

Capital works funds

Recreation centres, health centres, libraries and some sewerage and water works built by Ontario municipalities will qualify for the \$74,400,000 Federal Capital Projects Fund, Treasurer John White said last week.

The fund, which is being administered by the provincial government, will provide partly-forgivable loans for on-site labor costs. Ontario's share is \$106,300,000 and 70 per cent of this has been earmarked for municipal projects.

White urged all municipalities to start immediately to develop proposals to share in the fund, which will be allocated after a review of applications scheduled to start on May 31.

The federal program, intended to increase employment, particularly during the winter months, runs continuously until June 30, 1975. It is not related to the current Ontario Winter Employment Program which ends on May 31, 1973.

The Treasurer said the four types of projects were chosen, following a discussion with the Provincial-Municipal Liaison Committee, because they reflect current needs and have a high labor content.

He said other projects will be considered after October 30 if all the money had not been allocated.

Loans can cover direct labor costs, material costs, architectural and engineering fees. When the project is completed the federal government will write off 50 per cent of the direct on-site labor costs between June 1 and November 30 and the entire on-site labor costs during the other six months.

Municipalities will be required to use as much Canadian-made material as possible. Overtime will not be subsidized except in emergencies.

Application forms which contain details on the financing arrangement were sent to municipalities within a few days of the announcement.

The Treasurer said all communities will have an equal opportunity to qualify for the funds if they apply soon. He said their timetables should allow them to obtain a maximum write-off.



"Ring man" George Hughes holds an old rocking chair aloft for bids at Peal Halton Auction's weekly Friday night auction sale. About 200 objects of every imaginable description are sold in three hours.

'One man's trash is another's treasure'

"One man's trash is another man's treasure."

So goes Noel Robertson's slogan of auctioneering, a sales technique that is slowly spreading into Ontario.

Robertson runs Peal Halton Auction on Clarkson Road North where every Friday night 4,000 square feet of home furnishings and "what-ya-call-its" go up for sale to the highest bidder. For some auction nuts its even better than bingo.

Robertson is a graduate of the famed Reppart School of Auctioneering in Decatur, Indiana. There in the heart of "auction country" where

anything and everything can be sold through auctions.

During his four week training period he auctioneered at 17 sales. His biggest deal was an 85 acre piece of Indiana farm land which sold on the block for \$90,000.

Although Peal Halton Auction handles any kind of auction in virtually any location the Friday night general auction is the most fun.

There are no reserve bids, a feature that attracts bargain hunters who dream of paying \$10 for something worth \$100.

But Robertson admits sometimes the joke is on the buyer who occasionally will bid \$110 for an item worth \$10.

"Auctioneering is an immediate method of disposing of an item for immediate cash and in the vast majority of cases it brings what its worth."

The Friday auction is the week proceeds from bankruptcies, estate sales, split marriages and ordinary consignments from hopeful owners. The range of items is endless with colour televisions going for as low as \$100 and antique rocking

chairs for \$20.

But then there's the old tool kit bought half a decade ago for less than \$5 and auctioned off at almost twice that amount.

"In the U.S. people are more auction minded. It's spreading here but we still have almost no competition in this area," Robertson explains.

Things are going so well that he hopes to expand to two nights a week by May and to open an auction barn for the summer near Peterborough.

Anything brought in on consignment for auction is

sold to the highest bidder with 25 per cent of the gross receipts going to the auction firm. Its a simple but effective deal.

An average Friday night auction will attract 100 people who will spend between \$3,000 and \$5,000. Robertson has to be fast to sell 200 or more items in only three hours.

Of course Peal Halton Auction handles the more standard specialized auctions as well. On Saturday Robertson and his crew auctioned off a lumberyard in Milton. Eleven buildings went in 20 minutes.

Tax form blues boost business for H. & R. Block

BY SID RODAWAY

If death and taxes are the only two certainties in life at least you can argue with taxes.

Argue, that is, if you can wade through the complex income tax laws of this land. And where there is money and confusion someone is bound to capitalize on what government has wrought.

That's where firms like H. & R. Block come in.

H. & R. Block maintains two seasonal offices in South Peel, one in Cooksville and the other in Port Credit. Thanks to the resourcefulness of federal income tax return form designers the two offices are doing a landside business this year.

