

Whiting in Parliament

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registered a protest of the proposal to increase the tax on earnings ranging from \$10,000 to \$20,000 a year. The estate tax was of special concern, and I stated in this House that in the event a capital gains tax was imposed, the estate tax should be substantially reduced or abolished.

In the legislation before us, each of these items has been dealt with. During the white paper furore, the Prime Minister (Mr. Trudeau) and the Minister of Finance (Mr. Benson) both stated on innumerable occasions that the white paper was presented for public scrutiny, consideration and suggestions, and the consensus would be incorporated in legislation. I am proud my constituents believed the Prime Minister and the Minister of Finance and were willing to take the time and make the effort to contribute to the formation of Canadian tax laws that are both practical and acceptable. The Minister of Finance has come close to contradicting Edmund Burke's dictum "To tax and to please no more than to love and be wise is not given to man".

Following the presentation of the budget, the leader of the NDP made the critical comment that still larger concessions should have been made to the poor, having in mind equity, fairness, and ability to pay. I say this government has done a great deal in its proposed tax legislation to accommodate the less fortunate Canadians, but we must also remember that equity and fairness are words equally applicable to those Canadians who, because of enterprise, hard work, taking of risk, and education, have advanced themselves and this country's productive capabilities. These are the people who generate the new jobs which are, and will be, needed to eliminate unemployment.

I believe that the government has gone as far as it could at the present time, keeping in mind that there will be opportunity to do more. The government has shown leadership in alleviating the present economic problems, but it is only one player in the game. Can we look forward to labour doing its part? Have our workers benefited from wage increases exceeding productivity? I think not; not as long as we hear complaints from the majority of citizens that the cost of living increases faster than their earnings and not as long as these increases so terribly affect the low wage earner and our senior citizens. We certainly cannot say that more went into the pockets of business since it is a fact that return on investment generally has declined con-

siderably over the past ten years. Can we now that government has shown that it will do its part, look to the other players in the game to do theirs?

Last week was senior citizens' week in Ontario, Mr. Speaker, and it was fortunate that the Prime Minister was able to meet and talk with a group of them during his visit to Oakville and Bronte in my riding. There are several things in the budget which are of significant interest to our senior citizens. Many now think that the sole improvement in their situation will be an extra deduction of \$150 derived by raising the present exemption for people 70 years and over from \$500 to \$650. The actual increase in exemption are not \$150, but amount to at least \$650 in the case of a single taxpayer and \$1,000 in the case of a married couple. In addition, the age limit has been lowered to 65 from 70 years.

A further and very important point is that the guaranteed income supplement of up to \$55 per month to single persons and \$95 per month to a married couple will no longer be taxable. The government also decided that effective July 1 of this year, no tax will be levied on taxable income of \$500 or less and that taxes be generally reduced on taxable incomes up to \$3,000. In addition, the government has also done away with the 3 per cent surtax effective July 1 of this year.

As an example, a married taxpayer having no income from employment but income from pensions and guaranteed income supplement of \$3,776 at present pays \$285 in taxes; under the tax reform there will be no tax payable. A single taxpayer having an income of \$2,144 at present pays \$159 in taxes, but there will be no taxes payable in the future. I think that these tax considerations show a regard on the part of the government for our senior citizens, most of whom are on a fixed income and are deserving of everything that can be done to make their years a pleasure and a reward for past accomplishments.

There are one or two points I would like to bring to the attention of the Minister of Finance. The first concerns retirement savings plans. The maximum contribution in the new legislation is \$4,000 or 20 per cent maximum of earned income. The amount previously was limited to \$2,500 or 20 per cent of earned income. Because of this 20 per cent limit, the effect is that a taxpayer with an earned income of \$12,500 under the proposed tax reform is still limited to a \$2,500 maximum contribution, as he was under the old system. The only taxpayers

Clergy Comment



Jesus Christ Shall We Get With Him

By Al. J. VandenPol
Christian Reformed Church

"It would not be surprising if TIME selected Jesus Christ as its Man of the Year is the recent statement of the well-known editor of a widely read magazine.

And if we read our papers and magazines, hear and watch the news, we know that indeed no one seems to turn as many people, and especially young people, on as the Man of Galilee, whom the Christian Church on authority of the Holy Scriptures confesses to be the Son of God, the Redeemer of the world. It seems that many millions, frustrated by the failures of philosophies, programs, actions and -isms, rediscover Him, who did not say: "I teach, or I show, or I call for a new way and a new life, but: "I am the Way and the Truth and the Life."

