

The Stouffville Tribune

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JAS. THOMAS, Editor

OUR EDITORIAL COMMENT

Elected School Boards

The advisability of electing high school trustees is being widely discussed in the province at the present time when so large a share of the tax dollar is going for educational purposes.

Norfolk County Council and Simcoe Town Council have deliberated the matter at recent meetings with most councillors being in favor of electing trustees, provided that a suitable system could be worked out. The main problem appears to exist in the layout of high school districts, which in many cases take in portions of municipalities. It would be a difficult task to prepare voters' lists, but not an impossible one.

Despite the complex voting situation, councillors are speaking out strongly in support of an electoral system for trustees. They are taking such a stand because of the fact that school boards are spending approximately one-third—and in many instances considerably more—of the tax money raised by municipalities. Councils have a say in appointing trustees, but they feel that the electors should be given a voice when so much is at stake.

Voting for public school trustees has long been established in Ontario. A similar set-up would be warranted for high school trustees in the light of the millions of dollars being expended on secondary school education.

—Simcoe Reformer

Really Vital Statistics

According to the experts on vital statistics, married men hang onto life longer than their unmarried brothers.

Not only do they tend to stick around longer, but they aren't as easy prey to things like ulcers, hypertension, heart disease, cancer, tuberculosis and pneumonia. And they don't jump out of windows as often as the unmarried.

The list of perils they have better luck in avoiding is longer than that, but you get the idea.

For a lot of men who think they are pretty harassed around the house, these findings are going to be tough to digest. There'll be plenty of skeptics. In fact, one already is on the record with: "Life longer for the married man? Hah! It only seems longer."

Nevertheless, men, the figures are there in big bundles. So when you hear that nagging voice jawing at you, think of it as sweet music. It's your insurance policy.

How Foolish Can You Get?

According to a newspaper report, Graham Lount, vice president of the National House Builders' Association has suggested to the convention of that group, that houses are being built too well. They last too long.

The speaker said, "It is up to us to make the consumer so dissatisfied with his house that he is going to go out and buy a new one more quickly than he would have. I am not recommending that we should cut quality, but we should temper it with realism."

Being in an area where there is considerable building, we must say that if there is anything we don't need, it's a decrease in the standards of workmanship, which are all too often, much too low already.

While buyers seem to have accepted the fact that they have to

pay steadily mounting prices, many are thoroughly fed up with getting inferior products at high cost.

Foolhardy waste of time and materials is an indictment now against our generation. The fact seems even more shocking when we realize that half the people in the world are underfed, underhoused, and undereducated.

The House Builders Association would do much better to concentrate on the best possible quality they can provide. It is possible that sales have slowed up already because of the lack of confidence engendered in the public by poor materials and poor workmanship. Healthy business conditions are built on conscientious service.

It may be that suckers are born every minute, but some of them live long enough to smarten up.

"Is Your Estate a Target for Taxes?"

This is the text of a most revealing address given before members of The Stouffville Lions Club on Monday night by Chris C. Morris, manager, business development of the Toronto General Trusts Co.

Some of you here may not have realized this before, but Canadians paid over 31c of every dollar earned in 1957 to the Federal, Provincial and Municipal Governments in the form of taxes, nearly one third of every dollar. This compares with over 17c in 1929, nearly twice as much now as 29 years ago. Profits and incomes during recent years have been at high levels and they are all being well taxed. The result is that of all the income tax collected since 1917, three-quarters of the total amount has been collected in the last 10 or 11 years.

Certainly Canada's expansion in Business and Industry has been much greater in the last 10 years, than at any other time in our history. However, it does appear that we are working for the Government but the Politician who gets paid for it is only fair, however, to admit that the Income Tax represents the fiscal expression of centuries of groping toward a better world, and is the fairest and most scientifically designed method yet devised of obtaining government revenues. It represents a marked stride in both our social and our fiscal history.

More and more people are helping to increase government revenues. Between 1950 and 1956 immigrants accounted for more than two-thirds of the labour force in Canada. When you got up this morning there were 100,000 persons sitting down to breakfast tables around the world who were not here yesterday. Tomorrow there will be another 100,000 new faces and the next day another 100,000, and the next day. Some startling statistics put together by the United Nations show the world population is exploding with fantastic increases. It took thousands of years for the world to reach a population in 1950 of 2.5 billion. In just forty short years from now that figure will be doubled. Something will happen to prevent this from crowding himself off this planet. But what?

