
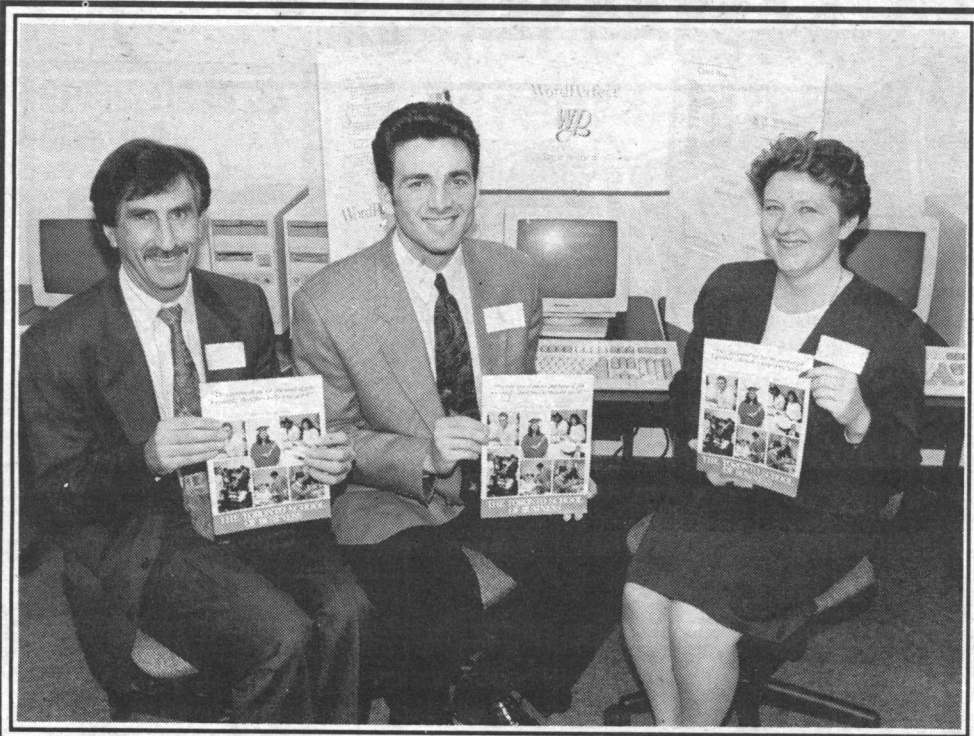


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The Brampton campus of the Toronto Business School has opened a satellite campus in Georgetown (located at 99 Sinclair Avenue, 3rd floor) to service the career computer training requirements of area residents. Pictured above from left is, principal Alan Packard, registrar Domenic Bauco and instructor Elaine Robertson. For more information about courses and registration call 873-9159.

photo by Simon Wilson/HHTW

Business campus in Georgetown

The newest campus of the Toronto School of Business will be opening in Georgetown this January. The school, which already has 34 campuses coast-to-coast, will be opening the newest campus at the Professional Arts Building at 99 Sinclair Ave. The microcomputer business application program offered at the campus will include courses in key-boarding, Wordperfect 5.1, Lotus 1-2-3, MS-DOS, dBase and desktop publishing. Students will also be placed with a host company in Georgetown and the surrounding area, which will enable graduates to use their newly acquired computer skills. Anyone interested in learning new job skills or updating existing ones, is asked to call (905) 454-5932.

Chamber seeks Business of The Year

One of Halton hills Chamber of Commerce's most important community projects is the annual Business of The Year award which recognizes the ongoing contributions made by our local businesses. Since it's inception in 1980, the award has been bestowed on a broad spectrum of businesses from the small one person operation to some of our largest industrial concerns.

To qualify for this most prestigious award, the business must meet the following criteria; display good business ethics, made a significant social and economic contribution to the community, be a Chamber member in good standing and be located in Halton Hills.

Nominations are now being taken. These will be reviewed by a selection committee appointed by the Board of Directors. All nominations from previous years are automatically submitted to the selection committee. The choice of the selection committee is submitted to the Board for final approval.

If you would like to nominate a business from Halton hills, please send a letter describing the company and why you think they qualify for this award. All nominations are treated in the strictest confidence. Mail to Halton Hills Chamber of Commerce, P.O. Box 111, Georgetown, L7G 4T1 or bring to 174 Guelph St.

Deadline for nominations is Dec. 16.

