

AN OVERVIEW OF THE INCOME TAX IMPLICATIONS  
OF MATRIMONIAL DISSOLUTION

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This paper will discuss the manner in which Revenue Canada Taxation deals with people affected by family law judgments. It will consider the tax effects of orders relating to alimony and maintenance as well as those relating to transfers between husbands and wives. I hope that it will help to forestall the unexpected and unwanted hand of the taxman whose seeming goal is to frustrate the intent of many of those judgments.

#### MAINTENANCE AND ALIMONY

An observer of our tax system might be forgiven for questioning the zeal with which Revenue pursues marginal maintenance claims through the courts--particularly when the individual amounts of money seem trivial. Or why Revenue takes a rigorous legalistic approach even when that approach is obviously contrary to the intent of the legislators.(1)

The answer is money. In 1978, 144,815 Canadians paid a total of \$387,026,000 in alimony. But only 107,694 individuals reported \$296,610,000 in alimony. So \$90,416,000 in taxable income has become lost in the shuffle.(2)

Because most paying husbands are in higher income tax brackets than their receiving wives, the tax "leakage" increases. Consider too the accelerating pace of divorce and the apparent granting of spousal tax status to some common law or de facto relationships. Revenue Canada has a legitimate worry.

If we are to be sensitive to the taxman's view of this issue we must understand two things:

First--without express statutory provisions, alimony would be neither deductible nor taxable. (3) It's a consumption expense. It rewards conduct that may be contrary to public sentiment. Yet we permit deduction of alimony, maintenance and child support. The United States permits the deduction of alimony to the wife but denies deductibility to child support payments. Australia ignores the whole issue, except to permit the early alienation of trust income payable to an estranged spouse. (Unalienated income is taxed in the hands of the debtor for seven years.) Alimony and maintenance is deductible (and taxable) in Canada, but only if all the rules are obeyed.

Second--the essential character of tax deductible alimony is to be considered. It is better described in the French translation - pension alimenter - literally meaning "an annuity or a pension to provide sustenance."

Pratte, J of the Federal Court of Appeal, defines a maintenance allowance as:

"...a limited predetermined sum of money paid to enable the recipient to provide for certain kinds of expense; its amount is determined in advance, and, once paid, it is at the complete disposition of the recipient who is not required to account for it. A payment in satisfaction of an obligation to indemnify or reimburse someone, or to defray his or her actual expenses is not an allowance; it is not a sum allowed to the recipient to be applied in his or her discretion to certain kinds of expense." (4)

Earlier, the same Judge said:

"...alimony is a periodic allowance not only in the sense that the payor must make payments at regular intervals, but also in the sense that at regular intervals the payor must provide a sum adequate to maintain the payee until the next payment..." (5)

I find it useful to think about these definitions before advising whether payments are properly tax deductible maintenance or are simply masquerading as such.

To summarize the characteristics which together create certain deductibility to court ordered maintenance, the payments must be:

- in favour of the wife for the use of herself and/or children of whom she has custody; (6)
- payable and paid monthly, quarterly, semi-annually or annually; (7)
- payable only during the wife's lifetime - but not after; (8)
- not assignable; (9)
- payable after the entry of an order; (10)
- limited and predetermined; (11) and
- payable to a legally married spouse. (12)

To reemphasize - all of the above must be satisfied.

Some Specific Comments and Suggestions.

- Third Party Payments may be deductible.

In 1974 legislators enacted new sections of the Income Tax Act, by which it was obviously intended that payments made in favour of third parties instead of to the other spouse, yet pursuant to court orders for mortgages, tuition fees, property taxes etc. would be deductible to the payor and taxable to the recipient.(13) Revenue Canada, carefully reading all of the words of the new sections, noted that those new sections required all of the conditions of their predecessor sections to be fulfilled. Revenue quickly issued Interpretation Bulletin IT 118R to assure taxpayers that they would be taxed on all but direct payments in favour of the recipient wife. Fortunately, the Federal Court thought otherwise in Bryce v MNR (14) and permitted the deduction of such payments. Revenue Canada apparently considers the Bryce decision to have no wide significance because another case involving similar facts remains on the "appeals pending" list.(15) Judges ordering third party payments must therefore consider that the payor is exposed to possible reassessment.

- A lump sum is not deductible.

This is so, even if it is determined by commuting the present value of the maintenance payment that would otherwise be made. Also, the mere division of a lump sum into a number of instalments will not convert a lump sum into deductible maintenance. A recent decision of the Federal

Court--Trial Division denied the deduction of a fixed amount spread over some five years.(16) This important decision reminds us that the Pasco definition remains in high regard by the Federal bench.

- Catch up payments may be deductible.

