

Pepperhill cabinet works likes to 'build'em like they used to

By MICHELLE ROUILLARD
Herald Special

Located at 348 Guelph Street, Pepperhill Cabinet Works' motto is "We build 'em like they used to."

David Harris, owner, manager, and designer has been in the furniture business for a year, as of April 1, but he opened the warehouse on Guelph Street in November. He says he has worked for other furniture manufacturers in the past but prefers to do his own work in the traditional style. He builds all furniture by hand, custom made for the customer.

David Harris works with the customers at various stages of the job. They are invited into the work area to make the finished product much more personalized. "(Pepperhill's) policy is to make the customer part of the project so that they are able to make changes if they desire," he said. The emphasis in the business is to cater to

the customer who wants a piece of furniture which can be passed down through generations.

Pepperhill's prices range from \$20 for small repairs, to an infinite price, because they can do complete hand-made home interiors with all the extras such as carved trimmed railings.

Mr. Harris feels that the Georgetown market is thriving and that the new showroom Pepperhill is adding will bring the business to the public. It will be an area out front of the warehouse where there will be furniture samples and country accessories. The showroom should open by the middle of May.

The new growth in Halton Hills Village may boost Pepperhill's business but "we'll see where it goes," said Mr. Harris.

"We're not just another pine and oak furniture store," said Mr. Harris. He will cater to the customer's wish and he will work in any wooden material. Exotic woods

such as bird-eye maple, burl walnut and mahogany are just a few of the woods he uses.

Some of the styles the customer can choose from include early American, French provincial, new-classical, and Queen Anne style, just to name a few.

"A love for furniture" led Mr. Harris into the business which started off as just a hobby. He considers himself to be self-taught by reading a lot about the subject, and learning from the "old-timers" way of designing and making furniture.

Mr. Harris can re-finish furniture for antique and clock dealers but he doesn't want to become a mass producer. Such a title takes away from the quality and traditional style of the work, he said.

Pepperhill can do antique replications, furniture design, hand carved applique, and custom finishes to suit any need.



Pepperhill Cabinet Works owner David Harris works on a piece of furniture at his Guelph Street warehouse. Mr. Harris prefers to work "in the traditional style" and he often invites customers into the work area to monitor the progress of their furniture. (Herald photo)

At Money Concepts financial planning is an idea whose time has come

Financial planning is an idea whose time has come. Jeff Irvine, president of Money Concepts Financial Planning Centre, is confident that he can help the average family plan for their future. His company offers people the chance to find out, free of charge, just what he can do for them.

Money Concepts is a franchise, part of an international organization that was founded in 1979. In 1984 the franchise opened in Canada, and there are now 80 centres nationwide with 450 worldwide. Famed golfer Jack Nicklaus is the vice-chairman of the international organization.

Mr. Irvine opened his Halton Hills office in 1986. He has numerous degrees and a lot of experience to draw on: an M.B.A., M.A., B.Ed, B. Math, and he is a Certified Financial Planner. He spent 13 years teaching math, and found himself increasingly drawn to financial planning. After some

years of part-time consulting, Mr. Irvine decided to launch into the business full-time. By joining Money Concepts he has tapped into a large network of information and connections.

Through the franchise Mr. Irvine is a broker for 400 mutual funds, 44 trust companies, and 65 life insurance companies. Because of these connections he can offer a diversity of investments, and prepare individual financial packages to suit any pocketbook. Additionally, Mr. Irvine offers an initial consultation free. A prospective client can go in and talk to him, go over the issues, and Mr. Irvine will draw up a financial plan based on the information. It is then up to the client to go on. If the plan is not implemented, no costs have been incurred. Most people find that he can do enough to make it worth pursuing his suggestions. "A financial plan not implemented is scrap paper," he points out.

"If you start at the age of 18, investing a dollar a day in the right funds, at 15 per cent, then you can have \$1.7 million by the time you're 65," he said. Certainly not a sum to sneeze at.

"Retirement figures are scary, especially for women; 82.3 per cent of retirees are living on less than \$15,000 a year. Some live on less than \$4,000 a year. The majority of these are women." Financial planning is a way to avoid becoming part of these shocking statistics, he said.

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