The Chamber is proud of its past winners:

- 1979 Smith and Stone Inc.
- 1980 Dominion Seed House.
- 1981 Lyn Barnard.
- 1982 Wm. McNally Construction.
- 1983

- MacKenzie Lumber.
- 1984 B. Whitworth
- Georgetown Chrysler.
- 1985 M. Lawton
- Canadian Tire.
- 1986 Varian Canada.
- 1987 Burns Transport Ltd.
- 1988 Ourwood Packaging Ltd.
- 1989 The Olde Hide House.
- 1990 Paul

- Armstrong Insurance Brokers.
- 1991 The Kentner's Social Catering and 1992 Acton IGA.

1993 The choice is yours.

The awards dinner will be held in late February.

Shift work disruptive

Breakfast at midnight, lunch at 4 a.m., supper at 8 a.m....does this sound familiar?

If shift work disturbs your "normal" eating schedule, as it does for most people, your risk of developing digestive problems, an unhealthy weight, and heart disease may arise.

What you eat and when you eat it may also affect the quality of your sleep between shifts.

As a shift worker, you could be four times as likely than a day worker to develop an ulcer, suffer from loss of appetite, diarrhea or constipation. Some small changes in the food you eat and when you eat it can reduce these risks.

- First, cut back on highly seasoned foods. For some people, spicy meats, sauces, salad dressings and hot pickles irritate the stomach. Choose fresh, unprocessed meats, mild sauces and oil and vinegar dressings.

- Limit caffeine-containing foods and beverages like coffee, cola beverages and chocolate. These foods can cause distress in the digestive tract.

- Schedule regular meals. Try to choose a minimum of three meals in each 24-hour period. It's a good idea to eat a lunch to break up the shift. It will improve your appetite and keep your bowels regular.

As an added bonus, most workers find that they feel better and are able to more work after a lunch.

Regular meals which are low in fat and high in fibre will best reduce the risk of heart disease. Take a lunch and don't miss breakfast. Spread butter or margarine on only one side of the sandwich, if at all.

Meat portions should be small - a piece of meat the size of a deck of cards is really all you need at a meal. Fill up on breads and cereals and try to get lots of fruits and vegetables every day.

To avoid the high-fat, high-calorie snacks in vending machines, pack a lunch.

Try these ideas for low-fat, high-fibre lunches:

1. Cold chicken leg, whole wheat roll, vegetable soup, part-skim cheese and grapes.
2. Swiss cheese, lettuce and mustard on rye bread, apple juice, green pepper strips and dried fruit and nut mix.
3. Split pea soup, raisin bread, lettuce wedge with low-fat dressing and milk pudding.
4. Bagel, fresh fruit, raw carrots and low-fat yogurt.

Do you have difficulty sleeping as shifts rotate? To promote restful sleep:

- Avoid caffeine, alcohol and greasy foods within five hours of sleep;
- Try light meals of grains, fruits and vegetables, low-fat dairy products and small amounts of lean meat for a deeper, longer sleep;
- You may want to eat several small meals/snacks throughout the shift;
- Drink less at the end of your shift for uninterrupted sleep.

These hints are courtesy of the Halton Region Health Department

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Joanne Richardson-Hatcher and her committee are having a food drive in support of the Love In Christ Food Bank from Nov. 15th to 30th. All donations may be dropped off at McDonalds, Georgetown.

A Second Property Revelation

By Andrew Mackenzie, B.B.A.



The real estate boom in the 1980s has caused many people to make investments in real estate. The topic of this week's article is not to evaluate this decision, but simply to shed some light on the facts that affect ownership of second properties.

As usual, the government has changed the rules regarding the taxation of second properties. These rules should be clearly understood by anyone who invests in second properties.

The \$100,000 capital gains exemption no longer applies to second properties, including cottages and rental properties. The problem for some is the way this change has been implemented.

This is how it works. To determine the portion of a capital gain eligible for the \$100,000 exemption, we divide the number of months of ownership of a property after 1971 and before March, 1992 by the total months of ownership after 1971, and multiply this by the capital gain. This has different repercussions on different people. Those who bought during the boom in the '80s will not be effected just yet as their properties will probably be worth less than they paid for the property. Those who have owned properties for a period of time may or may not be effected yet. If a gain is over \$100,000 there is a period before the rule changes will effect you. Lastly, if you have owned a property for a period of time and your gain is under \$100,000 your tax bill is growing every month that you hold on to the property.

The way capital gains are taxed is simple. For every dollar of gain not eligible for the exemption, you pay tax on \$0.75.

There are other considerations that should be looked at before making any decisions about second properties. If you own any second properties, you should consult a financial planner in order to fully understand how the rule changes will effect you.

If you have any questions regarding second properties, or any other financial planning concerns, Andrew can be reached at 877-5495 or at Investors Group at 450-1500.

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