

# whitby business

## Royal Bank president is guest speaker

John Cleghorn, president of the Royal Bank of Canada, will be guest speaker at a meeting of the Durham Region Manufacturers' Association on Thursday, Nov. 30, 5:30 p.m., at the Holiday Inn, Oshawa.

He will discuss 'Quality of Service.'

Before the meeting, Cleghorn, on behalf of the Royal Bank, will present a cheque to Whitby General Hospital's First Class Fund campaign. The presentation will be made in the afternoon in the hospital boardroom.

## Seminar on employee health tax

Whitby Chamber of Commerce members will attend a seminar about the Employer Health Tax at a breakfast on Thursday, Dec. 14, 7:30 to 10 a.m., at the Whitby Mall Restaurant.

All employers are subject to the new Employer Health Tax on gross payroll and benefits, effective Jan. 1, 1990. The new tax replaces OHIP.

The seminar will review the new legislation and include information on installment requirements, reporting requirements, penalties, transitional rules and planning.

Cost is \$12 for Chamber members, \$15 for non-members (includes breakfast). To attend, call 668-4506 by Dec. 8.

## FREE TAX SAVING SEMINARS

IF YOU NEED TAX BREAKS IN 1989 THESE SEMINARS ARE A MUST!

Developed and Presented by **DIETER W. KIRNER** with special guest lecturers Real Estate Expert **PAUL LINDEN** and noted Lawyers **THOMAS CURRAN & WAYNE CUSACK**. Come hear Durham Region's best known tax savings expert, Dieter Kirner. Mr. Kirner is widely recognized as the pre-eminent local lecturer for both government & private industry.



### TOPICS TO BE DISCUSSED AT THIS FREE SEMINAR!

- RETIREMENT PLANNING IN GENERAL-RRSP'S/RRIF'S, ANNUITIES
- LIMITED PARTNERSHIP TAX SHELTERS
- TAX REFORM, THE TAX SQUEEZE & YOUR FUTURE TAX PLANNING
- INVEST IN RENTAL & COMMERCIAL REAL ESTATE & SAVE TAX
- INVEST IN AN EXCITING, BRAND-NEW CONCEPT: SAVE LARGE AMOUNTS OF TAX & USE YOUR CAPITAL GAINS EXEMPTION
- INVEST IN MORTGAGES & GENERATE VERY HIGH INTEREST

TWO SEMINAR TIMES FOR YOUR CONVENIENCE  
Afternoon Seminar 1:30 p.m. Evening Seminar 7:00 p.m.

**THURSDAY, DECEMBER 7, 1989**  
Oshawa Public Library Auditorium  
ADMISSION FREE-PLEASE CALL TAMMIE.

# 571-0771

## D.W. KIRNER & ASSOCIATES

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## Paradise Island Tanning and Swimwear

