

PHOTO/LORI EMMERSON

The Lions Rabies Clinic took place at Cedar Beach Pavilion in Musselman's Lake Saturday. Kevin Harvey, left, holds Cokey while Dr. Gary Gall of Stouffville Veterinary Clinic administers a shot.

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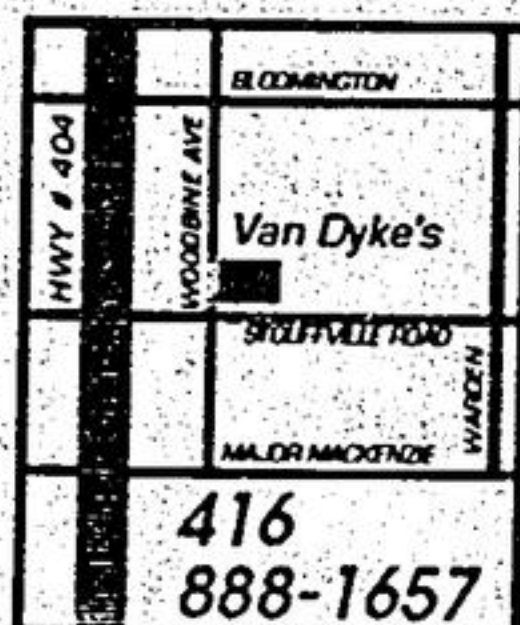
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Free, unbiased financial advice available at Money Concepts

When most people think of "getting their finances in order", they erroneously believe it will cost them more than it's worth. So they bury their heads (and often their money) in the sand, in the hope that all will bode well for the future.

That is not only a big mistake, it's absolutely false, according to the financial experts at Money Concepts in Stouffville, co-owners Signy Lawson, Carol Clements and Cindy Malazdrewicz.

Money Concepts is a franchise financial planning service - and it's absolutely free. Operating like a travel agency, Money Concepts provides assistance to people in managing their money at no charge, receiving a percentage of the cost of the programs selected at the end of the planning process from the companies who supply them. The service is particularly useful for owners and employees of small- to medium-sized businesses, medium- to upper-income professionals, women of all ages and backgrounds and people of pre-retirement and retirement age.

"When you have health problems, you go to a doctor; when you have legal problems, you go to a lawyer; when you have financial questions, you can come to us," said Signy. "We'll help to sort out your financial health." And you don't have to have a problem to benefit. "Even people who are healthy need a regular check-up," she added.

Signy describes financial planning as "a process of looking at a person's financial situation - their overall picture - then analyzing what they want to achieve in their lifetime, and what it means to them, then developing a plan to get there."

"We look at both where a person is

at, and where they want to go, both at a personal and a financial level because the two go hand in hand," Signy said. Once a program has been selected, the experts at Money Concepts monitor it by reviewing it at least once a year.

Most people's problems stem from a lack of knowledge, explained Signy. What Money Concepts does is study the market. There need not be any concern about their promoting their own products - they have none. Acting as an unbiased, neutral counsellor, Money Concepts does the work any individual would do if they had the

time or the inclination to search out the options.

As an added service, Money Concepts offers free seminars for the general public as well as specialized topics for companies and organizations. The next public seminar entitled "Financial and Estate Planning Strategies" will be held Oct. 5, 7:30 p.m. at Stouffville Library.

Money Concepts is a nine-year-old Canadian-owned franchise operation with 80 independently-owned offices across Canada.

For more information, call Signy, Carol or Cindy at 642-4540.



Let the financial experts at Money Concepts help you meet your future financial goals. From left to right are franchise owners: Signy Lawson, Carol Clements and Cindy Malazdrewicz.



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