

## Newtonbrook

A special service of Remembrance, Intercession and Re-dedication was held in Newtonbrook United Church last Sunday morning by request of His Majesty King George VI and was conducted by the pastor, Rev. A. H. Halbert, and was well attended. A large basket of red gladioli was placed near the altar in memory of those who had fallen. The scripture lesson was taken from Ephesians, the 6th chapter, and the text was the 10th verse, "Finally my brethren be strong in the Lord and in the power of His might put on the whole armour of God." The men who went to Dieppe had heard the same words as they set sail. Their padre standing in the bow in front of a tank held his Bible in one hand and a flashlight in the other and read to them this chapter after which he prayed the last prayer some abroad would ever hear. Master Bobbie Connor, boy soloist and who attends the local Sunday School and church, sang two numbers, "Hear My Prayer" and "Lord Hear My Supplication". The Marquis of Lorne's paraphrase of the 121st Psalm "Unto the hills around do I lift up my longing eyes" was the opening hymn. Prayers were offered for the King and the Royal Family, that they be comforted in their own bereavement in the death of the Duke of Kent. Then for the fallen, the prisoners of war, the missing, the wounded and sick, the anxious and bereaved and for those serving in the King's forces by land and sea and air. "Think of what it would mean if every man and woman throughout this vast Empire would intercede with God and it must be as individuals before it can be national," said the pastor. "Our cause is a spiritual cause and every sincere attempt you make to pray will find a new sense of courage. We are honoring today men of courage whose names have been made great by their willingness to sacrifice. You are sharing with that mother who 1900 years ago stood at the foot of the cross drinking as bitter a cup as did her son hanging above her. Many men find their faith in God during their hour of peril. Let us dedicate our lives anew to God. Let us rebuild the church and lay the foundation for a new world, which shall be built on the principles and ideals of Jesus Christ. That is worth fighting for, dying for, and worth praying for."

Sunday, October 18th is the day set for the 102nd anniversary of Newtonbrook United Church. Further particulars later. Keep this date in mind and plan to come.

An interesting Temperance program was presented last Sunday morning in the Newtonbrook United Church Sunday School when 17 took part in a questionnaire led by the Temperance Secretary, Mr. W. T. New. Miss Frances Schmidt read a very informing paper on "Alcohol and Youth" which was taken from an address of one of the contestants at the Ontario Temperance Federation convention held at Ottawa.

Mr. and Mrs. E. J. Halbert of Toronto were guests of Rev. A. H. and Mrs. Halbert last Friday.

The W.A. and Red Cross group met at the church on Thursday afternoon for a sewing meeting.

Lance Corporal Lorrie Hammond of Niagara spent last week-end at his home here.

Mr. Clifford Brett and Mr. W. Stahl of Pittsburgh, Penn., spent the holiday week-end with the former's mother Mrs. E. J. Brett.

Miss Ruth Douglas has returned home after spending two weeks at a Girls' Camp at Sparrow Lake, Muskoka.

Miss Edith Hope received a telegram last week informing her of the death of her sister in Edmonton, Alberta. Her nephew came over on the Lancaster plane from England and flew from Montreal to Edmonton. It is to be hoped that he arrived before his mother's passing.

School re-opened last Tuesday morning with a record attendance.

We welcome Mr. and Mrs. Gordon Jackson and family from Thornbury to our community.

The Auxiliary of the W.M.S. will hold its opening meeting for the fall season next Tuesday, September 15 at 2.30 p.m. at the Parsonage. New-comers to the community are cordially invited.

The Girls' Mission Circle will resume their meetings and will meet next Tuesday at 8 p.m. at the parsonage. Bring a new member with you.

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## Breeding New Varieties of Oats Resistant To Lodging

Of all the problems which bring grief to the grain grower, in many sections, lodging is one of the worst. Lodged grain not only increases the cost of handling, but may result in killing out the new seeding of grass and clover. The greater the effort to maintain or increase the fertility of the land, the greater the probability of lodging. The hazard of lodging is also increased by the growing of varieties which produce high yields of straw — the kind many dairy farmers are not looking for.

