

Acton loses taxi service

By Oksana Buhel

Reliable Taxi, which has operated in Acton for almost 25 years, closed its doors yesterday. "There's no way we can keep this place running," explained Sulin Fisher, the company's assistant manager. "There's just not enough business." Reliable Taxi started business with three cars, but this number quickly dwindled to one.

The situation is even more serious since Acton residents have just

been informed the GO Transit train will no longer provide service in Acton. Acton residents wishing to use GO Transit will have to board the train in Georgetown. Fisher said that business was slow before the closure, but she does not expect any improvement as a result of the closure. "People will be taking the bus to Georgetown, not a taxi."

Business is also hampered by other competitors. Tyler Transport Ltd. offers free bus service for

senior citizens on Wednesdays, and limo service to the airport. "We just can't compete with that," Fisher stated.

A year ago, Reliable Taxi was going to end its service and let the Georgetown-based Halton Hills Taxi expand into Acton. Willie Wilkinson, owner the Georgetown company, did not stay in Acton very long. "There just wasn't enough business," Wilkinson explained.

Simple formulas for financial success

By Paul J. Rockel

They should be taught in school... at least 10 times per week and every school year from kindergarten to university.

They are what I call the simple rules and formulas for financial success.

I am completely amazed at the university students, yes even financial writers who have no idea whatsoever about these simple formulas. There are even successful business people who don't know them, even though they may have unwittingly applied them to become successful.

Let's look at some of these formulas and the rules that go with them.

Rule number one: There are only two ways to receive income, one is "person at work" the other is "money at work". We all start out with one only, namely "person at work" and all dream of retirement which can only take place with "money at work".

The formula to building that second income (money at work) is threefold: (1) Save a part of what you earn. (2) Entrust those savings to experts (don't try investing on your own) (3) Allow the earnings



IT'S YOUR MONEY

Paul J. Rockel

on those savings to be reinvested.

Rule number two: There are only two ways to invest your savings; Loan... or Own. (1) Loan them to a bank or trust company or a mortgage, etc. whereby you receive "rent" (interest), fully taxable. (2) Own something with your savings, such as a business, rental income building, mutual funds, stocks, whereby you receive two types of income, namely dividends (profits) and capital gains (or losses) both of which have lesser taxes attached to them.

The second formula is similar to the first, Time + Money + Rate of Return. All three elements are important, but by far the most important is time. Example: a person aged 25 who saves \$100 per month till the age of 65 at a rate of return of 15% would have a value of \$2,455,144. Total invested would be \$48,000. A person aged 45 who decides to play "catch-up" and starts saving \$200 monthly at a rate of 15% till age 65 would also have invested \$48,000 but will be worth only \$282,744.

That's over \$2 million less, yet both saved the same amount, and earned the same rate of return. But the 25-year-old had his first \$100 working for 39 years and 11 months, whereas the 45 year old had his money working for only 19 years and 11 months. Time made the difference of over \$2 million.

My simple formula: "Start saving early, entrust those savings to experts who will put it into ownership (not loan it), and let it compound". When you've built your savings, convert it into that "second income", namely "money at work".

Simple eh? For a free chart comparing the difference between owning and loaning over many years, contact Peter C. Masson M.B.A., Regal Capital Planners Ltd., 10 Fagan Drive, Georgetown, Ontario or Phone 877-7216.

Paul J. Rockel is the author of "Why I Invest in Mutual Funds" and Chairman of Regal Capital Planners a 25 year old financial planning company with offices from coast to coast in Canada.



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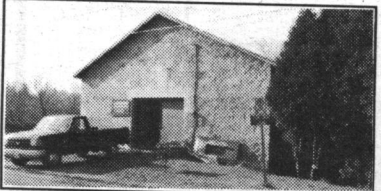
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*** NOOOOOBODY SHOULD MISS *** If you're a first time buyer seeing this 4 bedroom starter home. Sliders off the eat-in kitchen to deck, 2 baths, central air, kid's play house in rear garden and carport. Asking \$115,900. JOHN DYBLE 843-2020 OR 843-5638.



*** STONE - CARRIAGE HOUSE *** 1900 sq ft solid stone building with frontage on the Grand River close to downtown Fergus. Super potential for remodeling into a house or continuing use as a workshop. \$128,900. COLIN WERNER 843-2020 OR 843-5916.



*** THINK SPRING!** * It's just around the corner! Put your gardening ideas into action. Light the Bar-B-Q or sun yourself on the deck. Then come inside & enjoy the cosy comfort of your home. Hardwood floors, sun room, 3 bedrooms plus more. Why wait? \$129,900. LINDA NEWBURY 843-2020 OR 843-3589.

\$130,000 TO \$160,000

This 3 bedroom plus backsplit home features large eat-in kitchen, dining area, has 5 pc & 2 pc r.l., finished rec room and fenced yard. Property backs onto park & is close to school, lot is 40 x 156. JOHN FLETCHER 843-2020 OR 843-2449.

