

## Ontario taxes explained

By JULIAN REED, M.P.P.  
Halton-Hurlington

Already a number of people have asked me for information about filing Income Tax Returns and Ontario's Provincial Tax Credit System, designed to make taxation more equitable. The Property, Sales and Pensioner Tax Credits are intended to improve the fairness of the provincial and municipal tax system's by relating these tax credits to the individual's ability to pay taxes. The Political Contribution Tax Credit is designed to encourage greater public participation in the democratic process.

Ontario's Tax Credit System is administered as part of the Federal Government's personal income tax system, and the only method of obtaining the various credits is to complete the special pale purple coloured credit form (TIC (Ont.)) which is included with the income tax schedule. Even if there is, in fact, no taxable income, this form must be filed with the Federal Government.

In the event that a taxpayer has an outstanding liability for Income Tax, Canada Pension Plan or Unemployment Insurance contributions, the Tax Credits will be applied to reduce this liability. Otherwise, the Federal Department of National Revenue will send out a refund cheque which will include the Tax Credits paid by the Province as well as any Federal Refund which may be payable.

To be eligible for the Tax Credits, you must be over 16 years of age and a resident of Ontario on the last day of the taxation year. If someone is temporarily out of the Province on December 31st, he or she may still be considered a resident, providing a tax return is not filed as a resident of another Province. Individuals who left Ontario and Canada during the taxation year must consider the last day of their taxation year as the day on which they ceased to live in Ontario, and their eligibility for tax credit purposes is determined as of that date.

In an effort to make sure that the benefits of the Tax Credit System are most helpful to those in the greatest need of assistance, the total Tax Credit entitlement is reduced by 2 per cent of the taxable income, which means that the amount of credit available to any taxpayer depends upon family circumstances, age, income and the property tax or rent which is paid, subject to an overall maximum of \$500 AND the Political Contribution Tax Credit, subject to a maximum of \$500. For the 1977 taxation year, Ontario residents with a taxable income of \$1,600 or less are considered to have a "nil" taxable income for purposes of calculating their tax credits. In such cases, the two per cent, of taxable income offset against Property, Sales and Pensioner tax credits, does not apply.

**PROPERTY TAX CREDIT**  
This should be claimed by the spouse having the higher taxable income, in respect of the principal residence only, and is the lesser of \$180 or occupancy cost (plus 10 per cent). For homeowners, occupancy cost is property tax paid in 1977, and for those who rent accommodation it is 20 per cent of the total rent paid in 1977. College, university and nursing students living in "Prescribed" student residences may claim occupancy cost of \$25.00. No-one under the age of 16 at the end of the year may claim this credit. People under the age of 21, living at home and claimed as dependants are also ineligible.

**SALES TAX CREDIT**  
This credit is 1 per cent of Personal Exemptions for Income Tax purposes, and may be claimed by most Ontario residents, with the exception of those under 16 years of age, or anyone claimed as a dependant for Income Tax purposes.

**PENSIONER TAX CREDIT**  
This \$110 Tax Credit may be claimed by everyone over 65 years of age and resident in Ontario on December 31st, 1977, but in the case of a married couple, both over 65 at the end of the taxation year, and living in the same principal residence, only the spouse with the higher taxable income is eligible.

**ONTARIO POLITICAL CONTRIBUTION TAX CREDIT**  
To obtain this Tax Credit, you list your Total Ontario Political Contributions for the taxation year of 1977 and official receipts must be attached. Remember that the total allowable credit maximum is \$500, and this is reached when total allowable contributions in the year amount to \$1,150.

You may claim 75 per cent of the first \$100 of total contributions, 50 per cent of the next \$450 of total contributions, and 33.3 per cent of total contribution in excess of \$550.

For the 1977 taxation year, the Political Contribution Tax Credit may be claimed by either the contributor or the contributor's spouse. In other words, official receipts for political contributions are now transferable between spouses.

### ON THE HOME FRONT

## Canada divided? You bet!

By SUSAN DE FACENDIS

Is Canada divided? You bet your worn-out winter overboots it is!

The true division however, has nothing to do with language or culture, but lays between the majority of us who are forced to face the "pits" of January and February on our frozen home ground and those traitors to the cause who shuck off their long johns with gay abandon and flee south.

The greatest ignominy of all, is that in order to receive mail from these types, one has to shovel three feet of snow from a driveway that, just a mere half-hour later, will be filled in again by a passing snowplough, simply to allow the mailman across to your iced-up mailbox.

That you even receive any mail is, of course, operating on the assumption that it is one of those rare days between mail strikes, contributing odds that add to the general sporting atmosphere of winter, along the ice-covered roads.

