To a very large extent, individual income tax is payable as the income is earned. Taxpayers in receipt of salary or wages have tax deducted from their pay by their employer and in this way pay nearly 100 per cent of their tax liability during the calendar year. The balance of the tax, if any, is payable at the time of filing the tax return before April 20 of the following year. People with more than 25 per cent of their income from sources other than salary or wages must pay tax by quarterly instalments throughout the year. Here again, returns must be filed before April 30 in the following calendar year.

Table A (follows) shows what taxpayers pay at various levels of income:

TABLE A

Canadian Personal Income Tax in 1964

	Income	Income Tax	O.A.S. Tax
Single taxpayer - no dependants	$ 1,200	11	4
	1,500	44	16
	2,000	99	36
	2,500	166	56
	3,000	236	76
	5,000	591	120
	10,000	1,840	120
	20,000	5,825	120
	50,000	20,965	120
	100,000	50,855	120
Married taxpayer - no dependants	2,200	11	4
	2,500	44	16
	3,000	99	36
	5,000	403	116
	10,000	1,544	120
	20,000	5,375	120
	50,000	20,415	120
	100,000	50,205	120
Married taxpayer - two children eligible for family allowances	2,800	11	4
	3,000	33	12
	5,000	301	92
	10,000	1,388	120
	20,000	5,105	120
	50,000	20,085	120
	100,000	49,815	120

In calculating these taxes, it has been assumed that all taxpayers take the standard deduction of $100. No allowance has been made for the 20 percent dividend tax credit.

The income taxes shown above are abated by 18 per cent in all provinces. Where the provincial tax is the same as the federal abatement (i.e. in all provinces except Quebec, Manitoba and Saskatchewan), the taxes shown above are the combined federal and provincial taxes. In Quebec, the