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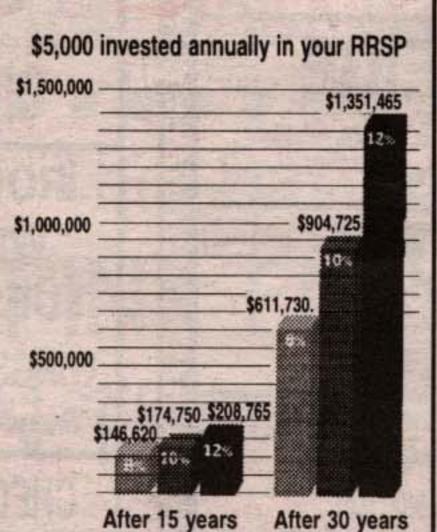
EYEOPENER

Graphic evidence of how investing works

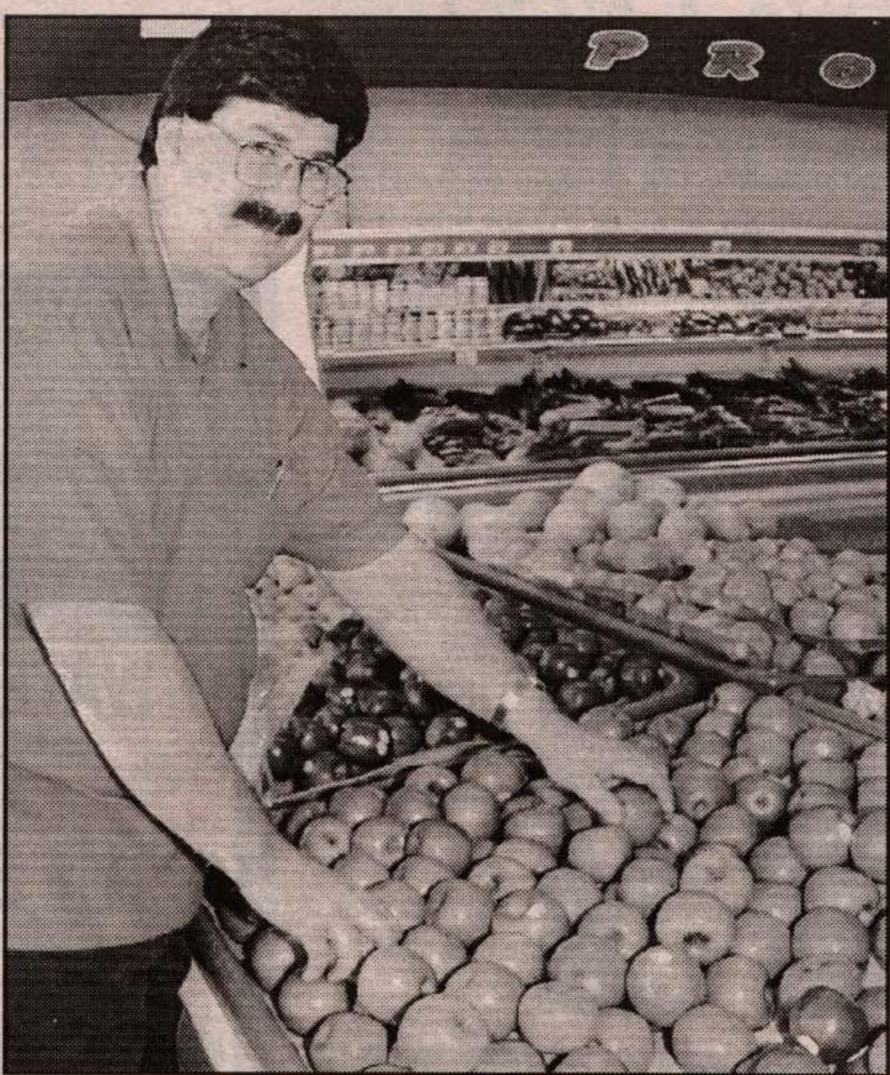
Even a small increase in investment performance on retirement savings can make a big difference in the long term. As this graph shows, the performance gap between an mutual fund earning 8%, 10%, and 12% may not seem impressive in the short term. But once you

invest for 10 years or more, the payoff for improving your returns by just 2% can be substantial. There are many factors that affect whether you achieve that extra 2%. That is where the service of a truly independent financial planner can

If you're not sure that you're on track to meet your goals, it may be time for a portfolio review. For a complimentary review, I can be contacted at 416-695-2222 ext. 229.



Valdi's becomes full-service grocery



Tom Cooke, of Valdi Plus, arranges the fresh produce now offered at the store. Photo by Ted Brown

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BY EMILY THOMPSON Special

> bigger and better Silvio Valdi Plus is now open for business in Georgetown.

Owner Silvio Cicchini, a 32-year veteran in the grocery business, has renovated the store, located at 7 Mountainview Rd. N.

The result is a brand new store which Cicchini said he's "very proud and very excited about."

Prior to renovations, Valdi's carried a minimum selection of goods, mostly basic dried groceries. Now the selection has doubled, said Cicchini. Besides basic goods, Silvio Valdi Plus now offers fresh produce, packaged deli goods, meats, dairy products and frozen foods.

The whole appearance of the store has changed too with wider aisles, and a brighter and more inviting atmosphere, he said.

"There's really no comparison between this store and the old one," Cicchini said.