One of the major projects in oat variety improvement in the Cereal Division has been the production of varieties which excel in straw strength states R. A. Derrick, Cereal Division, Central Experimental Farm, Ottawa. Until comparatively recently, little was known regarding the internal and external characters of the straw of so-called STRONG and WEAK-STRAWED varieties. Investigation by the Cereal Division

has shown that certain plant and root characters are directly associated with STRENGTH of straw, and such information has been useful in the preliminary evaluation of varieties and hybrid lines.

In all variety improvement work many characteristics must be taken into consideration, such as high yield, good quality, disease resistance and other factors and it is therefore necessary to combine as many of these desirable characteristics as possible in the one variety. In the strength of straw work, an effort has been made to develop a high yielding, early maturing variety, with resistance to leaf and stem rust, and possessing as much resistance to lodging as possible. That definite progress in this field is being made is shown by the results obtained in tests conducted in 1942 on land in a high state of fertility where only those varieties possessing inherent strength of a high order were able to stand up.

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# THE NEW INCOME TAX

PART I - As it Affects

## SALARY AND WAGE EARNERS

### 1. Question: WHO MUST PAY?

Answer: All persons in receipt of incomes over \$660 single—or \$1200 married.

### 2. Question: WHAT FORMS DO YOU HAVE TO FILL OUT?

Answer: Unless you are single, without dependents, and not making payments for allowable personal savings (Item 5D), you should file Form TD-1 with your employer. Otherwise he must deduct the amounts provided by the Table of Tax Deductions for a single person without dependents or personal savings.

If 3/4 or more of your income comes from salary or wages, you must file your 1942 Income Return by 30th September 1943. If your income is not over \$5,000, including not over \$100 from investments, you will use Form T1-Special; otherwise you will use Form T-1.

### 3. Question: WHEN AND HOW IS YOUR TAX COLLECTED?

Answer: Your employer is required by law to make deductions from your salary or wages on account of your 1942 tax during the period September 1942 to August 1943. Each deduction must be the amount provided by the official Table of Tax Deductions for your current rate of pay, and family status and personal savings as declared on Form TD-1 (Item 2 above).

The Table is designed to collect about 90% of the tax on your salary or wages, leaving a balance of not more than 10%, in most cases, (plus tax on your other income, if any) to be paid with your Income Return to be filed in September 1943.

If your salary or wages are less than 3/4 of your income, you must pay tax on your other income by compulsory instalments. (See Part II below).

### 4. Question: WHAT CONSTITUTES TAXABLE INCOME?

Answer: Your income is made up of your full salary or wages before any deductions whatsoever, plus living allowances, gratuities or bonuses (including cost of living bonus) and the value of any board, living quarters or supplies, etc., given you by your employer. It also includes such receipts as interest and dividends, rents (after taxes, repairs, etc.), royalties and annuities. From your total income you deduct payments (up to \$300) into certain types of employees' superannuation or pension funds, charitable donations up to 10% of your income, and medical expenses over 5% of your income (maximum—\$400 single, \$600 married, plus \$100 for each dependent up to four), to find the amount of your taxable income.

### 5. Question: HOW MUCH DO YOU PAY?

Answer: (A) Normal Tax—(whichever rate is applicable is applied to the full amount of

A booklet entitled  
"YOUR 1942 INCOME TAX"  
will be available shortly  
at offices of Inspectors  
of Income Tax.

your taxable income from the first to the last dollar).

- (1) Single—  
with taxable income between \$660 and \$1800—7%  
with taxable income between \$1800 and \$3000—8%  
with taxable income over \$3000—9%
- (2) Married (or equivalent status)—  
with taxable income over \$1200—7%
- (3) Dependents—tax credit for each—\$28

### (B) Graduated Tax—

- (1) On first \$660 of taxable income—No Tax.  
30% on next \$ 500 | 55% on next \$ 5,000  
33% on next 500 | 60% on next 7,000  
37% on next 1000 | 65% on next 10,000  
41% on next 1500 | 70% on next 20,000  
45% on next 1500 | 75% on next 20,000  
50% on next 3000 | 80% on next 30,000  
85% on excess over \$100,000
- (2) Married (or equivalent status)—tax credit—\$150
- (3) Dependents—tax credit for each—up to \$80

### (C) Surtax—4% on investment income over \$1500 without exemptions.

### NOTES

- (1) In no case are you required to pay a net tax (i.e., after credit for dependents) which would reduce your taxable income below \$660 single or \$1200 married.
- (2) If a wife has unearned income over \$660, then both she and her husband are taxable as single persons, but any amount a wife earns does not affect her husband's right to be taxed as a married person. A married woman is taxed as a single person under all circumstances except only when her husband's income is less than \$660.

