



Canada Pension Plan Applied To Farmers

By DAVID W. ROGERS
Director of Extension
P.E.I. Dept. of Agriculture

What does the Canada Pension Plan do for me? What do I pay in? When do I start to pay? These are some of the questions that farmers and other persons are asking about the Canada Pension Plan. This summary may be of some value in answering some of these questions. Who does the Plan cover? The plan covers practically everyone who is an employee, or self-employed in Canada. The person must be between the ages of 18 and 70 and earn more

than \$600 in that year as an employee. If a person is self-employed he must earn at least \$800 in a year to be covered by the plan. Who does not have to pay towards the Canada Pension Plan? As a farmer you cannot pay towards the plan if (1) You are employed by your spouse. (2) You are employed by your father, mother or any other person who supports you but does not pay you cash wages. (3) You work less than 25 days

a year for the same employer or you earn less than \$250 a year from the same employer. What are the benefits of the plan? Briefly the plan provides seven benefits. These are — (1) A pension at retirement. (2) A pension for you if you have to stop work because you are disabled. (3) A pension for your children if you are disabled and cannot work. (4) A pension for your wife if she is widowed. (5) Benefits for your children if you die. (6) Pensions for disabled widowers. (7) A lump sum payment to your estate at your death.

Where does the Plan operate? The Canada Pension Plan operates in all parts of the country except where a province establishes its own comparable program. This is being done in the Province of Quebec but the two plans are to be closely coordinated. How much do Self-employed persons pay towards the Plan? Beginning January 1, 1966 every self-employed person who earns at least \$800 per year and is otherwise eligible for coverage under the Plan must make contributions. Your contributions are related to your earnings up to \$500 a year. If you earn more than this amount you pay the same amount as the person who earns \$500. The first six hundred dollars of your annual earnings is exempt from contributions. In other words, you deduct \$600 from your earnings to arrive at the amount on which your yearly contributions are calculated. For self-employed people, contributions at the rate of 3.6 per cent of your earnings between \$600 and \$5000 are paid directly to the Taxation Division, Department of National Revenue, Charlottetown.

On what income is the Canada Pension Plan based? For farmers the income on which the Canada Pension Plan is payable is the NET PROFIT FROM THE FARMING OPERATION as shown in the income tax statement. As stated before, \$600 would be deducted in exemptions and 3.6 per cent paid on the remainder. When is payment due? If the estimated payment for a year is \$40 or less, you may pay the whole amount on or before April 30 of the next year. If your contribution exceeds \$40 for a year, you must forward it in instalments during the year. For farmers and fishermen these instalments are due — two

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wards by December 31 of the current year — and the balance by April 30 of the following year. Farm Employees? If you have employees on your farm during the year who work more than 25 days a year for you and who earn more than \$250 from your payment towards the Canada Pension Plan is required. Who pays for the employee? The employer should deduct 1.8 per cent of the total income from the employees paycheck. Total income includes value of free board and lodging as well as actual cash received. Deductions must be made as instructed in the Contribution Tables. These tables are available upon request at the local office. The employer is also required to match this payment. The employees are responsible for forwarding the total contribution for the employee. The first remittance is required to be forwarded to the Department of National Revenue, Taxation Division. After the first remittance the payment can be received at your local bank by the use of a remittance form (TD 7A).

For further information on the Canada Pension Plan call or write the Taxation Division, Department of National Revenue, Federal Building, Charlottetown. If you live in the Charlottetown area the telephone number to call for information is 894-6538. Additional information will be available about March 1 for all self-employed persons. Watch for further announcements. Note: The information for this article was taken from the pamphlet The Canada Pension Plan, produced by the Department of National Health and Welfare, Ottawa.

MacEachen Claims Parties Lean Too Heavily On Polls

By KEN KELLY
TORONTO (CP)—Health Minister MacEachen said here political parties lean too heavily on polls and surveys and should pay more attention to policies and platforms. In the election campaign before the Nov. 8 election, "we overlooked, again, the importance of the campaign period," he said in an address to the Toronto Liberal Businessmen's Club. Reliance on polls and past performances "tends to assign a secondary emphasis to the elaboration of new party policies."