Assuming the postal system is in operation, the mailman will then deposit an assortment of garishly coloured postcards depicting sunlight of an unbelievable hue, blue skies that throw your winter-conditioned eyeballs into shock and half naked people jolling around under palm trees and other exotic flora and fauna.

These cards, which should rightfully be seized by custom officers at the border for being detrimental to public morale, bear cute little messages on the reverse side, such as: "85 degrees again today - just heading off for a swim" - or: "Had fresh lobster for dinner, my sunburn hurts, which you were here."

Reading this type of subversive literature while crouched shivering in front of a fire, listening to the icy winds howl, has to cause division. It separates the "softies" from the "hardies" so to speak.

Everyone knows that for genuine Canadians, only two types of sunbath are permissible and both have to be acquired during that brief pause between winters known as July and August. The first is bestowed while barbequing on the backyard patio and is easily recognisable by its accompaniment of charcoal ashes in the hair and smoked-reddened eyes. The other is obtained in the northern Ontario cottage playgrounds while attempting to dodge the massive, unrelenting onslaught of determined mosquitoes and blackflies.

These are honestly earned sunbaths, holding true to the hardy spirit of our early pioneer settlers. It is positively un-Canadian to pick up a tan, not only out of season, but without having to do anything more strenuous than to sip on a coco-look while achieving it.

Of course the postcards are nothing compared to the actual return of these travelers. One is forced to adopt strong defense barriers against this attack upon your moral fibre.

When they threaten to show how far down the tan goes, you retaliate by showing them the pure shade of white decorating your frostbitten left ear.

When they produce little envelopes containing grains of white Acapulco sand or vials of water from the western shores of Samoa, you remind them not to use the upstairs 'convenience' as the water pipes are still frozen.

As for looking at their photographs - sorry, due to chilled-innards and a bad case of sour grapes, this member of the hardy viewing audience has been cancelled until June.

## Chess Mess

By BRIAN MACLEOD

The Toronto Winter Open was played on the weekend of Feb. 4 and 5. There were four participants from Georgetown in the tourney which had 3 rounds played on the first day. This took its toll on some of the players, while the players who play quickly preferred it.

None of the Georgetown players excelled in the tourney but there were no "bombs" either. The tournament went as follows:

Round	1	2	3	4	5	6
Dave Nichols	1	1	0	0	1	3
Brian MacLeod	1/2	0	1/2	1	1	3
Andre Boisvenue	1/2	0	0	1	0	2
Ken Marchant	0	0	1/2	1/2	1/2	1 1/2

It must be noted that a promising player Ken Marchant played well in the tourney, and his rating is expected to jump several points.

The following is a complicated game from the last round of the tournament between two Georgetown players. White had the game won at one point but misplayed the middle game. 6...e5 may have been better than the move played. White cannot take the pawn as this would give him tripled pawns. By move 10 white stands clearly better and prepares to take advantage of his position. 14...e5 is inferior as it allows d5 for the N. Bd3 was better preparing for e4. Qd2 is also inferior as e4, followed by d5 is practically winning for white. On move 20 White cannot play Nxe6 because of Bxe3. Rxe6 Rxe6 32. Rxe6 Rdch with mate to follow. On move 44 black tries to be spectacular and played into a drawn combination but white however missed the move. Ne5ch on move 47 turned out to be losing for white as it turned out Ke2 was the drawing line.

White: A Boisvenue (1228); Black: B. MacLeod (1466)

Queen's Gambit Declined.

1. d4 d5 2. c4 e6 3. Nc3 Nf6 4. Bf4 Bb5 5. Rc1 Bxc3 6. bc3 dc4 7. e3 0-0 8. Bxc4 Bc7 9. Nf3 Be6 10. 0-0 Nd7 11. Re1 b6 12. Bg5 Bb7 13. e4 Qe8 14. e5 Nd5 15. Bb4 h6 16. Bb4 N4 17. Qd2 Ng6 18. Bg3 e5 19. Re3 Qd8 20. Qd3 Re8 21. Bxe6 Nxe6 22. Nxe6 fe6 23. Ng6 Re8 24. Reel e4 25. Qxd4 Bc5 26. Bb4 Nf6 27. N4 Bxa2 28. Qxh8 Rxd8 29. Bxf6 g6 30. h3 e5 31. Nf5 Kf7 32. Bg1 Rd8 33. Ng6 Ke6 34. Re2 Bxe2 35. Nxe2 Bc4 36. Ng3 Re7 37. Rf4 Rf7 38. Ne4 Bb3 39. Nd5 Rxc3 40. Rxa7 Re1ch 41. Kh2 Re2 42. Nb3 Bc4 43. Rb1 b5 44. f5 Rg2ch Kxg2 Bdsch 46. Kg3 Bxb7 47. Ne5ch Kd5 48. Nxb7 b4 49. Na5 e4 50. Kf2 Kd4 51. Ne6ch Kc3 52. Ke2 b3 53. Kd1 b2 54. Resigns.

