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Edmunds Home Improvement still going strong after 50 years

For over 50 years, Edmunds has been providing quality roofing products and outstanding service for residents in the Markham area.

Steve and Kathryn Gibson took over the business 12 years ago, and they have continued to build on the company's excellent reputation.

During the past 12 years, Steve and Kathryn have expanded their company to include soffits, fascia, eavestroughs, vinyl siding and replacement vinyl windows.

"I feel that people genuinely appreciate the care we take in our work and that is reflected in the high number of referrals we get from our customers," says Steve.

The company's longevity in the Markham area has meant a lot of repeat business. "We have such deep roots in the community that we are replacing second or third roofs for the same family," says Kathryn.

Steve has over 22 years' experience in the roofing and construction business. He performs all of the in-home estimates himself. Kathryn works in the office, answering phones, scheduling appointments and dealing with the day-to-day administration of the company.

Steve uses and recommends a local manufacturer, CRC, which offers a wide range of asphalt shingles designed specifically for the Canadian climate. The CRC shingles are available in an assortment of styles and

colours," says Steve. What should customers look for when contemplating a new roof? According to Steve, Customers should take about 20 minutes to meet with an experienced estimator to learn what products and services are available. A roof is not simply a roof.

There are many short cuts and inferior products that can lead to a mediocre job.

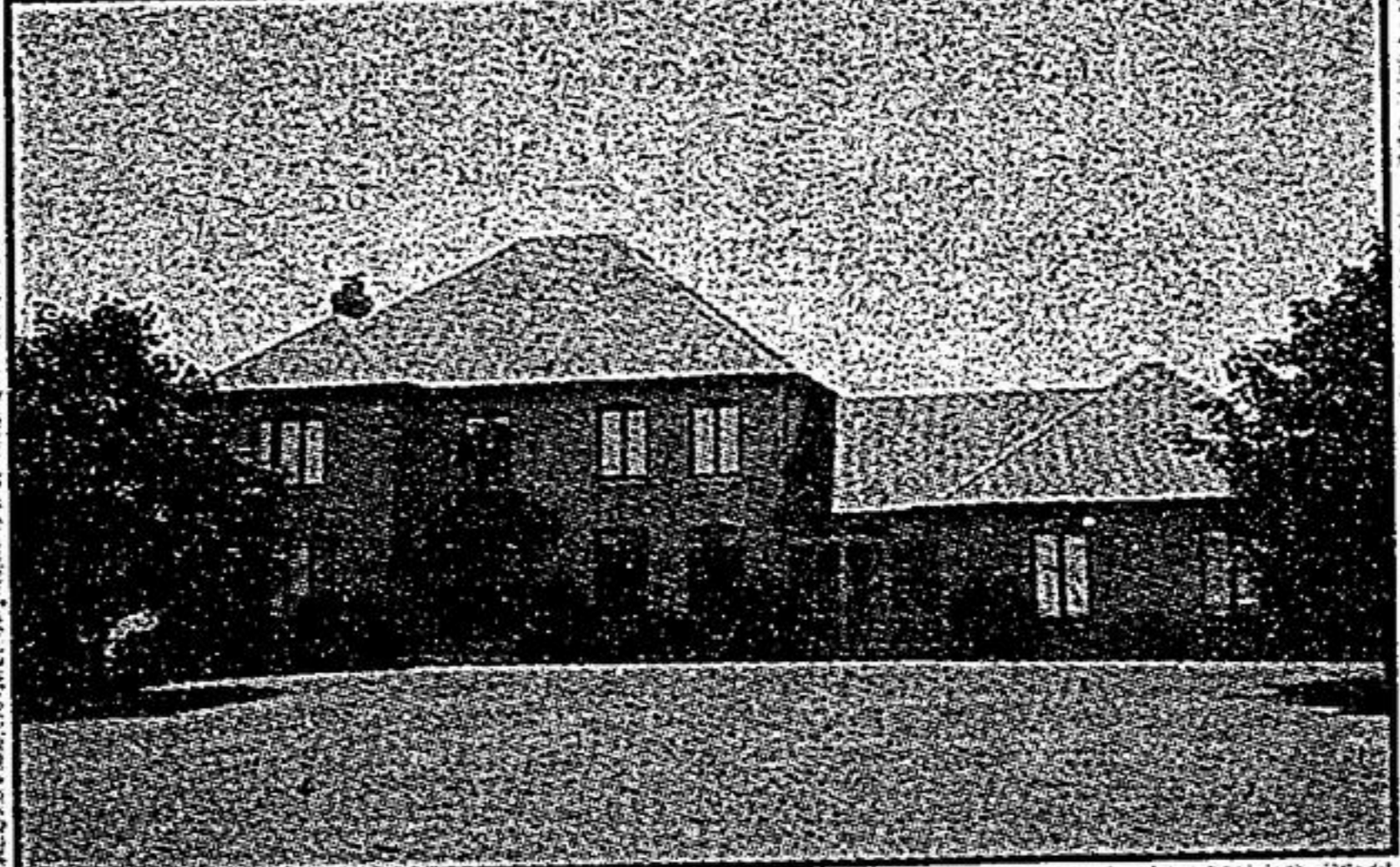
When it comes to installing windows, Edmunds provides quality products and expert service. Steve recommends and installs 'Vinylbilt' replacement windows, a local

