



*A Great Alternative!!*

#### WHO WE ARE

**Money Concepts** is a Canadian financial planning organization, established in 1985, with over 100 independently owned franchises throughout the country. Since 1992, Signy Lawson and Carol Clements have co-owned the Stouffville **Money Concepts** office.

#### WHAT WE DO FOR YOU

We believe it takes three components to successfully manage your financial life: Time, Knowledge and/or Desire. Many people lack one or more of these factors - that's where we come in:

- We listen to your needs and concerns.
- We help you to define your financial dreams - making them goals.
- When we have a complete understanding of your financial circumstances, we develop a detailed financial plan. We will call upon other professional advisors such as tax accountants and lawyers, when necessary.
- We consider tax, estate and insurance needs, investment strategies, education funding and retirement income projections.
- Our investment philosophy is essentially conservative in nature. We do however, consider your individual risk profile when evaluating your investment portfolio.
- When reviewing your current investment portfolio, we explain the merits of specific investments and we consider your circumstances and comfort level. Should changes be needed, we carefully explain the reasons and suggest sound alternatives.
- We examine all of your existing insurance policies and ensure you have a clear summary of each policy. When we discover an insurance need (life, disability, critical illness and/or long term care) we look for the best policy with a stable insurance company to suit your needs.
- Most important of all, we become your coach to ensure the action plan is implemented, and our strategies are monitored and kept current.

#### WHO WE WORK BEST WITH

Our clients are people who:

- Find great value in establishing a long-term relationship of trust with an advisor who takes a lead role in their financial planning process, and who will educate and collaborate in the decision making process.
- Want us to help manage all of their financial affairs.
- Have family investments valued at \$50,000 or more (or will have soon).
- Do not want to manage individual stocks, but choose to rely on professional money managers, such as mutual funds or wealth management accounts. We do not trade stocks.
- Want to have peace of mind regarding their personal finances.

#### HOW WE ARE PAID

We ensure that any fees paid by clients are minimized, while fairly compensating us for the value we provide. An initial meeting to determine whether our services will benefit you is always complimentary. When we decide to work together, we mutually agree upon payment in one or a combination of forms being either commissions or fee for service.

#### OUR COMMITMENT TO YOU

- Confidentiality
- Exceptional service - with small town warmth
- Regular reporting and reviews
- Current knowledge of issues that impact your personal finances:  
*For you*, through various forms of communication from us (appointments, phone calls, emails, newsletters, seminars, articles, books, etc.)  
*For us*, through ongoing education, training and industry meetings
- A friendly and helpful approach by our team
- A relationship of trust and confidence. We view this as sacred, and constantly remind ourselves of our responsibility to you.

*We'd be pleased to help you with your RRSP or any other investment needs. Please give us a call at 642-4540, if we could be of assistance. Please visit our new website: [www.moneyconceptsstouffville.ca](http://www.moneyconceptsstouffville.ca)*



Paul Bailey, Carol Clements, Signy Lawson and Sandy Parsons.

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*Money Concepts Group, Capital Corp, and N.F. Insurance Agency*

**6165 Main St.  
Stouffville**

*(Southeast corner of Main & Albert Sts.  
Just West of the Train Station)*

**642-4540**

E-Mail: [stouffville@moneycpts.com](mailto:stouffville@moneycpts.com) / Fax: 642-4537  
Website: [www.moneyconceptsstouffville.ca](http://www.moneyconceptsstouffville.ca)

## Restaurants in plans for Main Street strip, councillors told

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circulation improvements will be carried out at Tim Horton's, across Sandale Road from the site, Parry reported.

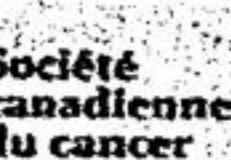
Hayes-Line Corporation has plans for the southeast corner of Main Street and Ringwood Drive. The plan is to build a 22,000-square-foot plaza, including two "stand-alone" restaurants, said Parry. Meanwhile, a commercial building will go in at the back of the plaza.

Farmer Jack's Plaza is scheduled to be built on the north side of Ringwood Drive. Preliminary expansion plans for this development are well underway, said Parry.

A commercial development is proposed for a 10-acre parcel of land located on Main between the town's works yard and The Lion restaurant. This will involve construction of a north-south collector road and a re-alignment of West Lawn.

There's a development proposal for the northeast corner of the Tenth Line and Main Street. Also planned are two redevelopment proposals for the downtown core. Each is in the preliminary stage, said Parry. Meanwhile, plans are full steam ahead by developer Gina Testa to build the Duffin Park seniors condominium in the downtown area beside the library.

Novopharm, a pharmaceutical company, is currently building a "major expansion" at its property on the south side of Main Street, Parry added.



### BREAST HEALTH EVERY WOMAN'S RIGHT EVERYONE'S RESPONSIBILITY

For more information, contact your local Canadian Cancer Society office.

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*Stouffville*

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