

# At Your Service

To place your ad call Rod Beaumont at 873-2254

## Catering

**Bountiful Buffet Catering**  
 dinners weddings  
 hot & cold buffet  
 receptions  
 appetizers  
 Lucie Rens  
 R.R.1 Limehouse, Halton Hills  
 Ontario L0P 1H0  
 (519) 853-3667

## Cleaning

Have your home, office, shop or property in clean perfect shape.

Please call 519-833-9007

- interior painting
- drywall & wallpapering

## Home Improvement

Finish your basement?  
 Renovate your bathroom?  
 Painting, decorating, etc?

Call **MITEE**

873-9956

## Rentals

**GEORGETOWN Rent-All**  
 Tools • Equipment  
 334 Guelph St.  
 877-0157  
 Rentals - Sales Service

## REPAIRS TO ALL MODELS OF

# TVs & VCRs

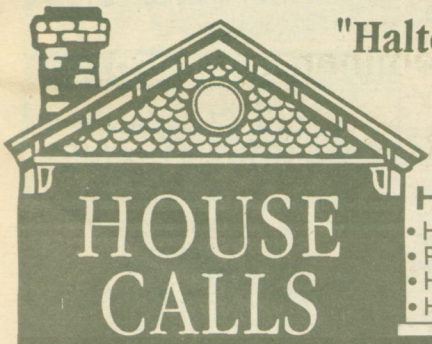
Also Microwaves, Stereos and Converters  
 Free Estimates on Carry-In TV Repairs

873-1820

**J.J. Electronics**  
 360 Guelph St., Unit 37, Georgetown

## T.V. Repairs

## Home Improvement



"Halton's Only Errand Service"

873-8475

## HOUSE CLEANING

- House & Pet Sitting
- Painting
- Home Repairs
- Home Renovations



## HALTON HILLS SOUTH COMMUNITY CONSULTATION COMMITTEE

The Halton Hills South Community Consultation Committee is a group of citizens, and Halton Regional Police Officers who meet on a regular basis to identify community concerns and establish an effective joint response to eliminate the concerns.

The concerns addressed can range from something as simple as a parking problem, to something as complex as a series of Break and Enters.

### Committee Mandate

The Halton Hills South Community Consultation Committee is established to:

- 1) Increase information sharing between the police and the community
- 2) Identify Community / Police concerns and initiate programs to overcome or eliminate them.
- 3) Alter the misconception that the police are inaccessible to the public.

The Halton Hills South Consultation Committee serves residents of rural Halton Hills who live south of 15 side road between the Town Line and Trafalgar Rd as well as residents who live south of 10th side road between Trafalgar Rd and Winston Churchill Blvd. IF YOU ARE INTERESTED IN BECOMING INVOLVED WITH THE COMMITTEE, OR HAVE A CONCERN YOU WOULD LIKE TO HAVE ADDRESSED, PLEASE CONTACT:  
 SGT. WAYNE EASTWOOD AT 878-5511 ext. 2111 or  
 K. WHITWORTH AT 877-8682

**PROVEN PERFORMANCE SOLD**

## ARTHUR F. JOHNSON & ASSOCIATES LTD., REALTOR

877-5165 874-3040  
 Tor.  
 833-9714 873-0655  
 Erin Res.



**MARTHA SUMMERS**  
 Sales Representative

### GEORGETOWN - \$152,900



Don't hesitate, hardwood floors, finished rec room, neutral decor, double driveway, large fenced mature yard, large deck - worth seeing!  
 92-2-114

### CALEDON - \$298,000



1 ACRE with long views, reclaimed brick fireplace, oak staircase to full lower level with walkout. Ceramics in kitchen and bathrooms. Shows beautifully.  
 92-2-420

### ERIN - \$239,000



Country charm and value featuring open concept with lots of light, solarium type kitchen, marble in ensuite and walkout from master to large deck.  
 92-2-281

### MILTON'S EDGE - \$699,000



Just west of Acton, south of Hwy 7, exceptionally private executive home on 34 rustic acres. 40 x 60 utility building. PRICE INCLUDES 4.4 ACRE SEVERANCE.  
 92-2-510

