ON THE AIR

SATURDAY PROGRAMS

CFCY-TV

1.30 p.m.—Musicale
2.00 p.m.—Atlantic Football
4.15 p.m.—Intercollegiate Football
5.30 p.m.—Bugs Bunny
6.00 p.m.—Kingfisher Cove
6.31 p.m.—Fishermen's Log
6:46 p.m.—CFCY TV News and Weather
7.01 p.m.—Country Time
7.30 p.m.—To Tell The Truth
8.00 p.m.—Beverley Hillbillies
8.30 p.m.—Cinema 13-7 Jackpot
10.00 p.m.—NHL Hockey
11.15 p.m.—Juliette
11:45p.m.—Sports Unlimited
12:00 a.m.—CBC TV News
12.08 a.m.—Local Weather
12:09 a.m.—Mystery Theatre Confessions of Boston Blackie

MACDONALD RADIO SERVICE
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Radios, Record Players, Changers, Tape Recorders
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Opposite Eaton's

CKCW-TV

1.15 p.m.—Staton Sign On News, Weather, Sports
1.30 p.m.—Comment and Conviction
2.00 p.m.—Top Ten Plus
3.00 p.m.—Atlantic Football
4.15 p.m.—Inter-Collegiate Football
5.30 p.m.—Bugs Bunny
6.00 p.m.—Kingfisher Cove
6.30 p.m.—The Early Show Day to Remember
8.00 p.m.—Beverly Hillbillies
8.30 p.m.—Tell the Truth
9.00 p.m.—The Untouchables
10.00 p.m.—NHL Hockey
11.15 p.m.—Juliette
11,45 p.m.—Sports Unlimited
12:00 p.m.—CBC TV News
12.10 a.m.—CKCW-TV News
12.15 a.m.—The Late Show The Conspirators
2.30 a.m.—Sign Off

TV. CALLS
NITE or DAY
Day 4-3537 Nite 4-4503—4-7462
VAIL'S RADIO & TV.
204 Kent St. Ch'town

SUNDAY PROGRAMS

CFCY-TV

1.00 p.m.—Musicale
1:30 p.m.—Country Calendar
2:30 p.m.—All Star Golf
3.00 p.m.—National Football League
5.30 p.m.—Three Seasons
5:57 p.m.—CBC TV News
6.00 p.m.—Citizen's Forum
6.30 p.m.—American Musical
7.00 p.m.—Best of the Past
7:30 p.m.—Father Knows Best
8.00 p.m.—Hazel
8.30 p.m.—Flashback
9.00 p.m.—Ed Sullivan Show
10.00 p.m.—Bonanza
11.00 p.m.—Close-Up
11.30 p.m.—Quest
12:00 a.m.—CBC TV News
12:08 a.m.—Local Weather
12:09 a.m.—Sign Off

CENTRAL RADIO and TV
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CKCW-TV

12.25 p.m.—Station Sign On News, Weather, Sports
12.30 p.m.—The Christophers
1.00 p.m.—Oral Roberts
1.30 p.m.—Country Calendar
2.00 p.m.—Faith in Action
2.30 p.m.—Speaking French
3:00 p.m.—World Of Sport Phil. at Cleveland
5.30 p.m.—St. Lawrence North Three Seasons
5:57 p.m.—CBC News
6.00 p.m.—Citizen's Forum
6.30 p.m.—Biography
7.00 p.m.—Going My Way
8.00 p.m.—Hazel
8.30 p.m.—Flashback
9.00 p.m.—Ed Sullivan Show
10.00 p.m.—Bonanza
11.00 p.m.—Close-Up
11.30 p.m.—Quest
12.00 p.m.—CBC TV News
12.10 a.m.—CKCW TV News
12.15 a.m.—Sign Off
3.00—News & Weather
3.03—Trans Canada Matinee
5.30—Hits and Encores
4.00—News & Weather
4.03—Canadian Roundup CBC
4.10—Hits and Encores
4.30—The Outports
5.00—News & Weather
5.05—The Outports
5.25—Marine Weather
5.28—The Outports
6.00—News & Weather
6.15—On Parliament Hill
6.20—Sports Parade
6.30—Tonight's Music
6.55—Jimmie Rodgers Show
7.00—Back to the Bible
7.30—News & Weather

