

Public complaints against York Regional Police officers decreased in 1994

Public complaints against York Regional Police decreased slightly last year. According to recently released statistics, there were 131 complaints involving 160

officers in 1994. In the previous year, there were 139 complaints filed. So far, 117 complaints have been resolved. There were 65 complaints that received for-

mal resolution with no action. Those complaints included physical assault, attitude or improper investigation. Six complaints received formal resolution in which six offi-

cers were admonished and one charged under the Police Services Act. Fourteen cases were not dealt with under the act because the complaints were considered

venacious, frivolous or made in bad faith. There were 17 complaints withdrawn, and five third-party complaints. There remains 14 outstanding complaints.

Fifteen complainants have asked the Police Complaints Commission to review the adjudication decisions by York Region police. Eight of those requests have been denied.

Come to Church

STOUFFVILLE UNITED CHURCH
34 Church St. N.
640-1163
Rev. Wayne Reed
SUNDAY, FEBRUARY 5th, 1995
10:30 a.m. Morning Worship
Sunday School from Baby Fold to the grade 8 level
Everyone Welcome

BLOOMINGTON GOSPEL CHURCH
13660 Ninth Line
(South of Bloomington Rd.)
Rev. Bryan Coker 640-4364
SUNDAY, FEBRUARY 5th, 1995
9:45 a.m. - Sunday School
11:00 a.m. - Worship Service
6:30 p.m. - Evening Service
ALL WELCOME

ST. JAMES PRESBYTERIAN CHURCH
Rev. Donald Muir
6432 Main St.
Stouffville 640-3151
SUNDAY, FEBRUARY 5th, 1995
9:45 a.m. - Sunday School
11:00 a.m. - Morning Worship
Following Service Presbyterian Women's Luncheon & Meeting
Mon. 8:00 p.m., Wed. 9:30 a.m.
Bible Study in Church Lounge
Sat., Feb. 4 - 8:30 a.m.
Youth Group Ski Day

STOUFFVILLE BAPTIST CHURCH
A Fellowship Church
6273 Main Street
Senior Pastor - Rev. Gordon Bickle
Associate Pastor - Andrew McGinn
SUNDAY, FEBRUARY 5th
Bible class for all ages - 9:45 a.m.
MESSAGE
Pastor Andrew McGinn
Communion Service
WEDNESDAY
Prayer & Bible Study - 7:30 p.m.
Friday Nights Crusaders Club
7:00 to 8:30 p.m. Ages 9 - 15
God is never in a hurry
but he is always on time
Come Worship with Us.

SPRINGVALE BAPTIST CHURCH
Gormley - Stouffville Rd. at Kennedy Rd.
Pastor Rev. Bob Flemming
Associate Pastor Rev. Byron Stewart
887-5651
SUNDAY, FEBRUARY 5th
9:45 a.m. - Bible School
11:00 a.m. - Pastor Flemming
6:00 p.m. - Presentation of the coming
Billy Graham Crusade in June
TUESDAY
7:30 p.m. - College & Careers
WEDNESDAY
7:00 p.m. - Adult Bible Study & Prayer
Jr. & Sr. High, Kid's Programs
For more info. call
Church Office 887-5651
Come, Worship With Us

WIDEMAN MENNONITE CHURCH
10530 Hwy. 48 - North of Major Mackenzie
Phone: 640-6219
Pastor Lawrence Burkholder 294-0649
SUNDAY, FEBRUARY 5th
9:45 a.m. - Sunday School
10:45 a.m. - Morning Worship
Rhoda Glick speaking
6:00 p.m. - Lena Siegers - visited
Haiti with Christian Peacemaker
Team
Everyone Welcome

THE ANGLICAN PARISH of CHRIST CHURCH
254 Sunset Blvd., Stouffville
The Rev. Robert A. Shields
640-1461
SUNDAY, FEBRUARY 5th
Fifth Sunday after Epiphany
8:00 a.m. - Holy Communion
10:00 a.m. - Baptism & Choral
Eucharist with Sunday School
and Nursery

Parkview Village
12184 Ninth Line South
Stouffville
SUNDAY, FEBRUARY 5th, 1995
7:00 p.m. - Rev. Winston Thurton
Markham Missionary Church

TOWN OF WHITCHURCH-STOUFFVILLE
1995 INTERIM TAX BILLS
1st Instalment Due - February 17, 1995
2nd Instalment Due - May 19, 1995
INTERIM TAX bills have now been mailed. Ratepayers who have not received their bills should make immediate application to the Municipal Tax Department.
THE PENALTY charged for non-payment of 1995 taxes is one and one-quarter (1-1/4%) percent imposed on the first day of default and on the first day of each month thereafter.
FAILURE TO receive a tax bill does not eliminate the responsibility for payment of taxes nor the penalty charges for later payment.
TAX PAYMENTS may be made by mail, or in person at the Town Office and at the following C.I.B.C. locations:
Stouffville - 6311 Main Street
Aurora - 15195 Yonge Street
Newmarket - Yonge & Davis Drive
Bank payments are to be made to a C.I.B.C. teller only during regular business hours. Payments will not and cannot be accepted through the instant banking machines. Individual banking fees may apply.
TOWN OFFICE HOURS
MONDAY TO FRIDAY 8:30 a.m. to 4:30 p.m.
640-1900 ... 895-2423
Box 419, 19 Civic Avenue, Stouffville, Ont. L4A 7Z6
After Hours - Mail Slot - East Side of Building
Ruth Armstrong, A.M.C.T., C.M.T.C.
Tax Collector