As a matter of administrative policy, Revenue Canada permits the deduction of a lump sum "catch up" payment but it is essential that such payment be referable to some antecedent periodic amount..(17)

- Payments prior to an order will not be deductible. (18)

Sometimes Counsel request the court to "order" payments from some previous date so as to include actual earlier payments made. Unfortunately, a court order speaks from the date of pronouncement or entry (it is not absolutely clear which) and, like Omar Khayyam's moving finger:

      "....having writ  
Moves on: nor all your piety nor wit  
Shall lure it back to cancel half a line  
Nor all your tears wash out a word of it."

- Periodic payments may be weekly, monthly, quarterly, semiannually or annually. (19)

But an order requiring a husband to pay his wife's income tax would be attacked on the basis that such a payment is not "limited and predetermined."

- Inclusion of the intended tax burden in a pronouncement in an otherwise borderline situation may influence the tax courts.

The Tax Review Board noted with favour the inclusion of a provision burdening one party with tax costs in an otherwise tax defective agreement. (20)

- Alimony or maintenance obligations payable after the death of either party will be denied tax relief and may be taxable to the recipient or her personal representative. I am aware that Section 10 of the Divorce Act permits alimony to continue after the death of the payor, but there is no provision for the deduction of a payment by an estate in favour of the deceased's spouse or for a surviving husband paying to the estate of a deceased wife - perhaps for the benefit of the children. The Federal Court (perhaps wrongly) has suggested that "alimony or maintenance continues through the joint lives of the husband and wife, but terminates on the death of either." (21)

#### TAX ON PROPERTY TRANSFERS

Next, I want to spend a few minutes talking about the tax consequences of property transferred from one spouse to the other as a result of marriage breakdown. It is an area of great concern to the judges of my acquaintance because those taxes may change the balance that the judge intended to achieve.

In 1971 the Canadian Government introduced the taxation of capital gains into our tax system. The general rule is that one half the difference between the tax cost and the sales proceeds of a capital property (not all properties are capital properties) would be added to the seller's taxable income. Among the many rules for calculating capital gains are special rules for "deemed dispositions", including transfers between married and formerly married persons. The rules apply whether or not there is actual consideration for the property transfers.

The general effect of these rules is to permit transfers between spouses (or former spouses in settlement of matrimonial property rights) to occur without tax costs. I am coming to some important exceptions and refinements, but the effect of these general rules is that the wife steps into the tax shoes of her husband.

Closely related to the property transfer rules are those respecting the attribution of income. Those old rules, first introduced in 1917, required that the income from property transferred from one spouse to the other would always be taxed in the hands of the donor spouse - even unto substituted property. The wife could own the tree and the fruit but the husband must always pay tax on the fruit.

On February 26, 1981, important and welcome amendments were made to the provision dealing with inter-spousal transfers



and attribution. These changes are as follows:

Old Rule	New Rule
Wife assumes husband's tax cost (i.e. adjusted cost base) before written separation agreement and/or Decree Absolute.	No change
Wife assumes (former) husband's tax cost after written separation agreement and/or after Decree Absolute	No change, <u>unless</u> the <u>husband</u> elects that <u>specific properties</u> pass at fair market value resulting in his paying tax and his wife's tax cost equalling fair market value.
Income from transferred property attributable to the husband until the Decree Absolute	Income ceases to be attributed after the written separation agreement or after a judgment or order.
Taxable capital gains from the sale of transferred property attributed to the husband until the Decree Absolute	Taxable capital gain from sale of transferred property will <u>not</u> be attributed <u>if</u> after the <u>written separation agreement</u> or <u>judicial pronouncement</u> the parties elect <u>jointly</u> that the attribution rules shall not apply. Interestingly, a requirement that the parties continue to live separate and apart for twelve months after the transfer, is applicable to those transfers following written separation agreements but <u>not</u> applicable to court orders.

I am recommending to lawyers that, when their agreements contemplate some future election on the part of one or both of the parties, that they consider a mutual indemnification clause in the event that either party fails to cooperate in making the election. It may be that this technique has some application to your judgments.

## COMMON LAW SPOUSES

This is an area where the legislators again obviously intended to change the rules to accommodate an increasingly common social phenomenon - one that has been formally recognized in the statutes of most provinces. It is of some interest to observe the manner in which that intent was carried out by the draftspeople.

First we turn to Paragraph 60(c) of the Income Tax Act where we are told that maintenance payments may be deducted if paid pursuant to an order of a competent tribunal to a person who is either a spouse or "an individual described in Paragraph 73(1)(d)." To learn about this individual, we turn to Paragraph 73(1)(d) and find two alternatives:

1. that the recipient must be within a prescribed class of persons,

or

2. that the recipient must be receiving the payment pursuant to a written separation agreement.