Cicchini chose to renovate rather than move to a different location because he already had a faithful customer base, and he likes the location of his 6,800 sq. ft. store. He wanted to remain convenient for his customers, since it was their requests for more variety at the same low prices that convinced Cicchini to renovate.

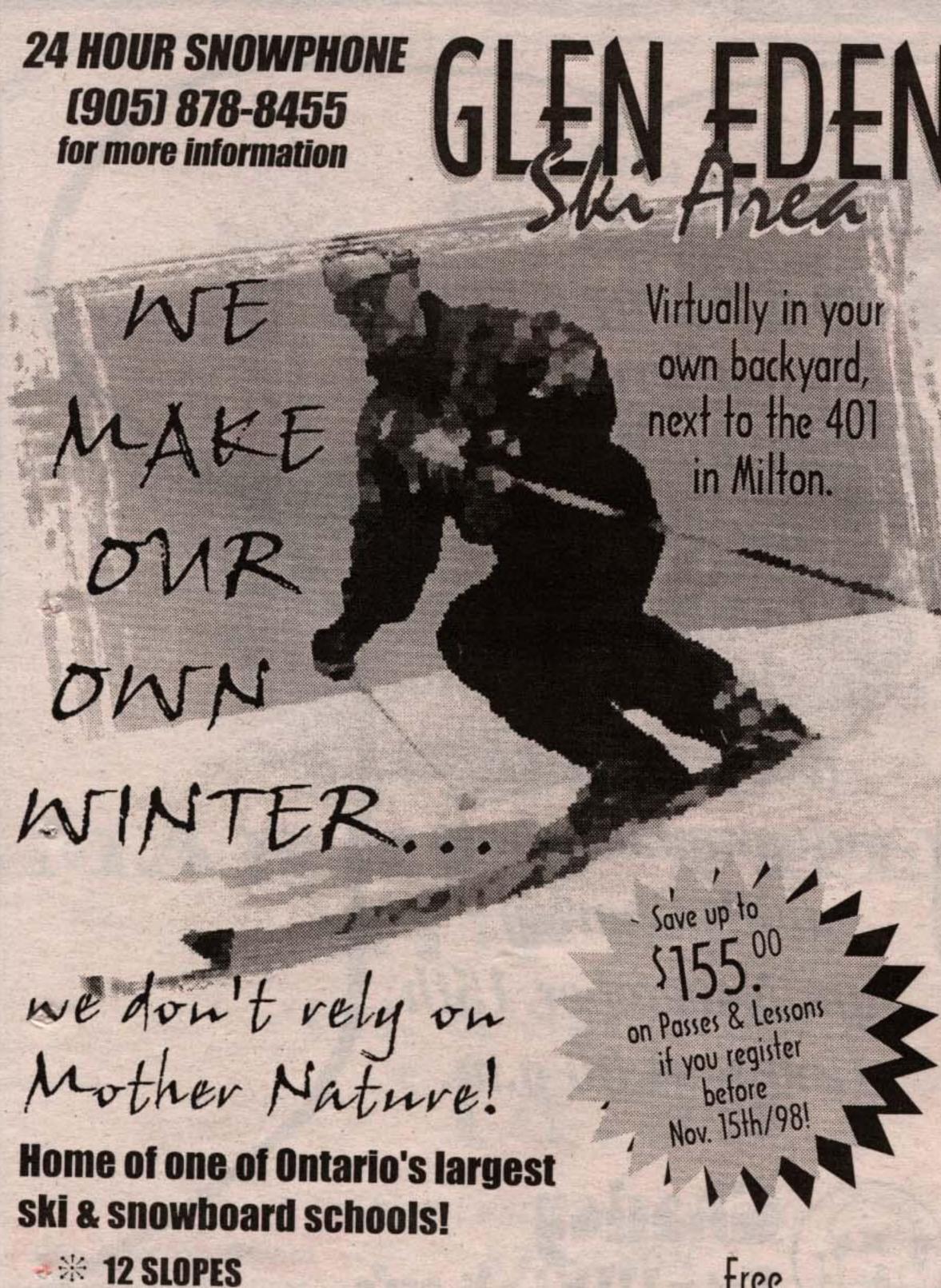
His goal was to make the store as user-friendly as possible, so that grocery shopping would be an enjoyable experience.

"I'm really excited about the store. Public response has been great," he said.

An independent business currently employing four people, Silvio Valdi Plus remains competitive by keeping prices low, and ensuring customer satisfaction, he said. Cicchini says he believes strongly in the idea of getting to know his customers, because it lends to the small town atmosphere that you may not find at a larger, more impersonal supermarket.

Cicchini invites the public to "come check us out and compare the savings."

Store hours are 9 a.m. to 6 p.m. Sunday, 8 a.m. to 9 p.m. Monday through Friday, and 8 a.m. to 6 p.m. on Saturdays. For more information, call Cicchini at 873-7691.



tree

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November 14th, 1998 10am - 4pm

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without probate fees, without executor fees or legal fees and without the documents being made public. So, if you wish to give privately to a charitable organization, neither your other beneficiaries nor the public will know who received what. We have invited a portfolio representative from Oppenheimer in New York, to conduct an information session about the markets, on

December 2, at the John Elliot Theatre at 7:30 p.m. Please call for

deposit), or at death, the guarantee covers from 75 to 100 per cent of

deposits is greater than the guaranteed amount, you will receive the

market value. Check with your financial planner for complete details.

your guaranteed amounts, without having to redeem your investment.

The number of resets per year varies from company to company. The

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