

We promote warm and comfortable skiing!

Bikes and Skis

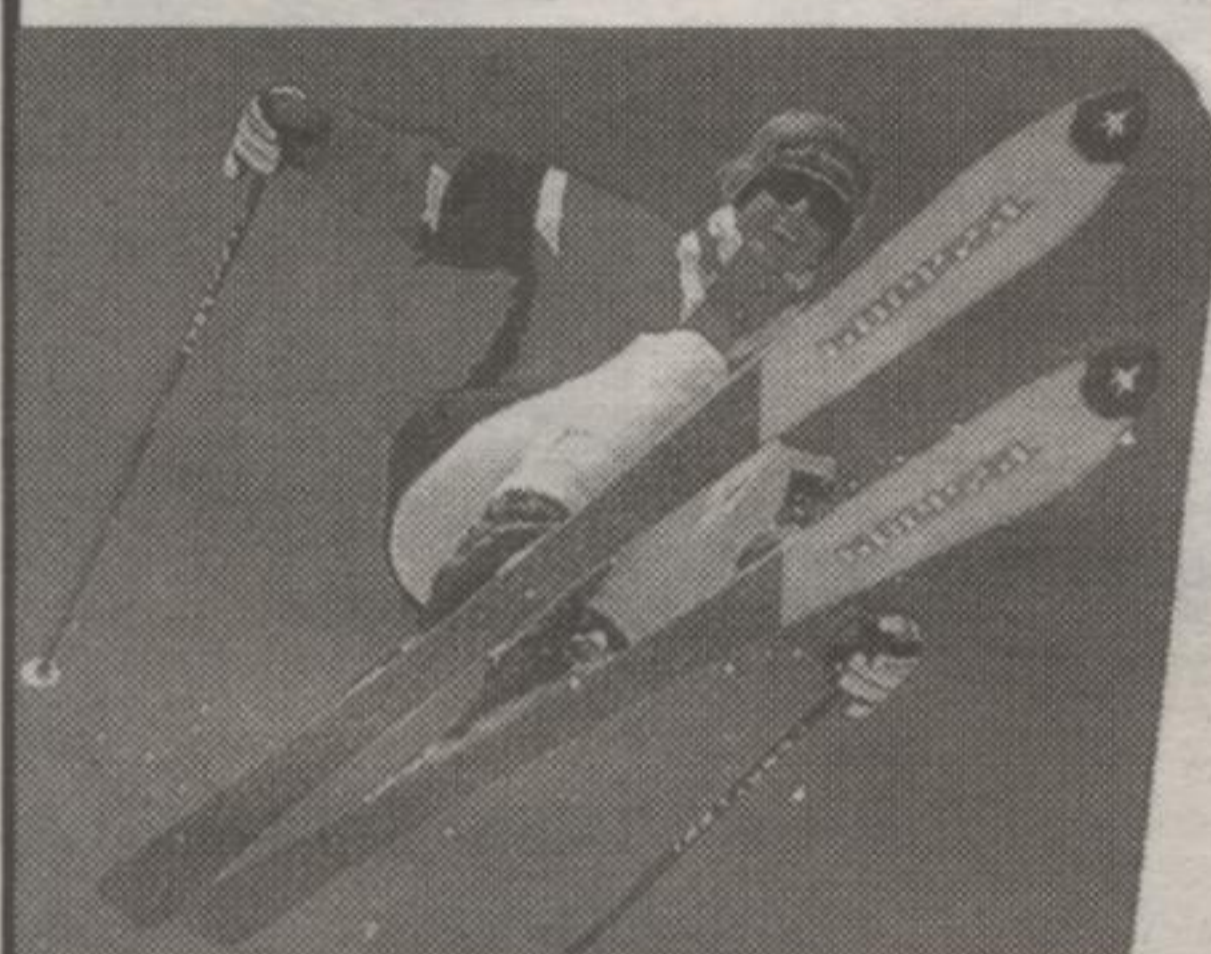
• Hundreds of Gloves & Mitts

including **REUSCH & AUCLAIR**

High Quality Leather Starting at \$64⁹⁹

• Ski Clothing

now at wholesale prices!



