

Taking care of Business

Allstate
LIFE, AUTO, HOME, RRSP
DAVID R. WALSH
232A Guelph St., Suite 204
Georgetown 873-1644
Toll Free 1-800-387-9999



A family affair

TWG Travel located in downtown Georgetown at 48 Main St. S. Sally Rutenberg (centre) has owned and operated this Agency for the past nine years. Daughters Linda (left), Sandra (right) and grandson Michael make this a family-run business, providing dedicated service for those with travel needs. You may reach them at 877-2252 for travel service or drop by at which time you may also browse at the various accessories available in the Travel Boutique.



New location

Along with a new location comes a new Sears Agent, Joan Wilfong (right) pictured above and a new Store Manager, Sandra Kerver, on the (left). Cy Hammond, centre, lends able hand with moving heavy appliances, now available at Sears' new location opposite Zellers in the Georgetown Marketplace Mall. photo by Jen Valois/HHT

Allstate introduces new customer service

Allstate Insurance Company of Canada has reached a new level in customer service by offering consumers the ability to buy insurance products at their convenience. Consumers are now able to purchase Accidental Death and Dismemberment insurance policies through Allstate's Interactive Soft Touch video kiosks. The Soft Touch technology allows the consumer access to information at their fingertips and help if they need it later. According to Irene Stoehr, General Manager of Director Marketing for Allstate Life, "interactive video is the direct marketing medium of tomorrow." The idea of Soft Touch kiosks is not new to Allstate. The insurance company, along with O'Hara Systems Inc., pioneered this technology with the initial rollout of four kiosks in the spring of 1991. Today, there are 10 kiosks located primarily in Sears Retail and Food City store in the Greater Toronto area. Allstate's development of this technology was based on studies that proved more and more people are becoming informed customers who want choices. For straightforward product needs, they want the option of making the decision to buy, not be sold. Interactive video gives the customer exactly what they want; information when they want it and the opportunity to get more information if they need it from a local Allstate agent. Stoehr notes that, "there is no intention to use interactive video to replace the agent, we see the agent, with his/her professional knowledge, as the cornerstone of our property, auto and life business." The Accidental Death and Dismemberment product available is a simple and relatively unrestricted AD&D product offering \$100,000 accidental death benefit under the basic plan. An enriched \$200,000 AD&D benefit is also available. Single, family, single parent and couple coverage is available for both benefit levels. Consumers can find the kiosks in Sears Retail stores at: Yorkdale, Square One, Shops on Steeles at 404 and Oshawa Centre and in Food City Stores in: Peterborough, Lansdowne Street; Brampton, Connestoga and Bovaird; Oakville, Oakville Place and at the Toronto Transit System at Davisville and Motor Vehicle Licensing Office at 286 Bunting road, Unit B, Scartham. Catharines. Allstate Insurance Company of Canada is one of Canada's largest insurers with more than one million policy holders country-wide.

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.



BRAMPTON'S CHEAPEST MATTRESS SALE

BEST BUYS ON SEALY & SIMMONS

	SUGG. PRICE	SALE PRICE
Bed Frame (39-54) Limit 2 Per Customer.....	\$39 ⁰⁰	\$19 ⁹⁹
Single Mattress Spring Construction	\$159 ⁰⁰	\$79 ⁰⁰
SINGLE SET	\$349⁰⁰	\$119⁰⁰
Double Mattress Spring Construction	\$259 ⁰⁰	\$129 ⁰⁰
Queen Mattress	\$318 ⁰⁰	\$149 ⁰⁰
Queen Set.....	\$399 ⁰⁰	\$199 ⁰⁰
Orthopedic Twin Mattress Set.....	\$599 ⁰⁰	\$199 ⁰⁰
Double Set (25 Year Warranty).....	\$699 ⁰⁰	\$259 ⁰⁰
Sealy Double Set Orthopedic (Limit 2 Per Customer).....	\$647 ⁰⁰	\$299 ⁰⁰
Sealy Queen Set.....	\$735 ⁰⁰	\$349 ⁰⁰
Orthopedic King Set (20 year Warranty).....	\$1299 ⁰⁰	\$499 ⁰⁰
Simmons Double Set	\$689 ⁰⁰	\$449 ⁰⁰
Simmons Beauty Sleep Queen Set	\$999 ⁰⁰	\$599 ⁰⁰
Simmons Beauty Sleep Queen Set (pocket coil).....	\$1099 ⁰⁰	\$799 ⁰⁰
QUEEN ORTHOPEDIC SET.....	\$1499⁰⁰	\$499⁰⁰

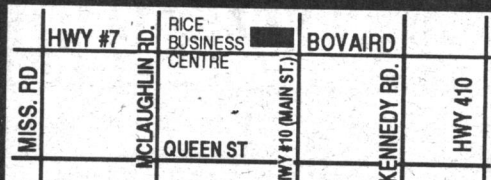
FREE PILLOW
WITH PURCHASE
MATT. & BOX

MATTRESS CLEARANCE SALE!

Country Mattress Sleep Shop

452-9820

HOURS: MON-TUES-WED 10-6,
THURS-FRI 10-9, SAT 10-5, SUN 11-4
190 Hwy. #7 West, Unit #58
Brampton
(Rice Business Centre)



Helpful year-end tax advice

By Jim Carmichael
Special to HHTW

Aside from being able to better budget for Christmas expenses, and the fact that if you want to make any changes to your financial affairs, it is best not to deal with reduced staff during the holidays, there is a third very good reason to conduct a year-end checklist. There may be some good opportunities to reduce your taxes if you plan for certain exemptions or deductions before Dec. 31.

RRSP options: If you reach age 71 during 1993, you must convert your RRSP to an RRIF or an annuity or risk the plan being de-registered and exposed to full taxation.

Timing a Move: If you are planning to move to another province in 1994, you might consider moving before Dec. 31 if your new province of residence has a lower tax base than Ontario.



Your taxes will be based on the province of which you were a resident on Dec. 31.

Capital Gains Tax: The lifetime exemption of \$100,000 is still available, but we do not know what, if anything, will happen in this regard in the new government's budget. After consulting with a professional Financial Planner or a Chartered Accountant, you may consider realizing the gain now.

Dividend Tax Credit: Check and see if there are

ways in which you could convert some of your interest income to dividend income and reduce your tax burden.

RRSP Purchase: If you have not already invested in an RRSP, consider doing so as soon as possible rather than joining the crowds in February. The earlier you contribute, the greater the value of your deposits in the future.

Medical Expenses: If your expenses exceed 3 per cent of net income or about \$1,600, whichever is less, you can claim certain expenses as a tax deduction for any 12-month period ending in 1993. In some instances, it may be better for the spouse with the lower income to claim this deduction.

Jim Carmichael is a Financial Planner with Investors Group. He can be reached at 416-236-2564.