The GDHS chess team was knocked out of the playoffs in the first round by a tough White Oaks team. White Oaks never lost a match during the season and will now go on to play for the Halton championship. Here is how the Match went.

B GDHS	White Oaks	
1 Tony Smith	0-1	Mory Hunter
2 Brian MacLeod	1-0	Bill Bateman
3 Blair Thompson	0-1	Joe Stevano
4 Dave Nichols	1/2-1/2	Paul Jensen
5 Kevin Neill	1-0	Tom Lawrence
6 Ken Marchant	1/2-1/2	Howard Sloan
7 Jenny Smith	0-1	Mark Kingston
Total	3-4	

White Oaks had already taken a 4 1/2-2 1/2 lead in the first match in Georgetown they only needed three points in this match to clinch the North-Eastern division championship.

Locally the match between Kevin Neill and Brian MacLeod is progressing with Brian ahead by a score of 3 1/2 to 1/2. The score should, however, be closer as Kevin misplayed two drawn games.

**PROBLEM:** White - K at e5, Q at f2, R at a8, B at f6, P at d4. Black - K at h8, R at g7, B at c2, N at g3. White to play and mate in three.

**SOLUTION:** 1. Qh8ch Bb7 2. Qa2 zugzwang, mate next move. Problem by Ed Zator, 1977.

**FAST TAKE-OUT SERVICE**

For busy people: Breakfast, Lunch, Dinner and Snacks

**Walton Hills Catering**

5 Armstrong Ave., Unit 1 877-5787



MR. AND MRS. WANLESS

## Golden anniversary

"There has to be give and take on both sides of a marriage is going to work out," according to Melville Wanless. His wife, Annie, agrees.

"They should know, Wednesday, the two will celebrate

## IODE elects officers

The February meeting of the Countess of Strathmore Chapter of the I.O.D.E. was held at the home of Misses Jean and Margery Mackenzie.

The Regent, June Dean called the meeting to order and the Secretary's and Treasurer's reports were read and accepted. Emmeline McGilvray gave the final report on the sale of Christmas cards, which had been a successful venture. Hazel MacMillan reported on knitting received and Ruth Forgrave on Educational work.

The regular meeting was adjourned and the Annual meeting convened. Reports were heard from the Officers and the Convenors, of the year's work.

their golden wedding anniversary and, after 50 years, most people have some advice to offer younger couples.

Melville and Annie spent most of their married life farming. They raised a large family; made ends meet during the depression and saw each other into an old age they both enjoy.

"We worked together; consulted each other and made decisions between us," said Melville.

"You enjoyed your family in those days... You were busy, especially on the farm... You had noon dinners to cook. There was always something to do. You could never be bored... Things were different then," said the former Annie Mary Christina Cation.

They both agreed the fact

there is a lack of religion in many homes today and the fact children are raised differently than they were in the past lead to today's high divorce rates.

To honor the couple a dinner was held at their church, St. Paul's United last Saturday and an open house was held at the Snelgrove Hall, Snelgrove.

The couple had five children - Bob of Palmerston; Betty (Mrs. Clare Hutchinson) of Elmira; Berniece (Mrs. Hugh Ward), Brampton and Bruce of Chellenham. A third son, Bill is dead. The two also have 19 grandchildren and six great-grandchildren.

The large family keeps Annie busy remembering Birthdays and visiting. Melville explained with a smile.

"We've been very fortunate," the two say, almost simultaneously.



### ENJOYABLE FUN

The sunshine and crisp snow Saturday afternoon tempted a number of families to try out the Cedarvale hill with their toboggans and flying saucers. Denise Hannah, 2, of Eleanor Crescent was only one of the group enjoying the fun day at Cedarvale Park.

## Kindergarten committee on admission criteria

A committee to review admission requirements for kindergarten was approved Thursday by Halton board of education.

Trustees favored the recommendation of the executive which supported the study into the differences between children who enter kindergarten as early as four-years-old and those who enter at age five or older.

The difference is significant, according to an earlier report to the board by the ad hoc committee on remedial assistance.