manufacturer with a proven track record for quality and customer service. They offer a no-nonsense lifetime warranty on their window units and hardware.

If you are in the market for new windows, choosing the right window is only half the battle. A poorly installed window will often bind, function poorly or fail altogether.

Steve gives credit where credit is due. His experienced installers take pride in their work and are essential to the successful completion of any Edmunds project, and the high customer satisfaction ratings that the company enjoys.

For further details, or a free estimate on any of your roofing, window or siding needs, contact Steve or Kathryn today at (905) 472-0276



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Financial planning for post secondary education

Mr. MacDonald is an investment advisor with BMO Nesbitt Burns, one of Canada's leading investment firms. Helping people achieve their investment goals and fulfill their objectives is Jim MacDonald's role.

Jim is a full service investment advisor and has access to a wide array of investment services including money-market funds, bonds, stocks, life insurance, mutual funds and more. Clients rely on his expertise for investment advice. But in order to make the best investment decisions, Jim needs to understand a client's personal situation.

RESPs and the Canada Education Savings Grant

One of the most popular investment decisions today is a Registered Education Savings Plan (RESP). An RESP is a tax deferral plan designed to help parents and grandparents save for their (grand) children's education. The RESP contributions are not tax deductible, but the income earned on contributions held inside the plan compounds on a tax deferred basis.

There are family, non-family and group beneficiary RESP plans available. With each RESP plan you can contribute up to \$4000 annually to a lifetime maximum of \$42,000 for each beneficiary.

When an RESP contribution is made, the government contributes a CESG based on the child's contribution room. The growth inside an RESP can be considerable. For instance, an investment of \$2000 a year for 18 years inside an RESP would accumulate \$80,893 compared to only \$53,343 if the funds were invested outside an RESP.

If you want more information about RESPs or

Canada Education Savings Grants, or would like to start contributing to one, Jim MacDonald will be able to answer your questions. He will provide information on RESP contribution limits, withdrawals and maturity dates in plain, non-jargon language. Upon your request, Jim will prepare an education investment strategy based on your income and lifestyle.

Jim doesn't work alone. Jim is supported by a team of highly skilled experts, which includes analysts, economists, traders, investment tax lawyers and accountants. He is also able to access the vast resources available to him at BMO Nesbitt Burns, including access to the firm's top-rated research. Full service means the full attention of your personal investment advisor. Once the plan

is implemented, Jim's service does not end. "I'm interested in the long-term relationship with my clients," says Jim.

He achieves this by keeping in contact with his clients on a regular basis.

"The needs of my clients change and the market can change. Regular communications with my clients is essential and is a service I offer to each and every client."

JIM MACDONALD PROVIDES MORE THAN INVESTMENT ADVICE

Jim is also an active member of the community. He is the past president of the Markham Unionville Rotary Club and hosts regular seminars on successful investment strategies.

To discuss your personal goals and investment strategies, or to enquire about participating in the next investment seminar, please call Jim MacDonald at (905) 763-3903.



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