

Cardigan and Vicinity

Mr. Wm. Hatten, Lorne Valley, was in the City on Tuesday.

Mr. Edward Lowrey and Mr. Bill Lowrey both of Cardigan Head, left Monday morning enroute to the mainland to secure employment for the remaining winter months.

Mrs. M. Murphy and Mrs. Cornelius Ryan of Cardigan, attended the funeral of their sister-in-law, Mrs. Murphy, Emerald, formerly Katherine Ryan of Cardigan.

On Monday evening, December 3rd the annual Christmas Concert was held in Lorne Valley School under the capable direction of Mrs. Bertram Leard teacher during the absence of their regular teacher. The school was nicely decorated for the occasion. Mrs. Malcolm M. Leard acted as chairman for the evening and the following program was presented to a large number of parents and visitors.

Opening Chorus, by all pupils. Welcome Speech, Jane McGrath. Recitation, A Letter to Santa Claus, Anna McLeod, Raymond Shaw. Dialogue, Ministers Mistake. Instrumental Music, Mrs. Bert Leard, Lloyd McDonald. Song, In Grandma's Day, Recitation by Doris McNeil. A Game of Letters, by 14 pupils. Monologue, Vernon McLeod. Drill, March of the Christmas Trees. Recitation, Alton McGrath. Monologue, Palmer MacLeod. Recitation, Winston MacGrath. Monologue, Entertaining the Minister. Drill, Rule Britannia. Song, A Dolly's Lullaby. Recitation, by Peter McLeod. Dialogue, Painting a Chair. Recitation, by Anna McLeod. Dialogue, The Lonely Man. Recitation, by Marina Shaw and Ralph Nicholsons. Dialogue, Buying Eggs. Closing Chorus by the pupils. Santa Claus then arrived amid much excitement and distributed gifts from a well laden tree to pupils and teacher. A pleasant evening was brought to a close by singing The National Anthem.

Many friends are sorry to learn that Mrs. Earl McDonald, Lorne Valley has been confined to her home suffering from a severe cold all hope to see her about soon. C.

Christmas At Falconwood

The patients at Falconwood Hospital observed Christmas day as in previous years. For days the mail had been increasingly heavy with gifts from relatives and friends - these gifts were duly listed, acknowledged and placed aside for distribution by Santa Claus on Christmas morning. The wards were nicely decorated, as were the Christmas trees in the Men's and in the Women's Buildings. Those patients having no relatives or friends to remember them, were not forgotten by Santa. Treats for all of apples, candy, and oranges were much appreciated.

The Christmas dinner was well prepared and nicely served, geese and plum pudding were the chief items on the menu, but not forgotten were the necessary things to make a complete Christmas dinner. The hospital takes this opportunity of thanking the following for their generous donations: L. M. Poole & Co., Mr. Lemuel Winchester, N. Hattenbury Ltd., Eastern Hay & Feed Co., Carvell Bros., G. H. Toombs & Son, E. T. Higgs & Co., Moore & MacLeod, R. E. Mutch & Co., A. Pickard & Co., Rogers Hardware Co., Fennel & Chandler, T. B. & D. J. Riley, Leightizer & Co., L. Page Shoe Co., Carter & Co. Ltd., Central Creameries Ltd., Stanley Shaw & Peardren, Hall & Stavert, Bruce Stewart & Co., H. R. Large & Co., L. M. Poole & Co., Prowse Bros. Ltd., Roops Limited, Barbour & MacDonald.

SOUTHPORT SCHOOL CONCERT

On Friday evening, December 20, the pupils of Southport School, under the direction of their teachers, Mr. Claude Wood and Miss Helen McInnis, presented their annual Christmas program to a large audience of parents and visitors. Miss Mary Haley was organist for the occasion and Mr. Joseph Haley acted as chairman. At the conclusion of the program a hearty vote of thanks was extended to the teachers and pupils. Santa then arrived and distributed the numerous gifts from the nicely decorated Christmas tree and before departing all present were generously treated to ice cream by Mr. and Mrs. Raoul Regmond.

Following is the program: Chorus, What's the Meaning, by the School. Welcome, by Mary Machin. Dialogue, Squire-Hawley's Christmas. Drill, A Shopping We Will Go, by Junior Pupils. Exercise, by Grade One Pupils, Christmas Dolls. Recitation, by George Power and Sylvia Flood. Duet, Playmates, by Noreen MacPherson and Sylvia Flood. Acrostic, The First Christmas, by nine pupils. Violin solo by Louise Henry, (encored). Intermission and sale of candy for Red Cross. Chorus, Dashing Through The Snow, by the School. Tap Dance by Noreen MacPherson. Grammy Drill, Patriotic Sing Song by 13 pupils. Dialogue, Christmas Plots. Recitation, Mr. Calendar, by Norman Corish. Bum Song by 11 pupils. Playette, Christmas Comes to School, by junior pupils. Duet, by Michelle Raymond and Lorna Flood. Chorus, A Sleigh Came A Skimming, by the School. National Anthem. (Patriot Please Copy)

IPSWICH, England - (CP) - Chums since they were five years old, Arthur Farrow and Albert Maguire joined the navy together, were posted to the same ship and now are "missing and believed prisoners of war."

Malaria, which practically disappeared from Wisconsin more than 50 years ago, is becoming a health problem again, partly due apparently to increased river traffic and schor travel.

YOUR INCOME TAX

HOW? WHEN? WHERE? WHO? HOW MUCH?



THIS YEAR, almost every man and woman in Canada will share the burden of paying for the war. A million new taxpayers will pay who never paid before. A personal budget payment plan is available to old taxpayers who are faced with substantially increased income taxes.

