

Future bright, Family Trust moving toward expansion

The Management Committee of Family Trust Corporation are currently putting the final touches to the firm's mid-term business plan which will be presented at the company's forthcoming board of directors meeting on July 5.

"We are excited about our growth projections which involve an increase of approximately 40 per cent in our staff, and a minimum of five new branches by the end of 1985," said Robert A. Shea, senior vice-president and general manager.

These projections were established at a two-day seminar held recently at Niagara-on-the-Lake, attended by the company's senior management.

Tom Shea, president, will be reporting a 50 per cent increase in the firm's mortgage portfolio which recently passed a milestone of \$25 million.

"We were very encouraged with the results of our recent sales campaign for both RRSPs and GICs which were well beyond our expectations," said Mr. Shea.

The assets of the company now exceed \$30 million and at the cur-

rent rate should meet the firm's objectives of \$50 million by the 1985 year end.

"We are expanding our trust services and plan to enter the short term money market later

this summer," added Mr. Shea.

The company's development arm has a busy schedule for the balance of the year, which includes the following projects:

- plans have been finalized for the enlargement of the Markham sales office to 45 desks and construction is scheduled to start this summer;

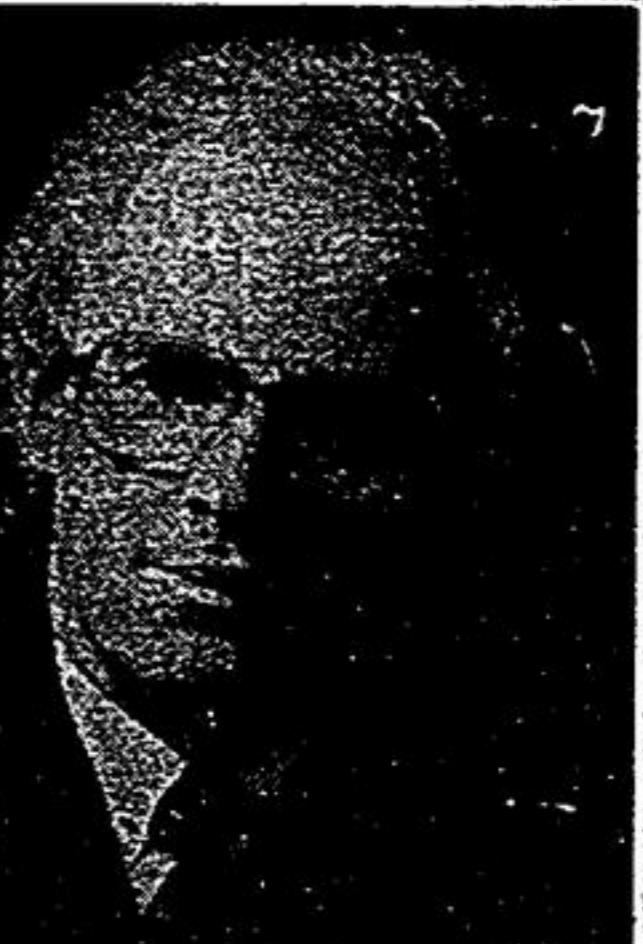
- the completion of a new 45-desk Richmond Hill branch at the corner of Yonge St. and Markham Rd.;

- the completion of 10,000 sq. ft. shopping plaza in Newmarket;

- a 3,000 sq. ft. commercial development at 12 Main St. in Markham which will be leased as three retail outlets;

- the company is currently seeking municipal approval for a substantial addition to our Unionville office.

"Sales throughout the company's 29 branch offices are holding exceedingly well in spite of the recent increase in mortgage rates," said Robert A. Shea. "And we anticipate a busier than 1983 summer to wind up, what we hope, will be a record year for the company."



TOM SHEA
President of Family Trust

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Sailboards, like the one here on Toogood Pond in Unionville, are on display all summer at the Miliken Mills Arena. The display has been put up by

Old Firehall Sports in Unionville. Boards and paddleboards, also from Old Firehall Sports can be rented at Toogood.

