

INTELLIGENT INVESTING

with
MICHAEL PHILLIPS



SELF-DIRECTED RRSP QUESTIONS AND ANSWERS

Maximizing your RRSP growth is a shared goal between you, the investor, and the firm that you choose.

In my day to day business, I am asked many questions, a few of which I would like to share.

How do I start a self-directed RRSP? The institution you have chosen will supply you with the forms and assist you in completing them, as well as offer advice on the most appropriate investments for your needs.

May I transfer existing RRSPs to my self-directed RRSP? Yes, you need only sign a form supplied by their offices and they will do the rest.

Can I create an RRSP for my spouse, or make contributions to his or her existing RRSP? Yes. Any contributions will be deducted from your annual contribution limit, and are deductible from your taxable income. The benefit comes from income splitting at the time of retirement, when both your tax rates are likely to be at a reduced rate.

When is the deadline for contribution? To claim a deduction for the 1992 tax year, the last date is March 1, 1993. Contributions for 1993 can be made from January 1, 1993 to February 28, 1994.

Will the firm monitor foreign holdings held within my RRSP? Yes, they will constantly monitor your account to ensure that foreign holdings do not exceed the specified limit.

What is a RRIF? RRIF stands for Registered Retirement Income Fund. It is one of the options open to you to pay yourself income at retirement. It works by spreading income payments over many years, thus deferring and reducing applicable taxes. Hopefully the firm you choose can arrange a RRIF for you.

Investors must realize that not all RRSPs are created equal. Educating yourself by asking questions and considering all your options is critical when choosing an RRSP. Remember, maximize your financial security by implementing some sound financial planning.

Michael Phillips is a full service financial advisor with First Marathon Securities and can be reached toll-free at 1-800-263-1668. Call today and inquire about the "NO-FEE" self directed RRSP.

CRIME STOPPERS OF HALTON

Thieves hit night club

Halton Regional Police detectives in Burlington and Crime Stoppers are asking for the public's assistance in identifying the persons responsible for a break-in at a night club.

On Jan. 31 at 8:45 a.m., cleaning staff arriving at the NRG Nite Club at 1400 Plains Rd. near Brant Street in Burlington found a large hole in the concrete block interior wall which led into the secured money room of the club.

Because there was no sign of forced entry to the exterior entrances of the building, investigators believe that the culprits in this incident hid inside the club and may have had knowledge of what areas of the club were alarmed. Once the culprits gained access to the money room, they stole a large quantity of cash, and left behind the coin along with a number of rock concert tickets. There is no description of suspects available as the culprits were gone when the cleaning staff arrived.

If you have any information that leads to an arrest in this or any other case, you may be eligible for a cash reward of up to \$1,000. Please call 1-800-668-5151 or 825-TIPS, that's 825-8477.



1993 DAYS



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THE CORPORATION OF THE TOWN OF MILTON

IN THE MATTER OF THE ONTARIO HERITAGE ACT R.S.O. 1990, CHAPTER 0.18; AND IN THE MATTER OF the lands and premises at the following Municipal Address, in the Province of Ontario.

NOTICE OF INTENTION TO DESIGNATE

TAKE NOTICE THAT the Council of The Corporation of the Town of Milton intends to designate the exterior of the house only, at the following municipal address as a property of architectural and historical value under Part IV of The Ontario Heritage Act, R.S.O. 1990 Chapter 0.18.

Municipal Address: 82 Charles Street, Lot 2, Block 13, Foster Survey
Plan 7, Town of Milton, Region of Halton.
Owned by Mr. R. Kearns

REASONS FOR THE PROPOSED DESIGNATION:

The single two-storey Flemish brick house was built in 1855 and is complemented with three bays, above ground basement, upper level door, balcony and quoins. This house was built for Dr. Clarkson Freeman, M.D. who had become Coroner for Halton County in 1857 and was elected mayor of the Town of Milton (1870 to 1872). The T. C. Livingstone map of 1858 indicates only a one storey structure, the second storey being added later. The architectural and historical merits and unique porch design of the residence adds a significant presence at the intersection of Sarah and Charles Street in the core of Milton's older residential area. Noteworthy are the low hip roof with centre gable; a combination of flat windows with brick voussours, plain stone lug sills, shaped lintels, keystones, moulded wood doorway with brick voussour, and an open porch and wood railing with decorative carvings, piers and stone stairs, painted floral trim.

Any persons may, within thirty (30) days of the first publication of this Notice, send by Registered Mail or deliver to the Clerk of the Corporation of the Town of Milton, Notice of his or her objection to the proposed designation, together with a statement of the reasons for the objection and all relevant facts. If such a Notice of Objection is received, the Council of the Corporation of the Town of Milton shall refer the matter to the Conservation Review Board for a Hearing.

DATED at Milton, Ontario, this 10th day of February, 1993.

William Roberts, Town Clerk
The Corporation of the Town of Milton
Victoria Park Square, P.O. Box 1005
Milton, Ontario L9T 4B6



THE CORPORATION OF THE TOWN OF MILTON

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TAX NOTICE

Ratepayers of The Town of Milton are reminded that the First installment of the 1993 Tax Bill is due on February 26, 1993.

