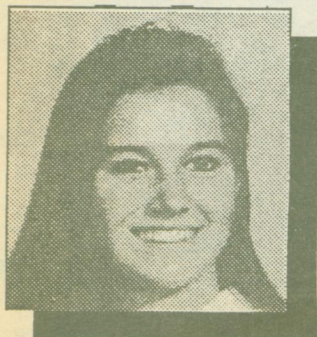
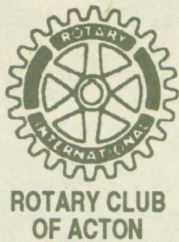


**PLEASE
GIVE
TODAY!**

GREEN RIBBON REWARD FUND

Donate today to the Green Ribbon Reward Fund - A fund established to find the killer of Kristen French and Leslie Mahaffy

Donations may be made at the Bank of Nova Scotia Acton Branch. Your cheque can be made payable to the Acton Rotary Club or Green Ribbon Reward Fund.



Kristen French



Leslie Mahaffy

INCOME TAX RELIEF

by GEORGE WAGNER, C.A.
On December 2, 1992, Finance Minister Don Mazankowski introduced a number of income tax incentives designed to stimulate the economy. Two of the more important ones are:
Investment Tax Credit (ITC)
A 10% Investment Tax Credit will be available for "eligible property" acquired after December 2, 1992 and before 1994 by an individual, most trusts and partnerships and Canadian controlled private corporations whose capital does not exceed \$10 million.

The ITC permits the purchaser to reduce his income tax by 10% of the purchase price of property.

Eligible property includes new machinery and equipment used in manufacturing or processing, resource activities, logging and farming. Also, new construction equipment and transportation equipment used principally to transport passengers and/or property in Canada will qualify.

For example, new trucks used for carrying freight on highways will qualify if the gross vehicle weight is 26,001 pounds or more.

Unemployment Insurance (UI)
The employer's portion of 1993 UI premiums will generally be held to 1992 levels to a maximum savings of \$30,000. Employee premiums are not affected.

If the 1992 employer UI premiums were higher than \$30,000, the benefit reduces on a dollar for dollar basis.

For example, \$50,000 of 1992 employer UI premiums leaves a maximum benefit of \$10,000. [\$30,000 - (\$50,000 - \$30,000)].

Therefore, most new business in 1993 will pay no employer's portion of UI premiums.

George Wagner is a chartered accountant providing a full range of services to the small business community and individuals. His office is located at 2 Guelph Street, Georgetown, Ontario, 873-8100. This is the first of a bi-weekly series of articles of general interest to private businesses and individuals

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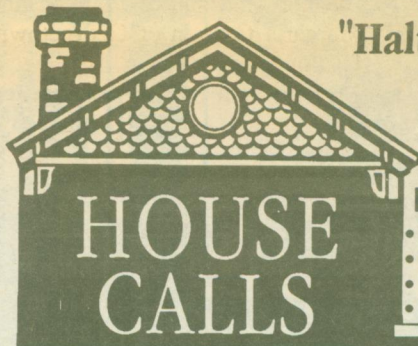
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(Defined as anyone not owning his/her principal residence at any time during the last 5 years.)



95% Financing Available

★ Terms of 5-7-10 & 25 years available
★ Amortization of 25 years available

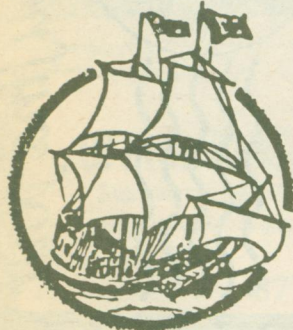
GDSR (Principal + Interest + Taxes + Heating) can be as high as 35%

TDSR (GDSR + all other debts) can be as high as 42%

INTEREST RATES: 1 Yr. - 7.70% 5 Yr. - 9.25%
7 Yr. - 9.55% 10 Yr. - 9.91% 25 Yr. - 10.29%

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