As to the first alternative, the definition section of the Income Tax Act says that "prescribed" means prescribed by regulation to the Income Tax Act. Regulation LXV provides that, for the purposes of Paragraph 73(1)(d), a prescribed class of persons means persons referred to in the Family Law Reform Act of Ontario! Of course that Ontario act covers only Ontario residents and, in any event, the criteria for recognizing maintenance obligations between common law spouses differ from province to province. We are thus left with the

paragraph 60(c) requirement that the payment must be pursuant to an order or judgment, and the paragraph 73(1)(d) alternative that it must be pursuant to a written separation agreement. It seems to me that you are placed in the position of ordering the parties to enter into agreements! I think you should consider specifying where you intend the tax burden to fall.

#### JOINT AND SEVERAL LIABILITY FOR TAXES

The final instalment to this gloomy paper is a quick look at Section 160 - in my view, the most unfair in the whole Income Tax Act. This section places a joint and several liability for unpaid income tax on spouses in two ways. First, if a donor spouse has had income attributed back to him, and if he fails to pay the required tax on that attributed income, then the wife will be liable for it. Second, if, at the time of a property transfer, the transferor spouse owed tax, the transferred property may be attached to pay that tax debt to the extent of the property value on the date of transfer. This joint liability does not disappear merely because the property transfer is in accordance with a judgment or court order. (22)

Fortunately, the solution is fairly simple. If you believe that a husband has a tax bill to pay, and if it is your decision that he should pay it out of his remaining assets, then you should order the deferral of the transfer until after the granting of the Decree Absolute. In that way the transfer is not between spouses and cannot be attached.

## FOOTNOTES

- (1) Bryce v MNR 80 DTC 6304 (F.C.)
- (2) Taxation Statistics - 1980, Revenue Canada Taxation
- (3) Cotton v the Queen 76 DTC 6232 (F.C.)
- (4) The Queen v Pascoe 75 DTC 5427 (F.C.A.)
- (5) Veliotis v the Queen 74 DTC 6190 (F.C.)
- (6) Bulletin IT 118R; Exceptions arise when payments are made into court for the wife and children; when they are made to third parties at her request; and when made to a third party on the children's behalf when the children are in the wife's custody. (Sec.60.1)
- (7) IT 118R
- (8) MNR v Trottier 67 DTC 5029 (Exc.Ct.)
- (9) See footnote (8)
- (10) Brooks v MNR 77 DTC (T.R.B.) and  
Rodney v MNR 75 DTC 113 (T.R.B.) These decisions  
oppose one another.
- (11) See footnote (4)
- (12) See notes on "Common Law Spouses" herein.
- (13) Section 60.1 and Section 56.1
- (14) Bryce v MNR 80 DTC 6304 (F.C.)
- (15) Biles v MNR 79 DTC 358 (T.R.B.)
- (16) Queen v Dorion 81 DTC 5111 (F.C.)
- (17) Sills v MNR 80 DTC 1436 (T.R.B.)
- (18) Rodney v MNR 75 DTC 113 (T.R.B.)
- (19) Bulletin IT 118R
- (20) Collins v MNR 76 DTC 1056 (T.R.B.)
- (21) See footnote (8)
- (22) Payette v MNR 79 DTC 81

SCHEDULE OF TAX PAYABLE AT VARYING SALARY AND ALIMONY LEVELS  
1981 RATES (ONTARIO AND BRITISH COLUMBIA)

