



suc-cess'ful adj. 1. turning out as was hoped for...



Choosing any financial advisor is an important decision in your life and must be built on a foundation of trust. Since our firm shares the common objective of helping you realize your investment goals, securing a trustworthy alliance between us becomes a much easier process. Today, more than ever, clients are turning to us for sound investment strategies to build and manage their wealth.

Our firm seeks to build life-long relationships with our clients by committing to certain core values, beliefs and disciplines in each step of the process. We currently provide comprehensive wealth management services to a variety of clients by utilizing a team approach throughout the entire investment process outlined in this brochure.

Our mission is to partner with clients to establish and achieve financial goals through objective planning and the management of their investment assets. Our success is not measured merely by the accumulation and preservation of your wealth, but also by our success in reaching your individual financial goals.

Step #1 – Setting Your Investment Goals

Your investment plan will consist of a customized investment strategy that we create from your goals and expectations. We have our clients fill out a detailed information handout prior to the initial meeting. The more financial and personal information we obtain gives us a better understanding of how to address your needs and design your plan. The interaction and sharing of goals is an important first step in the process. Our firm is well aware that life is full of changes. When your life changes, your goals change, our firm then has the responsibility of making sure we adjust your investment plan accordingly and in a cost effective and timely fashion.



Step #2 – Your Customized Investment Strategy

Your goals and expectations are unique. Therefore, you need a customized investment strategy. While the performance of this strategy is certainly important, one which suits your needs and risk tolerance is just as crucial. Your specific risk tolerance will determine your asset allocation. The investments we choose in the various asset classes come from an extensive research and comparison process. As an independent group, we have no proprietary products, platforms or sales quotas that need to be met. Our clients are assured that the investment products we offer within your unique strategy are in your best interests, not ours. We strongly believe that all fees and or commissions associated with these products should be fully disclosed and discussed with the client before implementation

Step #3 – Implementing Your Investment Strategy

Implementing your customized investment strategy is a two part process. The first part is to write down your strategy. This is called your Investment Policy Statement (IPS). This document outlines your financial goals, customizes your investment parameters and establishes the expectations for your portfolio. Your IPS should be updated as often as necessary to accommodate the changes in your life.

The second part consists of designing your portfolio. Using your specific parameters and strategies outlined in your IPS, we now select the actual allocation and investments for your portfolio. Our investment team works diligently to ensure that the investment products chosen for you are well diversified and suitable for your specific financial goals as well as your tolerance for risk.

Step #4 – Constant Monitoring and Reporting of Your Portfolio

The constant monitoring of your portfolio is a vital component for your success. Changes in life are unpredictable and changes in the markets are inevitable which makes managing your portfolio an ongoing process. Our team has the experience and technology necessary to monitor your investments on a daily basis and realign them as needed.

The reporting process keeps you informed on every aspect of your portfolio. Any activity, such as trades, dividends, deposits and distributions will generate a report. At a minimum, you will receive a quarterly statement which includes the value of your investments, a listing of each individual component in your portfolio and your overall investment return. Our team can also provide you with a full report including all activity at your request. Come year end you will also receive a tax statement on your investments.

Our investment team consists of three registered investment professionals and two administrative assistants.



Elroy M. Goodyear, CFP®

Mr. Goodyear has over 30 years of financial & business experience. He currently owns and manages Goodyear Financial Services and has the responsibility of financial & estate planning for individuals and small business owners.

Mr. Goodyear received a BBA from the University of Wisconsin-Madison in 1976 with majors in accounting and finance. Elroy is married with 3 children. He currently resides in Clarence, NY.

Mr. Goodyear is currently a CFP® (Certified Financial Planner). He also holds licenses as an Investment Advisor, Securities Broker and Insurance Agent. Elroy has owned and operated both a statewide and national medical radiographic/manufacturing business, served on several Boards of Directors, and established three national purchasing groups. He was employed by Prudential Financial before accepting a position with HSBC brokerage as an Investment Advisor. In January of 2004, Elroy left HSBC brokerage to turn his focus and energies into Goodyear Financial Services.



Peter V. Scamurra, CFP® , CSA

Mr. Scamurra has over 20 years of financial & business experience. He currently owns and manages Maximum Equities Inc., a Registered Investment Advisory firm. Pete has accomplished an impressive track record since his arrival there.

Mr. Scamurra is part of the elite NHL alumni, playing from 1975 to 1980 with the Washington Capitals. Pete has also owned and trained race horses during his time with Maximum Equities, Inc.. He is a Buffalo native with four children and currently resides in Williamsville, NY.

Mr. Scamurra carries the following titles, Principal Investment Manager for Maximum Equities, CFP® (Certified Financial Planner®), and CSA (Certified Senior Advisor). Pete joined Maximum Equities, Inc. in 1987 and shortly thereafter obtained his securities licenses. In 1993 he accomplished the CFP® designation and is currently a member of the Buffalo Chapter of the F.P.A (Financial Planning Association). In 1997 he became the sole owner of the firm and more recently added his CSA title. With his experience and expertise, Peter Scamurra continues to work hard in order to achieve financial success for all of his clients.



B.J. McNicholas, OSJ Principal

Mr. McNicholas has over 20 years of financial & business experience. He currently owns and manages McNicholas Capital Corp. and has the dual responsibility of managing the assets of his clients as well as overseeing all of the registered representatives and their operations.

Mr. McNicholas received a Bachelor of Science from Ithaca College in 1987 with a major in Finance and a minor in Mathematics. B.J. is married with two children. He currently resides in Clarence Center, NY.

Mr. McNicholas became a licensed representative in 1988. In 1998, he took on the added responsibility of OSJ Manager and Principal for the Williamsville Branch. Currently he holds three principal licenses, the general securities principal, municipal principal and options principal, as well as his securities and insurance licenses and his RIA. B.J. McNicholas continues to utilize his financial expertise in order for his clients to obtain their financial goals and his business knowledge in order for the representatives to run a successful practice.

No investment team is complete without a solid back office. Our two assistants, Carol Hake and Katie Rule, have a combined 30 years of experience in the investment industry. Their attention to detail makes them an invaluable part of the team.

Thank you for this opportunity to introduce our investment team to you.



In conclusion, please know...

We are committed to the philosophy of providing you with the highest level of service while always conducting ourselves with the utmost integrity and professionalism.

We are required to complete annual continuing education requirements in order to maintain our expected high level of competence.

You should expect our team to be intelligent, attentive and responsive to all of your investment needs.

You should expect our attributes and performance to help you successfully reach your individual investment goals.

Our financial relationship is built on trust and confidentiality. It is our responsibility to protect your privacy. Every institution we utilize for your investment portfolio will have the same regard for your protection.

Contact Info:

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B.J. McNicholas & Katie Rule 716-634-9888

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