Six hundred years from now, if the present rate of growth continues unchecked, there will only be one square yard of land for every man, woman and child in the world. Yes, the population as well as higher incomes has helped to increase revenues for the Government. This heavy taxation does not seem to make our health, for in 1931 the average age of death for males was 60 and females 62, now it is 66 for males and 71 for females. These figures are calculated from birth but once you reach adulthood, the life expectancy is increased considerably. A longer life is a prospect for today's Canadians. However, we are not taking any chances; the amount of life insurance owned—expressed in terms of normal income—is higher in Canada than anywhere else in the world.

The Government levies taxes against our income to help balance the budget, and then it is up to us with what we have left to budget the balance. To do this we should familiarize ourselves with all taxes that affect us and arrange our affairs in such a manner that the result would be a saving of unnecessary taxes. The most important taxes that affect you are the Income Tax, Gift Tax, and Succession Duty Tax.

The Income Tax, of course, is still heavy, but if one has more income than he requires for his current needs, he may be well advised to reduce his income by way of gifts made out of capital. Where the Testator contemplates making bequests in his Will, it might be prudent to make these gifts during his lifetime if he is in a position to do so, as they are then duty free, provided of course, they are given with a thorough understanding of the Gift Tax. Under the Gift Tax you can make gifts in any year to one person, provided the aggregate value does not exceed \$4,000, or one-half of your taxable income of the preceding year which was left after paying income tax, whichever is the greater. In addition, you can make as many gifts as you wish to any number of persons if each gift does not exceed \$1,000. Recently, due to an amendment of the Income Tax Act, an individual may make a once in a lifetime gift to his wife of his home and receive a special exemption of \$10,000, which is in addition to other exemptions normally allowed under the Gift Tax.

It may be important to you for under normal conditions you can now either place a \$14,000 home in your wife's name or register a \$28,000 home in both your names. You would then have reduced your estate by \$14,000. Gifts made within the exemptions allowed are not subject to Gift Tax and will not be subject to Succession Duty; provided three years has elapsed since the date of the gift under the Dominion Act and five years under the Provincial Act.

For those who have large estates, Income Tax may be reduced through various clauses in a Will. For instance, if a widow had a \$10,000 income from an estate she would pay income tax on the full amount even though a portion of the income would be used for her children's maintenance and support.

Perhaps it would have been better if the income had been divided among the wife and children in the Will, or a clause included stating that after consultation with your wife, the trustee would pay to your wife and children certain amounts out of the income. Under this arrangement your wife could receive \$5,000 and the children the balance. Your wife as guardian receives the children's share and Income Tax is reduced.

Perhaps some of you may not be aware that it is possible to have an Investment Income of \$12,000 and yet pay an Income Tax of only \$74.00. This can be done if your investment portfolio contains only Canadian stocks which qualify for the 20% dividend credit which is deducted from the tax payable. If there were no Canadian stocks in your portfolio, the tax would be over \$2,400.

You can have a Pension or increase your present pension. All payments made on the purchase of a pension will be allowed as deductions against personal taxable income. It is true, your pension will be taxed when received, but the main tax fact is to enable a taxpayer to "average" his income. He can make a deduction from income when his tax rates are high, but on receiving annuity payments, he will be taxable at a time when ordinary rates will be low. For the majority of people, tax rates after retirement are much lower due to decreased income and there is a higher personal exemption after sixty-five years of age. Retirement Savings Plans are operated by Trust Companies, Insurance Companies, Mutual funds and the Government Annuities Branch.

If you are self-employed, you may pay 10% of your earned income up to \$2,500. If you decide to increase your present pension, you may pay the difference between your payments to your company Plan and 10% of your earned income up to \$1,500.