TOWN OF WHITCHURCH-STOUFFVILLE
PUBLIC NOTICE
Residents are advised that garbage stickers for the collection of garbage bags/containers in excess of the allowable limit, in accordance with By-Law 93-116, are available for sale at:
TREASURY DEPARTMENT IN THE MUNICIPAL BUILDING
19 CIVIC AVENUE DURING REGULAR BUSINESS HOURS
For residents' convenience, garbage stickers are also available at:
• M'S SUPER VARIETY
• 12275 WOODBINE AVENUE
GORMLEY
• 1001 VARIETY
5529 MAIN STREET
STOUFFVILLE
• MARIANN'S VARIETY
14635 NINTH LINE
MUSSELMAN'S LAKE
• VANDORF GENERAL STORE
14640 WOODBINE AVENUE
VANDORF
• BALLANTRAE VARIETY
2 FELCHER BOULEVARD
BALLANTRAE
The Town of Whitchurch-Stouffville wishes to thank the winners of the above establishments for their support and assistance in this partial user pay program.

\$ MONEY TALKS \$

VIVIAN BAPTIST CHURCH
473-3543
On Hwy. 48 at Vivian Rd.
Pastor Robert Okum
Holding forth the
doctrines of grace
9:45 a.m. - Sunday School
11:00 a.m. - Morning Worship
7:00 p.m. - Evening Service
Everyone is Welcome

Take steps that you don't outlive your money

If you are reaching retirement age, you, and many other Canadians like you, are likely asking a common retirement question - will I outlive my money?
Considering that over two-thirds of Canadians over the age of 65 earn less than \$15,000 a year, this is a very critical question. The question you should be asking yourself is: How much will I need? To quickly estimate the level of personal investment you will need to secure a comfortable retirement, take this simple test.
1. Calculate how much income you think you will need at retirement. Experts say most people require about 75 per cent of pre-retirement income.
2. List your anticipated sources of retirement income. Estimate how much you depend on each source to contribute to your total income. Add these figures together.
3. Subtract the second answer from the first. This is the gap between goal and reality that you should begin closing today - and that is regardless of your age and current income level.

The Farmer's Accountant

In spite of the prophets of doom who predicted the demise of the family farm the number of farms have increased over the past decade. In 1986 there were 63,253 farmers in Ontario and by 1991 that figure had risen to 68,633. Family farming is here to stay. So are the increasing burdens of running a farm from capital investment, to livestock to crop management. Balancing the books, even with sophisticated computer programs, can be complicated.
Revenue Canada allows for two methods of farm accounting - accrual and cash. The cash method may be preferred by smaller family owned farms because income is not recognized until cash is received and taxes may be deferred. Those operating on a cash basis face a far simpler form of record keeping but nothing is as simple as Revenue Canada implies. For example a changeover from accrual to cash can be made at any time but must be made carefully because once it is made it cannot be reversed without approval.
For farmers with livestock the question of which method to use is of extreme importance. They face a host of complications as a result of the cash/accrual differences. Accrual basis inventory can be valued at either fair market value or cost, while cash basis inventory can be valued at any amount up to fair market value. Cash basis valuation is open to interpretation and allows for a great deal of income manipulation. That was probably the reason for the 1988 change that restricted the range of inventory valuations in loss years. The effect of the restriction, was to limit the artificial creation, or increase of farming losses, and to introduce strange new terminology to farming - "Mandatory Inventory Adjustments", "Specified Animals" and "Fixed-Dollar" or "Elective" methods of transitional relief. These are complicated phrases which demand

money CLIPS

complete understanding by the farmer.
Hobby-farming is a growing industry and those involved face many tax problems if farming is not their chief source of income. Unlike full-time farmers their losses are restricted to a maximum deduction of \$8,500 which after many complicated calculations can actually represent a loss of \$15,000.
Traditionally, family farms have been handed down. One may elect to give title to a child while still alive with a deferral of tax on capital gains. This can be achieved by a rollover if the transfer meets certain conditions and can result in significant tax savings. Whereas transfer to a child with no rollover can take advantage of the \$500,000 capital gains exemption, giving children a higher cost base upon which to calculate their gain if they eventually sell.
Farming offers many attractive opportunities for investment tax credits. You can take advantage of every opportunity. High yield dollars are there to use if you know how to access them. Without professional advice you may never find them or you may lose them. Remember, Revenue Canada is under no obligation to find them for you.
If you have complicated farm finance questions, or are confused by filing requirements, it is prudent to seek informed professional advice before taking action. Hagerman/Greenfield pride themselves on their knowledge of farm accounting and welcome the opportunity to be of assistance. Call either Robert D. Hagerman C.A. or Jeffrey G. Greenfield C.A. for an appointment. The first consultation is free. Call today!

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It's smart to invest in an RRSP but choosing the right one can be confusing. I'm an Investors Group Representative, I'll help you find the RRSP that best fits your needs.

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ext. 250
Res. (905) 649-3417
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about Investors Group
and our RRSPs

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OWN A COTTAGE?

If you own a cottage, rental property, land, stocks, mutual funds, or other types of capital property, you may be affected by the elimination of the \$100,000 Capital Gains Exemption.
By filing a special election with your 1994 tax return, you can elect to recognize those gains that have occurred, and claim an offsetting capital gains exemption so that you are not taxed. You do not have to sell your property.
At H&R Block, we understand this important change. Come see us for an evaluation of your personal tax situation.

H&R BLOCK
You can trust H&R Block.
20 Freel Lane
(behind GO Station)
Stouffville
642-2927

65 Brock Rd.
Uxbridge
852-7409

RRSP'S ONE-STOP SHOPPING

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