ANNUAL SALARY	MONTHLY ALIMONY											
	0	100	200	300	400	500	600	700	800	900		
20,000	3,937	3,564	3,207	2,856	2,495	2,138	1,810	1,481	1,153	840		
22,000	4,558	4,185	3,812	3,440	3,094	2,737	2,374	2,028	1,700	1,372		
24,000	5,228	4,823	4,433	4,061	3,688	3,320	2,979	2,616	2,253	1,919		
26,000	5,903	5,498	5,093	4,688	4,309	3,937	3,564	3,207	2,858	2,495		
28,000	6,654	6,200	5,768	5,363	4,958	4,558	4,185	3,812	3,440	3,094		
30,000	7,410	6,956	6,503	6,049	5,633	5,228	4,823	4,433	4,061	3,688		
32,000	8,210	7,726	7,259	6,805	6,351	5,903	5,498	5,093	4,688	4,309		
34,000	9,128	8,576	8,049	7,565	7,107	6,654	6,200	5,768	5,363	4,958		
36,000	10,050	9,497	8,944	8,391	7,888	7,410	6,956	6,503	6,049	5,633		
38,000	10,972	10,419	9,866	9,313	8,760	8,210	7,726	7,259	6,805	6,351		
40,000	11,893	11,340	10,787	10,234	9,681	9,128	8,576	8,049	7,565	7,107		
42,000	12,815	12,262	11,709	11,156	10,603	10,050	9,497	8,944	8,391	7,888		
44,000	13,736	13,184	12,631	12,078	11,525	10,972	10,419	9,866	9,313	8,760		
46,000	14,658	14,105	13,552	12,999	12,446	11,893	11,340	10,787	10,234	9,681		
48,000	15,580	15,027	14,474	13,921	13,368	12,815	12,262	11,709	11,156	10,603		
50,000	16,501	15,948	15,395	14,842	14,289	13,736	13,184	12,631	12,078	11,525		
52,000	17,429	16,870	16,317	15,764	15,211	14,658	14,105	13,552	12,999	12,446		
54,000	18,466	17,844	17,239	16,686	16,133	15,580	15,027	14,474	13,921	13,368		
56,000	19,503	18,881	18,259	17,637	17,054	16,501	15,948	15,395	14,842	14,289		
58,000	20,540	19,918	19,296	18,674	18,052	17,429	16,870	16,317	15,764	15,211		
60,000	21,577	20,955	20,332	19,710	19,088	18,466	17,844	17,239	16,686	16,133		
62,000	22,613	21,991	21,369	20,747	20,125	19,503	18,881	18,259	17,637	17,054		
64,000	23,650	23,028	22,406	21,784	21,162	20,540	19,918	19,296	18,674	18,052		
66,000	24,687	24,065	23,443	22,821	22,199	21,577	20,955	20,332	19,710	19,088		
68,000	25,724	25,102	24,480	23,858	23,236	22,613	21,991	21,369	20,747	20,125		
70,000	26,761	26,139	25,516	24,894	24,272	23,650	23,028	22,406	21,784	21,162		
72,000	27,797	27,175	26,553	25,931	25,309	24,687	24,065	23,443	22,821	22,199		
74,000	28,834	28,212	27,590	26,968	26,346	25,724	25,102	24,480	23,858	23,236		
76,000	29,871	29,249	28,627	28,005	27,383	26,761	26,139	25,516	24,894	24,272		
78,000	30,908	30,286	29,664	29,042	28,420	27,797	27,175	26,553	25,931	25,309		
80,000	31,945	31,323	30,700	30,078	29,456	28,834	28,212	27,590	26,968	26,346		
82,000	32,997	32,359	31,737	31,115	30,493	29,871	29,249	28,627	28,005	27,383		
84,000	34,120	33,446	32,774	32,152	31,530	30,908	30,286	29,664	29,042	28,420		
86,000	35,243	34,569	33,895	33,221	32,567	31,945	31,323	30,700	30,078	29,456		
88,000	36,366	35,692	35,018	34,344	33,671	32,997	32,359	31,737	31,115	30,493		
90,000	37,489	36,816	36,142	35,468	34,794	34,120	33,446	32,774	32,152	31,530		
92,000	38,613	37,939	37,265	36,591	35,917	35,243	34,569	33,895	33,221	32,567		
94,000	39,736	39,062	38,388	37,714	37,040	36,366	35,692	35,018	34,344	33,671		
96,000	40,859	40,185	39,511	38,837	38,163	37,489	36,816	36,142	35,468	34,794		
98,000	41,982	41,308	40,634	39,960	39,287	38,613	37,939	37,265	36,591	35,917		
100,000	43,105	42,432	41,758	41,084	40,410	39,736	39,062	38,388	37,714	37,040		
102,000	44,229	43,555	42,881	42,207	41,533	40,859	40,185	39,511	38,837	38,163		
104,000	45,352	44,678	44,004	43,330	42,656	41,982	41,308	40,634	39,960	39,287		
106,000	46,475	45,801	45,127	44,453	43,779	43,105	42,432	41,758	41,084	40,410		
108,000	47,598	46,924	46,250	45,576	44,903	44,229	43,555	42,881	42,207	41,533		
110,000	48,721	48,048	47,374	46,700	46,026	45,352	44,678	44,004	43,330	42,656		
112,000	49,845	49,171	48,497	47,823	47,149	46,475	45,801	45,127	44,453	43,779		
114,000	50,968	50,294	49,620	48,946	48,272	47,598	46,924	46,250	45,576	44,903		
116,000	52,091	51,417	50,743	50,069	49,395	48,721	48,048	47,374	46,700	46,026		
118,000	53,214	52,540	51,866	51,192	50,519	49,845	49,171	48,497	47,823	47,149		
120,000	54,337	53,664	52,990	52,316	51,642	50,968	50,294	49,620	48,946	48,272		
122,000	55,461	54,787	54,113	53,439	52,765	52,091	51,417	50,743	50,069	49,395		
124,000	56,584	55,910	55,236	54,562	53,888	53,214	52,540	51,866	51,192	50,519		
126,000	57,707	57,121	56,378	55,685	55,011	54,337	53,664	52,990	52,316	51,642		

