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LTD., REALTOR

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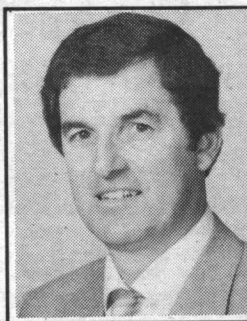
Tor. 874-3040 Res. (519) 833-9578

LARRY BARNSTAPLE

*Sales Representative
Providing Real Estate Services

Since 1972

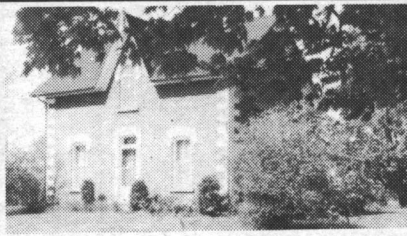
Let me bring Toronto, Mississauga,
& Brampton to your home
via Rogers Cable TV



FOR RENT!
Three bedroom townhome with finished basement, 1 1/2 baths and walkout. \$925 per month. Call Larry* 93-2-K1



YOU WILL HAVE FUN HERE!
35 acres of hardwood forest, reforested land, stream and views, 4 bedroom Victorian with new addition, many upgrades, 3 stall horse barn with paddock, green house, and loads of extras. Call Larry* 93-2-637



VICTORIAN HORSE FARM
\$269,900, secluded setting, 10 acres, great location good access to 401, home features 4 bedrooms, gleaming pine floors, spacious country kitchen with wood stove, - bank barn with 10 stalls. Call Larry* 93-2-DC



2 ACRE COUNTRY

\$249,000 asking, 2,000+ sq. ft. of luxury on treed lot with pond, open concept, main floor family room, main floor laundry, basement drywalled. Minutes to 401 Hwy. Call Larry* 877-5165. 93-2-565



NEW PRICE

WHAT A BACKYARD

\$99,900 asking, 3 bedroom townhome. Unspoiled basement, patio doors to fenced yard. Walk to shops, 10 mins. to 401 Hwy. Call Larry* 877-5165. 93-2-534



NEW PRICE

STORYBOOK YARD
3 bedroom bungalow in one of Erin's better neighbourhoods. Gleaming hardwood floors, very private well treed back yard, Sunny kitchen and finished rec room. Asking \$174,900. 93-2-330



ROCKWOOD TOWN & COUNTRY
\$179,900 asking, almost 1/3 acre treed lot; very private. 4 bedroom home, beautiful decor, family room with woodstove, hot tub, walkout to two decks. Larry* 877-5165. 93-2-483



OLYMPIC ACHIEVEMENT

The setting, location, creativeness, design and construction combine to make a winning team. An executive retreat high on a hill among the Maples. A spacious home of elegance with separate guest suite. Call Larry* for all the details. 93-2-395



NOW ONLY \$237,000

AFFORDABLE BRICK VICTORIAN
Privately tucked away on 4.5 acres yet minutes to town. Renovated oak kitchen with high ceilings and pine wainscoting. Recently constructed ensuite off large master bedroom. Charm & convenience. Call Larry* 874-3040. 93-2-325



QUALITY, LUXURY, SPACE

Only \$499,000 asking. 3 bedroom Cape Cod on 123 acres of rolling panorama, gourmet kitchen, with entertainer's family room, huge master bedroom with the ultimate ensuite, adjoining study, beautifully finished lower level with walkout to deck, patio and inground pool. Call Larry Barnstaple* 874-3040. 93-2-528



BRAMPTON TOWNHOUSE

3 bedroom - 1 1/2 bathrooms, central air, garage, small complex. \$119,900 asking. Call Larry Barnstaple*. 93-2-600



ROCKWOOD REGAL
\$199,900 asking. 1975 sq. ft. newer home, gas heating, central air and central vac, 2 1/2 baths, entertainers family room with log burning fireplace and cathedral ceiling. Exceptional decor and landscaping. Call Larry Barnstaple*. 93-2-607



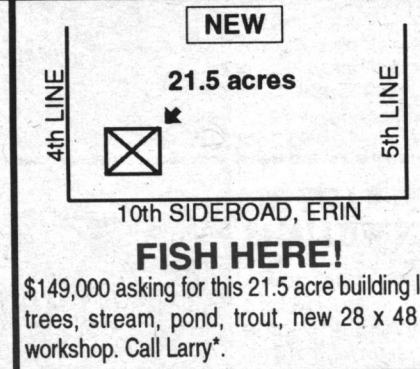
SPECTACULAR VIEWS

Custom built home with approx. 5,000 sq. ft. on the main floors, 10 ft. ceilings, cherry plank floors, walkouts to balcony deck, 4 spacious bedrooms, library, large studio, 57 acres of trees, hills & streams. 93-2-394



