Knowledge of your private affairs, however, is prevented from going beyond the officials concerned. They would subject themselves to a fine of $200 by any breach of confidence.

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INSURE AGAINST COSTLY ERROR.

Now, the shrewd citizen sees that errors are as easy to make as their punishment is hard to escape. He therefore takes care to **insure against error** when making his return, by securing the most expert help available. This the Company's Income Tax Department is peculiarly qualified to supply, and does supply at an extremely moderate charge. Owing to the increased rigor of the new law, the necessity of such help is being realized more keenly than ever, and the company has made preparations to answer the hundreds of inquiries which will undoubtedly be made of it this year.

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OTHER CHANGES IN THE LAW.

The tax is now levied on income from an **estate** whether that income has been distributed or not. For example, if the income under a will is being allowed to accumulate until the beneficiary reaches a certain age, the executor or trustee must pay income tax year by year. This provision is retroactive; that is, the tax must now be paid for 1917, 1918, and 1919, as well as 1920.

Executors, Administrators and Trustees have to make returns of money collected for an Estate and of all amounts paid or accrued to each beneficiary. An Executor must also file any return which the deceased may have neglected to file.