Tax payments must be received in the Tax Office on or before the due date to avoid penalty. Late payment charge of 1 1/4% will be charged on the first day of default and on the first day of each calendar month in which the default continues. It is the responsibility of the ratepayer to ensure that the taxes are paid by the due date, even in the event that the bill is not received as mailed.

Taxes may be paid at the Milton and Campbellville branches of The Bank of Nova Scotia. (There is a small service charge)

There is no GST charged on taxes.

If you require information about taxes, please contact the Treasury Department at 878-7211, ext 147. Treasury Office business hours are 8:30 am to 4:30 pm Monday through Friday.

Drug squad finds loaded weapons in car

RCMP drug squad officers found two loaded pistols while arresting five people in the parking lot of McDonald's Monday night.

The suspects, wanted in connection with cocaine trafficking, were busted near their vehicle at the Martin Street restaurant at 7:30 p.m.

The arrests included the seizure of loaded semi-automatic pistols.

Man charged in thefts

An 18-year-old man was charged last Wednesday with possession of stolen property among other offences in connection with crimes at a local school.

A culprit stole keys from E.C. Drury High School and used them to gain access to facilities at the Ontario Street complex and steal equipment. The Milton resident was charged under the Young Offenders Act because he was 17 years old at the time of the crimes.

Assault charge laid

A 33-year-old Newmarket man faces mischief and assault with a weapon charges in connection with an outburst of violence at Don Cherry's last month.

On Jan. 19 at 10:15 p.m., a man threw three glass bowls at a female employee of the Milton Mall restaurant. She ducked to avoid being hit, and the bowls hit a glass sign, smashing it.

Equipment stolen

A pick-up truck parked at a Woodward Avenue residence was the target of thieves who broke in and stole \$2,525 worth of framing equipment on Friday.

Gas spill investigated

A concerned Commercial Street youth contacted Halton police Thursday after noticing a gasoline-type substance on the surface of the

POLICE BLOTTER

Sixteen Mile Creek.

The Halton Region spill team investigated the substance at the Laurier Avenue bridge and found it to be an "isolated incident" of gasoline in the water, police said.

Car theft charges

A former resident has been charged in connection with recent thefts of cars in the Milton area.

A 1981 Mercury, recovered in Quebec, was stolen from Steeles Avenue in early December, and a truck was reported stolen from Bronte Street earlier this month.

A 22-year-old man, formerly of Kingsleigh Court, faces theft charges.

Equipment missing

Police are investigating the theft of electrical equipment and tools from a lot currently under construction on Highway 25.

The goods were stolen sometime during the early morning hours Thursday at the lot — a night club under construction — just south of No. 5 Sideroad.

No sign of forced entry was found and the alarm system had been disconnected, police said. Smashed lights were also left at the scene.

Entry may have been gained through the adjacent Hard Ball Cafe, said Det. Sgt. Mike Kingston.

Charge laid in fight

A 31-year-old Ontario Street man faces an assault charge after a 30-year-old Mary Street man was punched in the mouth at Papa Nick's Hotel earlier this month.

A verbal argument between two men resulted in violence at 11:30 p.m. Feb. 5, police said.



THE CORPORATION OF THE TOWN OF MILTON

DOG TAGS 1993

DOG TAG LICENCES

EXPIRED JANUARY 1, 1993

IF YOU HAVE NOT YET RENEWED YOUR LICENCE OR IF

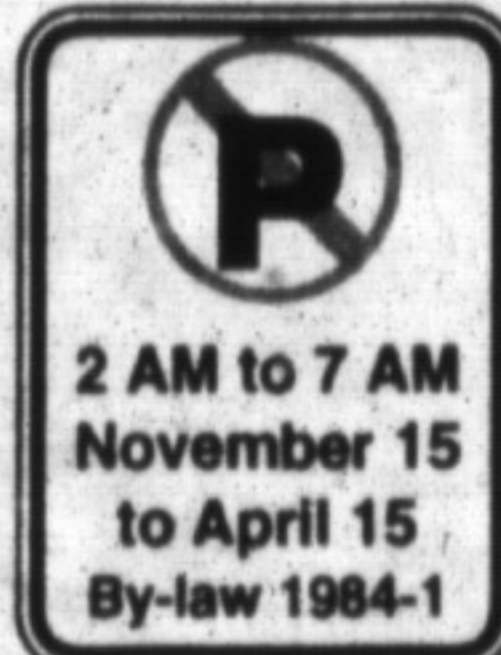
YOU HAVE RECENTLY ACQUIRED A DOG, TAGS MAY BE PURCHASED

IN THE TREASURY DEPARTMENT.



THE CORPORATION OF THE TOWN OF MILTON

NOTICE TO VEHICLE OWNERS BY-LAW 1984-1



2 AM to 7 AM
November 15
to April 15
By-law 1984-1

BY-LAW 1984-1 prohibits parking on any Town street during the winter months from November 15 to April 15, between the hours of 2:00 am and 7:00 am. This By-law is intended to assist Town works crews in our effort to remove snow during the winter months.

While this By-law is in effect, Halton Regional Police will take appropriate measures to assist us which can include towing. Your co-operation is requested.

J. D. MATTHEWS, P. ENG.
DIRECTOR OF PUBLIC WORKS
TOWN OF MILTON