CFCY RADIO

SATURDAY

6.28—Sign On
6.30—News & Weather
6.35—Country & Western Roundup
6.55—News & Weather
7.00—Hebrew Christian Hour
7.15—Country & Western Roundup
7.30—News & Weather
7.35—Farm Report
7.40—Country & Western Roundup
8.00—News
8.11—Weather
8.16—Country & Western Roundup
8.45—Weather
8.50—Atlantic News
8.57—Thought For Today
9.00—News and Voice Report CBC
9.10—Melody Parade
10.00—News & Weather
10.05—Melody Parade
11.00—News Headlines & Weather
11.02—Magic Of Music
11.55—Atlantic News Roundup
12.00—Weather
12.05—Clare Burt Show
12.10—Band Parade
12.30—News & Weather
12.45—Mostly Music
1.00—News Headlines & Weather
1.02—Mostly Music
1.30—Sacred Heart Program
1.45—Mostly Music
2.00—News & Weather
2.05—Hits and Encores
3.00—News & Weather
3.05—The Hit Parade
4.00—News & Weather
4.05—The Hit Parade
4.30—The Outports
5.00—News & Weather
5.05—The Outports
5.25—Marine Weather
5.28—The Outports
6.00—News & Weather
6.15—Sports Parade
6.25—Interlude
6.30—The Magic Carpet
7.00—Back To the Bible
7.30—News & Weather
7.45—TBA
8.00—TBA
9.00—TBA
9.25—National News CBC
9.30—TBA
10.00—TBA
10.05—Saturday Hoedown
11.00—News and Weather
11.05—TBA
11.30—News Headlines and Maritime Weather
12.00—Dominion News
12.05—Sign Off

CBA

SATURDAY

7.15—Music On The Menu
8.00—News and Inland Weather
8.15—Maritime Sportscast and Interview
8.30—Sports College
8.45—Jr. Farm B'cast, Songs Around The World
9.00—CBC News
9.11—Music For Saturday
10.15—Matinee Highlights
10.45—Saturday Date
11.45—CBC Stamp Club
12.00—Luncheon Date
12.30—Farm and Jr. Farm B'casts and Program Preview
1.00—CBC Inland News & Weather
1.15—Record Album
1.30—Mood Classical
1.59—D.O. Time Signal
2.00—Off The Record
2.30—Time For French
2.45—Chansonettes
3.00—Opera Time
4.30—Classical Records In Review
5.00—Popular Records In Review
5.30—Jazz For Moderns
6.00—Bandstand
6.30—Pratley At The Movies
7.00—CBC News
7.07—Marine Weather
7.15—Looking Through The Papers
7.30—On The Move
8.00—U.N. Radio
8.15—Pick Of The Pops
8.30—N.S. Liberal Leadership Convention Hfx
9.00—Best Of Dixie
9.25—CBC News
9.30—NHL Hockey
11.30—Music Till Midnight
12.10—Dance Date

CFCY RADIO

SUNDAY

7.25—Sign On
7.28—News Headlines & Weather
8.00—La Bonne Nouvelle
8.30—Radio Bible Class
9.00—News & Weather
9.10—Sunday School by Radio
9.30—Bible Institute Bdcst
10.00—Sunday Morning Magazine CBC
10.30—Neighborly News
10.45—Regional Gardner
11:00—Local Church Service
12.00—Red Road Churches CBC
12.30—Old Fashioned Revival Hour
1.00—News & Weather
1:15—Tell Us A Story
1:30—Voice of Prophecy
2.00—News & Weather
2.30—World Vision
3:00—Where The Bible Speaks
3.30—Church of The Air CBC
4.00—News & Weather CBC
4.03—Hebrew Christian Hour
4.15—Bible Chapel Broadcast
4.25—Interlude
4.30—Hour of Decision
5.00—Project '63
6.00—News & Weather
6.15—Unshackled
6.45—Tonight's Music
7.00—People's Gospel Hour
7.30—Family Bible Hour
8.00—CBC Stage
9.00—News & Weather
9.05—Starlight Serenade
9.30—TBA
10.00—News, Inland & Marine Wr.
10.30—TBA
11.00—TBA
11.10—TBA
11.30—TBA
12.00—TBA
12.05—Sign Of

