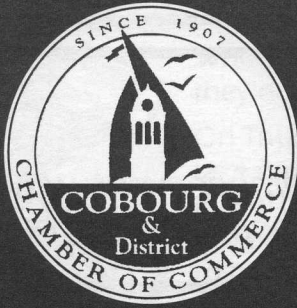


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Cobourg District  
Chamber of  
Commerce



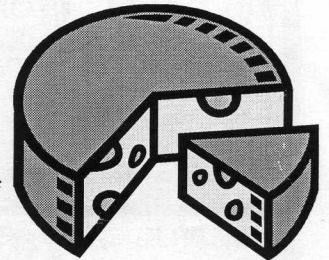
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We mean business.

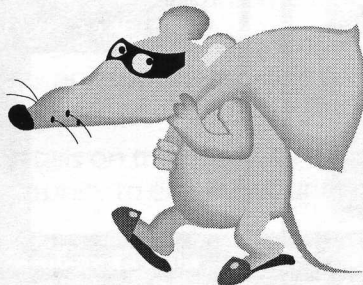
THE COBOURG & DISTRICT CHAMBER OF COMMERCE  
CHAMBER SPOTLIGHT

# GETTING "CHEESED OFF" BY SHOPLIFTING?

How much impact can shoplifting really have on a retail business? Can the occasional loss of a small ticket item actually impact the bottom line? As a matter of fact, yes. Canadian statistics indicate that customer theft occurs an astounding 150,000 times per day - with an average daily total worth of a staggering \$2.1 million! Given that information, it's pretty obvious that shoplifting is far more than a "petty" crime - it's a serious issue that can dramatically affect the success of any business. Consider too the recent "price-switching" incident that took place locally - and resulted in a Cobourg business being defrauded of an amount that no-one would call "petty".



The Cobourg & District Chamber of Commerce's Professional Development Committee is hosting a "Shoplifting and Robbery Prevention" workshop that is specifically designed to assist our business community combat this "not-so-petty" theft. We're very pleased to have Cobourg Police Services' Community Development Officer Constable Cindy Reeves as our guest speaker. Barry Roberts and James Turcotte of Alliance Security Systems of Northumberland will be on hand to demonstrate state of the art security systems and provide expert advice for businesses and, in addition, a new "Business Watch" initiative will be launched at this event.



The "Shoplifting and Robbery Prevention" workshop takes place on Wednesday, April 30th, 9:00 AM in the conference room on the lower level of the Northumberland Mall. For details or to register for this free event, please call the Cobourg & District Chamber of Commerce at (905) 372-5831 or send an email to [cobourg\\_cofc@eagle.ca](mailto:cobourg_cofc@eagle.ca)

# READY PRINT


## BILL THOMPSON IS RETIRING!

Friends and clients are invited to attend an open house to be held in Bill's honour on Thursday, April 17th, 2003 4 pm - 8 pm, at Ready Print, corner of Spring & James

# NEW MEMBERS

Please join us in welcoming the newest Members of the Cobourg & District Chamber of Commerce.

*If you're planning to take part in an upcoming Chamber event, why not invite one of these new Members to join you? You'll both be glad you did!*



**PIERRE J. MOREAULT**  
Mould Maker - Sculptor

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P.moreault@sympatico.ca

Studio (905) 372-2410  
1940 HWY 60 Rd, RR 5 Cobourg  
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Be sure to listen to  
**1450 CHUC Radio**  
each Thursday at 7:20 AM & 4:20 PM, for the  
**"Chamber Minute"**



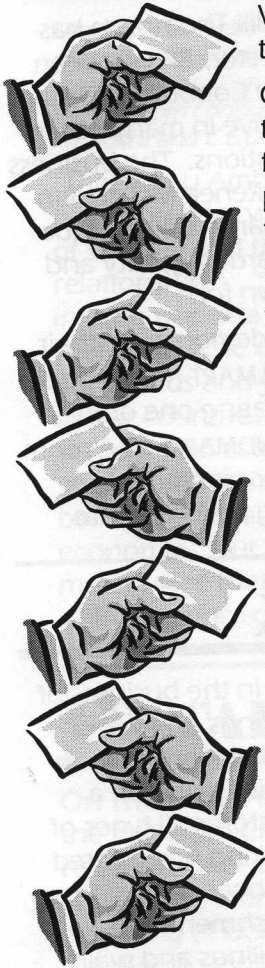
Generously sponsored by:



**Northumberland Mall**

THE CHAMBER SPOTLIGHT

# BUSINESS CARD EXCHANGE



When it comes to marketing, business cards are one of your most important tools, but they don't do you any good if you just leave them in your pocket!

On Thursday, May 8th, 5-7 PM at Casey's Grillhouse and Beverage Company, you can take part in a networking event that will give you an opportunity to meet some of your fellow Chamber Members, learn more about the business community, and do a little promoting yourself. Your Professional Development Committee has designed this event to be as casual, comfortable and conducive to networking as possible: there's no set agenda, no rigid schedule, just a room full of people who want to learn about you and your business and want to tell you about what they do!

## New to the Chamber?

If you're new to the Chamber, this is an ideal opportunity to meet your fellow Members, learn more about the business community, promote your company and make some important new contacts.

## New to Networking?

It may seem intimidating at first, but just remember that everyone is there for exactly the same reasons - meet new people, make new contacts and promote their businesses. If you're still a little shy, we'll hook you up with a "networking buddy" who can show you the ropes.

To register for this event, call the Chamber office at (905) 372-5831 or email [cobourg\\_cofc@eagle.ca](mailto:cobourg_cofc@eagle.ca)

## Biz Card Tips . . .

### from READY PRINT

- ◆ You don't get a second chance to make a first impression. Your business card is a reflection of your business, so don't just go with the cheapest. A quality business card means a quality business.
- ◆ Include as much contact information as possible. Many people now put home phone numbers as well as the business number, fax email etc. on their cards. If you don't include your address, it looks as though you don't plan to be in business long - or that you're hiding from someone!
- ◆ Make use of the space on the back of your card for a coupon or map, or include your mission statement or guarantee.

# MULTI-CHAMBER NETWORKING

Your Special Events Committee is currently organizing what can only be called an "EXTRA-Special Event" - a networking opportunity that includes not only the Cobourg & District Chamber of Commerce, but also the Port Hope & District Chamber of Commerce and the Lindsay Chamber of Commerce!