### BRUCEDALE - \$359,000



74 acre working farm, with 32' x 26' utility building with refrigeration unit plus 55' x 34' implement bldg. with concrete floor. Family home with country kitchen and long views.  
 92-2-474

### ERIN - \$239,900



This is the year to keep your horses at home. 5 acres, 5 stalls, hardwood bush to ride through. 4 bedroom family home with pine rec room.  
 92-2-459

### CALEDON EHS \$249,000



Original farmhouse tastefully redone with today's conveniences. Bleached oak kitchen, finished loft with dormer, private location south of King St.  
 92-2-495

### ERIN 89 ACRES \$589,000



WANT TO START YOUR OWN BUSINESS? Horse farm with indoor arena, sand ring, 38 stalls. CENTURY STONE HOUSE is a bonus. Well worth looking at.  
 92-2-485

### ERIN - \$629,000



This home and property speaks for itself. 58 acres of variety. Quality custom designed and built stone and stucco home with incredible views, 4 levels, wrap-around deck and all you will ever need.  
 92-2-548

### NEW - MILTON

4.4 vacant acres. Fabulous building lot with good access to 401. \$150,000  
 92-2-509

### LOOKING FOR AN INVESTMENT

Adjacent Mistywood Subdivision on Hwy. #24 at 1st Line East, Caledon. 49 acres with proposal for subdivision. \$1,800,000.  
 92-2-390

### ERIN 10 ACRES \$249,000



Value for country dollars. Located south of Village with 3 bedroom home, finished rec room, main floor laundry, barn & paddock for your horses.  
 92-2-275

### GEORGETOWN - \$179,000



Great starter - live upstairs, rent out the lower level until you need the space. 2 yards, separate double car garage. Home filled with custom pine inside.  
 92-2-526

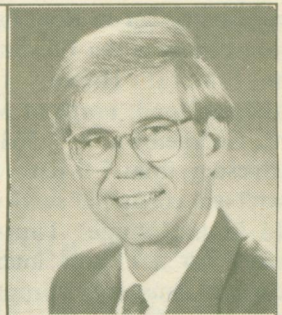
## RRSP Rules and Regulations 1993

By George Perdue, B. Sc. P. Eng.



## Money Talk

with George Perdue



Legislation states that you can now contribute to your RRSP the lesser of 18% of your preceding year's earned income and \$12,500. This dollar limit is in effect for 1992 and 1993 and then increases \$1,000 until it reaches \$15,500 in 1996. The "lesser amount" is reduced by any pension adjustment (PA) from the preceding year as shown on your T-4 slip.

The rules allow you to carry forward unused contributions for 7 years. This is beneficial if you are currently short of cash but it does not allow you to effectively recapture the lost compounding. You can also make a contribution now and deduct it in future years. Hopefully the required income will be present in the future.

Spousal RRSPs are still allowed. You get the tax deduction for your spouse's

plan, yet your spouse will be taxed on the RRSP payout provided that the funds are not withdrawn within 3 calendar years of your last contribution to any spousal RRSP. This is not a bad income splitting method.

In addition to regular RRSP contributions, a maximum of \$6,000 per year can be transferred from a Registered Pension Plan or a Deferred Profit Sharing Plan to a spousal RRSP until 1994.

Retiring allowances can be transferred directly or indirectly to an RRSP up to \$2,000 for each year of employment. Another \$1,500 is transferable for each year of employment, prior to 1989, for which employer contributions to an RPP or DPSP had not vested.

An RRSP is more than a simple investment. It should be part of a portfolio aimed

specifically at your financial objectives. The investments themselves should be carefully chosen to maximize yields and protect capital. Independent advice is critical to such activity.

In keeping with our goal of educating people in financial matters, Ellen Roseman, Globe and Mail Financial writer, will be speaking to our guests at the John Elliott Theatre on Wednesday evening February 3, 1993. She will speak on "Worry Free Money Management for Families". She will offer advice for finding the funds for your RRSP. Tickets are available from the Money Concepts Office.

George Perdue is a Financial Planner, Business Consultant, and Partner in Money Concepts, Halton Hills. He can be contacted at (416) 873-1877.