CBA

SUNDAY

7.15—Inland & Marine Weather and Music For Sunday
8.45—World Church News
9.00—News
9.05—Eastmark U.K.
9.30—Inland Weather and Mar. Gardener
9.45—Neighborly News
10.00—Sunday Morning Mag.
10.30—CBC Concert Orchestra
11.00—News, Inland and Marine Weather and Intermission
11.30—Cecil Tapscott
12.00—Rod and Charles
12.30—I.Q.
1.00—BBC News and Commentary
1.15—Inland and Marine Weather
1.30—Variety Showcase
2.00—News
2.03—Capital Report Ott.
2.30—Vancouver Chamber Orch.
3.30—Church Of The Air
4.03—Critically Speaking
4.45—Performers Choice
5.00—Project '63
6.00—News and Weather
6.10—In Reply
6.30—N.Y. Philharmonic
8.00—CBC Stage
9.00—Music
9.30—On The Move
10.00—CBC Nat., News, Weekend Review and Our Special Speaker
10.30—Massey Lecturers "The Educated Imagination"
11.00—Toronto Symphony Orch.
12.00—Marine Weather
12.08—Pop Concert

Personal Tax Relief Plan Develops Without Planning

By GREG MacDONALD
Canadian Press Staff Writer

The system of personal tax reliefs in Canada has grown without much planning or control into a hodge-podge, says a study by the Canadian Tax Foundation.

The study, by Gwyneth MacGregor, a member of the Foundation, says that because of the importance of the personal relief structure and of the tendency to expand rather than narrow them, it is necessary from time to time to make a reappraisal of their form.

In this, says Miss McGregor, Canada lags behind the United States and United Kingdom.

"The personal reliefs produce something of a vicious circle within a tax system. They erode or narrow the tax base to a great extent; since certain amounts of revenue must be collected through the income tax, this erosion inevitably produces higher tax rates; and they in turn give rise to pressures for more and wider reliefs.

"Then, of course, the circle starts again, the tax rates go up, and so on."

She says one of the important problems that has to be decided by every country is whether high tax rates on a smaller amount of taxable income has an adverse effect on incentives to work and invest, compared with a lower rate on a larger income.

CITES EXAMPLE

Miss McGregor said that in the United States it has been calculated that the disallowance of all personal deductions, not including exemptions, would allow all brackets to be reduced by approximately one-fifth, so that 50 per cent would become 40 per cent and so on; or alternatively that each bracket could be cut by five percentage points while the revenue remained the same.

"Personal reliefs have a significant influence on the amount and distribution of income liable to tax, on the distribution of tax liability among individuals and upon the nominal tax rates.

"If there is one basic principle of taxation," she said, "it is that burden should fall fairly and equitably on all."

"The whole tax structure of personal reliefs is bound up with the concept underlying that overworked and little understood phrase 'ability to pay.'

"What does it mean? Taxes are paid with money. So it would seem fair to say that a person's ability to pay taxes must be measured exactly by the amount of money he has, and as a general rule the amount of money a person has depends on his income. A person with twice as much money as another obviously then has precisely twice as much ability to pay taxes."

Miss McGregor says that under a progressive system personal exemptions of the kind given in Canada operates to give more dollar relief to the high bracket taxpayer.

SHOWS SAVING

Taking two married taxpayers each with personal exemptions and deductions amounting to $2,600 she shows that the tax saving for the man earning $6,000 a year will be $554, while the tax payer with an income of $30,000 will save $1,300.

She said a proportionate tax of 16 per cent of income would result in a tax saving of "exactly 16 per cent of the exemptions to both taxpayers."

While Miss McGregor argues that all exemptions and deductions should be examined to remove anomalies and inequities, she does not contend that the entire system should be abandoned.

Most people, she says, seem to have accepted the principle that taxation should be based on ability to pay and the view is widely held that the acceptance of this principle leads logically to a system of personal exemptions.

CONTRACT BRIDGE

By B. JAY BECKER

South dealer.
Neither side vulnerable.

NORTH
♠Q54
♥AJ
♦964
♣KQJ93

WEST
♠10762
♥Q10973
♦—
♣8753

EAST
♠AKJ83
♥K62
♦A72
♣64

SOUTH
♠9
♥854
♦KQJ10851
♣A10

The bidding:

South	West	North	East
1♦	Pass	2♣	2♠
3♦	Pass	3♠	Pass
4♦	Pass	5♦	Pass

Opening lead—two of spades.