On Wednesday, May 28th, this multi-chamber networking event will be hosted by our friends at Kawartha Racetrack Slots - and includes a wine & cheese reception, induction into the "Winner's Circle" and \$15.00 in free chips to try your luck!

Watch for complete registration details on this innovative new networking event, and don't miss out on this terrific opportunity to expand your networking borders!



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# MEMBERS IN THE NEWS

**COBOURG HOME HARDWARE** has received official recognition of what their customers have known for years - when it comes to customer service, staff performance and overall presentation, Cobourg Home Hardware is one of the nation's best! Our congratulations go out to Dave and Brenda Butchart and their outstanding team!

In response to the SARS province-wide health alert, Kerry Ramsay, Communications Co-ordinator of the **NORTHUMBERLAND HEALTH CARE CENTRE (NHCC)** has quickly and effectively provided our community with frequent updates on the current situation. For ongoing updates, call the Community SARS News Direct Line at (905) 372-6811, ext. 4406, or visit [www.norhealth.com](http://www.norhealth.com).

After 15 years at **READY PRINT**, Bill Thompson has decided to retire. A former Director, Bill has been an outstanding supporter of the Cobourg & District Chamber of Commerce, and active in many other community events and organizations. The business has been purchased by Peter & Renee McLachlan (*owners of PaperWorks in Port Hope*), and will continue to provide the same high standard of quality and service that the business is known for.

In a continuing commitment to demonstrate their support for the community, **WALMART** has stepped forward to lend a hand in decorating one of the rooms at **EXTENDICARE / THE LANDMARK**. The room will be specifically designed as a quiet retreat for the families of residents requiring palliative care.

## Benefit Facts

### What if You Had a Serious Illness...and Survived?

One in four Canadian faces a serious illness before age 65. How would that affect you? Your family? Your bank account? That's why more and more people are turning to Critical Illness policies, relying on the lump sum benefits they pay for serious medical conditions.

*Now your company can get Critical Illness protection as a group benefit through the Chambers of Commerce Group Insurance Plan®. The Chambers Plan's Critical Illness option covers owners and employees up to age 65, in firms with 3 or more people. Benefits are payable in full on a first diagnosis of any of the eight conditions listed below: \$25,000 up to age 55 and \$12,500 for insureds 55 to 65.*

Heart attack • Coronary bypass • Stroke • Most cancers  
Kidney failure • Paralysis • Blindness • Deafness

Critical Illness is the latest option in the wide range of coverages available to you under the Chambers Plan. Your firm selects the coverages you want to fit your budget, starting with group life insurance. You add health and dental benefits, or an income replacement coverage. You choose the level and breadth of coverage under each type of insurance from a wide range of alternatives, from entry level programs to comprehensive coverages.

If you ever face a significant health concern in the future, the last thing you need is financial worries about your income, the cost of home renovations and medical equipment, or medical and drug expenses. So make the smart choice: a solid group insurance plan including Critical Illness benefits.

*Critical Illness coverage is available to firms with 3 or more employees. Other Chambers Plan Benefits are open to firms with 1 - 25 employees.*

Contact Arnold McCurdy of

## LONG, KERR & ELMSLEY Insurance Services

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[www.LKEinsurance.com](http://www.LKEinsurance.com)

FAX: (905) 372-4946  
[arnold@eagle.ca](mailto:arnold@eagle.ca)

## CEILING RX

You would think that a company in the business of cleaning tobacco smoke from ceilings and walls would be opposed to a smoking bylaw. "Not so" says Jim McCrory, president of Ceiling doctor, a local company that cleans and restores all types of ceilings and walls. "Certainly smoking has created work for us in the 13 years we've been in business, but the reality is that many establishments felt cleaning and maintaining their ceilings and walls was a waste of time and money. Even with our excellent cleaning results, their ceilings were brown again in six months".

With a total ban on smoking, these same owners can have their ceilings and walls restored and not have to give them another thought for years. Washing down your walls and properly cleaning your ceilings will rejuvenate your office, restaurant or cafeteria to "like new" condition in most cases.

Ask Lisa at Hoo Lee Gardens, or Chris at Casey's Grillhouse and Beverage Company about their decisions to go "non-smoking" before Cobourg's legislated date of June 1st. Both had their ceilings and walls professionally cleaned so that their premises were fresh, sanitized and truly smoke free.

Customers and employees will appreciate dining and working in an establishment that smells and looks clean.

*Submitted by "Ceiling Doctor", a locally owned and operated company. (905) 373-1255*

# CANADIAN CHAMBER OF COMMERCE

The CCC is co-hosting a series of speakers on Canada's economic relationship with the United States. Paul Cellucci, US Ambassador to Canada was a recent speaker. Following is an excerpt from concluding remarks by Nancy Hughes Anthony, President and C.E.O., Canadian Chamber of Commerce

"Thank you Ambassador. It has been a pleasure to have you here with us today addressing the issues of security and the Canada-United States economic relationship . . . You have reiterated today how it is in both our vital interests that we have a border that allows the quick passage of legitimate travelers and goods and yet catches those that are a threat to our countries. We know that our physical security and economic safety are inseparable . . . We know that resolving the challenges at the border is critical to our relationship and our economies, but you have outlined how there is much more that connects our two countries. Parts of these connections may be under some strain.

At this point, I would like to underline that the members of the Canadian Chamber of Commerce consider the United States to be our strongest ally and our best friend. I am confident that the ties that bind our two countries will remain strong and we will continue to develop closer economic links.

I am encouraged by your words of optimism about moving forward together in new areas of economic cooperation. We know that it is through business-to-business connections that we will be able to shape the future economic cooperation for Canada and the United States.

Ambassador, we wish you well in your work, our thoughts are with your forces overseas and we continue to embrace the United States as our friend and economic partner."

For further details or updates, visit [www.chamber.ca](http://www.chamber.ca)

## ONTARIO CHAMBER

On Thursday, April 10 the OCC, in partnership with the Michigan Chamber of Commerce, will hold a news conference in Toronto to address the issue on cross border transportation, and the impact that a cooling of U.S. - Canada relations could have on business in Ontario.

