

Bill Johnson remembered for energy and friendship

By ROB KELLY

Special to the Independent/Free Press

Former Milton and Halton regional councillor Bill Johnson, 71, died Tuesday in Maple Ridge, British Columbia. He was thousands of miles from his beloved Nassagaweya when the end came, but was surrounded by family.

Stomach cancer claimed the feisty politician, who retired in 1991 after 13 years unchallenged as the regional councillor for Milton's rural area.

Last November Johnson moved with his wife Mary to Maple Ridge to live out his final months in daughter Lynn Morrey's home. It was his wish that Mary be settled amid family in B.C. before his illness became unmanageable.

Johnson died in Maple Ridge Hospital, Tuesday afternoon at approximately 3:45 p.m. local time,

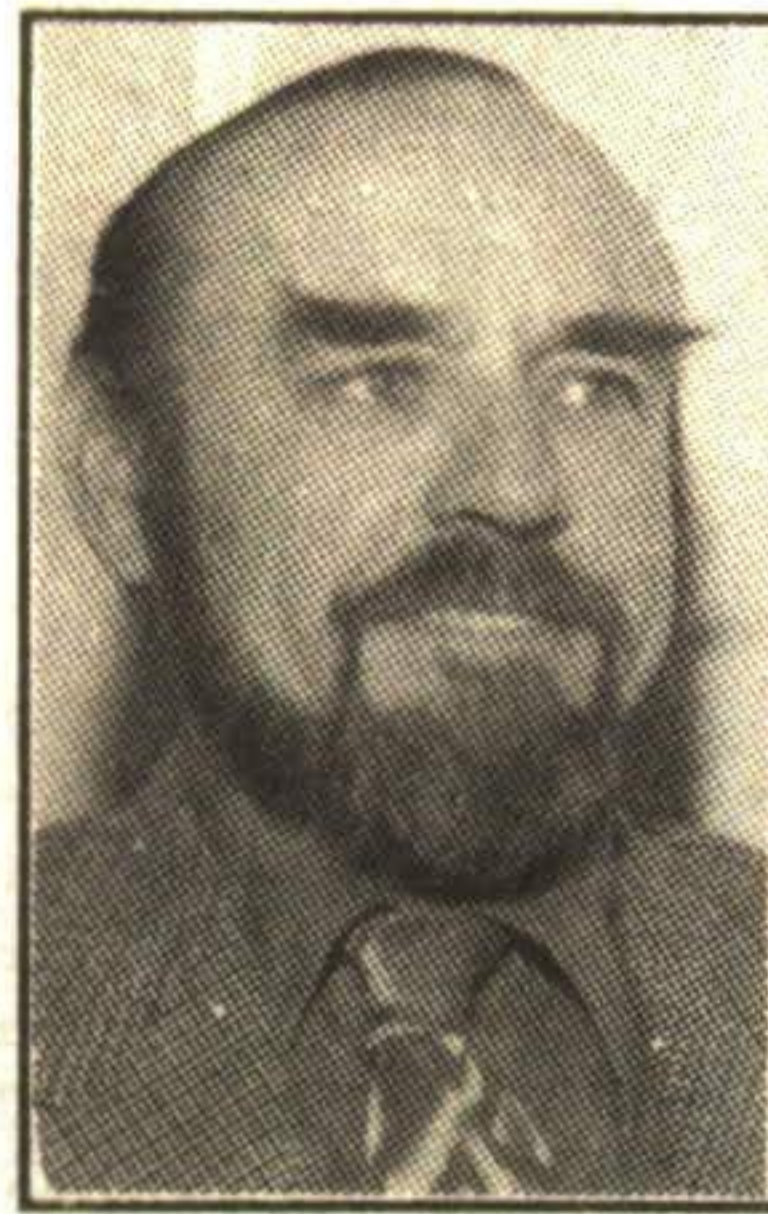
after his condition deteriorated rapidly the previous evening.

"They (the hospital) called me in the night," Morrey said. She went to his bedside around 2 a.m. and stayed with him. "He basically slept away the day, then he slipped away."

Johnson had been in hospital for three weeks. "It was expected, but it was sudden," Morrey said. "We thought we might get him home for a couple of months."

At Halton's regional council meeting Wednesday, everyone stood for a minute of silence after chairman Peter Pomeroy, who was a close friend announced his passing.

"I lost one of my closest friends in political life," Pomeroy said later. "He was one of the finest individuals I ever had the honor of working with. He was a really outstanding person."



BILL JOHNSON

"Bill was a critical thinker," remembered Burlington councillor Joyce Savoline, who worked closely with Johnson for years. "He made you dig right down to your toes to think about issues. On occasions he exasperated me with the zeal he attached to a given issue, but in retrospect it was exhilarating, really."