Morley Naftolin is manager of all eight H. & R. Block operations in Mississauga, Brampton, Oakville and Etobicoke. He smiles when he hears complaints about the supposed complexity of this year's income tax return.

"If you go through it step by step its really no more difficult than in earlier years," Naftoli says. But, understandably he's not to eager for the public to believe that.

H. & R. Block has been in Canada since mid-1960's and offers one of the few year round income tax services in operation. Although the temporary offices close down after April core offices, like one in Longbranch, remain open to handle the hundreds of appeals and reassessments that take place after the original income tax filing procedure.

The one service fee at the beginning handles all reassessments and fights with federal officials who want a little more tax than you and sometimes H. & R. Block think they should get.

"Many a time I've spent half a day in the summer appealing a simple \$10 return," revealed Naftolin. "Big or small a return gets the same treatment."

Nastolin is evasive when it comes to exact figures. He will not reveal the number of people who come to the two offices here to have their returns completed and he will not predict what the "average" charge will be for the "average" customer.

"There is no such thing as an average client. We will quote a price only if we see your return and if you don't like the price you are free to leave with no charge."

The minimum charge is \$5 but most seem to range from that figure up to \$10 or \$15 depending on how long it takes to complete and the number of special exemptions you claim.

Nastolin claims 99 per cent of the returns are completed in your presence in between eight and 20 minutes. You pick them up later, however, after the figures and theory has been rechecked.

"You worked 52 weeks for that money and assuming you make \$10,000 a year you're looking at \$1,800 to \$2,000 tax — you should be willing to give up a few minutes." He points out that taxes are a

wage earners third biggest expense behind housing and food but it receives far too little attention.

The firm was not set up to save every client large amounts of cash through the discovery of mysterious loop holes. Instead its prime service is simply its convenience and accuracy.

As Naftolin puts it: "Do you want to spend six hours on a Sunday afternoon sweating over your income tax return or do you want to do it right in a few minutes for a few dollars."

He claims that out of 100 people picked at random off the street, only 40 or 50 of them will complete their return to within \$10 of the accurate tax calculation while H. & R. Block will get 90 out of 100 within that accuracy range. "And we will get five of those remaining 10 on rechecking."

Naftolin himself does few returns, leaving the job to trained personnel. He spends most of his time checking for accuracy in the theory portions.

"I can recheck the theory of an individual return in two minutes — I did 100 this morning." During the February, March and April season he works up to 14 hours a day, seven days a week.

He says that many people are unaware of the benefits they have coming their way. The prime example is the new property tax credit which replaces the old provincial pre-Christmas property tax rebate.

"Many old age pensioners are finding \$100 or more coming their way. We are accomplishing something important for them because, quite simply, many are not capable of doing it themselves."

In some cases the client insists on claiming exemptions, which although they are legal are probably not legitimate. In such instances H. & R. Block asks the client to sign an affidavit waiving the firms responsibility for that particular return.

Although many people miss out on legitimate deductions when they handle their return alone just as many claim too many unjustified deductions. That is where a qualified tax service comes in.

The follow up on a reassessment is where the real benefit lies, however. "If the customer is right and the government denies his claim, what is he supposed to do?"

Although he draws the line at calling some lower federal income tax assessors inept he does admit that "some are good and some make mistakes." Often a phone call to a superior clears up the obvious mistakes of those "some" but a private individual is lost when he comes up against the government tax monolith.

Naftolin claims there is no average client at H. & R. Block. "I've seen guys walk in here with a suit long in need of pressing and plunk down a T-4 slip worth \$70,000. On the other hand I've seen immaculately dressed salesmen with T-4's for only \$8,000."

Five storey medical centre approved

A five storey medical and office building on Dixie Road just north of the High Point Mall has been recommended for approval by planning board after a representative of a ratepayer group indicated there was no objection to the project.

The half acre of land, owned by Na-Mor Construction Limited, is on the site of the former Mississauga water tower between Dixie Road and Williamsport Drive.

The board was concerned about loss of privacy for townhouse owners north of the site and planning staff had suggested to the owner that windows might have to be deleted from plans on that side of the building.

R.P.G. Pennington of Na-Mor told the board his company didn't want to exclude windows unless it was absolutely necessary.