Sjoerd Witteveen

How to play the market

By JOSEPH D. GOODMAN

1. Never buy a stock that won't go up in a bull market. The insiders are out of it. For some valid reason, the "informed" money is not buying the stock. Everybody does this, and it is not often profitable. Buy the stock that is going up. Buying "sympathy" stock is one of the greatest possible fallacies. There's no necessary reason why Southern Pacific or Northern Pacific should go up just because Union Pacific does. The common word "Pacific" has nothing to do with it.
2. Never sell a stock short that won't go down in a bear market. The insiders have it. Here again, there is a compelling reason behind the scenes. Even when the facts are not clear, it's best not to "puck" the stock.
3. Sell the stock short that won't go up in a bull market the moment the market turns to the bear side. A stock that can't attract buying support when everything else is moving ahead must have something radically wrong with it. It, therefore, would be vulnerable in a bear market.
4. Buy the stock that won't go down in a bear market. It will probably lead the next rise. This is one of the best rules in Wall Street. It means that support is so strong that new

buying will push it up when a bull cycle reappears.

5. Don't buy the "sympathy" stock. Don't buy Southern Pacific because Union Pacific has gone up. Everybody does this, and it is not often profitable. Buy the stock that is going up. Buying "sympathy" stock is one of the greatest possible fallacies. There's no necessary reason why Southern Pacific or Northern Pacific should go up just because Union Pacific does. The common word "Pacific" has nothing to do with it.

6. When a bull market turns to bear, sell the stock that has gone up the most, as it will react the most. This may seem to be a contradiction to Rule No. 3 above, but it isn't. Actually, the stocks that have had the greatest percentage rise, frequently have a corrective percentage decline when the tide turns.

7. Also sell the stock that has gone up the least. It couldn't go up, therefore, must go down. This is in agreement with Rule No. 3. If the stock can't attract buyers — it fre-

quently will attract sellers. 8. When a bear market turns to bull, buy the stock that has gone down the most, and also the stock that has gone down the least. These two principles are not opposed to each other. Instead, they illustrate two extremes in the market. Stocks showing the greatest percentage declines are normally due for percentage gains. Stocks that have held up best have a reason for doing so, hence, are in a position to attract new support.

9. If a stock is a purchase or a sale, action should be taken at once. The market does not consider your trade in its fluctuations. In other words, if buying or selling is imperative, action should be taken at once. Such transactions should be made immediately "at the market."

EDITOR'S NOTE: The following information was provided by Housser and Co., investment counsellors on Main St. in Markham.

Business students willing to work

Centennial College is offering the business community the chance to obtain the skilled services of a senior

Business Administration student at no expense.

This service provides graduating students in account-

ing and financial marketing, production and data processing management programs that provide opportunity to gain practical experience in their particular field.

After two years of theoretical training, the "Management Project" experience enables the third-year student to gain practical on-the-job experience by actual involvement in day-to-day office procedures.

The student may work at the employer's office doing routine accounting, marketing or data processing tasks, or work on specific assignments to help solve particular problems. This program also allows a potential employer to evaluate possible future workers on the job at no obligation.

Students are available for two consecutive days each week, from September to December and again from January until April.

Field study projects are held in strict confidence, and can be supervised by a faculty member if needed or desired. The progress and quality of the assignments are regularly monitored by a faculty member at Centennial College in conversation with the employer.

Any businesses that are interested in participating in this project are encouraged to call Centennial College as soon as possible, so that a schedule may be arranged for the fall with the Business Division. The supervisors of the various programs are as follows:

Accounting & Financial Management - Nancy Howey, 469-5981, ext. 210; Data Processing - Marie Scragg, 439-7180, ext. 280; General Management - Tom Brock, 469-5981, ext. 213; Marketing Management - Tom Brock, 469-5981, ext. 213; and Production and Operating Management - Hugh Krebs, 439-7180, ext. 280.