128,000	59,102	58,359	57,616	56,873	56,133	55,461	54,767	54,113	53,439	52,765
130,000	60,341	59,598	58,855	58,111	57,368	56,625	55,910	55,216	54,562	53,888
132,000	61,579	60,836	60,093	59,350	58,607	57,864	57,121	56,378	55,685	55,011
134,000	62,817	62,074	61,331	60,588	59,845	59,102	58,359	57,616	56,873	56,135
136,000	64,056	63,313	62,570	61,827	61,084	60,341	59,598	58,855	58,111	57,368
138,000	65,294	64,551	63,808	63,065	62,322	61,579	60,836	60,093	59,350	58,607
140,000	66,533	65,790	65,047	64,303	63,560	62,817	62,074	61,331	60,588	59,845
142,000	67,771	67,028	66,285	65,542	64,799	64,056	63,313	62,570	61,827	61,084
144,000	69,009	68,266	67,523	66,780	66,037	65,294	64,551	63,808	63,065	62,322
146,000	70,248	69,505	68,762	68,019	67,276	66,533	65,790	65,047	64,303	63,560
148,000	71,486	70,743	70,000	69,257	68,514	67,771	67,028	66,285	65,542	64,799
150,000	72,725	71,982	71,239	70,495	69,752	69,009	68,266	67,523	66,780	66,037
152,000	73,963	73,220	72,477	71,734	70,991	70,248	69,505	68,762	68,019	67,276
154,000	75,201	74,458	73,715	72,972	72,229	71,486	70,743	70,000	69,257	68,514
156,000	76,440	75,697	74,954	74,211	73,468	72,725	71,982	71,239	70,495	69,752
158,000	77,678	76,935	76,192	75,449	74,706	73,963	73,220	72,477	71,734	70,991
160,000	78,917	78,174	77,431	76,687	75,944	75,201	74,458	73,715	72,972	72,229
162,000	80,155	79,412	78,669	77,926	77,183	76,440	75,697	74,954	74,211	73,468
164,000	81,393	80,650	79,907	79,164	78,421	77,678	76,935	76,192	75,449	74,706
166,000	82,632	81,889	81,146	80,403	79,660	78,917	78,174	77,431	76,687	75,944
168,000	83,870	83,127	82,384	81,641	80,898	80,155	79,412	78,669	77,926	77,183
170,000	85,109	84,366	83,623	82,879	82,136	81,393	80,650	79,907	79,164	78,421
172,000	86,347	85,604	84,861	84,118	83,375	82,632	81,889	81,146	80,403	79,660
174,000	87,585	86,842	86,099	85,356	84,613	83,870	83,127	82,384	81,641	80,898
176,000	88,824	88,081	87,338	86,595	85,852	85,109	84,366	83,623	82,879	82,136
178,000	90,062	89,319	88,576	87,833	87,090	86,347	85,604	84,861	84,118	83,375
180,000	91,301	90,558	89,815	89,071	88,328	87,585	86,842	86,099	85,356	84,613
182,000	92,539	91,796	91,053	90,310	89,567	88,824	88,081	87,338	86,595	85,852
184,000	93,777	93,034	92,291	91,548	90,805	90,062	89,319	88,576	87,833	87,090
186,000	95,016	94,273	93,530	92,787	92,044	91,301	90,558	89,815	89,071	88,328
188,000	96,254	95,511	94,768	94,025	93,282	92,539	91,796	91,053	90,310	89,567
190,000	97,493	96,750	96,007	95,263	94,520	93,777	93,034	92,291	91,548	90,805
192,000	98,731	97,988	97,245	96,502	95,759	95,016	94,273	93,530	92,787	92,044
194,000	99,969	99,226	98,483	97,740	96,997	96,254	95,511	94,768	94,025	93,282
196,000	101,208	100,465	99,722	98,979	98,236	97,493	96,750	96,007	95,263	94,520
198,000	102,446	101,703	100,960	100,217	99,474	98,731	97,988	97,245	96,502	95,759
200,000	103,685	102,942	102,199	101,455	100,712	99,969	99,226	98,483	97,740	96,997

SCHEDULE OF TAX PAYABLE AT VARYING SALARY AND ALIMONY LEVELS  
1981 RATES (ONTARIO AND BRITISH COLUMBIA)