OPENS NOV. 30, 1989

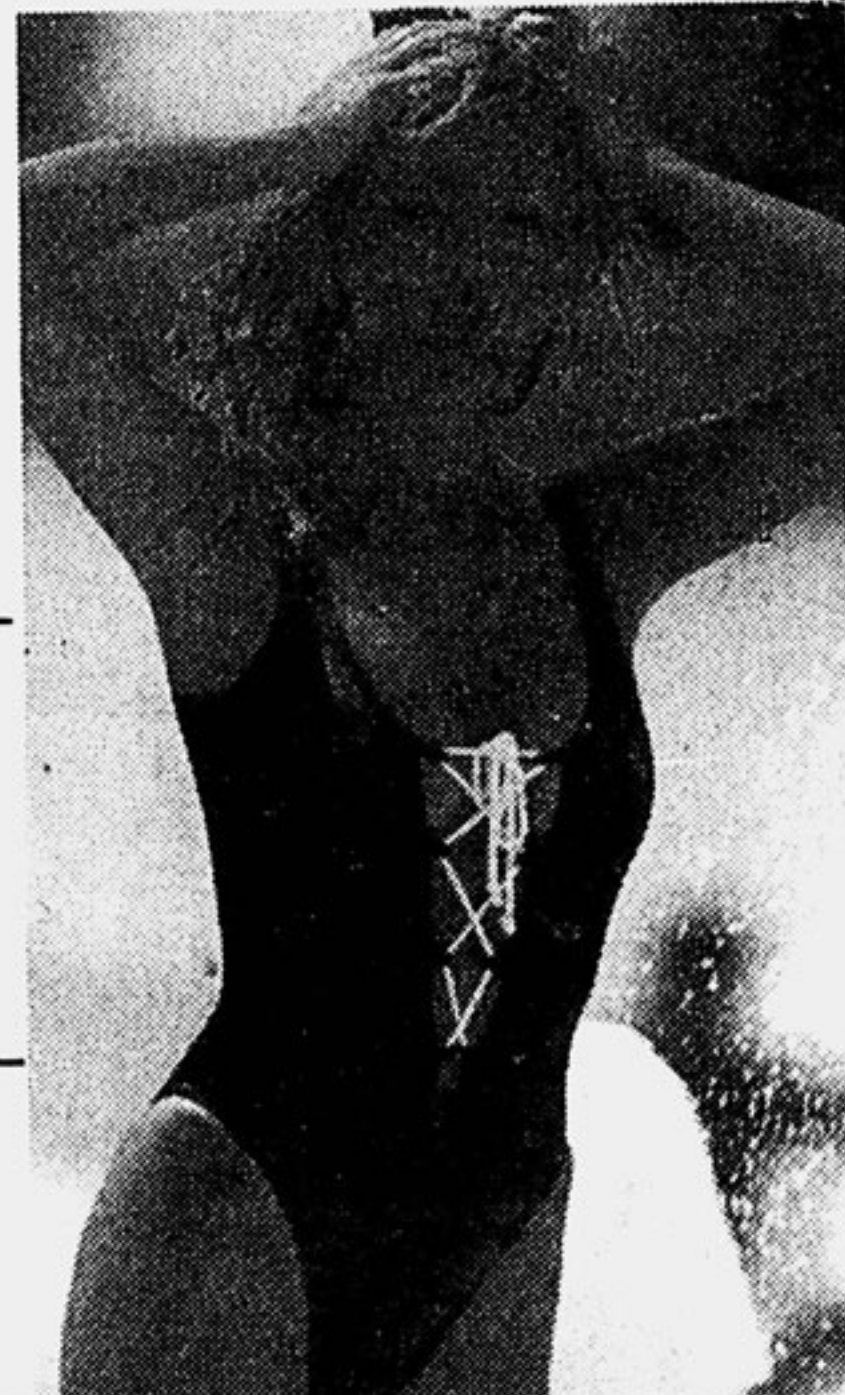
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## BUSINESS NOTES

### Jerry's Drug Warehouse

Stocking stuffers and inexpensive gift items make Jerry's The Drug Warehouse a popular destination for shoppers during the Christmas season.

Gerry Belz, owner of the store at 311 Brock St. N., Whitby, wants to provide the lowest everyday prices in Durham Region.

Before he opened the store in Whitby five years ago, he conducted a survey and found that Durham residents paid the highest prices in Ontario for drug store items.

So he began to offer a large selection of quality drug store items at low prices. Every day, cosmetics, greeting cards and gift wrap can be purchased at 20 to 25 per cent off.

And Jerry's has also become well known for low prices on diapers, making the store one of the largest diaper dealers in the region.

"Great service, quality products and low prices - that's what keeps our customers coming back," says Gerry, who has also operated a store in Pickering for three years.

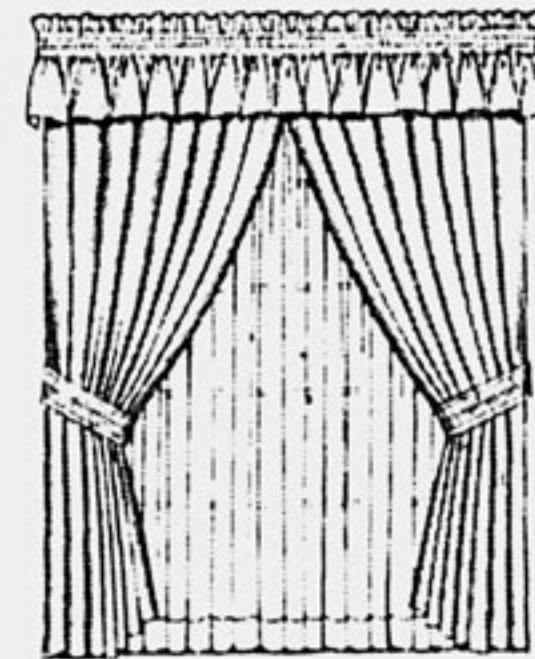
Jerry's The Drug Warehouse is open at both locations from 9 a.m. to 9 p.m. Monday to Friday, 9 a.m. to 6 p.m. on Saturday and 10 a.m. to 5 p.m. on Sundays.



## Interiors Uniquely Yours

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15% off all framed prints

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