

Friends, admirers and co-workers of the late Dr. Adey were on hand at McCausland Hospital last Thursday to honor the man and his accomplishments in a dedication ceremony.

Dr. Keith Wilkes led the ceremony speaking of Dr. Adey's constant striving to improve medical care in the community. Wilkes said Dr. Adey was known for his, "cool head, steady hands and warm heart."

Dr. Adey joined McCausland in 1969 and worked as Chief of Staff for his 19 year tenure at McCausland.

IN HONOR  
OF  
**DR. A.B. "BRAM" ADEY**

FOR HIS DEDICATION TO THE  
HOSPITAL, PATIENTS AND STAFF, AND HIS  
CONTRIBUTION TO THE HUMANITARIAN  
ASPECT OF THE TOWNS OF SCHREIBER,  
TERRACE BAY, ROSSPORT AND PAYS PLAT

# Dedication to Dr. Adey brings out large crowd of admirers, friends



Mrs. Adey, wife of the late Dr. Adey, looks over a picture and a plaque dedicated to the memory of her husband. Dr. Adey, bottom right corner, worked at McCausland Hospital for 19 years starting in 1969.

## Revenue Canada says

# Don't be intimidated by major tax reforms

Don't be alarmed by all the changes you see on your tax return this year. These changes are a result of tax reform which came into effect for the 1988 taxation year. The government of Canada has made major reforms to Canada's taxation system to make the system fairer and more efficient for Canadian taxpayers.

The key to these changes is the reduction of tax rates and the broadening of the tax base. These measures are designed to encourage competitiveness, growth and job creation and to provide a more balanced source of revenue to pay for essential public services. Although there will be the same amount of tax collected under the new system, there will be fewer tax preferences or shelters available to taxpayers. This means the tax burden will shift away from the lower and middle-income earners towards higher-income earners who traditionally use tax preferences to reduce their taxes.

The reforms are being implemented in two stages. The first stage, which took effect in 1988, includes changes to the personal and corporate income tax systems. The second stage, which has not yet been implemented, will replace the current federal sales tax with a multi-stage sales tax applied to a broad base of goods and services.

### Tax rates

Under tax reform, the government has reduced the ten federal rates of tax to three. These rates are: 17 per cent on the first \$27,500 of taxable income, 26 per cent on the next \$27,500, and 29 per cent on taxable income over \$55,000. In the past, the tax rates ranged from six per cent of the first \$1,320 of taxable income to 34 per cent on taxable income of \$63,347 or more. As in prior years, the federal government will continue to collect individual income taxes on behalf of all the provinces except Quebec.

### Change to credits

When you are completing your 1988 tax return, you will notice that the personal exemptions and many deductions, which you found on page 2 of last year's return, are now included as non-refundable tax credits.

In the past, most taxpayers were able to use exemptions and deductions to reduce their taxable

income. Because the value of the reduction depended on an individual's tax bracket and tax rate, the savings were greatest for higher-income individuals. Under tax reform, taxpayers will be able to reduce the amount of their tax payable by using non-refundable credits. All taxpayers will benefit equally because the amount of the credits is the same for everyone who is eligible to claim them.

However, while you may use these non-refundable credits to reduce your federal tax payable to zero, the unused portions are not refundable to you. In some cases, though, you may be able to transfer the unused amounts to someone else. For example, the unused portion of your age and pension income amounts may be transferred to your spouse. Other transferable credits are the disability, tuition and education amounts.

To calculate your non-refundable tax credits, you first determine which personal amounts you are eligible to claim. You then use Tax Table A in the guide to calculate 17 per cent of the total of these eligible amounts. Beginning this year, you also calculate a credit amount for your charitable donations by claiming 17 per cent of the first \$250 and 29 per cent of the remainder.

Although non-refundable credits are a new feature on the return, refundable credits, such as the child tax credit and the federal sales tax credit, are not. As in previous years, you will find these credits on page 4 of your return. If your refundable credits are more than your total payable on line 435, the difference is refundable to you.

### Deductions reduced or eliminated

Under tax reform, some deductions have been eliminated and other tax breaks reduced to ensure the tax burden is more fairly shared by all taxpayers.

The \$1000 interest and dividend income deduction and the \$500 employment expense deduction have both been eliminated. However, the increase in the basic personal amount that all taxpayers may claim is expected to offset the impact of these changes for lower-income Canadians.

Forward averaging has also been eliminated and block averaging will be phased out. In addition,

the new measures reduce the value of other deductions such as certain business expense deductions, capital losses from Multiple-Unit Residential Buildings, and capital cost allowance for certified Canadian films.

As well, the tax treatment of some types of income is not quite as favourable under tax reform as it has been previously. In the past, you only needed to include half of a capital gain in your income. However, you now must include two-thirds of the capital gain in your income and this will be increased to 75 per cent beginning in 1990. The capital gains deduction, which was to have been phased in to a lifetime total of \$500,000 will now be capped at the 1987 level of \$100,000.

### Easier than you think

There's no need to feel intimidated by all the changes you will find on your 1988 return. After all, these changes have been designed to make the tax system simpler and more equitable for all taxpayers.

Just complete your return one step at a time by following the line-by-line explanations in your 1988 tax guide. And remember, if you do have any problems, officials at Revenue Canada are ready to help you by telephone, by mail or at the enquiries counter of your district taxation office. Enquiries officers will be able to answer your questions and provide you with any forms or publications you may require. Look in the blue pages of your telephone directory or at the back of your tax guide for the phone number or address.

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# Pornography workshop held for women

On Saturday March 4, the Catholic Women's League of Schreiber will be sponsoring a workshop entitled "Pornography Hurts".

This workshop, which will be facilitated by Georgette Cebrario, is a program written by Joanna Fairheart, and published by the Women's Inter-Church Council of Canada.

The purpose of the workshop is to help the women define for themselves what pornography is and to see whether it touches their lives in

any way. It will also heighten their awareness of how prevalent it is.

This will be done by films, books and discussions that focus on advertising, economics, our sexuality and some theological reflections.

The workshop runs from 9:00 a.m. to 4:00 p.m. at Holy Angel's Parish Centre. A lunch will be provided at the Anglican Church to allow a break time.

This workshop allows for a lot of interaction by everyone. Any adult woman is welcome.

## "Pornography Hurts"

### A workshop for women

By Schreiber C.W.L.

March 4, 9:00 a.m. - 4:00 p.m.

Holy Angel's Parish Center

Price: \$4.00 includes lunch

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