth infant for the mom, known only as M94126.

The baby baboon, born sometime between last Wednesday and last Thursday, will soon be riding around on its mom's back. By next month it will begin playing with the younger members of the group.

Valentine's Day marked the 21st birthday of the giraffe named... Valentine.

A mother six times around, Valentine is regarded as the doyen of the Granby Zoo's giraffe herd. Three of her offspring are still at the zoo, including her four month old son. She has also been used as a part of an experimental program for artificial insemination.

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