NOW \$249,000

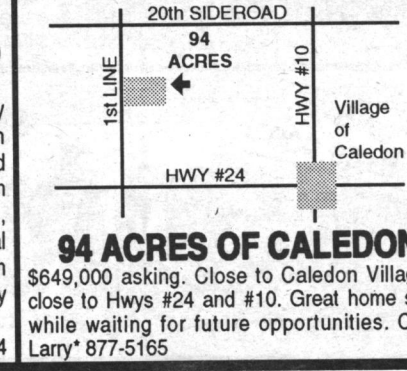
25 panoramic acres secluded from the road, 2 new baths, sunroom, large elevated patio, walkout basement - Very bright home. Stocked pond, workshops. Adjacent 21 acres with shop also for sale at \$129,000. 93-2-367



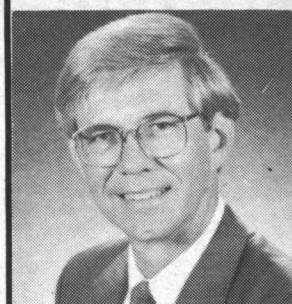
REDUCED

ALMOST NEW - AND IMPROVED

\$215,900 asking. Large family kitchen with oak cabinets, main floor family room with vaulted ceiling, sunken library with built-in bookcase, 3 baths, walkout basement, exceptional lot backing on to conservation area. 10+++-. To view call Larry Barnstaple* 877-5165. 93-2-504



Money Talk
with
George Perdue



Here Comes Christmas, Here Comes Year End, Here's What's Left of Tax Planning

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

'Tis the season to be jolly and to take final steps to fend off the tax man!

Unfortunately, all the holiday cheer and hub-bub can take away from the time required for effective personal tax planning. Besides, tax planning is not nearly so much fun! A little bit of time invested in quarterly planning can make this experience a quick and easy routine, with significant financial benefits.

We believe that the government will be taking more from individuals in the form of direct taxes, regulated prices, the elimination of tax based incentives, or any other means open to one's imagination.

The following calendar outlines some important personal tax planning strategies. Keeping more of what you earn will be more challenging as the 90's unfold.

Before Year End

- update your calculation of taxable income and tax liability and adjust your final installment payment.
- consider selling securities with accrued losses to offset current year capital gains or to create losses that can be carried back to prior years.
- consider selling securities with accrued gains to maximize utilization of your capital gains exemption (under current tax law this is \$100,000 for each individual)
- have interest bearing securities converted to capital gains where possible.
- to obtain a deduction for the current year, pay your deductible expenses and make charitable donations before the end of the year.
- if you are self employed, pay yourself sufficient salary/bonus in 1993 to create the earned income necessary to maximize your

1994 registered retirement savings plan (RRSP) deductions.

- if you have a business, split income with family members. The salary, taxable to the recipient.
- if you turned 71 in 1993, make your annual RRSP contributions before the end of 1993, your RIF must commence in 1994.
- if you have a shareholder loan (other than a housing loan, certain share purchase loans, or a car loan) that was made in the company's previous taxation year, ensure that it is repaid before the end of the company's current taxation year to avoid income inclusion for the full amount of the loan.
- you should have your Revenue Canada Tax Assessment statement informing you of your RRSP contribution limit for 1993.

During the Year

- consider making your 1994 RRSP contribution early or maintain your monthly RRSP investments.
- invest in limited partnerships to both make money and reduce taxes paid. This is especially appropriate for people who have maximized their RRSP contributions.
- use spousal RRSPs to split income
- invest your family allowance in the child's name.
- claim the charity tax credit along with all other allowed tax credits.
- split the CPP with your spouse where applicable.
- consider crystallizing your small business \$500,000 capital gain exemption to avoid losing the potential capital gain in the face of government legislation.
- shareholders of corporations eligible for small business deductions should receive dividends instead of salaries.

George Perdue is a business consultant, financial planner, and a partner in Money Concepts, Halton Hills. He and his associates Aysen Abaci, Pierre Brianceau, Peter Chaperlin, Karen Perdue and Brett Worby can be reached at (905) 873-1877.

Halton Community Television Cable 4

Weekly Programme Schedule

for the week of December 13th to December 17th, 1993

MONDAY	THURSDAY
5:30 TV Story Time	5:30 Religion
6:00 Halton's Health	6:00 Community Calendar
6:30 Acton Santa Claus Parade	6:30 Sportszone
7:30 Sportzone "Live Phone-in"	7:00 Sports Report
8:30 Bicycle Helmets: The Choice is Yours	7:30 Focus on Europe
TUESDAY	8:00 Germany Live
5:30 Religion	FRIDAY
6:00 Optimist's TV Bingo	5:30 Community Calendar
7:00 Halton Hills Council	6:00 Sportszone
WEDNESDAY	6:30 Region Council (Dec. 15)
5:30 TV Story Time	Check Schedule daily
6:00 Community Calendar	on Cable 4
6:30 Santa Comes To Town	TBA = To Be Announced
special - (live - kids call in)	(recently recorded programming)
7:00 Seniors' Christmas Special	853-1270
8:00 NDP Report	

Buying...? Selling...?
Check out Halton Hills This Week
Classifieds 873-2254