"I believe there is still a place for the tried and tested, old-fashioned political platform." He urged party members to "do a great deal more to ensure that labor and the working man are better represented throughout the party structure." DETERMINE GOVTS In the ranks of labor were "the men and women who determine governments these days and who will increasingly do so." Mr. MacEachen also suggested when Liberals hold a national planning conference here later this year they grapple with such questions as Canadian economic independence and the balance between federal and provincial governments. The question of "how much interdependence is good for Canada . . . is the first and most crucial question facing Canadians."

mood as if to postpone decision as a nation on this subject. We are already developing a case of collective schizophrenia and if we don't make up our minds soon we may get our answer by default—and it may well be an answer we don't want." On federal-provincial relations. Mr. MacEachen said strong central government must mean a central government able to influence the level of economic activity, to reach national goals in production, employment and social opportunity and to intervene where Canada's vital interests cannot be dealt with provincially or regionally. The government's proposed medical care insurance program was a federal initiative to establish certain basic national criteria and to pay a substantial share of the cost of plans meeting these standards. The provinces would retain

ties for administering the various plans "as they do their right to have no plan at all." In an interview, Mr. MacEachen reiterated that the federal government still is aiming at July 1, 1967, for the start of federal payments to provincial medical care insurance plans which meet the federal government's conditions. He said he will be writing Health Minister Matthew Dymond of Ontario soon to clarify some of the federal conditions. JAIL OFFICIALS LEOPOLDVILLE (AP)—A Congolese military court has sentenced 15 minor government officials to prison terms ranging from four to 10 years for pocketing \$200,000 in public funds. The officials were accused of embezzling the money over a three-month period while allocating funds in the bureau of budget control and certification.

QUEENS

Continued from page 9
1.30 p.m. Pleasant Valley 7.45 p.m. Rev. William E. Hare, B.A., B.D., minister.

ANGELICAN Church Crapaud and Springfield. St. John's, Crapaud. Evening Prayer 2.30 p.m. St. Elizabeth's, Springfield. Holy Communion 11 a.m. Rev. Michael R. Ness, rector.

TRYON Charge, the United Church. Sunday, Feb. 13. Sunday Schools: Tryon 10 a.m. Crapaud 11 a.m. Worship: Tryon 11 a.m. Crapaud 3 p.m. Cape Traverser 7.30 p.m. Rev. Allison O'Brien, minister.

ALEXANDRA Baptist Church. Sunday, Feb. 13. Worship at 3.00 p.m. Special music. Rev. D.L. Howlett, minister.

PRINCE

TRYON — Bonshaw United Baptist Pastorate. Sunday, Feb. 13: Bonshaw: Worship (Communion) 11 a.m. Westmoreland: Worship 3 p.m. Tryon: Church School 10 a.m. Worship 7.30 p.m. Everyone welcome. Rev. Edward G. Britten, pastor.

KENSINGTON Presbyterian Church Pastoral Charge. Melpeque 11 a.m. Freetown 3 p.m. Kensington 7.30 p.m. Annual meeting Kensington Feb. 14 at 8 p.m. Rev. George R. Tannasill, minister.

O'LEARY United Pastoral Charge. Sunday, Feb. 13. Rev. Elroy McKillop, B.A., B.D., minister. O'Leary and Bloomfield at O'Leary 11.15 a.m. Brue and West Devon at the Brue 2.30 p.m. Sacrament of Holy Communion will be celebrated at both services.

ANGELICAN Services, Parish of Port Hill. Rev. Delmont Yeo, rector. Sexagesima. Port Hill and Ellerslie at Port Hill, Holy Communion 11 a.m. Inverness and Lot 11 at Inverness 3 p.m. AYPAs Saturday, Feb. 12 at the home of Mr. and Mrs. Cyril Williams at 7 p.m. All members urged to attend.