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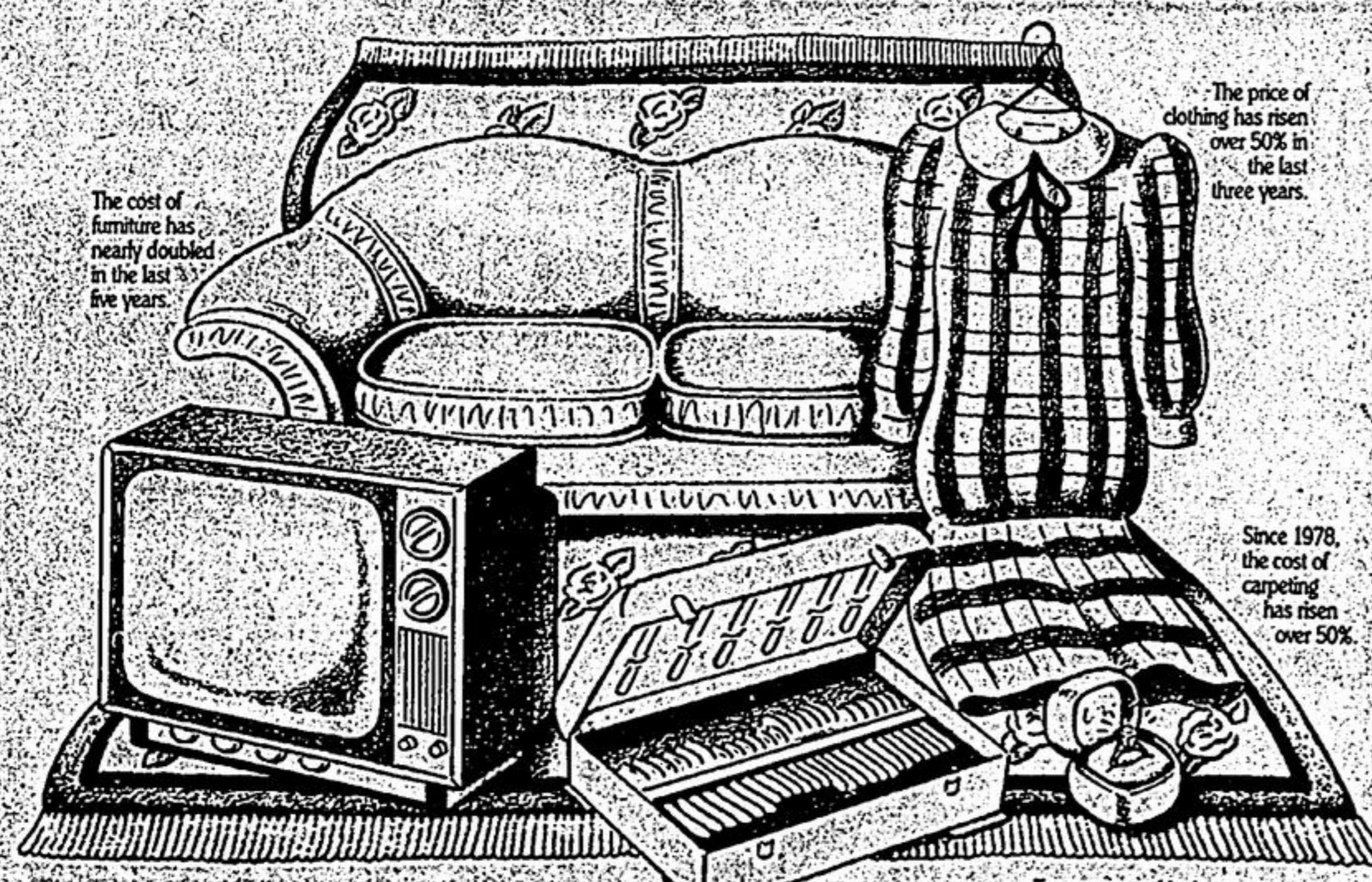
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To find out where you stand you should talk to one of the LBAO insurance brokers listed below.

Is there a difference between an LBAO broker and an agent?

Yes there is. An agent works directly for one insurance company. An LBAO broker is independent and unbiased.

Your LBAO broker shops around for value, recommends the right coverage at the right price and makes sure your interests are professionally represented when you need to make a claim.

So call your broker and ask if he or she is a member of the LBAO.

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Public Notice

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Nomination Meeting
At The Aurora Highlands Golf and Country Club
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on Wed. June 6/84 at 8:00 p.m.



A Report by our member of Parliament
The Honourable Sinclair Stevens
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Guest Speaker
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