\$130,000 TO \$160,000



*** BUNGALOW WITH SHOP APPEAL!** * This 3 bedroom is bright and cheery located on the edge of town. The handyman will be thrilled with his 20 x 40 workshop complete with electric door opener, phone, woodstove. Tradesmen think of the opportunities. JOHN DYBLE 843-2020 OR 843-5638.

*** 2500 SQ FT STONE HOME *** Close to downtown offers convenience and comfort for a growing family. Features include 2 baths, 4 good size bedrooms, large living rm, laundry room on main floor, family room next to kitchen. \$149,500. TED DE JONG 843-2020 OR 843-3183.

OVER \$190,000

*** CUSTOM BUILT BUNGALOW *** Edge of town 4 bdms, 3 baths, skylights, jacuzzi, oak kitchen, formal dining, living room, many upgrades, finished basement, workshop, double garage, and more. \$219,900. JOHN FLETCHER 843-2020 OR 843-2449.

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LOT 207 - Great frontage \$81,900
LOT 109 - Private G front \$74,900
LOT 1008 - Quiet area \$59,900
LOT 721 - 3 bdrm. \$59,900
LOT 740 - 2 bdrm. \$59,900
JOHN FLETCHER 843-2020 OR 843-2449.

COUNTRY PROPERTIES

*** QUALITY CONSTRUCTION!** * Simply move in and enjoy this attractive Keating built bungalow on 1/2 acre with great landscaping and some fruit trees!! Also offering 3 bedrooms, kitchen/dining with built-in dishwasher and patio doors out to newer deck, newer carpeting and no wax flooring amongst throughout, central vac too! \$149,900. LYNNE GLAPSKI 843-2020 OR 843-4776.



*** ONLY \$159,500!!** * For 2 acres plus attractive 3 bdrm. brick bungalow offering spacious kitchen with dining area, large living room with airtight stove, full partially completed basement plus fireplace!! Attached garage as well!! LYNNE GLAPSKI 843-2020 OR 843-4776.

*** QUIET LOCATION *** Farm with about 85 acres of workable land, some bush, 4 bedroom home, implement shed, barn needs repair. Secluded setting. \$169,900. VENDOR ANXIOUS, MAKE AN OFFER. JOHN FLETCHER 843-2020 OR 843-2449.



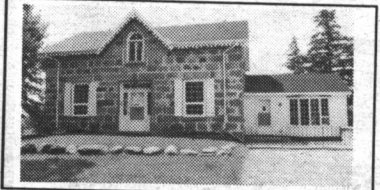
*** COUNTRY BARGAIN *** Solid brick country bungalow on 10 acres with trees, south of Belwood Lake. This 3 bedroom custom built plaster home features a raised dining area overlooking the livingroom with patio doors and brick fireplace. A chimney for a woodstove in the basement and 4 pc. & 2 pc. bathrooms, hardwood floors and aluminum soffits and eaves. Priced at \$175,000. COLIN WERNER 843-2020 OR 843-5916.

COUNTRY PROPERTIES



*** VIEW FROM THE BALCONY!** * Custom built 3 bedroom home located on 3 acres with panoramic view offers attached garage, wrap around deck, spacious country kitchen and livingroom with south facing view, 2 bathrooms, main floor office and additional sewing room or playroom. \$199,500. COLIN WERNER 843-2020 OR 843-5916.

*** A MUST TO SEE!** * 3 bdms. up 2 down, fantastic cook's kitchen with skylight too. Other great features include 3 baths, mainfloor familyroom with airtight, formal living and dining rooms, finished rec room with wall to wall fieldstone fireplace plus double attached garage. \$199,900. LYNNE GLAPSKI 843-2020 OR 843-4776.



*** THE WOLF WON'T BLOW DOWN *** This 4 bedroom heritage stone farm on 96 acres. You will need a key to get through the gates if you own this Stone Estate Farm south of Fergus. A family room, a recreation room with fireplace a stone studio outbuilding and the oversized garage-workshop are just a few things to look at. Lots of road frontage on Hwy 6 and sideroad. \$425,000. COLIN WERNER 843-2020 OR 843-5916.

STONE HOME CATALOGUE HERITAGE HOMES CATALOGUE

These two catalogues offer the most complete and up-to-date selection of heritage vintage real estate available for sale in Wellington County. These comprehensive guides make looking for that extra home like "one-stop-shopping" for all your heritage needs. OVER 120 PROPERTIES TO CHOOSE FROM! To reserve your copy for our next printing, call TED DE JONG 843-2020 OR 843-3183.

Fire Calls

Suspected arson

Arson is suspected in connection with a construction trailer fire which took place late last Saturday morning on Winston Churchill Blvd. north of 22 Side Road. Approximately \$2,000 damage resulted, and the incident is still under investigation.

Alarm activation

The alarm was activated at the Raves club in Norval Monday morning. When firefighters arrived, they did not find anything.

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