Schöffel

Women's ski suits

ALLISON



• Major Supplier of Cross Country Ski Equipment

XC Ski Rentals now available at Hilton Falls C.A.

Women's ski suits

COLVILLE



SPECIAL ORDER OF

Bollé Contour Goggles

Reg. \$79⁹⁹, now only \$44⁹⁹

others from \$24⁹⁹

Buy your Bell Ski Helmets



also available

Gabel

Louis Garneau

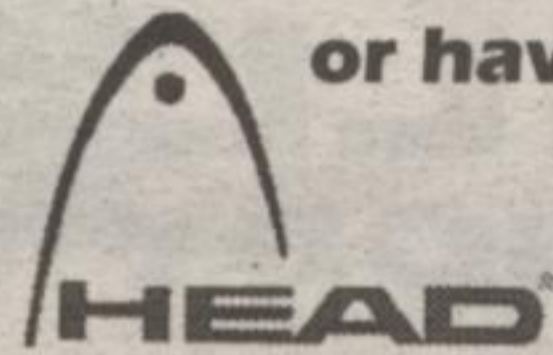
Bieffe



Never Have Cold Feet Again

Buy Hot Chillys Thermostat Socks with Outlast

or have our professional boot fitter work on your boots



89 Ontario Street N. Milton

905-876-7676

www.spokesnslopes.com



Mull'n it Over

with

Bonnie Mullen

The constant of change

Campbellville alerting residents of the need for assistance.

The telephone directory of November 1900 showed one Campbellville subscriber: Murray Crawford, Lumberman and Chopping Mill. By 1910 there were 12 listings - 11 businesses and one residence.

The same year boardwalks were built along the main street in Campbellville. These were used until they were replaced with concrete sidewalks 14 years later.

1902 The Women's Institute was formed in Campbellville.

1911 Halton County purchased the first stone crusher for \$1,450 and a ten-ton roller for \$2,600.

1914 Campbellville was incorporated as a Police Village.

1915 Ebenezer Church was built on Guelph Line.

\$2,000 Debentures were sold to pay for sidewalks on most of the built-up streets in Campbellville.

1920 D. Hutchinson donated the land on the corner of 15 Sideroad and Guelph Line and \$3,600 was raised by donations to build the cenotaph at Sodom (Haltonville) to honour those who fought the Great War 1914-1918.

1922 The Masonic Lodge was established in Campbellville. They held their meetings in the Temperance Hall until it burnt down New Year's Day 1935. They then rebuilt on the same site.

(continued on page 9)

Down-to-earth financial management. Your terms. Your comfort.

MONEY CONCEPTS

Money Concepts Group Capital Corp. and N.F.M.S. Insurance Agency Inc.

