

THE Financial Planning Group

FREE

Presents

NEW SENIORS BENEFIT LEGISLATION



Presented By
Talbot Stevens
Author of the best-selling book
Financial Freedom Without Sacrifice

A MUST ATTEND FOR EVERY SENIOR

Seminar Will Address Several Key Issues:

- Why the Seniors Benefit could fundamentally change retirement planning.
- Who will be affected, and should change their strategies, and who should not.
- New strategies to implement now to minimize the clawback.
- How to maximize after-tax, after-clawback income.

Thursday, November 6th, 1997
Sleepy Hollow Golf & Country Club
13242 Tenth Line, South of Bloomington Rd., Stouffville
7:30 p.m. - 9:30 p.m.
Call (905) 642-8371 today for reservations

Sponsored in part by: **TRIMARK MUTUAL FUNDS**

Mutual Fund Dealer
THE Height of Excellence
Financial Planning Group Inc.

Mackenzie
Building Financial Independence

Free Bonus

FREE \$15.00 BOOK
to First 100 People to
Reserve & Attend
Seminar

Help A Friend - Bring Them Along

Mutual Funds, RRSP's, RRIF's, Annuities, Life & Disability Insurance

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BARGAINS GALORE: Customers check the early sales at the Stouffville Main Street garage sale sponsored by the B.I.A last week.

Photo by SJOERD WITTEVEEN

GET RID OF YOUR HAZARDOUS HOUSEHOLD WASTE

CLIP & SAVE THIS AD!

			
POISON Pesticides, Chemicals Rat poison, Bleach Pharmaceuticals Cleaning fluids	CORROSIVE Batteries Drain cleaners Oven cleaners	FLAMMABLE Paints, Solvent Oils, Gasoline BBQ starter	EXPLOSIVE Aerosols Propane cylinders

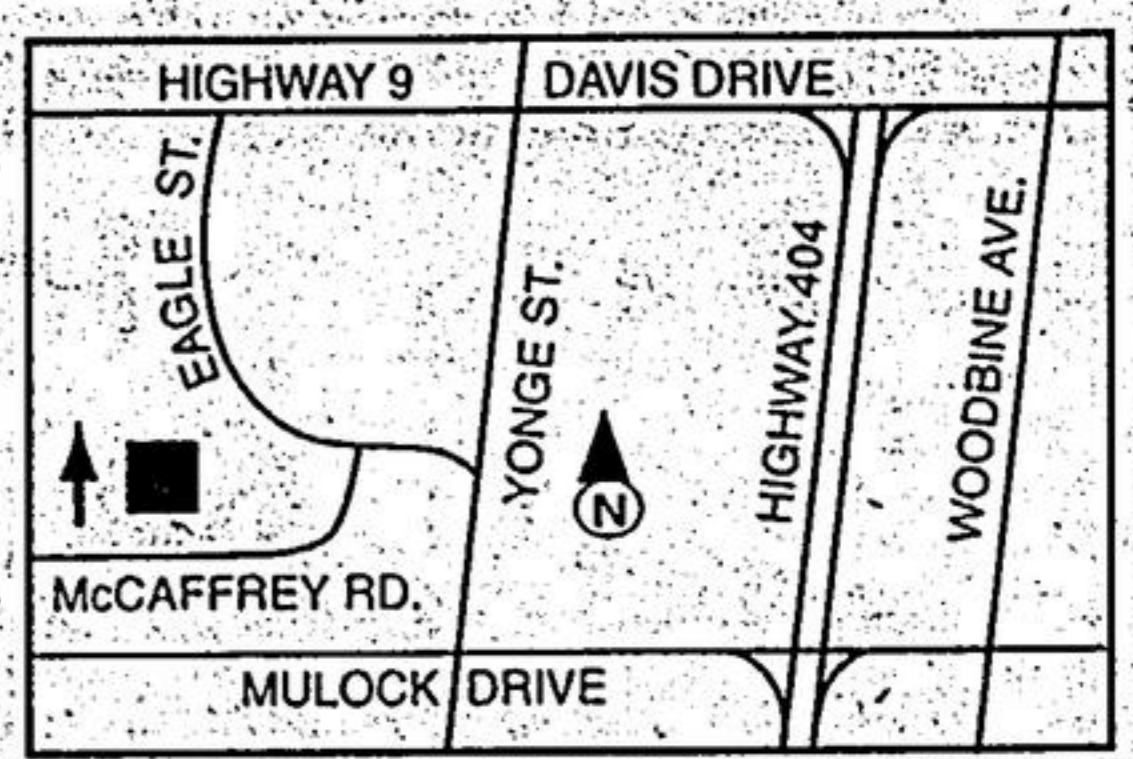
AT YORK REGION'S HOUSEHOLD HAZARDOUS WASTE DAYS

- What to do:**
1. Look under your kitchen and bathroom sinks, in the medicine cabinet, tool shed, garage and basement.
You'll probably find all kinds of cleaners, waxes, detergents, cosmetics, expired prescriptions, solvents, paints, bug killers, oils and grease, etc.
 2. Make sure all materials are in original containers or contents are very well marked on containers.
Do not mix different products together. Be sure that all containers are capped.
Please remember that your containers must be deposited with waste materials and are not returnable.
 3. Bring your household hazardous waste to the Ray Twinney Recreation Complex in the Town of Newmarket.

THURS., OCT. 30, 1997
(11:00 a.m. - 6:30 p.m.)

FRI., OCT. 31, 1997
(11:00 a.m. - 6:30 p.m.)

SAT., NOV. 1, 1997
(8:30 a.m. - 4:00 p.m.)



RAY TWINNEY RECREATION COMPLEX
TOWN OF NEWMARKET

- Please note:**
- York Region residents only (driver's licence required as proof).
 - No commercial, industrial or medical office wastes accepted.
 - No explosives (other than the above types), ammunition, PCBs, or radioactive wastes accepted.
 - Needles and syringes from household medicinal use will be accepted in rigid containers only. No other pathological wastes will be accepted.
 - Tires, motor vehicle batteries and oil filters will also be accepted.
- If you require further information, call your Town or Township Office.**



MEMBER REWARD DEPOSIT CERTIFICATES

- Yield 5%
 - One year term to December 1, 1998
 - Issue capped at \$3 million
 - Redeemable after March 1, 1998 without penalty.
 - Minimum Deposit \$5,000
 - New Deposits Only
 - Deposit insured to \$60,000
 - RRSP/RRIF eligible
- Available only through your Credit Union



Call one of the Greater Toronto Area (GTA) Savings & Credit Union Limited Branch locations listed below:

IBM Employees Credit Union
Markham - 905 - 474 - 1885

Celestica Employees Credit Union
Don Mills - 416 - 448 - 5611

CUNA Credit Union
Don Mills - 416 - 445 - 0400

Stouffville Credit Union
Stouffville - 905 - 640 - 2811

Uxbridge Credit Union
Uxbridge - 905 - 852 - 3388

Unionville Financial Services Centre
Unionville - 905 - 940 - 1147