

**Dr. Laurie Cruise-Baxter**  
is pleased to welcome  
**DR. LENA BOUDAKIAN**  
to her family dental practice.

*Dr. Boudakian has a special interest in treating small children and in cosmetic dentistry.*

For appointment please call  
**(905) 852-3131**

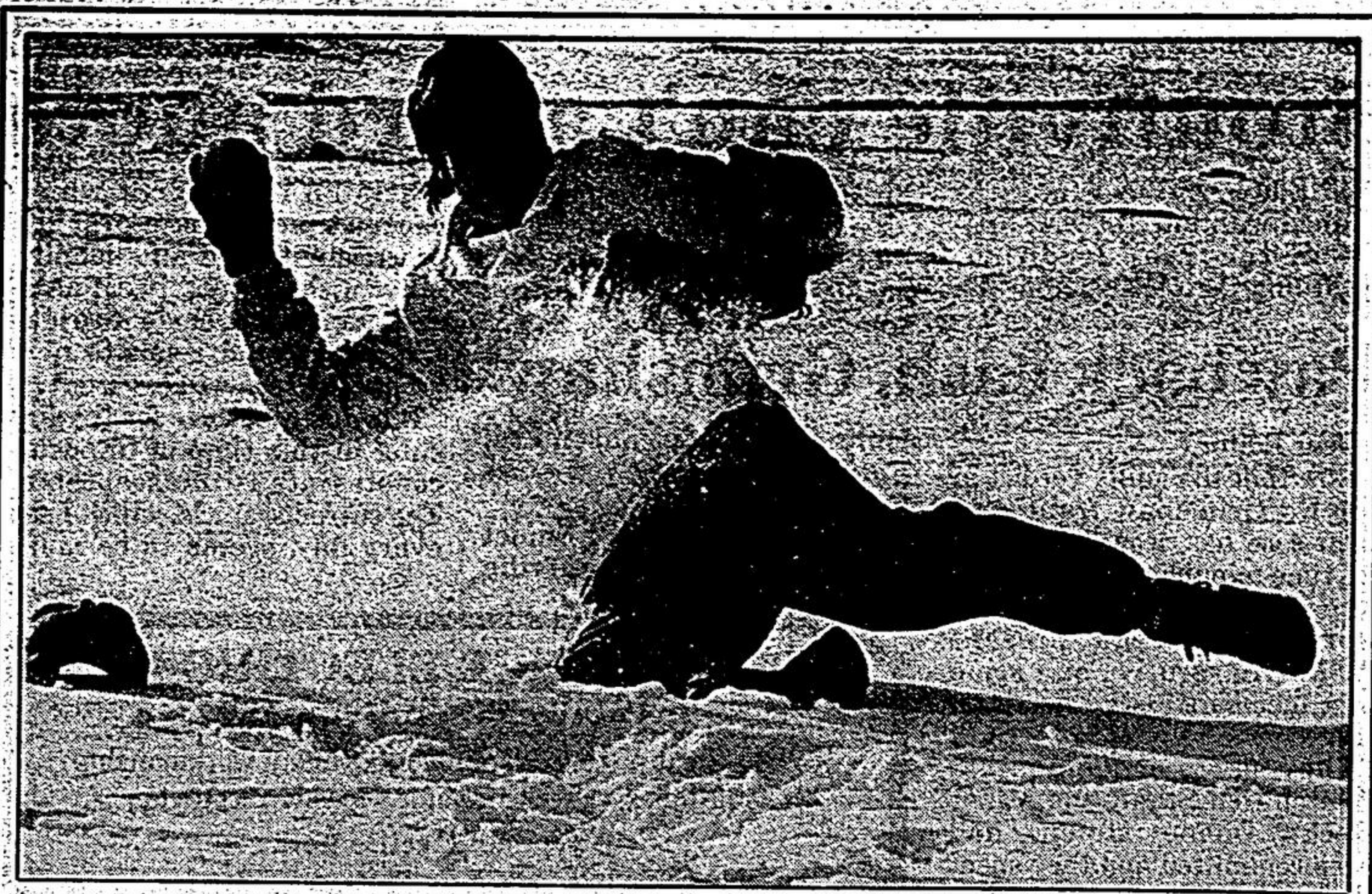


Photo: LORI EMERSON

### Snow slider

Steve Fraser makes the catch and prepares to make a double play at second base during a snow-pitch tournament sponsored by the Wilshire Wolves and Maxim's D.Js.

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# MONEY TALK

## Seniors, take a look at tax breaks

Many senior citizens end up paying unnecessary taxes because they are unaware of certain credits and deductions to which they may be entitled. A special age amount of \$3,482 is available for 1993 for taxpayers who were born in 1928 or earlier.

Taxpayers receiving pensions (including foreign pensions taxable in Canada) or annuity payments may claim the pension income amount for up to \$1,000 of their qualifying pension income. With property certification provided by a doctor, disabled

taxpayers may claim a disability amount of \$4,233. Medical expenses that may be claimed in order to reduce tax payable include eyeglasses, hearing aids, pacemakers, orthopedic shoes, walking aids, dentures and insulin, among many others.

Medical expenses may also be claimed for a full-time attendant or for full-time care in a nursing home, but such a claim cannot be combined with a claim for the disability amount, but not both.

However, expenses for a part-time attendant may be claimed as medical expenses without jeopardizing the claim to the disability amount.

Because only medical expenses in excess of three per cent of net income or \$1,614 can be claimed, it is usually beneficial for the lower-income spouse to claim all the expenses incurred for both spouses. This is only true, of course, if the lower-income spouse has sufficient tax payable to absorb the expenses.

In cases where a husband and wife have made charitable donations and the combined amounts are in excess of \$250, the donations should all be claimed on the return of one spouse or the other in order to take advantage of the higher tax credit rate of 29 per cent for donations over \$250.

It is also possible to save charitable receipts and pool donations for a period of up to five years, as donations can be claimed any time within a five-year period.

Sometimes seniors receive income from other sources which, when combined with their pensions, may put them in a higher tax bracket. One way of reducing the income is to transfer certain amounts to an RRSP.

Although the ability to make these transfers has been highly restricted in recent years, there are still some options available.

(Please see page 7)

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\* This offer ends March 1, 1994, and cannot be combined with any other offer. The rates of return indicated are the rates posted on December 1, 1993, and are subject to change without prior notice. The rate for the 5th year is guaranteed.

  
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