ALBERTON and West Point Presbyterian Services, Feb. 13. Rev. J.S. McBride, interim-moderator. Mr. A.R. Murray, Catechist. West Point: Sunday School 10 a.m. Worship 11 a.m. Alberton: Sunday School 7 p.m. Worship 7.30 p.m.

MONTROSE Pastoral Charge, the United Church. Brown Jardine, minister. Campbellton 11 a.m. Elmsdale 3 p.m. Montrose 7.30 p.m.

ALBERTON Pastoral Charge, the United Church. Rev. Keith Whitney, interim-moderator. Rev. Arthur Murray, Sunday supply. Alberton: Worship and Sunday School 11 a.m. Cassamppec: Worship 2.30 p.m.

BEDEQUE NORTH Pastoral Charge, the United Church. Minister, Rev. R.M. Shaw. North Bedeque: Church School 10 a.m. Worship 11 a.m. Traveller's Rest: Worship 2 p.m. Freetown: Worship 7.30 p.m.

FUNDAMENTAL BAPTIST Church, Bedeque. Morning Worship 10.45 a.m. Sunday School 12 noon. Evening Service 7.30 p.m. Prayer and Bible Study, Thursday 8 p.m. Rev. Donald Moses, pastor.

THE PRESBYTERIAN Church, North Tryon and Bead-albane. North Tryon: Worship conducted by the Gideons 11.00 a.m. Harold Brown, speaker. Sunday School 12 noon. Rev. Raymond L. Gillis, interim-moderator.

FREE CHURCH of Scotland. Worship: Coleman 3 p.m. Cape Traverser 7.30 p.m. Mr. David Compton will conduct the services. Rev. Ewen E. MacDougall, interim-moderator.

ROSEBANK Gospel Hall. Spe-

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cial Gospel meeting will commence Sunday, Feb. 13 at 8 p.m. and continue nightly except Saturday at 8 p.m. Speakers, L.K. McIlwaine and G.A. Ramsay.

THE ANGLICAN Church, Parish of New London, 8 a.m. Holy Communion, St. Mark's, Kensington. 9.30 a.m. Family Eucharist, St. Mark's, Kensington. 11 a.m. Morning Prayer, St. Thomas, French River. 7.30 p.m. Evening Prayer, St. Stephen's, Burlington. Rev. E.J. Flander, rector.

THE UNITED Church, Kensington, Church School 9.50 a.m. Worship: Morning 11 a.m. Evening 7.30 p.m. Summerfield Service 2 p.m. Rev. Gordon MacBeth, B.A., B.D., minister.

PRINCETOWN — Lot 16, United Church Pastoral Charge. Lot 16: Morning Service 11 a.m. Princetown: Afternoon Service 2.30 p.m. Minister, Rev. Frederick Lloyd.

SPRINGFIELD — Alma — O'Leary, United Baptist Church. Rev. Maxwell Nesbitt, pastor. O'Leary 10.30 a.m. Alma 3 p.m. Youth Night at Springfield 7.30 p.m.

RICHMOND BAY Charge, the Presbyterian Church. Young People meet at the manse Friday, Feb. 11 at 7 p.m. Victoria West Ladies Aid meets at the home of Mr. and Mrs. Allison Raynor, Saturday, Feb. 12, at 8 p.m. Bible Study at the manse on Wednesday, Feb. 16 at 8 p.m. Worship, Feb. 13, Tyne Valley 11 a.m. Victoria West 3 p.m. Freetown 7.30 p.m. Charles E. Hoekstra, student minister. Rev. L.R. Files, interim-moderator.

CHRISTIAN Church, Summerside. Minister, D.L. Howlett. Bible School 10 a.m. (Classes for all ages): Worship and Communion 11 a.m. Evening Service 7.00 p.m. A combined service of worship in the United Baptist Church.

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Foreword in the album is by Prof. J. K. Chapman, Ph.D., University of New Brunswick

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