It looks as if Africa may be predominately Christian in just three decades, in South America, Korea, Indonesia the conversion of people to Jesus Christ outpaces the population-growth several times. Even in Russia and Eastern European countries, as well as in China the community of Christians seems to grow. And what is popularly known today as the "Jesus movement" has spread like wildfire in North America. From Ashbury college it spread rapidly throughout the student world on almost all major campuses. And the interest is not first of all in the area of changing society, though it is the apparent moral and social bankruptcy of family and society that brought it on. No, the people involved deeply felt the necessity, that they themselves as well as others must become new people first, with new standards of morality and personal attitudes before we can not only break with the old establishment, but indeed work for a new society. They discover the truth of what the apostle Paul says: "When you are in Christ, i.e. when you have a real personal life relationship with Him, then you are a new creature. (2 Cor. 5:17). And only as a natural result of this, they tackle in new ways, with new attitudes and with remarkable success the problems of family-life, sex, drugs, pollution and social injustice. And the striking thing about it is that this spiritual revival does not stop at any denominational boundaries. Roman Catholics, Anglicans, Pentecostals, Protestants of all colours are part of it.

Now we can consider this just another fad, though hard-bitten secular journalists have covered the scene and come away deeply impressed by the love, joy, peace and high code of morality that prevails.

We can also, in our beautiful little town of Georgetown, keep on living our happy (?) and prosperous lives looking after ourselves and our own closed churches, communities and fellowships and let the world go by.

But if as many of us still say - and at least practise a little bit on Sunday morning - Jesus Christ is indeed God's answer to man's problems, then I would suggest, that we do something about it right here. Let interested people come together from time to time for an hour or so in small groups, regardless of background or denominational affiliation to read and discuss the Bible and let us take it from there on.

You might be surprised. I believe you will be in what Jesus Christ is and can do for you and for our community.

Jesus Christ. Shall we get with Him? Did you ever take Him serious?

Al. J. VandenPol

P.S. I am out of town till August 6 and from August 21 - 28. So any reaction f.l. by phone would not reach me during those periods.

MONDAY IS CIVIC HOLIDAY

Come to Church

"Christ Jesus came to save sinners." 1 Timothy 1:15

The mission of Christ was to release the sinner from his misery. It is only as we acknowledge our sin that we are in line for salvation.

Immanuel Lutheran Church

Windsor Road at Carole St.
Rev. Harold R. Patzer
11.00 a.m.
Worship Service

Mountainview Baptist Church

Minister: Rev. W.R. Cairns

SUMMER SERVICES

In St. Andrew's United Church

SUNDAYS - 11 a.m.

Georgetown Alliance Church (Evangelical)

Centennial Public School

Minister: D. J. Phillips

Telephone 877-9816

10 a.m. Sunday School (all classes)

11 a.m. Morning worship

7 p.m. Evening Service

GEORGETOWN'S EVANGELISTIC CENTRE MAPLE AVE. BAPTIST CHURCH

REV. ROBERT C. LOHNES, Pastor

BIBLE PREACHING - 11 a.m. and 7 p.m.

Family Sunday School - 9.45 a.m.

A FELLOWSHIP BAPTIST CHURCH

Knox Presbyterian Church

Main and Church

877-2848

KNOX - ST. JOHN'S UNITED JOINT SUMMER SERVICES

July 4 - 11 A.M. (AT KNOX)

MINISTER: REV. R. SCRIVENS

NURSERY CARE

Georgetown Pentecostal Church

Main St.N. - Rev. Jack McCallum - 877-4876

10 a.m. Sunday School

11 a.m. Morning Worship

7 p.m. - Evangelistic Service

Tuesday, 8 p.m. - Prayer and Ministry

Children's Church During Both Services

"Even your interest earns interest with a Bonus Savings Account."

says Doug Hauser



"The great thing about a Royal Bank Bonus Savings Account is that it helps you make more money faster. It pays high interest, and the interest is then added to your savings. So every time your interest is calculated, it's on your accumulated savings plus the accumulated interest you've already earned. So it really begins to pile up.

Another thing - a Bonus Savings Account is meant strictly for saving so you can't write cheques. You can get your money out whenever you need to, but because you can't write cheques, there's not the same temptation to nibble away at your savings.