Why is it that some people play their cards well and others don't? Many factors determine one's skill in card play, but perhaps the most important of all is the ability to visualize the unseen hands.

To play well, seeing 52 cards, is no great feat; but to play well, seeing only 26 cards, is a knack developed by only a limited few.

Yet, it is not so difficult to play well if you go about it the right way. Take this hand, for instance, where East must have his thinking cap on to defeat the contract. Suppose he wins the spade lead with the jack and continues with the ace of spades, as most players would.

South would ruff the spade, force out the ace of diamonds, and then make the rest of the tricks, discarding his heart losers on dummy's clubs.

But if East is smart, he returns a heart at trick two and down goes the contract. Declarer winds up losing a spade, a heart and a diamond.

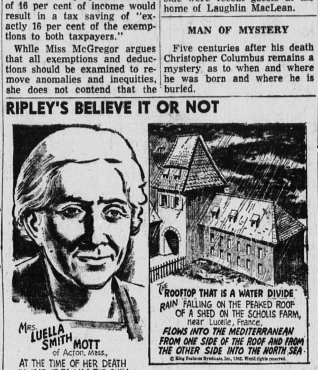
Now how is East supposed to figure out that the "dangerous" return of a heart is mandatory and that the "safe" return of a spade is really unsafe? Well, there are good reasons why East should shift to a heart.

He knows from the bidding that South has the ace of clubs. Without it, South could not have an opening bid. He also knows that South has only one spade, because West indicated four-card spade length by opening his fourth-best spade.

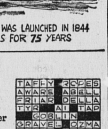
A spade continuation is therefore futile because declarer will ruff it, lead trumps, and eventually score eleven tricks, discarding his losing hearts on dummy's clubs.

So East has to base his defense on the assumption that West has the queen of hearts. This is a great deal to expect of West for his raise, and, in any case, no harm can come from the heart return even if South has the queen. Accordingly, East returns a heart at trick two, playing, in effect, as though he sees all 52 cards.

RIPLEY'S BELIEVE IT OR NOT



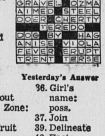
DAILY CROSSWORD

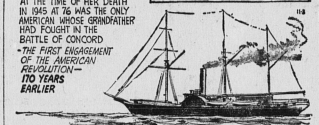


ACROSS
1. Mongol
6. Abstains from food
11. "Once upon ——"
12. Permit
13. Part in a play
14. Philip II's Invincible
15. Frank
16. Container for liquids
17. Day of the month
19. A circuit
22. Overseas G.I.'s
27. Bearing
28. To post
29. An old saying
31. Like a cap
32. Duke Ellington's music
34. Staggered
38. Taro root
42. Counsel
43. Colorless
44. Deputy
45. Having wings
46. Writing tables
47. Side road

DOWN
1. Edible rootstock: Tahiti
2. On the top
3. Baked clay piece
4. Changing and correcting
5. Music note
6. FDR's first postmaster-general
7. Crimean river
8. Dross
9. Fuss
10. Web-footed bird
14. Astern
18. Close to
19. Candlenut tree
20. In the middle of
21. Girl's nickname
23. In a surprised manner
24. Short sleep
25. Untanned hide of calf
26. Cunning
30. Casts out
31. Canal Zone: abbr.
33. Any fruit drink
34. Dutch Assembly
35. Border
36. Girl's name: poss.
37. Join
39. Delineate
40. Facts
41. Comply
45. Jewish month

Yesterday's Answer





DAILY CRYPTOQUOTE — Here's how to work it:

A X Y D L B A A X E
is L O N G F E L L O W

One letter simply stands for another. In this sample A is used for the three L's, X for the two O's, etc. Single letters, apostrophes, the length and formation of the words are all hints. Each day the code letters are different.

A Cryptogram Quotation

WRNJHILMJT: MT VJHMLMSF, PT PUWIVL SOPTER MT LOR YJWD JV DMFEJNRWTDRTL.—UMRWSR

Yesterday's Cryptoquote: NEVER RUN INTO DEBT, NOT IF YOU CAN FIND ANYTHING ELSE TO RUN INTO.—BILLINGS

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