Chocolate mint cookies on sale by local Guides

The Stouffville Girl Guides' fall cookie campaign is now underway.

Stouffville This
Month staff, longtime fans of the
original vanilla and
chocolate treats, taste
tested the new cookies

and pronounced them truly delectable. Local Girl Guides will be going door-to-door in the community, but if you are not home when a Guider calls, you can contact Debbie Johnson at 905-640-5869 to place your order.

These cookies are just \$4 a box but be warned -- they're addictive.

Parkview Home appoints design architect

Melody Potter, board chair of Parkview Services for Seniors, announced that the directors have appointed the architectural firm of Mekinda-Snyder to design the new Parkview Home for the Aged.

The proposed location for the 128-bed facility is on the east side of Weldon Rd., south of Stouffville Main Street. Ms. Potter indicated that the Mekinda-Snyder Partnership was recommended by a board-staff committee that received proposals from a number of firms. For 22 years Mekinda-Snyder's prime focus has been in planning and redeveloping long-term care facilities, and current projects include Shepherd Terrace, the Yee Hong Centres in the Toronto area and a number of projects in other parts of Ontario.

"We have just signed an agreement with the Ministry of Health and Long-term Care to build the new home, and now with the appointing of an architect I

feel our exciting journey is well underway," said Ms. Potter. "Our three million dollar fundraising campaign has reached its mid-point with support from Parkview friends, the Stouffville community, and local businesses. We are also grateful to Mayor Emmerson for his support and encouragement for this

project."

To date, the Parkview 'family', which consists of residents and their families, Parkview staff, members of the founding churches and associations, have donated approximately \$800,000, with a further \$200,000 contributed by the community and \$500,000 by the business sector.

CHRISTINE WOOD Bachelor of Architecture

Residential
Design & Permit
Drawings,
New Buildings,
Additions,
Renovations &
Garages

References • Reasonable 905 640-5647

The Enchanted Spa

'Learn the Basics of Beauty Therapy'
Free Seminar ~ Sun. Nov. 16, 1-3 PM
Phone to Book Your Spot

•Manicures • Pedicures • Facials • Waxing • Massages ~ GIFT CERTIFICATES AVAILABLE ~

Amanda Day Certified Aesthetician 6362 Main St., Stouffville 905-642-7445

Letter

Can tabs contributions appreciated

To the Editor:

This letter is to extend thanks to all those folks in Whitchurch-Stouffville who support the can-tab campaign to purchase wheelchairs for those in need. Thanks to all who contribute pop/beer can tabs through school programs, church efforts, the Legion, the Recycling Depot and local restaurants.

The tabs we collect in Stouffville are taken to Markham for shipment to Alcan Aluminum. This week 60 boxes of tabs were shipped from Markham. Can you imagine how many tabs were in those boxes? To our supporters in Whitchurch-Stouffville thanks, and keep up the good work.

Roger Glazin Stouffville

ASK THE 'BLUE CHIP EXPERTS'



Rick Bettencourt & Linda Levesque



Alternative Investment Strategies: A way to lower portfolio risk

The collapse of the technology sector in March 2000 burst the technology bubble and served as the catalyst for the most vicious bear stock market since the 1930s. With stocks on the decline and only modest contributions from the fixed income side, it has been a major challenge to generate decent portfolio returns over the past couple of years.

To preserve wealth, some investors have recently stolen a page from institutional investors by looking to diversify their portfolios with so-called alternative investments. The most intriguing of these is the elusive hedge fund. Although there have been some dramatic failures (Long Term Capital Management in 1998), these complex and generally misunderstood funds, if properly structured, can be less volatile than typical equity mutual funds. They have the potential for solid returns over the long run because the manager is permitted to utilize the same tools ie: stocks, bonds and cash as typical mutual fund managers but apply them in different fashion.

Hedge funds can actually reduce portfolio risk because they tend not to rise and fall in step with the rest of the portfolio. Although new products in the marketplace now attempt to protect your capital by issuing bank backed principal guarantees, this investment vehicle is not without drawbacks. Many hedge funds use risky strategies such as short selling and leverage, which can magnify losses as well as gains. Some also invest in illiquid companies and some tend to hold only a small number of companies, which presents a diversification risk.

If you are considering hedge funds, you should investigate carefully before taking the plunge. Make sure there is a clear statement of both the objectives and of

the strategies to be employed. The key to understanding hedge funds is the longshort (buy-sell) concept. Suppose a hedge fund manager pairs up two gold mining companies - one that she considers undervalued and one that she considers overvalued. She then buys the undervalued company and sells short the overvalued one. She has now created a hedged position in the gold mining sector. If she has done a good job analyzing the companies, then over time the spread between the undervalued and overvalued stocks will widen, creating a profit. She will make money on the strategy independent of market direction. Furthermore, the pair combination should be less volatile than the underlying market.

Hedge funds are a way of honing your portfolio diversification by providing exposure to an asset class other than those tied to the stock and bond markets. While the stock markets swooned last year, there were numerous hedge funds that did anywhere from quite well to spectacularly. Think how much better your investing results would have been if you'd had a bit of exposure to one of these funds.

The trick, then, is to find a hedge fund that lightens the risk load as much as possible. One way to do this is to buy into a "fund of funds" that spreads its assets among several different managers.

One last thing. NEVER buy a hedge fund without reading—not glancing at, reading—the Prospectus/Offering-memorandum carefully including the section on risks and consulting with a qualified investment advisor before investing. Only after doing this will you understand what kind of product you're buying.

For more information, contact Rick at 416-332-3511 or Linda at 1-800-322-4030.

Are GIC rates too low and Stock markets too Risky?

During this presentation we will introduce an innovative portfolio strategy offering guaranteed growth, plus the potential for higher returns

Investor Benefits:

· Capital Preservation
· Unlimited Growth Potential
· Guaranteed Growth
· Personalized portfolio tailored to
your risk tolerance

Special Guest Speaker:

Greg Lagasse, Regional V.P. Manulife Investments Canada

Where: Ballantrae Golf & Country Club (Dining Room)

When: November 6, 2003 7pm November 20, 2003 7pm

Please RSVP by calling 416-332-3511 or e-mail rbettencourt@dundeesecurities.com

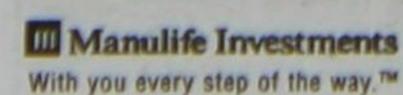
Seating is limited

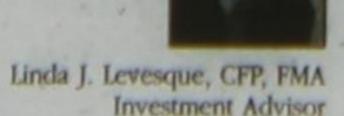
BETTENCOURT & LEVESQUE
INVESTMENT ADVISORS



Rick Bettencourt, PFP Investment Advisor







Paid for in part by Manulife Investments
Insurance products provided through Dundee Insurance Agency

This Space Sponsored by Rick Bettencourt and Linda Levesque, Investment Advisors
Dundee Securities Corporation 905-642-8605