The Michigan Chamber's President, Jim Barrett will be in attendance to reinforce the message that trade is a two-way concern.

Michigan represents Ontario's largest single trading partner with the combined cross border trade between the two jurisdictions valued at \$100-billion almost annually.

At the news conference, the OCC will announce several initiatives to address this important issue. A similar news conference will be held in Lansing, Michigan the following week.

## EASTER HOLIDAYS

Shoppers and merchants are reminded that under the *Retail Business Holidays Act*, both Good Friday and Easter Sunday, April 18 and 20, are among the 8 days each year when most stores must be closed.

Minimum fines for opening on prohibited days of retail operation are \$500 for a first offense, \$2,000 for a second offense and \$5,000 for a third or subsequent offence. Retail outlets found guilty may be fined up to \$50,000 or the total amount of gross sales, whichever is greater. Enforcement of the *Act* is the responsibility of local police services.

Good Friday and Easter Sunday are **NOT** included in the Town of Cobourg's Retail Business Holidays Act Exempting Bylaw.

Any questions about tourist designations or local hours of retail operation should be directed to the Municipal Clerk's office in the specific jurisdiction.



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# MEET YOUR 2ND VICE PRESIDENT

Kim Rudd is the Director and owner of the Toronto School of Business, Cobourg Campus. The Private Career College has been located in the Northumberland Mall for over nine years, and provides post-secondary education in health care, social services, information technology, accounting and business administration, travel and tourism and office administration programmes. In addition, TSB provides customized corporate training to local businesses, tailoring training programmes to meet employers' specific requirements. As part of the largest Private Career College in Canada, TSB has access to curriculum, trainers and expertise in a wide variety of subject matter. Over the last two years, their corporate market has expanded to include Quinte West, Trent Hills and Hamilton. Thanks to the support of many local employers, the Toronto School of Business Cobourg Campus can be very proud of their outstanding graduate employment rate. Local employers have provided the majority of career opportunities to the over six hundred graduates of the Cobourg Campus, many of whom come back to time and again when they are hiring new staff.

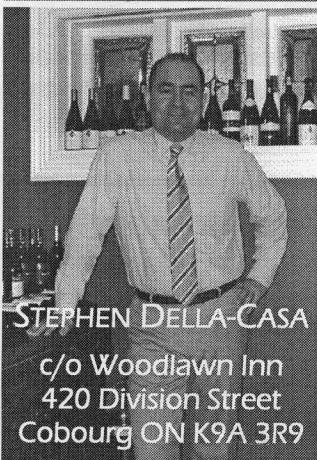
Kim and her husband Tom have lived in the community for over twenty-five years. They have two daughters, Alison who is completing her Graduate degree in Health, PhysEd and Education at Northwest Missouri State University and Stefanie, who is a recent graduate of the Culinary Arts Management Programme at George Brown College. Stefanie is a manager with Starbucks Canada in Toronto and following in her mother's entrepreneurial footsteps, owns Catering by Stefanie.

In addition to being the Director of the Toronto School of Business, Kim devotes her time to several important Children's organizations. She is very involved with Cook's School Day Care Inc., an organization of which she is a founding member. She currently represents Northumberland on the Board of Directors of Kinark Child and Family Services. Over the years, Kim has been Chair of the Northumberland Children's Services Committee and Northumberland Children's Case Coordination, Co-Chair of the Ontario Coalition for Better Child Care and represented Ontario on the Child Care Advocacy Association of Canada Board of Directors

Kim has been a Director on the Board of Northumberland Hospice, Billeting Coordinator for the Cobourg Cougars Junior A Hockey Team, member of the Cobourg Economic Development Commission and a Volunteer Trainer in the United Way Volunteer Leadership Development Programme.

Kim has been an active volunteer with the Chamber of Commerce for a number of years and currently holds the position of 2<sup>nd</sup> Vice President and Chair of the Business Relations Committee. In this capacity she has spearheaded such initiatives as the Economic Development Community meetings held in both Cobourg and Alnwick Haldimand, as well as organizing this year's Municipal Meet the Candidates night being held at CDCI East this November. Kim was honoured with the Cobourg and District Chamber of Commerce Small Business of the Year Award in 2002.

## MEET A DIRECTOR



**STEPHEN DELLA-CASA**  
c/o Woodlawn Inn  
420 Division Street  
Cobourg ON K9A 3R9

### EDUCATION:

Carleton University, Ottawa, *Faculty of Arts, B.A. Law 1991*  
George Brown College, Toronto, *Sommelier 1994*

### VOLUNTEER POSITIONS:

*Cobourg & District Chamber Of Commerce, Director, 1991 to 1998, and from 2001 to present; Chair, Tourism Committee 1992 to 1994; President, 1995; Chair, Special Events Committee 2001*

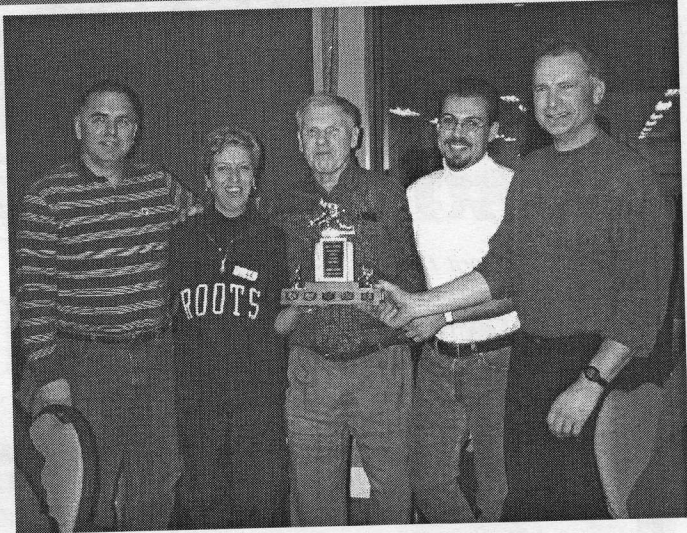
*Town Of Cobourg, Member, Economic Development Advisory Committee 1999 to present, Chair, Tourism Sub Committee 1999 to present*  
*Founder and Chair, Cobourg Wellness Committee 2000 to present*