ANNUAL SALARY	MONTHLY ALIMONY									
	1,000	1,100	1,200	1,300	1,400	1,500	1,600	1,700	1,800	1,900
20,000	533	239	47	2						
22,000	1,047	736	435	141	23					
24,000	1,591	1,262	943	632	337					
26,000	2,138	1,810	1,481	1,153	640	75	13	2		23
28,000	2,737	2,374	2,028	1,700	1,372	1,047	736	435	141	337
30,000	3,320	2,979	2,616	2,253	1,919	1,591	1,262	943	632	640
32,000	3,937	3,564	3,207	2,858	2,495	2,138	1,810	1,481	1,153	1,372
34,000	4,558	4,185	3,812	3,440	3,094	2,737	2,374	2,028	1,700	1,919
36,000	5,228	4,823	4,433	4,061	3,688	3,320	2,979	2,616	2,253	2,495
38,000	5,903	5,498	5,093	4,688	4,309	3,937	3,564	3,207	2,858	3,094
40,000	6,654	6,200	5,768	5,363	4,958	4,558	4,185	3,812	3,440	3,688
42,000	7,410	6,956	6,503	6,049	5,633	5,228	4,823	4,433	4,061	4,309
44,000	8,210	7,726	7,259	6,805	6,351	5,903	5,498	5,093	4,688	4,958
46,000	9,128	8,576	8,049	7,565	7,107	6,654	6,200	5,768	5,363	5,633
48,000	10,050	9,497	8,944	8,391	7,888	7,410	6,956	6,503	6,049	6,351
50,000	10,972	10,419	9,866	9,313	8,760	8,210	7,726	7,259	6,805	7,107
52,000	11,893	11,340	10,787	10,234	9,681	9,128	8,576	8,049	7,565	7,888
54,000	12,815	12,262	11,709	11,156	10,603	10,050	9,497	8,944	8,391	8,760
56,000	13,736	13,184	12,631	12,078	11,525	10,972	10,419	9,866	9,313	9,681
58,000	14,658	14,105	13,552	12,999	12,446	11,893	11,340	10,787	10,234	10,603
60,000	15,580	15,027	14,474	13,921	13,368	12,815	12,262	11,709	11,156	11,525
62,000	16,501	15,948	15,395	14,842	14,292	13,736	13,184	12,631	12,078	12,446
64,000	17,429	16,870	16,317	15,764	15,211	14,658	14,105	13,552	12,999	13,368
66,000	18,466	17,844	17,239	16,686	16,133	15,580	15,027	14,474	13,921	13,842
68,000	19,503	18,881	18,259	17,637	17,054	16,501	15,948	15,395	14,842	14,289
70,000	20,540	19,918	19,296	18,674	18,052	17,429	16,870	16,317	15,764	15,211
72,000	21,577	20,955	20,332	19,710	19,088	18,466	17,844	17,239	16,686	16,133
74,000	22,613	21,991	21,369	20,747	20,125	19,503	18,881	18,259	17,637	17,054
76,000	23,650	23,028	22,406	21,784	21,162	20,540	19,918	19,296	18,674	18,052
78,000	24,687	24,065	23,443	22,821	22,199	21,577	20,955	20,332	19,710	19,088
80,000	25,724	25,102	24,480	23,858	23,236	22,613	21,991	21,369	20,747	20,125
82,000	26,761	26,139	25,516	24,894	24,272	23,650	23,028	22,406	21,784	21,162
84,000	27,797	27,175	26,553	25,931	25,309	24,687	24,065	23,443	22,821	22,199
86,000	28,834	28,212	27,590	26,968	26,346	25,724	25,102	24,480	23,858	23,236
88,000	29,871	29,249	28,627	28,005	27,383	26,761	26,139	25,516	24,894	24,272
90,000	30,908	30,286	29,664	29,042	28,420	27,797	27,175	26,553	25,931	25,309
92,000	31,945	31,323	30,700	30,078	29,456	28,834	28,212	27,590	26,968	26,346
94,000	32,997	32,359	31,737	31,115	30,493	29,871	29,249	28,627	28,005	27,383
96,000	34,120	33,446	32,774	32,152	31,530	30,908	30,286	29,664	29,042	28,420
98,000	35,243	34,569	33,895	33,221	32,567	31,945	31,323	30,700	30,078	29,456
100,000	36,366	35,692	35,018	34,344	33,671	32,997	32,359	31,737	31,115	30,493
102,000	37,489	36,816	36,142	35,468	34,794	34,120	33,446	32,774	32,152	31,530
104,000	38,613	37,939	37,265	36,591	35,917	35,243	34,569	33,895	33,221	32,359
106,000	39,736	39,062	38,388	37,714	37,040	36,366	35,692	35,018	34,344	33,671
108,000	40,859	40,185	39,511	38,837	38,163	37,489	36,816	36,142	35,468	34,794
110,000	41,982	41,308	40,634	39,960	39,287	38,613	37,489	37,265	36,591	35,917
112,000	43,105	42,432	41,758	41,084	40,410	39,736	38,613	37,939	37,591	37,040
114,000	44,229	43,555	42,881	42,207	41,533	39,736	39,062	38,388	37,714	37,591
116,000	45,352	44,678	44,004	43,330	42,656	40,859	40,185	39,511	38,627	38,163
118,000	46,475	45,801	45,127	44,453	43,779	43,105	42,432	41,758	40,634	39,287
120,000	47,598	46,924	46,250	45,576	44,903	44,229	43,555	42,881	41,982	40,410
122,000	48,721	48,048	47,374	46,700	46,026	45,352	44,678	44,004	43,330	41,533
124,000	49,845	49,171	48,497	47,823	47,149	46,475	45,801	45,127	44,453	42,656
126,000	50,968	50,294	49,620	48,946	48,272	47,598	46,924	46,250	45,576	43,779
										44,903