### (D) Tax Credit for Personal Savings—

You may deduct from the savings portion of your tax (Item 6) 1942 payments on account of—

- (1) an approved employees' (or trade union) superannuation, retirement or pension fund;
  - (2) premiums on life insurance policies issued prior to 23rd June 1942 (if issued after that date ask your insurance company or Inspector of Income Tax);
  - (3) annuity or savings policies not postponable without substantial loss or forfeiture; and
  - (4) principal payments on a mortgage or agreement of sale, existing prior to 23rd June, 1942, on one residential property;
- provided (a) they do not exceed the savings portion and (b) receipts are produced for the payments when filing your Income Return.

### (E) National Defence Tax—

This tax does not apply after 31st August, 1942. The deductions made during January to August 1942 apply as a payment on account of your 1942 tax.

### 6. Question: HOW MUCH OF YOUR TAX IS SAVINGS?

Answer:

- (1) Single—the lesser of  
(a) 1/2 the total of your Normal Tax, Graduated Tax and Surtax; or  
(b) 8% of your taxable income (maximum \$800) plus 1% for each dependent (maximum \$100 for each).
- (2) Married (or equivalent status)—the lesser of  
(a) 1/2 the total of your Normal Tax, Graduated Tax and Surtax; or  
(b) 10% of your taxable income (maximum \$1000) plus 1% for each dependent (maximum \$100 for each).

You will get back the savings portion of your tax which you actually pay, plus 2% interest, after the war.

### 7. EXAMPLES OF AMOUNTS PAYABLE ON 1942 EARNED INCOME (after allowing for National Defence Tax actually deducted Jan.-Aug. 1942)

1942 INCOME	SINGLE—NO DEPENDENTS		MARRIED—NO DEPENDENTS		MARRIED—2 DEPENDENTS	
	TAX INCLUDING SAVINGS	TAX ONLY	TAX INCLUDING SAVINGS	TAX ONLY	TAX INCLUDING SAVINGS	TAX ONLY
\$ 750	\$ 54.50	\$ 14.75	—	—	—	—
1,000	138.67	58.67	—	—	—	—
1,500	297.20	177.20	\$ 167.20	\$ 58.60	\$ 25.66	\$ 1.16
2,000	507.46	347.46	364.13	164.13	174.80	67.40
2,500	709.13	509.13	567.46	317.46	378.13	160.73
3,000	924.40	684.40	784.40	484.40	595.06	260.86
3,500	1,181.06	901.06	1,007.73	657.73	818.40	398.40
4,000	1,407.73	1,087.73	1,231.06	831.06	1,041.73	561.73
5,000	1,894.67	1,494.67	1,711.33	1,211.33	1,522.00	922.00

### PART II - As it Affects

#### PERSONS OTHER THAN SALARY AND WAGE EARNERS

(Such as business or professional men, investors, and persons on commission)

- 1. PAYMENTS—You must pay your 1942 income tax by quarterly instalments beginning on the fifteenth day of October 1942. Remittance Form T.7-B Individuals, to be sent in with your payments, may be secured from Inspectors of Income Tax some time in September.
- 2. RETURNS—You file your 1942 Income Return on Form T-1, on or before the thirtieth day of April 1943.

NOTE:—Items 1, 4, 5 and 6 of Part I also apply.

IF YOU ARE AN EMPLOYER paying any person on a daily, weekly, monthly or any other basis, it is your responsibility to deduct Income Tax instalments from the salaries or wages you pay, commencing with the first pay period beginning in September, and send the amounts deducted to your Inspector of Income Tax within one week from the pay-day. There are severe penalties for failure to deduct or remit. If you are in doubt as to your obligations to deduct, communicate with your Inspector of Income Tax at once.

## DOMINION OF CANADA - DEPARTMENT OF NATIONAL REVENUE

### INCOME TAX DIVISION

COLIN GIBSON,  
Minister of National Revenue

C. FRASER ELLIOTT,  
Commissioner of Income Tax

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