

Business

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WHY ARE 37 MILLION CARS INSURED WITH STATE FARM?

JUST ASK A GOOD NEIGHBOR.

Don't trust just anyone to insure your car, see me:



Hal Mayer
2861 Sherwood Heights Dr.
829-5200



EVERYONE WINS:

The Ford Truck Plant's Families and Nature Club, represented by Ford's Liza Provenzano (right) presented a \$1,247. cheque to New Central School Principal Barb Baker, for selling more club memberships per capita than any other Oakville school. All new members had their names placed in a draw for a free two-year lease of a Windstar. The winners were Kevin and Joanne O'Connor (that's Carson and Caroline with them). Making the presentation was Mark Martin of Oak-Land Lincoln Mercury and Ford's Liza Provenzano.



Ford sales off 16%

Car sales down 22%, truck sales decline 13.4%

Ford Motor Co. of Canada car sales plunged 21.9% for September and couldn't be offset by truck sales which also fell 13.4% for the period.

Total vehicle sales were off 15.8% for the month.

On a year-to-date basis, car sales are down 11% while truck sales rose 9% for the period. Total vehicle sales are down 15.8% over last year.

If there was good news for Ford, it was that all models of the company's new Focus line were pre-sold last month.

"More availability in October and the arrival of the three-door hatchback next month, will put Focus on course to be one of our most successful new model launches in recent years," said John Radford, Ford's vice-president, General Sales.

Sales of the Windstar for the month reached

record levels and marked the best-ever September sales for the Oakville-produced minivan.

Ford's truck sales, which have been its sales anchor slipped for the month with the blame being put on low supplied of the Ranger and Explorer models.

"Ford of Canada experienced an orderly run-out of 1999 inventory but reduced stocks of two popular models hurt truck performance, ending an impressive eight-month streak of truck sales increases," said Radford.

Other sales highlights included:

- Windstar sales up 5.9%
- Econoline sales up 149%
- Expedition sales up 23%
- Mustang sales up 71%

Save today for a better tomorrow

Busy? Working hard but gaining no ground? Trying to make mortgage and car payments and free up a week-end day to do absolutely nothing! You get the picture. And that's just the daily stuff. So when it comes to thinking about those financial obligations on the horizon, many of us figure, "Who's got the time?" — let alone the money. Save for the kids' university, retirement, maybe, a nice vacation? Get real.

But by squeezing out a little time to make a financial plan, and investing small sums of money, you can make time your ally and move toward achieving the financial objectives you've set for yourself or your family.

Say you want to retire in 20 years. So today you vow to invest \$5,000 each year for the next 20 years at a 7% annual compounding rate of return. That would amount to \$204,977 in 20 years. But you don't make the investment — you wait a year. At the end of that original 20-year period, you'll have \$186,895. That delay will have "cost" you over \$18,000.

Or take this example: It's estimated that a four-year post-secondary degree program starting in 2014 will cost more than \$65,000.

If you have a newborn, that future expense is reason for concern. But did you know that a lump-sum investment of \$10,200 today, growing at a 10% average annual compounding

rate of return in an equity mutual fund, can potentially supply the money to pay for that education 18 years from now? Or that starting tomorrow, contributing \$100 a month to an investment earning a 10% average annual compounding rate of return, you could cover the cost of that education and have "spent" just \$21,000.

By investing early and regularly, you'll take advantage of compounding. It's the flip side of making weekly instead of monthly mortgage payments. Paying weekly reduces a debt that much faster; investing weekly provides the opportunity for faster growth.

It makes sense to make time now so you can make more money. It'll pay off in the long-term.

This article was prepared by Trimark Investments and submitted by Wendy Watt, a financial advisor at Ross Dixon Financial Services, Abbey Plaza (Third Line and Upper Middle), 827-8009.

Secrets of Power Marketing

Business book author George Torok will be signing copies of his co-authored book (with Peter Urs Bender) 'Secrets of Power Marketing' at Chapters' Oakville store on Oct. 19th at 7:30 p.m.

Torok will also be available to talk about his book that describes a system that non-marketers can follow to promote themselves and their small business.