Under the new Dominion Estate Tax Act, which came into effect the first of the year, the tax is calculated on the value of the estate, regardless of how the estate is divided among the beneficiaries, whereas under the Succession Duty Act the tax is dependent not only on the value but also the size of each bequest and the family relationship of the beneficiaries to the deceased. In other words, the new Estate Tax Act is easier to calculate and in addition provides for increased exemptions. For instance, if you should

leave a \$100,000 estate and your dependents are a wife and four minor children, under the new Estate Tax Act there will not be any tax. This is because the Act provides an exemption of \$50,000 for your wife and \$10,000 for each child under 21. Under the Succession Duty Act you would have paid \$9,000 tax so we welcome the new Estate Tax Act. However, it costs more to die in Ontario than any other Canadian Province where the Testator leaves his estate outright, with the exception of smaller dutiable estates. It was not the intention when the Dominion Government entered this field of taxation that the citizens of Ontario should be discriminated against for the Dominion Government reduced their tax to one-half the amount.

In Ontario, the trouble occurs when in many cases the Ontario Tax is more than one-half the Dominion Tax. The result is that in Ontario with a \$100,000 estate going outright to the widow and four dependents, you pay \$625.00 more than if you had died in Quebec which also has two acts, and \$5,525 more than if you had died in any other province, and for a \$200,000 estate you would pay \$1,668 more than if you had died in Quebec, and \$6,768 more than if you had died in any other province.

Also, the new Act permits insurance companies to advance up to \$1,500 immediately on death, merely by notifying the tax office and without waiting for permission to make such advance. This ready availability of funds for day-to-day living may be very important to a family. However, the Ontario Act restricts the amount to \$2,500. The result is that in Ontario \$2,500 is the limit. Savings in Banks or Trust Companies may be released under the Dominion Act up to \$1,500. But this is again governed in Ontario by the Ontario limit of \$500.

Another fact is that the two Acts differ substantially in principle and practice and must be settled separately with the Dominion and Provincial Governments. This results in additional expense, confusion and delay. The Government of Ontario should amend their Succession Duty Act, thereby bringing their Act up-to-date with the change that has taken place in economic conditions today and in line with the new Dominion Estate Tax Act.

Under the new Estate Tax Act the rate of tax is the same whether the estate is given immediately to your wife, or is held in trust.

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Tell Growers to Improve Product

The annual meeting of the Ontario Potato Growers' Association was held in the department of agriculture office, Uxbridge, Wednesday last, with Milburn Meek, the president in the chair.

R. E. Goodin, fields crops branch, addressed the group, pointing out the necessity of the association to provide the market with a continuous supply of high quality potatoes. He pointed out that the general quality of Ontario grown potatoes was good, but that improvements could be made in marketing techniques. He mentioned the fresh potatoes were meeting with competition from manufactured potato products, and also pointed out that the license for the Ontario variety had been cancelled in 1957 largely because of the poor keeping and cooking qualities of this variety.

He recommended that this Ontario variety be eliminated by commercial potato growers as soon as possible.

Clarence Leech, South Simco County, spoke on the resolution presented by the South Simco Potato Growers in connection with the proposed toll of \$100 per acre to provide funds for research and sales promotion for potatoes.

The Ontario County group passed a motion supporting the resolution.

Election of officers was conducted by Lynn Fair, Ontario county agricultural representative, and resulted as follows: President, Milburn Meek, Sandford; vice-president, Albert Hockley, Clarendon; secretary-treasurer, Gordon Rynard, Zephyr.

Directors — Clarkon Arnold, Zephyr; Ches. Oldham, Zephyr; George Smalley, Stouffville, R.R. 2; Herb Simpson, Stouffville RR 2; Byron Risebrough, Uxbridge, RR 1; Walter Savage, Uxbridge, R.R. 1.

Mr. Meek was appointed to the Ontario County delegate to the annual provincial potato growers' meeting in Toronto Jan. 25.

Lady Deputy-Reeve New Editor of Newmarket Weekly

Following by only two weeks the sale of the Newmarket Era & Express by C. A. Cathers to Major Jas. Baxter, Jack Struthers, editor, has left the newspaper to be replaced by Mrs. Caroline Ion. Mrs. Ion who has been associated with the Era for some years, was recently elected deputy-reeve of Newmarket.

Mr. Struthers will seek a position as a free-lance writer or enter the public relations field.

From her forests Canada produces 1,200 tons of pulp and paper an hour, day and night.

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