128,000	52,091	51,417	50,743	49,395	48,721	48,048	47,374	46,700	46,026
130,000	53,214	52,540	51,866	50,519	49,845	49,171	48,497	47,823	47,149
132,000	54,337	53,664	52,990	51,642	50,968	50,294	49,620	48,946	48,272
134,000	55,461	54,787	54,113	52,765	52,091	51,417	50,743	50,069	49,395
136,000	56,625	55,910	55,236	53,888	53,214	52,540	51,866	51,192	50,519
138,000	57,864	57,121	56,378	55,011	54,337	53,664	52,990	52,316	51,642
140,000	59,102	58,359	57,616	56,135	55,461	54,787	54,113	53,439	52,765
142,000	60,341	59,598	58,855	57,368	56,625	55,910	55,236	54,562	53,888
144,000	61,579	60,836	60,093	58,607	57,864	57,121	56,378	55,685	55,011
146,000	62,817	62,074	61,331	59,845	59,102	58,359	57,616	56,873	56,135
148,000	64,056	63,313	62,570	60,588	60,341	59,598	58,855	58,111	57,368
150,000	65,294	64,551	63,808	61,827	61,579	60,836	60,093	59,350	58,607
152,000	66,533	65,790	65,047	63,560	62,817	62,074	61,331	60,588	59,845
154,000	67,771	67,028	66,285	64,799	64,056	63,313	62,570	61,827	61,084
156,000	69,009	68,266	67,523	66,037	65,294	64,551	63,808	63,065	62,322
158,000	70,248	69,505	68,762	67,276	66,533	65,790	65,047	64,303	63,560
160,000	71,486	70,743	70,000	68,019	67,276	66,533	65,790	65,047	64,303
162,000	72,725	71,982	71,239	69,257	68,514	67,771	67,028	66,285	65,542
164,000	73,963	73,220	72,477	69,752	69,752	69,009	68,266	67,523	66,780
166,000	75,201	74,458	73,715	70,991	70,248	69,505	68,762	68,019	67,276
168,000	76,440	75,697	74,906	72,229	71,406	70,743	70,000	69,257	68,514
170,000	77,678	76,935	76,192	73,468	72,725	71,982	71,239	70,495	69,752
172,000	78,917	78,174	77,431	74,706	73,963	73,220	72,477	71,734	70,991
174,000	80,155	79,412	78,669	75,944	75,201	74,458	73,715	72,972	72,229
176,000	81,393	80,650	79,907	77,183	76,440	75,697	74,906	74,211	73,468
178,000	82,632	81,889	81,146	78,421	77,678	76,935	76,192	75,449	74,706
180,000	83,870	83,127	82,384	79,660	78,917	78,174	77,431	76,687	75,944
182,000	85,109	84,366	83,623	80,898	80,155	79,412	78,669	77,926	77,183
184,000	86,347	85,604	84,861	82,136	81,393	80,650	79,907	79,164	78,421
186,000	87,585	86,842	86,099	83,375	82,632	81,889	81,146	80,403	79,660
188,000	88,824	88,081	87,338	84,613	83,870	83,127	82,384	81,641	80,898
190,000	90,062	89,319	88,576	85,852	85,109	84,366	83,623	82,879	82,136
192,000	91,301	90,558	89,815	87,090	86,347	85,604	84,861	84,118	83,375
194,000	92,539	91,796	91,053	88,328	87,585	86,842	86,099	85,356	84,613
196,000	93,777	93,034	92,291	89,567	88,824	88,081	87,338	86,595	85,852
198,000	95,016	94,273	93,530	90,805	90,062	89,319	88,576	87,833	87,090
200,000	96,254	95,511	94,768	92,044	91,301	90,558	89,815	89,071	88,328
			94,025	93,282	92,539	91,796	91,053	90,310	89,567
			94,768	94,025	93,282	92,539	91,796	91,053	89,567



SCHEDULE OF TAX PAYABLE AT VARYING SALARY AND ALIMONY LEVELS  
1991 RATES (ONTARIO AND BRITISH COLUMBIA)