*Ontario's Finest Inns (Formerly, The Independent Innkeeper's Association)*  
*Director 1995 - 2002, Vice President, 1998, Member since 1990*

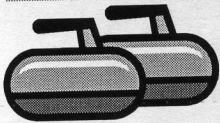
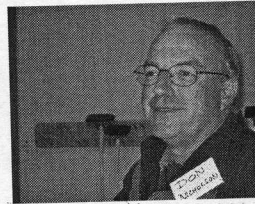
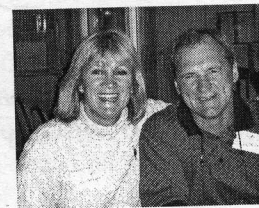
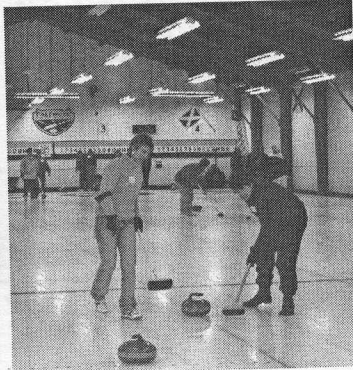
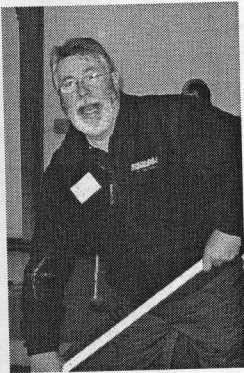
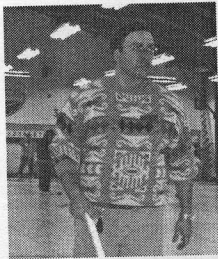
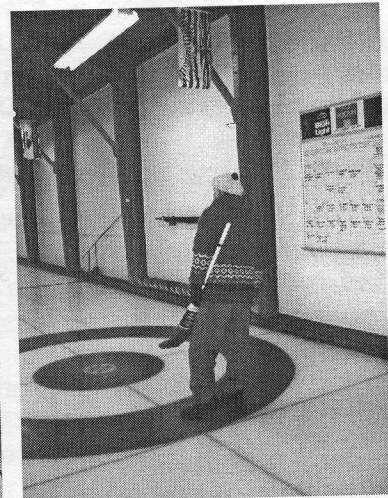
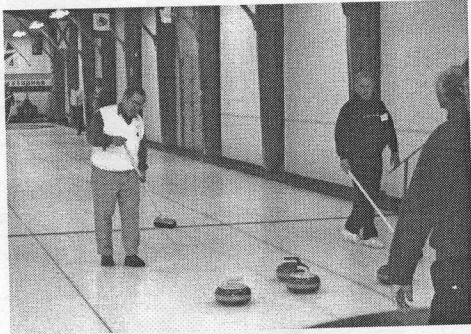
# CHAMBERS OF COMMERCE FUNSPIEL



Port Hope Committee Chair Wendy Meadows presents the first place award to Office Equipment Technologies team Joe Rees, Jim Mullin, Barry Humphrey and Craig Bell



"All the President's Men" (Don Knights, Rod Baker, Larry Toupin and John Morand) took home the "Mike Korol Memorial Trophy."



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Associate Regional Director

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bruce.mccartney@investorsgroup.com

# CALENDAR OF EVENTS

## April 2003

Monday, April 14

**MEMBERSHIP SERVICES**

4:00 PM, Chamber Boardroom  
Call (905) 372-5831 for details

Tuesday, April 15

**A.G.M. COMMITTEE**

5:00 PM, Chamber Boardroom  
Call (905) 372-5831 for details

Wednesday, April 16

**BUSINESS RELATIONS COMMITTEE**

8:30 AM, Best Western Inn  
Call (905) 372-5831 for details

Thursday, April 17

**BOARD OF DIRECTORS**

7:30 AM, Chamber Boardroom  
Call (905) 372-5831 for details

Wednesday, April 30

**SHOPLIFTING PREVENTION**

9:00 AM, Northumberland Mall  
Conference Room  
Call (905) 372-5831 to register  
See front cover for details

Thursday, May 1

**SPECIAL EVENTS COMMITTEE**

4:30 PM, Chamber Boardroom  
Call (905) 372-5831 for details

Monday, May 5

**MARKETING COMMITTEE**

1:00 PM, Chamber Boardroom  
Call (905) 372-5831 for details

Wednesday, May 7

**EXECUTIVE COMMITTEE**

1:00 PM, Chamber Boardroom  
Call (905) 372-5831 for details

Thursday, May 8

**BUSINESSCARD EXCHANGE**

5:00 PM, Casey's Restaurant  
See page 3 for details  
Call (905) 372-5831 to register

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2 	3 	4	5
6	7	8 	9	10 	11	12
13	14 	15 	16 	17 	18 <i>Good Friday</i>	19
20 <i>Easter</i>	21 <i>Easter Monday</i>	22	23	24	25	26
27	28	29	30 			

## May 2003

SUN	MON	TUE	WED	THU	FRI	SAT
				1 	2	3
4	5 	6	7 	8 	9	10
11 <i>Mother's Day</i>	12 	13 	14 	15 	16	17
18	19 <i>Victoria Day</i>	20 	21	22	23	24
25	26	27	28 	29	30	31

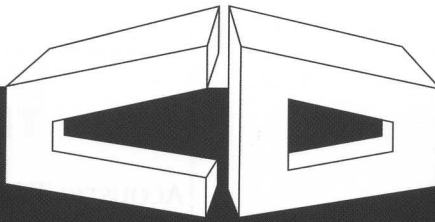
THE  
COBOURG & DISTRICT  
CHAMBER OF COMMERCE

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# Ceiling Restoration

## Ceiling Cleaning

If your business location has dirty acoustic, vinyl or stucco ceilings, Ceiling Doctor can save you hundreds of dollars! The average savings can amount up to 75% of the replacement cost.

Our patented system of high pressure, low volume spray is activated by detergent and whiteners which are guaranteed user and environment safe.

First the ceiling is prepped, then sprayed and wiped clean. Of course there is no disruption to your business as it is done after business hours. You'll find your acoustics and lighting greatly improved in addition to a healthier work environment.

Businesses such as retail stores, offices, hospitals, nursing homes, restaurants and donut shops have benefitted over the years from our patented cleaning system.

