

haven't noticed, the world is multi-cultural and multi-racial already, and despite Pharoah and Hitler. I still have strong heritage. Secure Jews find more important things to concern themselves with than fraternization with a variety of interesting people.

There are your answers, Mrs. Katz. My first Passover in your city, as a bride with no family and no invitations for seder, I made a seder of my own, in my kitchen, and my husband found another stranger and invited him to our table. And that's the kind of Jew I am! It only embarasses me that you have displayed to the fine non-Jewish readers of his paper that isolated pockets of bigotry exist within the Jewish heritage of which I am so proud.

Debbie Salomon

on campaign

arch, the National Kidney Month.

The Kidney Foundation helps help and hope to thousands of kidney patients through research, public and professional education, patient services and organ donation and transplantation.

Vachabée invites anyone interested in volunteering his or her time to the campaign, to communicate with the office of the Quebec Branch of the Kidney Foundation, 5780 Deles Avenue, Suite 210, Montreal H3S 2C7, or to 735-6555.

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When you start to compare prices today for cars, rent, restaurants and the weekly groceries you are not surprised to find wide variations in different places.

When you get to the investment field you will find the same spread in prices and costs of registered retirement savings plans, guaranteed investment certificates and various plans. You will find that the charges, terms and interest rates can be quite different depending on whether you deal with a bank, trust company or other institution.

If you want to get an idea of what is available and what seems like the best deal for you and your personal planning, it seems best these days to put your planning into the hands of a qualified, experienced and reliable company which can deal independently on your behalf.

Such a company is Hughes and Associates Ltd. which deals independently with various leading trust companies. The company determines the best interest rates and calculates any charges to give the RRSP and Guaranteed Investment Certificate investor the best possible return for his money.

Ivon T. Hughes, who is 37 years of age, emigrated from Australia in 1963 after completing a law degree at Melbourne University. He firmly believes that too many people spend too much time working for their money and not enough time determining how to invest their after-tax or before-tax dollars. "Very few people," he told the SUBURBAN recently, "spend a half hour a



Ivon T. Hughes

week or two hours a month planning their financial life. If they did, perhaps they wouldn't have to work so hard. I find that today, when inflation is so pressing and taxes so high, people want guarantees. They want to know what they're going to get. For instance, the most frequently asked question is 'If I invest, say \$4,000, in an RRSP what will it be worth exactly after five years?'

And his advice for investors? Know exactly what you're getting into financially, whether you're buying a \$1000 RRSP or a \$8000 auto, so you won't get caught with hidden costs.