Reader's Selection Awards

MAIL IN OR DROP OFF BALLOT

Win \$200 in Gift Certificates

BEST PEOPLE

- Radio Personality _____
- Newspaper Columnist _____
- Insurance Agent _____
- Chef _____
- Waiter/Waitress _____
- Bank Teller _____
- Financial Planner _____
- Accountant _____
- Artist _____
- Clown _____
- Chiropractor _____
- Dentist _____
- Doctor _____
- Town Employee _____
- Region Employee _____
- Teacher _____
- Employer/Manager _____
- Policeman/Woman _____
- Lawyer _____

- Antiques Store _____
- Appliance Shop _____
- Gardening Centre _____
- Hardware Store _____
- Home Improvement Centre _____
- Lighting Centre _____
- Craft Shop _____
- Picture Framing _____
- Toy Store _____
- Sporting Goods Store _____
- Bicycle Shop _____
- Camera Shop _____
- Golf Shop _____
- Computer Store _____
- Pet Shop _____
- Tire Shop _____
- Camping Equipment _____
- Cellular Phone Shop _____
- Auto Parts _____
- Florist _____
- Record Store _____
- Book Store _____
- Office Supplies _____
- Furniture Store _____
- Bridal Shop _____
- Fur Salon _____
- Fabric Shop _____
- Musical Instrument Store _____
- Health Food _____
- Bakery _____
- Butcher _____
- Frozen Food _____
- Fresh Fruit & Vegetables _____
- Lumber Store _____
- Electronics Store _____
- Fireplace Store _____
- Mattress Store _____

- Hotel/Motel _____
- Security Service _____
- Retirement Home _____
- Oil/Lube Change _____
- Pool Company _____
- Pawn Shop _____
- Carpet/Floor Covering _____
- Catering Company _____
- Home Builder _____
- Day Care Centre _____
- Travel Agency _____
- Car Wash _____
- Investment Company _____
- Gas Station _____
- Bank/Trust Company _____
- Radio Station _____
- Massage Therapy _____
- Carpet/Upholstery Cleaner _____
- Dry Cleaner _____
- Fitness Club _____
- Insurance Company _____
- Landscaper/Lawn service _____
- Hair Salon/Barber Shop _____
- Air Conditioning _____
- Painting/Decorating _____
- Lawn Care _____
- Driving Instruction _____
- Mover _____
- Decks _____
- Website _____
- Photography Studio _____
- Brew Your Own Beer/Wine _____

- Transmission Shop _____
- Print Shop _____
- Shoe Repair _____
- Body Shop _____
- Muffler Shop _____
- Banquet Facility _____
- Courier _____
- DayCare/Nursery _____
- Employment Agency _____
- Newspaper _____
- Cruise Agency _____
- Cosmetic Surgeon _____
- Upholsterer _____
- Gallery _____
- Ad Agency _____
- Custom-Made Furniture _____

BEST ENTERTAINMENT/SPORTS

- Movie Theatre _____
- Bingo Hall _____
- Billiard/Pool Lounge _____
- Movie Rental _____
- Bar _____
- English Pub _____
- Sports Bar _____
- Local Event _____
- Martial Arts Facility _____
- Dance Floor _____
- Live Entertainment _____
- Comedy Club _____
- Local Golf Course _____
- Bowling _____
- Mini Putt _____
- Local Sport Team _____
- Tourist Attraction _____
- Dance Studio _____

BEST SHOPPING

- Shopping Area _____
- Shopping Plaza _____
- Shopping Mall _____
- Department Store _____
- Men's Store _____
- Women's Store _____
- Children's Store _____
- Shoe Store _____
- Lingerie Store _____
- Jewellery _____
- China/Gift Shop _____
- Grocery Store _____
- Drug Store _____
- Discount Store _____
- Convenience Store _____

BEST BUSINESS/SERVICES

- Weight Loss Clinic _____
- Auto Glass _____
- Service Provider _____

WHAT DID WE FORGET ?

Best _____ is _____

Best _____ is _____

Name: _____

Address: _____ Phone: _____

Mail to: Readers Selection:

c/o THE OAKVILLE BEAVER 467 Speers Road Oakville, ON L6K 3B4

6th Annual