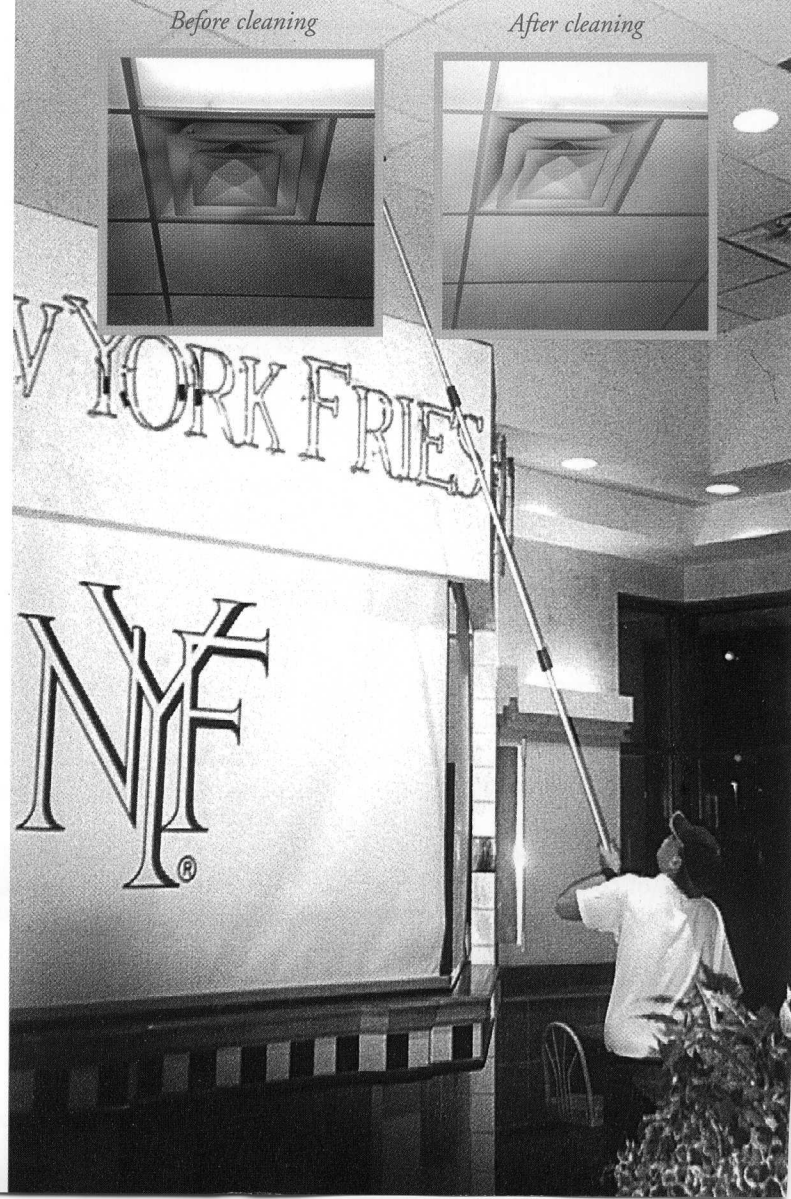
### Did you know?

#### *The Ceiling Doctor cleaning process:*

- reduces indoor air pollution by removing dust, dirt and bacteria from ceilings and walls
- uses only proprietary environment friendly biodegradable cleaning solutions
- removes any traces of nicotine from former smoking areas
- uses a high pressure, low volume controlled application, eliminating damage to adjacent areas
- enhances recycling program by eliminating needless waste of ceiling materials being sent to landfills

*Regular maintenance & cleaning of a ceiling will keep it looking good for years*

*Free estimates,  
no obligation,  
written quotations*



## What our clients are saying...

- ... *your system has enabled us to rejuvenate our ceilings without the need and cost of replacement and without adding refuse to our landfill site - all concerns relating to our present economic and environmental conditions."*
- ... *your firm has worked odd hours and weekends, made extra efforts to meet or exceed deadlines, and have consistently produced good workmanship."*
- ... *with just having become a smoke free building, the cleaning you did has taken away that film from everything, which has brightened and freshened the office considerably at a reasonable cost."*
- ... *I appreciate the fact that there was no supervision required on my part after the work was quoted."*
- ... *excellent emphasis on safety for your personnel, our personnel, plant and processes"*

### Ceiling Doctor is Environmentally Friendly

## Industrial & Machinery Cleaning and Maintenance

Leading international companies use Ceiling Doctor's expertise and controlled application to meet hygiene standards, improve the environment of their employees and improve the overall lighting without expensive retrofits.

We can remove dust and grease from machines so your maintenance people can find problems faster - even the smallest of leaks become obvious.

Cleaning also reduces the chance of contamination on your finished products.

If you encounter any unusual cleaning situations, contact us. We will be glad to come and assess the problem and let you know how we can assist you.

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**Web Offset**  
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**Casey's Grillhouse**  
**Lear Corporation**  
**Country Style Donuts**  
**Patheon**  
**Nestlé Canada Inc**  
**Town of Cobourg**  
**Economy Fair-Rexall**  
**Kelsey's**  
**Wal-Mart**  
**Harmony Creek Golf Centre Ltd.**



## We Clean More Than Ceilings!

### ACOUSTIC TILE

- Ceiling Doctor professionally cleans all types of acoustic tiles, consistently providing clients with excellent results.

### VINYL

- Vinyl covered walls (especially textured vinyl) are very difficult for most janitorial companies to clean. Ceiling Doctor's unique process cleans vinyl walls quickly and easily with no mess or disruption.

### PAINTED SURFACES

- Interior painted walls can be effectively cleaned to the original surface for less than the cost of re-painting.