So if you've got something special to save for... a new home, a car, a trip... or you'd like to put away a 'nest egg', a Royal Bank Bonus Savings Account makes a lot of sense. Because it makes saving a lot easier. And a lot faster. Come on in and talk it over."

Community Corner

Remember to support the COMBINED APPEAL for PAKISTANI RELIEF. If you don't help, who will? Donate through your bank or through your favorite organization, Red Cross, Oxfam, etc.

YOUR RED CROSS, urges you to practice water Safety Rules and urges supervision of small children.

For Red Cross Loan Cupboard Service Call Mrs. Gothard, 877-4362 or Mrs. Ferguson 877-4527.

ROYAL BANK - the helpful bank

Georgetown - 877-6961



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FRESH CHICKEN
from Mr. IGA



39¢ lb.

GRADE "A" Eviscerated

MAPLE LEAF READY-TO-SERVE

DINNER HAMS

89¢

LINK SAUSAGE

49¢

SIDE BACON

49¢

"IDEAL WITH ICE CREAM"

Cantaloupe

3 FOR \$1

TROPICAL TREAT CARABANA

BANANAS

10¢

FRESH LOCAL GROWN CANADA No. 1 GRADE

CABBAGE

2 FOR 39¢

FRESH TOPPED LOCAL GROWN BUNCH (SIZE 24)

CARROTS

2 FOR 29¢

GARDEN FRESH LOCAL GROWN CANADA No. 1 GRADE GREEN

ONIONS

3 FOR 29¢

PRODUCE OF U.S.A. No. 1 GRADE

LUSCIOUS SUN-BLUSHED

PEACHES

3 FOR 69¢

PRODUCE OF UNION OF SOUTH AFRICA SOUTH AFRICAN NAVEL

ORANGES

5 FOR 59¢

PRODUCE OF UNION OF SOUTH AFRICA CRISP GRANNY SMITH

APPLES

5 FOR 59¢

FRESH LOCAL GROWN CANADA No. 1 GRADE

LETTUCE

2 FOR 39¢

"IGA SPECIAL"

IGA

Hamburg OR

WIENER Buns

4 FOR \$1

IGA ROYAL GOLD Ice Cream

(ASSORTED FLAVORS)

79¢

"FROZEN FOOD SPECIAL"

MORTON'S

MACARONI & CHEESE

2 FOR 39¢

FOOD PRICES EFFECTIVE WED. THURSDAY, JULY 28, 29, 30, 31

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benefiting from this change are those individuals having earned income between \$12,500 and \$20,000. I wish to suggest that the percentage limit be dropped altogether, or failing that, be increased to 33 and one third per cent of earned income. In fact, I question whether this formula should be applicable to earned income only, rather than to income from all sources.

I raise this question with due understanding that I may not be aware of all repercussions that could arise from this proposal, but being aware of the fact that there are Canadians, sufficiently thrifty and individualistic, who wish to provide in good measure for their retirement. Although I understand that such measure may tend to reduce the propensity to consume, it however tends to increase capital for the expansion of Canada, particularly in view of the 90 per cent Canadian investment requirement of registered retirement savings plans.

I would also like a clarification of the dividend tax credit deduction as shown in the "summary of 1971 tax reform legislation" of 33 and one third per cent and the wording of section 121 of Schedule 'A' to the Notice of Ways and Means Motion which indicates that the amount deductible is to be four-fifths of the amount added to the dividend in accordance with section 82 (1) (b).

During the white paper discussions, repeated requests were made with respect to the operators of unincorporated businesses. The first point was raised in connection with the inequity arising where such an operator employs his wife rather than another person. Under the present law, and tax reform proposes no change, the operator must include any remuneration to his wife for work done in his income, since he may not deduct such remuneration as an expense for tax purposes. I realize the argument against this practice is that it may open a loophole for tax splitting between husband and wife. On the other hand, just as in the case of incorporated companies, an operator of a business should be able, upon proof, pay remuneration to his wife comparable to what he would have to pay to another person, deduct the payment as an expense, and his wife would then have to report this income.

In closing, Mr. Speaker, I would like to remind hon. members that when debate on the tax reform bill commences after the summer recess, there will have been another period of participatory democracy because we are assured by the Minister of Finance, that the government is open to consider further informed comment on this legislation.



FAMILIAR SCENE IN HALTON

Harvesting of market garden crops is a familiar sight in this part of Halton

County, where market gardening is a thriving industry. This scene in the

Norval area, was taken a few weeks ago, as early crops

were gathered to send to market.