

# YORK

## Air Conditioning and Heating

Makes You Feel Good Inside

**CASH BACK OFFER**  
UP TO **\$45000**

Mr. Build Cedar Wood YORK

Don't hesitate call today 475-8993 299-3000

# A taxing experience with government's new forms

By KATE GILDERDALE  
March winds and April showers bring forth May flowers. Which is just as well, because by the time you've discovered how much you owe the government, all you can afford to do is smell the roses.



**KATE'S CORNER**  
Kate Gilderdale

Statistics prove more people commit suicide in the spring than at any other time of the year, yet as far as I know no one's made the obvious connection. Even if the government owes you a fistful of lucre though, you'll need a PhD in high finance to get your hands on it.

People receive awards for things like winning chess matches or having an I.Q. which gets them into MENSA; anyone who completes a tax form accurately should, at the very least, be eligible for the Order of Canada.

The trouble is no one, including the 'experts' in the tax department, seems to agree on whether or not you got the answers right.

The ads tell you it's quite simple, you can refer to the guide or phone Revenue Canada, and it will all become depressingly clear to you.

In reality, there are three options for those who are not lawyers or accountants: a) read the tax guide; but to read, alas, is not necessarily to understand; b) call the tax hotline (several

times, until you get an answer you like;) or c) employ an accountant.

It was the section on personal deductions, which had previously been enough to lower my tax to manageable proportions, that led me to the final option.

After much effort trying to decipher the explanation, awash in the yellow ink which signifies what the government likes to call tax reform, I knew it was time for drastic measures.

My lovely deduction, down there in black and white as \$6,000 was, I discovered when I paid closer attention, worth a mere \$1,020 or 17 per cent of the total, because now it was something called a non-refundable tax credit.

"Non-refundable tax credits," the guide glibly informs you, "are used to reduce your federal income tax."

What it doesn't mention is that the resulting reduction is a pitance compared to what you

received in previous years. "Do not confuse these 'non-refundable' tax credits with 'refundable' credits, such as the child tax credit or the federal sales tax credit," the guide warbles on, blithely unaware of the bruises you've sustained banging your head against the wall.

I didn't even bother to get into the next bit, which was headed, "how do the non-refundable tax credits work?" because it didn't take a genius to deduce the answer to that must be, "in favor of the government."

Instead, I hastily rounded up the relevant information scribbled on the backs of envelopes or lurking in various boxes, and trotted off to see the accountant.

Two weeks later, I received a neat, computerized printout; the conclusion of which was music to my ears. After the myriad of deductions I could claim had been properly calculated, I ended up owing a fraction of what I'd estimated.

Apparently tax specialists everywhere are rubbing their hands in glee at the government's 'simplification' of the tax form and the resulting flood of business. It may be an expensive way of curing spring insomnia, but in my case, it was worth every penny.

# farmer Jack's GARDEN CENTER

GARDENS INC.

Main St. W. Stouffville. 640-5080

## FERTILIZER SALE!

21-3-9 Superturf 9 kg	Reg. \$17.95	Now <b>\$14.95</b>
Weed & Feed 9 kg	Reg. \$31.95	Now <b>\$26.95</b>
21-3-9 Superturf 9 kg	Reg. \$13.95	Now <b>\$11.95</b>
18 kg	Reg. \$23.95	Now <b>\$21.95</b>

Buy 2 Roses and receive a box of Rose food FREE! (Value 3.99)

Watch For Our Unilock Seminar Sat. May 6th

Model Gazebos on Display

Watch For Our Soil Test Day Sun. May 7th

**We also Carry**

- Seeds
- Potting Soil
- Grass Seed
- Peat Moss
- Unilock Pavers
- Spring Bulbs
- Bark Chips
- Sand
- Curbs
- Patio Slabs
- Garden Tools
- Limestone Screening
- Retaining Walls
- R.R. Ties
- Clay Pots
- Gravel
- Top Soil
- Masonry Cement
- Portland Cement
- Peat Loam

**WE DELIVER**

## Local dieters reach for TOPS

By KATHLEEN MAY  
A local group is urging residents to be TOPS in their approach to dieting. TOPS (Take Off Pounds Sensibly) is a non-profit, self-help organization that meets once a week.

The purpose, as the name implies, is to help individuals lose weight.

In Stouffville, there are two TOPS groups. They meet in Mor-

ris Hall, St. James Presbyterian Church, Main Street East; one at 1 p.m., and the other at 6:30 p.m.

Recognition Night was held recently. The executive of 1988 was thanked for its excellent work. The new officers for the coming year were introduced.

The TOPS Queen is Lois Laffeur. Lois enjoyed a weight loss of 59 pounds. She was presented with a bouquet of red

carnations. The runner-up is Lorna Vaughan, who lost 19 pounds. She received a bouquet of pink carnations.

Irene Elson was accorded a standing ovation. Irene has adhered to a strict weight-loss schedule over a period of 20 years. She was presented with a bouquet of red carnations.

## IT'S STANDARD TRUST SAVINGS TIME

# AND WE'RE GIVING AWAY WATCHES

Receive a Seiko, Pulsar or Lorus watch just for opening a new Savings Account of \$2,500 or more (Minimum 90 days)

And for our regular customers in this branch a special draw for a Bulova "Regulator" wall clock.

Complete rules are available at all branches.

We want you to try your "Hometown Savings Centre" so we're offering your choice of Men's or Ladies Watches. Just for opening a new savings account of:

\$2,500	you receive a Lorus Watch	to \$ 39.95
\$5,000	you receive a Lorus Watch	to \$ 69.95
\$10,000	you receive a Pulsar Watch	to \$140.00
\$15,000	you receive a Seiko Watch	to \$225.00

# Chevrolet-Oldsmobile

## ONE SWEET DEAL

**ONLY 3 DAYS LEFT**

# 9.9%

FINANCING\*

**SWEETER**

### UP TO 48 MONTHS NO LIMIT ON AMOUNT FINANCED ON ALL NEW CHEVROLETS & OLDSMOBILES PLUS S-10 PICKUPS, AND S-10 BLAZERS

**OFFER EXPIRES APRIL 29, 1989**

**SWEETER STILL**

**PLUS! NO EXTRA CHARGE AIR OR NO EXTRA CHARGE AUTOMATIC OR UP TO \$1000 CREDIT ON SELECTED MODELS PLUS! \$750 CASH BACK ON OTHER SELECTED MODELS.**

\*NO CHARGE AIR CONDITIONING OR AUTOMATIC TRANSMISSION OR \$750 REBATE AVAILABLE ON SELECTED MODELS  
\*9.9% FINANCING AVAILABLE UP TO 48 MONTH TERM ON ANY AMOUNT FINANCED  
\*9.9% FINANCING AVAILABLE ON ALL CARS AND S-10 PICKUP & UTILITY TRUCKS

Chevrolet Oldsmobile

5336 Highway #7  
Just East of McCowan Rd.  
Markham

**294-1440**

## STANDARD TRUST

YOUR HOMETOWN SAVINGS CENTRE

**39 MAIN ST. N. MARKHAM 294-6865**

Open Mon. - Thurs. 9-5 Fri. 9-6 Sat. 9-1