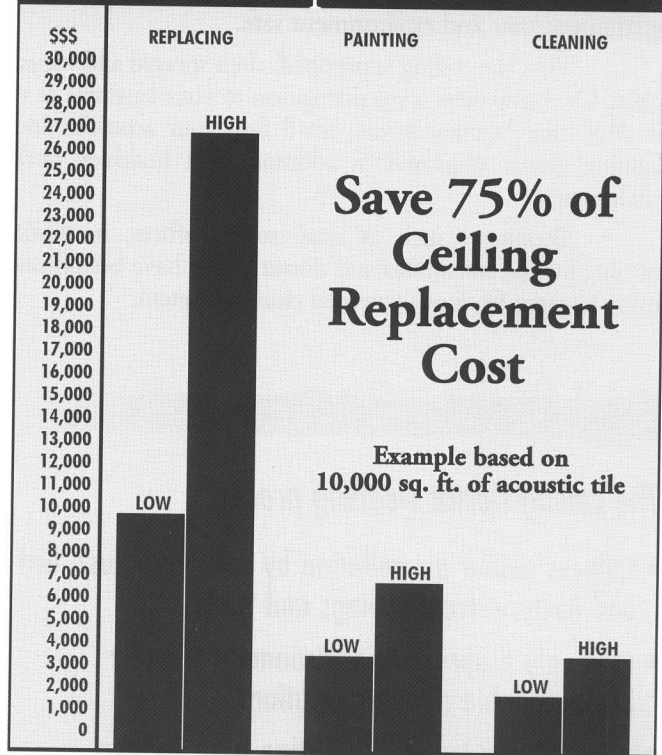
### STUCCO

- This surface is virtually impossible to clean for most companies. However, Ceiling Doctor's unique process gives consistent and professional results without altering the texture of spraytex (unlike painting).

### AND MORE...

- Cut stone, marble, interior brick & concrete walls, metal etc.

## Cost Comparison Chart



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# Print Works

Ready Print PaperWorks

## Modern digital printing, old fashioned customer service

Paperworks and Ready Print are now one company, offering the most complete printing service possible, in two handy locations — Cobourg and Port Hope.

All the friendly faces and capable people you are used to seeing will still be there to serve you in each location, say Peter and Renée McLachlan, new owners of both locations.

The husband-and-wife team both come from newspaper backgrounds — Peter started out in Australia, and Renée worked for the Campbellford Herald and the Cobourg Daily Star. Both have been associated with the printing business all their working lives. They started Paperworks in Port Hope in 1989 and have been very successful in building their business, with a well-deserved reputation for being at the forefront of modern digital printing techniques, and an equal emphasis on old-fashioned customer service.

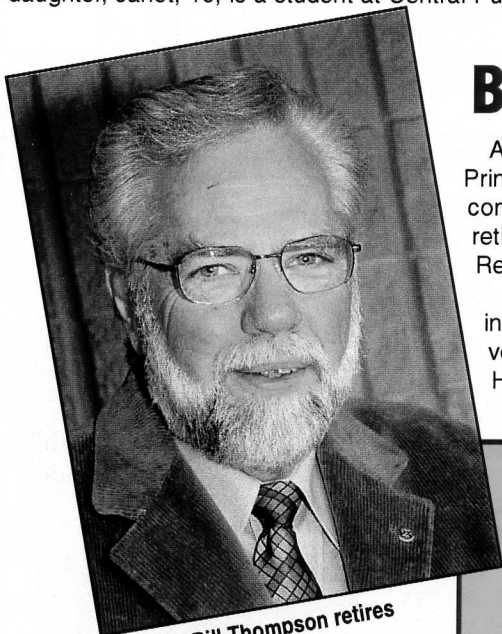
“We are bringing together the digital strengths of Paperworks and the offset printing strengths of Ready Print. This will enhance the benefits to the customers of both businesses,” says Peter. We will find the most economical and technically appropriate print method for the unique specifications of each job, with no geographic limitations to the customer.” Peter will divide his time between the two locations, as necessary.

Renée, an expert in graphic design, will continue to be based mainly in Port Hope, but will now be able to offer her design services to the businesses in both communities. Renée is a past president of the Port Hope and District Chamber of Commerce and now sits as a board director. She has been the chair of the Chamber’s Business Excellence Awards for the past 6 years. The couple’s daughter, Janet, 10, is a student at Central Public School.



Peter and Renee McLachlan, now own and operate Ready Print and Paperworks

Photo by Michael Wallace



Bill Thompson retires

## Bill Thompson retires

After spending 15 years as owner of Ready Print and as an active member of the Cobourg community, Bill Thompson has decided to retire and has sold Ready Print to Peter and Renee McLachlan owners of Paperworks.

Bill looks forward to spending more time in the workshop of his Colborne home, and volunteering for Northumberland Habitat for Humanity, the Cobourg Rotary Club and

serving as Vice-president of Accreditation Ontario, an organization that looks at the values and accomplishments of organizations that serve Ontarians with physical and mental challenges. He is also the Grand Musician for the Independent Order of Oddfellows of Ontario and looks forward to spending more time with wife, Laurie, his four grown children and two teenage step-children.

## Say good bye to Bill

Please join us for wine and cheese

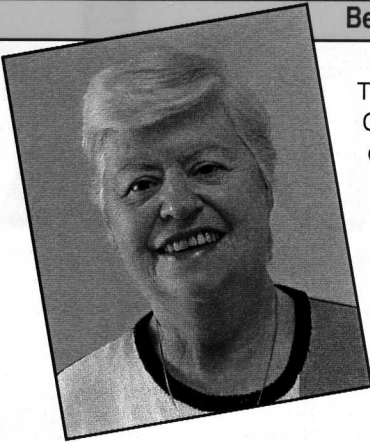
April 17th, 2003 ~ 4 pm - 8 pm

At Ready Print ~ Corner of Spring and James Streets

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# We're proud of our dedicated team

## Bev Chrisomalis



The pleasant voice of Bev Chrisomalis is the one you hear dispensing homespun wisdom in the radio ads for Ready Print. Hers is the smiling face you most likely see first when you come into the print shop. She's been with the company for 20 years, even longer than retiring owner Bill Thompson.

Cheerful and versatile, Bev describes her job as office manager as being a Jill-of-all-trades, handing payables, receivables, customer contact, working in the bindery (stapling or gluing of pages) when things get really busy.

"That's how it is in a small company, you may have to wear many hats, but I like it," she smiles.

Bev comes from a corporate background. She formerly worked as executive assistant to a top corporate executive in Oshawa. When her husband, Peter, a high-school principal, accepted a position in Northumberland, the mother of two decided that commuting along Highway 401 every day was not her cup of tea. She became convinced she wanted a job with a local company and she found Ready Print.

