



"No, there isn't someone else, but there's going to be."

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New look

After recently renovating the offices at Georgetown Marketplace Mall, employees of the Bank of Montreal gathered with branch manager Anne Kelly and Ted Little,

senior vice-president, Bank of Montreal, Central Ontario, along with Mayor Russ Miller, as they cut the cake, officially re-opening the branch office.

Ward 4 councillors to discuss wall with residents

Georgetown South residents seeking an extension of an existing concrete wall to screen their homes from Mountainview Rd. will have another chance to meet with Ward 4 councillors to discuss the matter in the near future.

The residents of McKinnon Ave. were represented by Peter Grinberg who told councillors at Monday night's committee meeting, he was "disheartened by the whole process." They are attempting to get the existing con-

crete wall near them extended across their frontages, mainly for the safety of their children who play in the area, which is just east of Mountainview Rd. Grinberg said the situation will get worse when Mountainview Rd. is widened to four lanes in the future.

Grinberg was disappointed with a town staff report from the engineering department which outlined a lack of need for the wall and the fact that money to pay for it hadn't been budgeted by the town or the region.

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TAX TOPICS & TIPS



Reduce taxes with RRSP

If you haven't been contributing regularly to a Registered Retirement Savings Plan (RRSP) during the past year, you have until March 1 to invest in your retirement security and earn relief from your 1992 income tax.

Contributions made up until that date qualify for the tax deferral treatment offered by RRSPs. What you invest now - up to certain limits - can be deducted from last year's earned income, cutting the taxes you owe, or assuring yourself of a refund when you file your income tax return.

For the 1992 tax year, Canadians can generally contribute up to \$12,500 or 18 per cent of their earned income, whichever is less. For those in company pension plans, the exact figure they can contribute is set out in the 1992 Contribution Limit figure on each individual's Notice of Assessment from Revenue Canada for the 1991 tax year.

Statistics Canada reported a 30 percent rise in 1991 - to \$14.6 billion - in the amount of money Canadians have invested in RRSPs, largely due to more generous contribution limits for people who also have company pension plans.

This year, the focus for RRSP buyers has shifted somewhat due to the lower interest rates being paid on guaranteed deposits such as investment certificates or government treasury bills.

People who wish to add to their retirement security with an RRSP can choose a variety of investments, with mutual funds a popular alternative to trying to pick individual stock market winners.

Financial planners suggest that married couples or people in a common law relationship investigate the advantages of a spousal RRSP. Either spouse may invest a portion of his or her allowable contribution in an RRSP for the other. The advantage will come at retirement when the income flow can be directed to the spouse with the least income, so as to minimize the tax that will be payable then.

In other RRSP changes this year, the rule allowing up to \$20,000 to be borrowed from an RRSP to buy a home has been extended for an additional year. The sum must be repaid over 15 years, starting in 1995, but no interest is levied.

While many Canadians make their RRSP investment as a lump sum in January or February, financial planners recommend a year-long investment program through regular monthly or weekly contributions.

The implementation of any tax saving strategy is based on your personal financial situation. Professional advice should be obtained before implementing any of the suggestions contained herein.

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