The committee will report to the board later with recommendations. Other recommendations which have a price tag attached to them were referred to the finance committee for comment first. Total cost of the package was \$13,500 of which \$5,500 were in the first year of operations.

Trustee Dr. Helen Howard-Lock was also disturbed about the financial committee ruling on board programs. "If this ridiculous nonsense of sending things back to committee shows a breakdown of the committee structure, we'll need an on-going management committee," she said.

Dr. Howard-Lock urged trustees to throw open the kindergartens to three- and four-year-old children and in later discussion indicated she favored schools of kindergarten to Grade 13 which would also have day-care centres, senior citizens and adult education.

Finance committee will consider whether \$500 be spent on material to train teachers how to better identify a child's learning problem; whether to spend \$2,000 a year in a five-year study of readability of elementary books; and whether to spend \$3,000 to set up by September, a tracking system whereby exceptional children including those needing remediation would be surveyed.

## NEC area towns comment

The 55 municipalities along the Niagara Escarpment, including Halton Hills, have been invited by the Niagara Escarpment Commission (NEC) to contribute their ideas before a proposed plan for the 450 mile planning area is drafted.

Comments on the proposals are also to be sought from the public, two advisory committees of NEC and various provincial ministries, according to Ivor McMullin, NEC Chairman.



It Costs So Little To Save A Smile...

## A Professional 8x10 Colour Portrait only 88¢

- Choose from our selection of eight scenic and colour backgrounds
- Select additional portraits and save up to 1/3, compared to 1975 prices
- See our new large Decorator Portrait.
- Your complete satisfaction guaranteed or your money cheerfully refunded.

No obligation to buy additional portraits  
One sitting per subject - \$1 per subject for additional subjects, groups, or individuals in the same family. Persons under 18 must be accompanied by parent or guardian.

Feb.	Tues.	Wed.	Thurs.	Fri.	Sat
21	22	23	24	25	26

Daily 10-8, Sat. 9:30-5

**Zellers** Georgetown Market  
Hwy. 7 Georgetown, Ont.

**All RSP's are not alike.**

# DEADLINE MARCH 1

**We're open this Saturday**

A Canada Trust RSP could help you save a bundle on '77 income tax if you act by March 1st

Compare these features: widest investment choice, excellent interest rates, no sales commission, opening or closing charges, no-red-tape loans for making deposits: Two decades of RSP experience

All RSP's are not alike - even if you have a RSP, consider Canada Trust. In most cases switching to us is easy

A Canada Trust RSP can do a lot more than save you a bundle on income tax

**Canada Trust**

All branches open this Saturday. Most open Friday evening.

TORONTO Yonge at Adelaide 362-6161 • Queen at Lansdowne 531-9908 • Bloor at Bathurst 534-9211  
Eglinton at Bathurst 789-2913 • Eglinton at Wincott 241-5248 • Bloor near Royal York 231-6514  
Lakeshore (1 mi. west of Royal York) 259-2351 • Bloor at Midland 621-8320 • St. Clair at Yonge 923-1121  
Eglinton at Castle Knock 491-4495 • Yonge at Erie 481-4435 • St. Andrews Plaza 225-0484  
Fairview Mall 491-0567 • Bayview Woods Plaza (Hwy. between Bayview and Leslie) 275-7791

Shoppers' World The Danforth 699-2971 • GEORGETOWN Main at James 877-2266

MISSISSAUGA Hwy. 10 south of 577-9474 • Square One second level near Woodbine 270-9102  
BRAMPTON BRAMBLETON 78 Main 451-1365 • Bramalea City Centre (2nd floor) near Eaton 515-7090

Shoppers' World 457-3101 • RICHMOND HILL Hillcrest Mall (west side) 884-9169  
MILTON Main at Charles 878-2834 • OAKVILLE Lakeshore at Trafalgar 845-7161

OSHAWA Simcoe near Bond 723-5221

\*not open Friday evening \*\*open 8:00 Monday thru Saturday

# BOLENS DEALERSHIP Opportunity

Here's your opportunity to get into the profitable world of lawn and garden equipment with Bolens, the number one line. Bolens offers you a tremendous profit opportunity and the industry's best dealer programme. Here are just a few highlights available to qualifying dealers:

### DEALER BENEFITS

- No charge parts return programme
- Interest free wholesale financing
- Prepaid freight on booking orders
- Unlimited co-op advertising
- Product availability - Toronto
- Competitive pricing

Join the expanding Bolens team. To get all the facts call Mr. R. Marley (416) 495-8555 or write to F. Marley Corporation, P.O. Box 8750, Don Mills, Ontario M3C 308.