"I love working with the public; it's the best part of the job," she says. "I love getting to know people, calling them by name and I have a great rapport with our customers," she smiles.

Bev will continue to be a valued part of the Ready Print—Paperworks family, and you will still find her behind the counter at the corner of Spring and James (109 James Street, Cobourg) where she has worked so happily for so many years.

## Denise Tufford



Denise has been with Paperworks in Port Hope for three years, doing customer relations, all the bindery, preparing quotes on jobs, making copies, laminating, faxing and "a bit of bookkeeping."

Helpful and dedicated, she doesn't hesitate to come in early or stay late if needed. Why? "Because I love my job," she smiles. "This is a good atmosphere — we believe in teamwork," she says.

"Every day is different and the customers are very nice people."

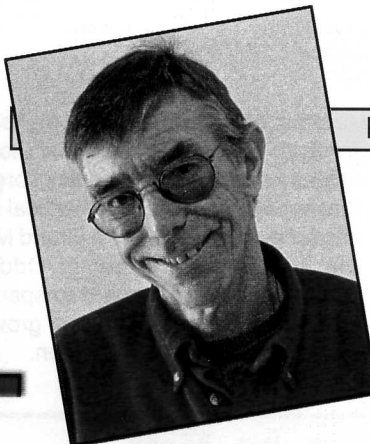


## Ida Francoeur

Ida Francoeur has been with Ready Print, Cobourg, for six years, running the copier, doing counter work, hot stamping, "a little bit of everything." "It's great, I like the variety. The more work, the better — I like to keep busy," she says.

Ida is often making prize ribbons and rosettes for clients like the Port Hope and Roseneath Fair Boards, local school contests, hockey tournaments, and the NORAC swimmers. Chances are you've worn one of her ribbons.

## Rick Harnden



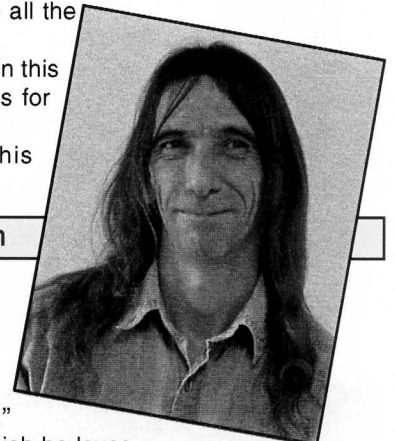
Since 1978, Rick Harnden has been the production manager at the Ready Print office in Cobourg.

"I'm a tradesman; I'm a printer," he says. "I run the presses, do bindery work, operate the offset press and also do all the letterpress work."

The letterpress is one of the few still in operation in this area, but it is a handy thing to have when a job calls for individual numbering or die-cutting, he points out.

It's another example of the versatility of this operation.

## Ian Harnden



It's a family affair with brothers Rick and Ian Harnden and Ready Print. Ian has been head pressman, operating the offset press for the past 23 years.

Ian spends most of his days producing business cards, flyers, even books. "I'm qualified to work on every piece of equipment in the place," he says with pride, including "plate-making and film stripping."

All his training has been on-the-job, a job he loves.

"I do love my job; I'm lucky like that," he smiles.

# PERSONAL INVESTMENT *Strategies*

## *I*t's Time for a Financial Review



**Mary Ann Kelly**  
Financial Planner,  
Investment & Retirement Planning

BMO Bank of Montreal  
62 King Street West  
Cobourg, ON K9A 2L9

Phone (905) 372-6016  
Fax (905) 372-2279  
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### **Ask about our other Personal Investment Strategies**

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You visit your doctor for an annual check-up to stay healthy. To keep your car running as long as possible, you have it tuned regularly. And, you make a point of keeping your home well-maintained. Your financial well-being is another of life's key components that is critical to your peace of mind and future success. That is why it's so important to take a proactive approach to your investment and retirement planning. You already know there is tremendous value in developing a financial plan; reviewing and revising that plan on a regular basis is equally important.

### **Start with the basics**

If you haven't already set up an investment plan, now is the time to get one. It's extremely difficult to achieve your objectives, or even plot an effective course, if you haven't taken the time to figure out your short and long-term financial goals. This planning service is provided at no cost to you.

### **Developing a plan**

I can help you develop a plan that takes your investment needs, risk tolerance, and time horizon into account. Considering everything from when you'll want to access your money, to your desired retirement lifestyle, to the income you'll need at retirement, I can then help you construct a portfolio that reflects your objectives. In addition to being properly diversified by investment style, geography, and sector, your investment portfolio should reflect the asset allocation most appropriate for your financial circumstances.

### **A FINANCIAL REVIEW WILL CONSIDER AND ASSESS:**

- How effectively your investments are working for you.
- Whether your investments are reaching established targets.
- Whether your portfolio is still in keeping with your investment plan.
- Whether your portfolio offers the appropriate risk and reward balance.
- Your investment strategy and whether it is appropriate, given the current economic environment.
- Changes in your income that may affect your retirement planning (e.g. severance package, early or late retirement).
- Changes in your personal life that may alter your investment direction (e.g. marriage, birth of a child, buying a house or cottage).

After putting your investment strategy into effect, it is critical to monitor it routinely. This regular monitoring is not a matter of tracking your investments daily and changing your strategy if the value of your holdings temporarily fluctuates. Rather, it is a question of taking a broad view of your portfolio, with the aim of ensuring it continues to reflect the overall objectives set out in your financial plan. Your portfolio should be reviewed at least once a year or when you have a major life event.

## Reviewing your evolving needs

There are certain aspects of your financial review that you can take care of on your own. For instance, when you receive your first investment account statement, it should accurately reflect all your personal and financial information. Subsequent statements should also be reviewed to ensure you understand the transactions it records and to verify that any instructions you gave over the relevant time period were carried out. Be sure to report any omission or necessary changes. If it's more convenient for you, you can call the BMO Investment Centre at 1-800-665-7700 or in Quebec, call 1-888-636-6376.

On an annual basis, take a close look at your overall financial plan to make sure it remains applicable as your goals and life situation evolve. For instance, are your investment objectives the same as they were when you first developed your plan? What about your comfort level and time horizon?