Canadians are asked to shoulder their share of the war effort cheerfully and willingly. By paying your income tax regularly you help to speed the production of war material, and bring the day of victory closer. Figure out how much tax you will have to pay, and arrange to pay promptly when due.

Pay by instalments—the easy way—and save interest. Cut out this page and keep it for future reference.

WHO PAYS INCOME TAX? If you are a single person without dependents, and your income in 1940 was more than \$750.00 you pay general-income-tax.

If you are a married person without dependents, and your income in 1940 was more than \$1500.00 you pay general-income-tax.

If you are a married person with children, you are allowed \$400.00 exemption for each dependent child or grandchild, in addition to the \$1500.00 exemption.

NOTE: In addition to the general-income tax you pay National Defence Tax on your total income without any exemption if you are single and your income goes over \$600 or if you are married and your income goes over \$1,200.

HOW DO YOU PAY? Your income tax may be paid in the following ways—

1. The Present Method: At least one-third of the tax to be paid by April 30th, the balance, with interest at 5% from April 30th, to be paid by August 31st. On any balance unpaid after August 31st, the interest rate will be 8%.

2. The Proposed Method: In 8 monthly instalments without interest. To take advantage of this new way of paying, the first instalment must be paid on or before January 31st. You must pay at least one-third of the estimated tax in four equal monthly instalments, in January, February, March and April, i.e. 1-12 of the estimated tax in each of the said 4 months. The remaining two-thirds must be paid in four equal monthly instalments in May, June, July and August, i.e. 1-6th of the estimated tax in each of the said 4 months. (This will be in the amended law.)

3. The Recommended Method: This method will not be found in the law but it is a simple method, namely, in eight equal monthly instalments, without interest, commencing in January.

To take advantage of the monthly payment plan without interest each payment must be made on or before the due dates. Otherwise interest will be charged on the total balance remaining unpaid after April 30th.

EXAMPLE OF INSTALMENT PAYING WITHOUT INTEREST

If your estimated tax is \$60.00 you pay one-third of the tax (\$20.00) in four instalments (\$5.00 each) and the remaining two-thirds (\$40.00) in four instalments (\$10.00 each). Your payments are therefore as follows:

Table with columns: On or Before, On or Before, On or Before, On or Before, On or Before, On or Before, On or Before, On or Before. Rows: Jan. 31, Feb. 28, Mar. 31, April 30, May 31, June 30, July 31, Aug. 31. Values: \$5, \$5, \$5, \$5, \$10, \$10, \$10, \$10.

However it is recommended that you pay your tax in eight equal monthly instalments of \$7.50 each—\$60.00.

Instalment Income Tax Remittance Forms are available at any post office, or any branch of any bank, or the office of the Inspector for your District, and their use

will ensure accurate and proper allocation of your payment. However, you can send in your instalments by ordinary letter with your name and address plainly stated thereon, clearly indicating the division between Provincial and Dominion Tax payments.

HOW MUCH DO YOU PAY?

The general-income-tax is payable on your net income less exemptions.

If you are single, your exemption is \$750.00. Thus if your total income is \$1,000.00 you must pay tax on \$250.00.

The exemption for a married person is \$1,500.00 plus \$400.00 for each dependent child or grandchild. Thus if you are a married man with two children and a total income of \$2,600.00 your total exemptions are \$1,500.00 plus \$400.00 for each child, or \$2,300.00 in all. So you pay tax on \$300.00.

Payment: You may send a cheque, Post Office or Money Order in payment of income tax by mail, to the Inspector of Income Tax for the District in which you reside, made payable to the Receiver General of Canada. Write plainly, and give your name in full, so that mistakes in crediting may be avoided. Do not send money or postage stamps in envelopes.

RATES OF NATIONAL DEFENCE TAX

For a single person 2% on the total income if the income exceeds \$600 and does not exceed \$1,200.00. 3% on the total income if the income exceeds \$1,200.

For a married person 2% on the total income if the income exceeds \$1,200 with a tax credit of \$8.00 for each dependent child or grandchild. For 1940 the tax is on one-half of the income and the tax credit is \$4.00.

Further information including the National Defence Tax Booklet and the necessary forms may be obtained from the Inspector of Income Tax for the district in which you reside.

Forms are now available. Form T.1 Special is to be used by individuals who are not in business whose income is not more than \$5000. All others must use regular form T.1, or in the case of farmers, Form T.1.A. Proprietors in business must file, in addition to the Form T.1 Return, an Excess Profits Tax Return on Form E.P.T.1 on or before April 30th next.

Rates of General-Income-Tax which Individuals Must Pay

Your net taxable income is the amount left after you deduct exemptions from your total income.

Table with columns: If between, If \$250 or less, Tax rate. Rows: \$250 and \$1000 (15% plus 8% on excess over \$250), 1000 and 2000 (75% 12%), 2000 and 3000 (195% 16%), 3000 and 4000 (355% 20%), 4000 and 5000 (555% 24%), 5000 and 6000 (795% 27%), 6000 and 7000 (1065% 30%), 7000 and 8000 (1365% 33%), 8000 and 9000 (1695% 35%), 9000 and 10000 (2045% 37%).

For higher incomes refer to the Income War Tax Act. In addition to the above rates, there is a surtax on all investment income in excess of \$5000. Also there is National Defence Tax and in some Provinces, Provincial Income Tax.

IMPORTANT TO EVERY INCOME TAX PAYER To enjoy the advantages of the Interest-Free Instalment Plan You must pay the first instalment not later than January 31st, and pay regularly thereafter



DOMINION OF CANADA INCOME TAX DIVISION DEPARTMENT OF NATIONAL REVENUE

HON. COLIN GIBSON, Minister of National Revenue

C. FRASER ELLIOTT, Commissioner of Income Tax