"He was the type of guy who could hold an opposite view from you and be so upset," recalled Acton councillor Rick Bonnette. "But once a meeting was over you were friends again. He'd be laughing like

nothing ever happened. He was one of the last characters."

Halton planning commissioner Rash Mohammed socialized with Johnson, and praised his "long term vision" for environmental and planning matters. "He was a true environmentalist."

"He was a fascinating man, very well read, although he didn't have that much formal education," Mohammed remembered. "And he was determined."

William Andrew Johnson was born in Hull, Yorkshire, England, on January 12, 1922, the son of a fishing trawler captain. He served as a British commando in the Second World War, seeing action in the Dieppe raid, the Normandy invasion, and through bitter fighting in Holland as the Allied forces drove northeast to the German frontier.

He came to Nassagaweya in

1954, bought five acres of property for \$250, dug a basement by hand, and lived without electricity until Christmas Eve, 1955.

First elected to regional council in 1978, Johnson's popularity in his riding was such that there were rarely even rumors of anyone running against him, much less a serious bid to unseat him.

Johnson is survived in Canada by wife Mary, daughter Lynn and son Malcolm. Prior to his death, Johnson stressed that he wanted no funeral service. There will not be one. His body was to be cremated.

It was Johnson's wish that Pomeroy and Mohammed organize a party for close friends, rather than a solemn memorial affair. Smiling at the appropriateness of the choice given the man, Mohammed said he intends to do just that.

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TAX TOPICS & TIPS

More tax credits for seniors

Many senior citizens end up paying unnecessary taxes because they are unaware of certain credits and deductions to which they may be entitled.

Non-refundable credits

A special age amount of \$3,482 is available for 1992 for taxpayers who were born in 1927 or earlier. Taxpayers receiving pensions (including foreign pensions taxable in Canada) or annuity payments may claim the pension income amount for up to \$1,000 of their qualifying pension income. With proper certification provided by a doctor, disabled taxpayers may claim a disability amount of \$4,233.

Medical expenses that may be claimed in order to reduce tax payable include eye glasses, hearing aids, pacemakers, orthopedic shoes, walking aids, dentures and insulin, among many others. Medical expenses may also be claimed for a full-time attendant or for full-time care in a nursing home, but such a claim cannot be combined with a claim for the disability amount. Taxpayers can claim expenses for full-time care or the disability amount, but not both. However, expenses for a part-time attendant may be claimed as medical expenses without jeopardizing the claim to the disability amount.

Because only those medical expenses that exceed 3% of net income or \$1,614 can be claimed, it is usually beneficial for the lower-income spouse to claim all the expenses incurred for both spouses. This is only true, of course, if the lower-income spouse has sufficient tax payable to absorb the expenses.

In cases where a husband and wife have made charitable donations and the combined amounts are in excess of \$250, the donations should all be claimed on the return of one spouse or the other in order to take advantage of the higher tax credit rate of 29% for donations over \$250. It is also possible to save charitable receipts and pool donations for a period of up to five years, as donations can be claimed any time within a five-year period.

Deductions from income

Sometimes seniors receive income from other sources which, when combined with their pensions, may put them in a higher tax bracket. One way of reducing the income is by transferring certain amounts to an RRSP. Although the ability to make these transfers has been highly restricted in recent years, there are still some options available. A taxpayer may transfer up to \$6,000 of periodic payments from a registered pension plan or deferred profit sharing plan into a spousal RRSP. Eligible retiring allowances may be transferred into the taxpayer's own RRSP.

Seniors who have earned income from the year before, or unused deduction room carried forward from previous years may make RRSP contributions to their own RRSPs, if they are under 72 throughout the year, or to a spousal RRSP if the spouse is under 72 throughout the year. All eligible RRSP contributions are deducted from income on Line 208.

Amounts transferred from spouse

Frequently, the spouse having the lower income does not need all of the available amounts to reduce the tax liability to zero. In these cases, the unused amounts, including the age amount, may be transferred to the other spouse. This creates a substantial tax saving by reducing the tax payable by the higher-income spouse.

Many provinces offer tax credits, tax reductions or grants to senior citizens in order to help ease their tax burden. Be sure to check on the assistance available in your province.

Many senior citizens qualify to receive the goods and services tax credit. This credit can only be obtained by filling out Step 2 of the 1992 tax return. For married or common-law couples, one spouse should apply for both. Seniors who did not apply for the GST credit for 1990 or 1991 may still do so if they are eligible. Likewise, it is not too late to apply for the federal sales tax credit from 1985 to 1990. In each case, the appropriate tax return for the year must be submitted, together with the required credit application.

Senior citizens should make sure that they take advantage of all the deductions and credits to which they are entitled. Those mentioned above are only some of the income tax provisions that could apply to senior citizens.

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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