Determine, as well, if there have been any major changes in your life since your last review. For example, have you married, divorced or had children? Each of these may influence your perspective and cause you to re-prioritize your finances. In addition, if anything happens that has a significant impact on your financial situation, such as an inheritance, a raise or a job loss, a review of your plan is likely warranted.

It also makes sense to re-evaluate your plan in the context of any amendments to relevant legislation. For instance, if changes are announced to foreign content limits or to the guidelines and tax laws governing Registered Retirement Savings Plans (RRSPs) or Registered Education Savings Plans

## INVESTMENT & RETIREMENT PLANNING CHECKLIST

- Statements of current investment assets:**
  - Non-registered investments
  - All RRSPs, RRIFs, RESPs
  - All other registered plans (including group RRSPs, money purchase plans, and defined contribution plans)
- Annual RRSP contributions**
- Other annual savings**
- Last year's Notice of Assessment from Revenue Canada**
- Sources and amount of current income:**
  - Current annual salary
  - Other annual income
  - Annual pension income
- Other retirement income sources:**
  - Pension plan statements
- Any previous financial plans**

(RESPs), then you may need to revise your investment strategy.

## The need to rebalance

Rebalancing your portfolio is a crucial component in any financial review. When your portfolio is first constructed, your holdings can be allocated among three asset classes – cash and cash equivalents, fixed income, and equities. Over time, the proportion of your holdings in each class tends to change, depending on its performance, resulting in the need to rebalance your portfolio to reflect the original allocation.

For example, assume your optimal asset allocation is an equal mix of equity mutual funds, fixed income such as GICs, and cash. If the mutual funds perform extremely well relative to the other investments and increase in value, your account would end up being more heavily weighted in equities at the end of the year. As a result, if

an equal weighting is still appropriate for you, you'll need to rebalance your asset allocation to return to your original asset mix.

Some investment solutions provide automatic rebalancing, while others require more attention. These solutions can be discussed at your investment and retirement planning meeting.

## Next steps

If you would like to set up an appointment to learn more about the benefits of a financial review – or to have an annual review of your current investment portfolio (or if you've experienced a major life event), please do not hesitate to call me. For a list of items that you should bring in to get the greatest value from your initial meeting with me, please see the Investment & Retirement Planning Checklist, above left.

# DINNER THEATRE

NORTHUMBERLAND PLAYERS PRESENTS

## Thirteen Hands

By: Betty Ann Knutson Produced by Tammy Duncan

April 25, 26, 27, May 2, 3, 4, 9, 10, 11, 2003  
Saturday Matinee: May 3, 2003

Thirteen Hands is a beautifully written memory play about the lives of women, particularly the so called "blue rinse set", the "ladies of the club", the "bridge club "biddies" during the years between 1920 and 1993. But, this is also the story of the men who surrounded these women - dark and dear, rough and romantic - and too, of the women's children. In this brilliant play, we see hope, day-to day bravery and massive amounts of humour - their favourite life-tool and weapon.

"For the most part Thirteen hands is light and funny - every audience member recognizes the quaint phrases of their mother and grandmothers...yet the play is not without its poignant, hard-hitting moments" - Ottawa Sun

**Tickets \$35.00**

**Group Discounts**

Available April 25, 27, May 2, 4, 9, 11, 2003

**Saturday Matinee**

**May 3, 2003, 2 pm - \$17.00**

All Prices include taxes & service

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**15% off - 20 tickets = \$29.75/ticket**

**20% off - 30 tickets = \$28.00/ticket**

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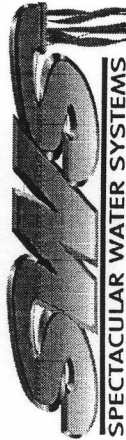


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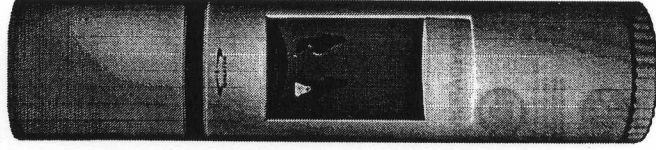
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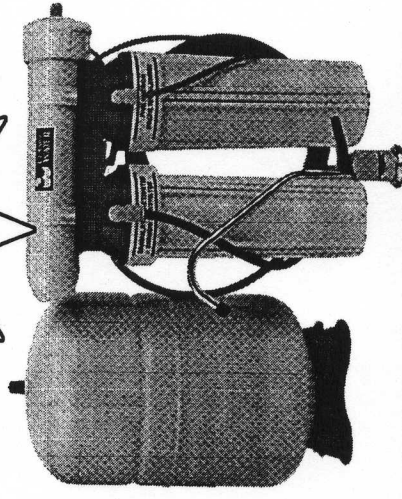
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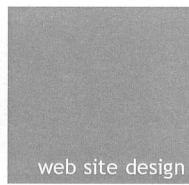
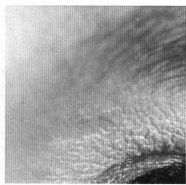
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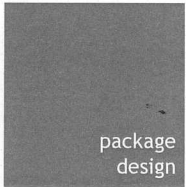
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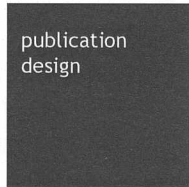




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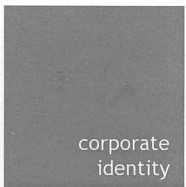
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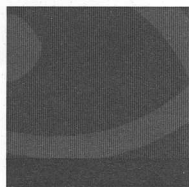
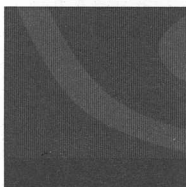
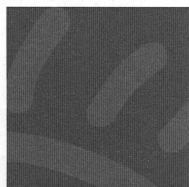
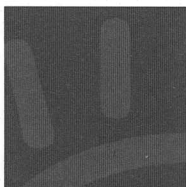
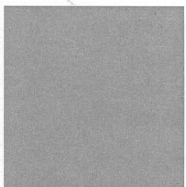
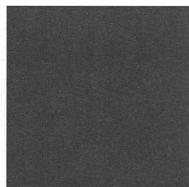
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# reflections

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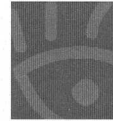
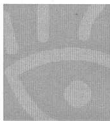
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