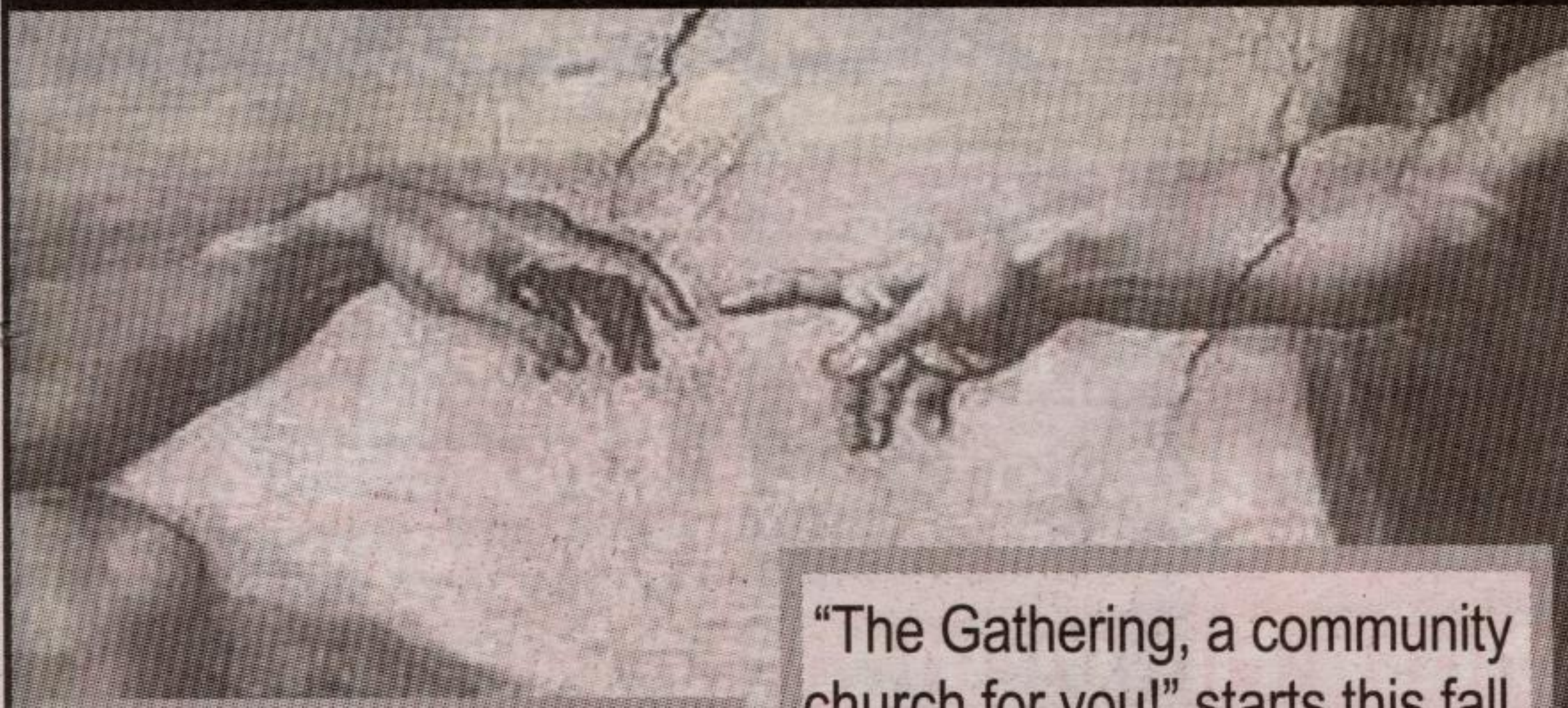


# Business

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## FREE SEMINAR STRATEGIES FOR THE TAX-SMART INVESTOR

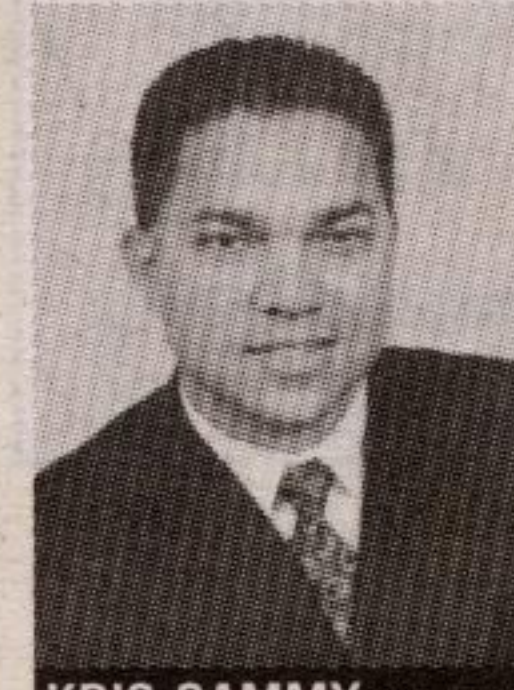


**TIM CESTNICK** CA, CFP, TEP

Managing Director  
Tax Smart Services  
Columnist for the Globe & Mail's Report on Business and author of *Winning the Tax Game* and *Winning The Estate Planning Game*

