

FOCUS ON BUSINESS

FINANCIAL DIRECTION SEMINARS

3 HOUR SEMINAR **FREE 300 PAGE COMPREHENSIVE MANUAL**

SPECIALIZING IN CREDIT REPAIR & RESTORATION

- ONE EVENING CAN START YOU ON THE ROAD TO FINANCIAL RECOVERY
- Also
- Home of the MORTGAGE KILLER... lower monthly payments significantly... Be Mortgage FREE sooner
- Various WEALTH CREATION STRATEGIES

LOOK FOR US AT THE MARKHAM HOME SHOW
P: 416-292-8949 F: 416-292-2181

24TH ANNIVERSARY

RON BEER

Family Self Defense

CHILDREN'S PROGRAM

- 4-7 Judo & Karate
- 8-12 Judo & Karate

ADULTS

- Boxing
- Shoot Wrestling

60 Bullock Dr., Unit 3
(at Hawkridge)
Markham

905-294-6044

SHERLASE clinic

Specializing in Advanced Skin Treatments

- Laser Hair Removal
- Vein Treatments
- Facial Resurfacing
- Restylane Injections
- Botox Treatments

383 Main Street N, Unit 7
Markham, Ontario
Tel: (905) 201-8005

Financial Directions Seminars geared to help you financially

As "the Boomers" are reaching retirement age and people in general are looking at their Mutual Funds and RRSPs, watching them and the stock market spiral downwards, many are realizing that they cannot depend on their present financial investments. Although most families appear to be doing well, with nice houses, cars and vacations, many are living from paycheck to paycheck. In addition to the usual causes; interest on debt, inflation, and high taxes, some people are hyperspenders, believing that one must spend a lot of money to enjoy life. It's important to understand that people today are living on income levels parallel to incomes generated in 1989 while paying 2002 taxes. Capital Associate Management Corporation, through Financial Directions Seminars, offers workshops to both inform and educate clients about clearly defining where they are now financially, how they got there, then clarifying where they want to be financially, what changes are necessary and providing the "how to" to assist in the attainment of their financial goals. People want to be financially secure and successful, however statistics indicate that only 1% know how. In addition to the interesting subject matter contained in each workshop, each attendee walks away with a comprehensive support manual.

Seminar topics touch on tax strategies used by the ultra rich and corporations which can also apply to individuals, minimizing the interest paid on mortgages through a simple



mortgage program, understanding credit bureaus and how the information contained in them is used in all facets of our lives from purchases to job applications and how to impact them with positive information. Bankruptcies are at an all time high, however some could be avoided. Learn how to create wealth and how to keep it.

Ask yourself the following three questions.

- Financially ... are you where you want to be?
- Do you know how to change your present situation for the better?
- Do you know how to build wealth on your existing income?

If you answered "no" to any of the above questions, then perhaps attending a FINANCIAL DIRECTION Seminar is for you.

Look for the Financial Directions Seminar booth at the Markham Home Show, October 25, 26 & 27, or for further information about Financial Directions Seminars contact Corrinne Claridge, 416.292.8949 or Fax: 416.292.2181.

Since 1947



- REROOFING
- EAVES/SIDING
- VINYL WINDOWS
- ENTRANCE/PATIO DOORS

(905) 472-0276

Free In-Home Estimates

SANDY'S AUTO SERVICE LTD.

25% OFF

LABOUR ANY REPAIR

with this coupon

176 Bullock Dr., #8, Markham-905-294-3868

*Not to be used in conjunction with any other special. PST & GST extra. Offer expires Oct. 28th, 2002.

FIELDSTONE WINDOWS LTD.

EXCEPTIONAL WINDOWS & TRIM



- Highest Quality Products
- Bays, bows, cut-outs and entrance doors
- Custom Moulding
- Brick to brick or retrofit installations.