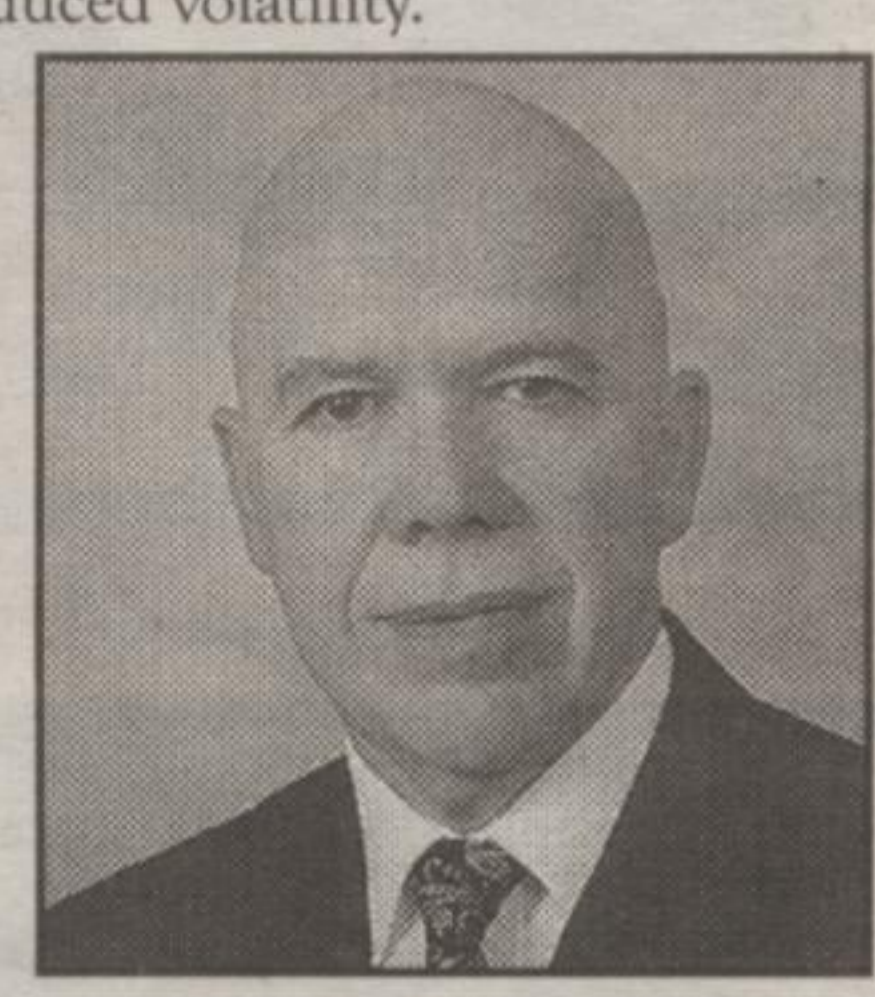
Financial Planning • Retirement Planning • Mutual Funds
• RRSPs • GICs • RRIFs • Life & Disability Insurance • Tax Shelters
Tel: 905-876-0940 Fax: 905-876-2934
420 Main Street East, Milton

Q I understand there have been changes to Labour Sponsored Venture Funds. What are they and are they for me?

A Venture Funds have been available in Ontario for a long time now. They are intended to provide financing to small companies to help stimulate economic growth. In exchange, the investor receives a total of 30% tax credits up to a maximum of \$1,500. Recent changes are that some funds are eligible for a 35% tax credit to a maximum of \$1,750 and increased RRSP foreign content to 50%. A \$5,000 RRSP investment can yield combined tax deductions and credits valued at up to \$4,143. The investment must be left for eight years or the tax credits are reversed.

Choose carefully! What portion of your RRSPs are you willing to risk in Venture Funds? GICs and Venture Funds reflect two extremes. Venture Funds investments are potentially volatile (risky). High quality mutual funds can provide a balance for more consistent asset growth and reduced volatility.

Are they for you? Tax breaks are important, but so is the growth capability of your investment. Ask yourself. Can I afford to let the investment sit for eight years? Do I worry about the future value of the investment? Some Venture Funds will start off well; others may take over 10 years to show adequate growth. Can I afford to wait? There are over 18 Venture Funds available in Ontario.



Lou Mulligan, MA, CFP, RHU

GET PROFESSIONAL ADVICE. Money Concepts is holding a Venture Fund information session 11 a.m. Sat. Feb. 17th and 7:30 p.m. Wed. Feb. 21st at our office, 420 Main St. E. (above Harvey's). Call 905-876-0940 for more information or to attend our Venture Fund seminar. Watch for the sign in front of our office for details!

the triathlon source **fitness technique**

♥ **Just a heart beat away!**

207 Main St. E. Milton (downtown)

AUTOZONE

HEART RATE MONITOR MONTH

25% OFF

♥ Treadmills ♥ Exercise Bikes
♥ Home Gyms

Free delivery and set-up

905-875-0964