It's a fundamental belief at AIC that wealth accumulation is driven by preserving capital, growing it at above-average rates of return, and minimizing taxes. Very few understand how to minimize taxes better than Tim Cestnick. In this seminar, Tim will share critical insights into maximizing after-tax investment returns. Topics include:

- Tax-smart investing: why should you care?
- Challenges faced by the tax-smart mutual fund investor
- The impact of income-types on wealth accumulation
- Portfolio turnover: an investor nightmare
- Taking advantage of corporate mutual funds
- Maximizing effective returns through Upvesting



**KRIS SAMMY** CFP, FMA, FCSI

Sr. Vice President  
Private Client Group  
Branch Manager

Please join Kris Sammy and his Team for this special presentation.

Date: April 23, 2002  
Time: 7:00 p.m. to 9:00 p.m.  
Place: Holiday Inn  
30 Peel Centre Drive, Brampton

Call now to RSVP  
**(905) 450-6766 ext. 237**

This seminar will be of special interest to those with High Income or Investible Assets exceeding \$250,000.

Attendees will receive a FREE copy of "DON'T JUST INVEST - UPVEST™"

Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The purchase of mutual funds using borrowed money (i.e. leverage) magnifies the gain or loss on the cash invested. Investors considering a leveraged purchase of mutual funds should be aware that a leveraged purchase involves greater risk than a purchase using personal cash resources only. The extent of that risk will vary depending on the circumstances of the investor and the type of mutual fund purchased. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the securities purchased declines. Before investing, read the prospectus and speak to a financial advisor. This event is brought to you in part by AIC Limited. <sup>SM</sup>AIC LIMITED

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## Hide House president Steve Dawkins receives Halton Business Hall of Fame nomination

Steve Dawkins, president of the old Hide House in Acton is among the five nominees for the 2002 Halton Business Hall of Fame (HBHF).

The four men and one woman were nominated by their peers based on their contributions to the business community in Halton. Other nominees are Ed Corray, director of operations, SKD Company, Milton Division, Milton; Harry Voortman, Voortman Cookies Limited, Burlington; and Ralph and Susan Sgro, McDonalds Restaurants.

"They share the vision, dedication and leadership of entrepreneurs and have added to the standard of living we enjoy today," said the chair of Junior Achievement of Canada, Jamie Schumacker, senior manager, Strategy and Program Integration, Royal Bank of Canada.

Nominees must have local business involvement and be considered a "senior statesperson" in the enterprise in which they gained their prominence. All nominees are potential inductees into the HBHF and are evaluated by an independent committee of representatives from the Region of Halton. Nominees are considered for induction based on the merit of their business achievements, contributions to the community, vision and leadership, and impact on the growth of the local economy.

The individual(s) selected as HBHF laureates through this process will be formally announced and inducted into the 2002

Halton Business Hall of Fame at an induction ceremony and dinner on April 25, hosted by Junior Achievement of Halton at Carmen's Oakville Conference & Banquet Centre, Oakville. Tickets for this gala event are still available on a first-come, first-served basis at 905-637-7200.

Junior Achievement of Halton established the award in 1999 with the co-operation of the Region of Halton in 1999. Junior Achievement of Halton serves the communities of Halton Hills, Milton, Burlington and Oakville.



## Hobby Shark opening

Owners of The Hobby Shark, Cathy Clarke and Harry Luck, have opened in a new location at 130 Guelph St., Unit 5-6.

Photo by Christine Smyth



By Cory Soal  
R.H.A.D.

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Ontario Division

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**1-800-321-1433**

## Notice of Liquor Licence Application



The following establishment has applied to the Alcohol and Gaming Commission of Ontario for a liquor licence under the Liquor Licence Act:

### Application for a Sale Licence

**Beach House Bistro (The)**  
(to be known as: Yo Yo Japanese Restaurant)  
357 Guelph Street  
Georgetown (including outdoor area)

Any resident of the municipality may make a written submission as to whether the issuance of the licence is in the public interest having regard to the needs and wishes of the residents. Submissions must be received no later than **May 17, 2002**. Please include your name, address and telephone number. If a petition is submitted to the Commission, please identify the designated contact person.

### Note:

The AGCO gives the applicant details of any objections.

Submissions to be sent to:  
**Licensing and Registration Department**  
Alcohol and Gaming Commission of Ontario  
20 Dundas St. W., 7th Floor  
Toronto, ON M5G 2N6  
Fax: 416-326-5555  
E-mail: [licensing@agco.on.ca](mailto:licensing@agco.on.ca)