

My biggest concern is job security, interest rates, housing and the GST. I went through that when I was in England, that was one of the reasons why I left.

I'm on the verge of a change in my life, I'm going to retire. My wife has a good job and we've had a reasonable income of late but I think it's rather unknown what's facing us. We don't have a lot of savings but both of us plan on retiring so I guess my chief concern is the uncertainty of the situation in our lives. Certainly GST, interest rates and all those things will affect our standard of living.

The issue that concerns me is that with a lower income, you're going to have to adjust. With everything else going up, is it feasible to retire at this point or not?

I can relate to your problem or the worries that you're having because I was forced by my husband to take an early retirement. It wasn't expected because he had a massive heart attack, he's had five since. He's a candidate for a heart transplant. We have two kids, they both started working at a very early age but maybe eight or nine years ago things weren't so bad as they are now and the immigration wasn't as bad. I noticed at that time that the average young teenager could go out and get a job with maybe one application, now you may have to put in ten or twelve before you can get a job...

I don't know about that. I know two friends who work in student employment agencies and they have ten times more jobs than students to fill them. It's just that they don't want to work for less than ten to twelve dollars an hour. Our standard of living is so high that they want to have the income that goes with it, but there are many, many, many jobs out there for students.

Yeah, there are many jobs but if they want to continue their schooling and having to pay for it and not being able to get the grants they would like to get...

Well, my husband is a full time student. I just got out of school two years ago and we've been living on student loans for the last four years while he's continuing his degree. If you have the marks, if you have the determination to seek those out, I think our government has got an excellent, excellent program for students. We live in subsidized housing, we have a beautiful home, we have everything we need, the essentials. I find it very disturbing when I hear people say they can't afford to go to school.

P. CINDY WHAT ARE YOUR TOP OF THE MIND ISSUES?

In the next year or two when my husband finishes his degree in education, a masters in education, I believe there will be a job market for him.

Q. JUST THINKING ABOUT YOUR OWN FINANCIAL SITUATION OVER THE NEXT FEW YEARS DO YOU EXPECT TO BE BETTER OFF, WORSE OFF OR ABOUT THE SAME AS YOU ARE TODAY?

If I stay here it's going to get worse. I was born and raised in West Vancouver. I'm living in a little dump with cockroaches and my rent goes up \$100 every year. The actual taxes on the building have gone down but they still bring in all these people. Every other suite has people living in there half price or something because they're workmen, they don't care, it's a heritage building so they don't care.

I hope it will go up but I know it depends on the initiative, motivation and things like that. I'd like to go to school but then again you know how expensive that is, hopefully it's getting better.