For Dependable Professional Results Call:
416-807-2651 or 905-640-9287

FALL SPECIAL

BUY NOW, PAY IN SPRING 2003

NO MONEY DOWN
NO PAYMENTS
NO INTEREST
FOR 6 MONTHS

Call About our extra strength New 4mm Glass

ENCORE

HOME IMPROVEMENTS

Markham's Leading Window Company

450 ALDEN RD., UNIT 7 MARKHAM

(905) 470-0750

www.encorewindows.com

MARKHAM FURNITURE

Upholstery/Reupholstery

"Trust Markham Furniture With All Your Upholstery Needs"

1020 Denison Street

Unit 115, Markham

905-947-9575

www.markhamfurniture.com

IXL Educational Consultants

SEMINARS

How to study, take notes, write exams
Grades 7-OAC, College, University

Markham Library (Hwy7/48)

Nov. 18, 25, Dec. 2, 9

6:00-9:00 pm-\$75 plus GST

Pre-registration is necessary.

Space is limited

Avoid disappointment.

Call today: 905-471-2210

M/C and Visa accepted



Why choose Encore Home Improvements for new or replacement windows?

The process of buying new or replacement windows can leave consumers feeling confused and frustrated. That's why Mike Montecalvo, co-owner of Encore Home Improvements, recommends consumers do their homework before investing in new windows.

"Knowing about the latest window technologies is important," says Mike. "And so is having peace of mind after your purchase, knowing that a company stands behind its products without any hassle."

There are compelling benefits in choosing Encore Home Improvements for new or replacement window products. "Our company has recently been approved by Window Wise," says Mike. "Window Wise is a national certification program that audits and certifies window manufacturers and installers, and it conducts complete window installation training courses for installers. Both the window and the installer must be certified."

In addition to Encore's Lifetime Warranty, Window Wise certification offers a five-year, non pro-rated transferable guarantee on all windows from Encore Home Improvements.

Another benefit in dealing with Encore is the company's CSA certification. The CSA Windows and Doors Certification Program ensures that window products meet rigorous Canadian standards, and it examines properties such as air tightness, water tightness, wind load resistance and energy efficiency.

Encore Home Improvements offers window products for residential or commercial applications. One of the most advanced window products available is Activ™ Glass, the world's first solar-powered, self-cleaning glass. This new technology uses a two-step process to keep windows clean. A special photo catalytic surface uses the sun's UV light (abundant even on cloudy days) to gradually break down, loosen and dissolve dirt and soil.

The Activ Glass has many features and can be used in any type of residential or commercial environment. The self-cleaning properties eliminate the need for window washing. It's environmentally friendly because it requires less cleaning, no chemical cleaners and less detergent.

Encore uses four-millimeter glass, as opposed to the three-millimeter industry standard. The added

thickness makes the glass strong and less likely to break, and it provides better sound insulation. All vinyl frames are reinforced with a thicker vinyl extrusion that ensures maximum energy efficiency.

Now is a great time to order energy efficient doors and windows. Interest rates are low, and Encore offers NO PAYMENT UNTIL 2003 for a limited time only. By ordering today, customers can enjoy the benefits of their windows today and don't have to pay until next year.

Encore stands behind its products and workmanship, and it guarantees complete satisfaction with a lifetime warranty on parts and labour (non pro-rated). "If you have a service problem, we will come out right away," says Mike. "This is part of our total commitment to provide great products and peace of mind ownership."

Founded in 1987, Encore Home Improvements is a full service door and window company specializing in residential homes and businesses. The company also provides a full line of custom-made porch enclosures, sunrooms, interior shutters and exterior shutters for all types of homes.

Encore Home Improvements is located at 450 Alden Rd. For details call (905) 470-0750. Their web site is at www.encorewindows.com.



DISTRIBUTOR OF: **MARKHAM CERAMIC TILE**

GRANITE
MARBLE
PORCELAIN
SLATE

Fabricators of Fine Marble & Granite

Your Local Community Dealer

UNIQUE VARIETY OF STYLES, TEXTURES & COLOURS

905-470-8108
4412 Hwy. 7E, Unionville

NOW OPEN

The Queen's Pantry invites you to visit their new 7,000 sq. ft. expansion at The Queensbridge Mill

4160-19th Avenue, Markham, 905-887-1127
North Side - Between Kennedy & Warden
www.queensbridge.com

The Final Touch

Fine Furniture & Interiors by

Blair Bugge

161 Main Street, Unionville
Store: 905 940-2340 Fax: 905 940-6693
email: blair@thedesigncollective.ca