"If you delete them completely it will affect the aesthetics," Pennington said. "A blank wall is not attractive or functional."

He offered two alternatives — mandatory installation of drapes and

tinted reflecting glass. In answer to a question, he admitted that the black glass wouldn't prevent people from looking out but would only stop anyone from looking in.

Pennington said the cost of removing the four-foot thick reinforced concrete base of the former water tower would be \$10,000. "The only technological way we have of doing it now is with compressor hammers. It will take four or five days of concerted effort with the jackhammers," he said.

The building will include a drug store which will be leased to the owner of a similar store in the present mall. It is hoped a radiology lab will also be included.

Lucille Frith, representing the Forest Glen Community Association, questioned the need of a medical building in the area and was told this would be the only one east of Dixie Road.

When she said her group had no further objections to the scheme, the board quickly passed a motion recommending approval to town council.

Town withholds \$14,000

STREETSVILLE — Council has declined to withhold a \$14,000 payment to the Ministry of Environment for water services until a more favorable formula for charges is struck.

Reeve Robert Weylie

suggested the move because he felt the town was "getting the short end of the stick." "The only way we will get an agreement is by holding back funds. Maybe then we come up with an agreeable formula," she said.



R.M. Lowe Real Estate is handing this Goreway Gardens condominium townhouse development in Malton. Lowe claims the nearby Claireville Conservation Area is a major selling point for the development.

Low prices on Malton town housing

"A sure way to sell a house in the northeast section of Mississauga is to take the prospective buyers around and show them Clairville Conservation Area," says Robert Lowe, of R.M. Lowe Real Estate in Malton.

"People who are outdoors-oriented instantly see what a tremendous playground they have on their back door-

step," Lowe says. "The conservation area has been underestimated for the past couple of years. Now it's getting into its final shape, and the lake is nearing completion. It's a feature that can't be duplicated anywhere in the Toronto area."

Lowe, who is based in Westwood Mall, is the broker

selling most of the new homes in the area northeast of Malton. One of his projects is Goreway Gardens, a condominium of 97 three and four-bedroom units aimed at young families.

At the broker's insistence, the builders have pitched the purchase plan to newlyweds, or to small families just starting out. The builders

included a stove, refrigerator, washer and dryer in the price of each townhouse, and they have made the down payments low. However, nobody can get in with no money at all.

Lowe says the \$1444 down payment required to get into the three bedroom model just about covers the cost of the four major appliances

and the broadband. He feels that this is a real boon to the young family and budget who realize that when appliances are included in other circumstances, a family would require a down payment plus the cost of the major appliances. This would call for a much larger second mortgage or a finance company loan.

Bramalea offers to bus the board

Bramalea Consolidated Developments has offered to bus school board trustees around its latest 2,000 acre planned subdivision in Bramalea.

The firm has already made application to the Township of Chinguacousy for the processing of five large draft plans of subdivision for residential development. The plans are in conformity with the official plan of Chinguacousy.

Since completion of the development will involve extensive new school construction in the area the firm reasoned that the board will want to know as much about Bramalea New Town as

possible. Belt tightening by the provincial government on funds for new school construction may force the board into a crisis. Most new funds will have to go towards the larger pre-planned subdivisions while school reconstruction, replacement and small development schools are stalled.

Last year, board business administrator Jack Brown said that such a situation would be unfair and prejudicial against the smaller developments. The board cannot stop construction of new housing areas if they were planned and approved earlier.

Gateway contract for concrete

An \$622,877 contract has been awarded by the federal government for work on the concrete superstructure of the letter processing plant and auxiliary buildings at the Gateway Postal Facility site on Dixie Road.

Public Works Minister J.E. Dube announced last week that the contract went to the lowest bidder, Ellis Don Ltd. of Toronto. Highest of the seven bids received was \$757,200.

This phase of construction on the massive postal complex calls for concrete work both on the main floor and suspended floor slabs.

Completion is expected by August.

An \$80,850 contract for the supply and installation of aluminum doors at the plant was awarded to Zimmcor Co. of Weston. The firm outbid six other contenders, the highest of which reached \$128,322.

Zimmcor will supply and install all exterior aluminum screens, doors, windows and facing panels. The work includes glazing, weatherstripping, caulking and installation of hardware. Completion of the job is planned for October.