ANNUAL SALARY	MONTHLY ALIMONY												
	2,000	2,100	2,200	2,300	2,400	2,500	2,600	2,700	2,800	2,900			
20,000													
22,000													
24,000													
26,000													
28,000													
30,000	75	13		2									
32,000	533	239	47	141	23								
34,000	1,047	736	435	632	337								
36,000	1,591	1,262	943	1,153	840								
38,000	2,138	1,810	2,028	1,700	1,372	13							
40,000	2,737	2,374	2,616	2,253	1,919	13							
42,000	3,320	2,979	3,207	2,858	2,495	1,262							
44,000	3,937	3,564	3,812	3,440	3,094	1,610							
46,000	4,558	4,185	4,433	4,061	3,688	2,374							
48,000	5,228	4,823	5,093	4,688	4,309	2,979							
50,000	5,903	5,498	5,768	5,363	4,958	3,564							
52,000	6,654	6,200	6,503	6,049	5,633	4,185							
54,000	7,410	6,956	7,259	6,805	6,351	4,823							
56,000	8,210	7,726	8,049	7,565	7,107	5,498							
58,000	9,128	8,576	8,944	8,391	7,888	6,200							
60,000	10,050	9,497	9,866	9,313	8,760	6,956							
62,000	10,972	10,419	10,787	10,234	9,681	7,726							
64,000	11,893	11,340	11,709	11,156	10,603	8,576							
66,000	12,815	12,262	12,631	12,078	11,525	9,497							
68,000	13,736	13,184	13,552	12,999	12,446	10,419							
70,000	14,658	14,105	14,474	13,921	13,368	11,340							
72,000	15,580	15,027	15,395	14,842	14,289	12,262							
74,000	16,501	15,948	16,317	15,764	15,211	13,184							
76,000	17,429	16,870	17,239	16,686	16,133	14,105							
78,000	18,466	17,844	18,213	17,637	17,054	15,027							
80,000	19,503	18,881	19,296	18,674	18,052	16,000							
82,000	20,540	19,918	20,332	19,710	19,088	17,029							
84,000	21,577	20,955	21,369	20,747	20,125	18,066							
86,000	22,613	21,991	22,406	21,784	21,162	19,105							
88,000	23,650	23,028	23,443	22,821	22,199	20,150							
90,000	24,687	24,065	24,480	23,858	23,236	21,199							
92,000	25,724	25,102	25,516	24,894	24,272	22,250							
94,000	26,761	26,139	26,553	25,931	25,309	23,302							
96,000	27,797	27,175	27,590	26,968	26,346	24,354							
98,000	28,834	28,212	28,627	28,005	27,383	25,406							
100,000	29,871	29,249	29,664	29,042	28,420	26,458							
102,000	30,908	30,286	30,701	30,079	29,456	27,510							
104,000	31,945	31,323	31,737	31,115	30,493	28,562							
106,000	32,997	32,359	32,774	32,152	31,530	29,614							
108,000	34,120	33,446	33,895	33,221	32,567	30,666							
110,000	35,243	34,569	35,018	34,344	33,671	31,718							
112,000	36,366	35,692	36,142	35,468	34,794	32,770							
114,000	37,489	36,816	37,265	36,591	35,917	33,822							
116,000	38,613	37,939	38,388	37,714	37,040	34,874							
118,000	39,736	39,062	39,511	38,837	38,163	35,926							
120,000	40,859	40,185	39,511	38,837	38,163	37,028							
122,000	41,982	41,308	40,634	39,960	39,287	38,080							
124,000	43,105	42,432	41,758	41,084	40,410	39,132							
126,000	44,229	43,555	42,801	42,207	41,533	40,185							

128,000	45,352	44,678	44,004	43,330	42,656	41,982	41,308	40,634	39,960	39,287
130,000	46,475	45,801	45,127	44,453	43,779	43,105	42,432	41,758	41,084	40,410
132,000	47,598	46,924	46,250	45,576	44,903	44,229	43,555	42,881	42,207	41,533
134,000	48,721	48,048	47,374	46,700	46,026	45,352	44,678	44,004	43,330	42,656
136,000	49,845	49,171	48,497	47,823	47,149	46,475	45,801	45,127	44,453	43,779
138,000	50,968	50,294	49,620	48,946	48,272	47,598	46,924	46,250	45,576	44,903
140,000	52,091	51,417	50,743	50,069	49,395	48,721	48,048	47,374	46,700	46,026
142,000	53,214	52,540	51,866	51,192	50,519	49,845	49,171	48,497	47,823	47,149
144,000	54,337	53,664	52,990	52,316	51,642	50,968	50,294	49,620	48,946	48,272
146,000	55,461	54,787	54,113	53,439	52,765	52,091	51,417	50,743	50,069	49,395
148,000	56,585	55,910	55,236	54,562	53,888	53,214	52,540	51,866	51,192	50,519
150,000	57,664	56,985	56,378	55,683	55,011	54,337	53,664	52,990	52,316	51,642
152,000	58,712	58,359	57,616	56,873	56,135	55,461	54,787	54,113	53,439	52,765
154,000	60,341	59,598	58,855	58,111	57,368	56,625	55,910	55,236	54,562	53,888
156,000	62,817	60,836	60,093	59,350	58,607	57,864	57,121	56,378	55,685	55,011
158,000	64,056	62,074	61,331	60,588	59,845	59,102	58,359	57,616	56,873	56,135
160,000	65,294	63,313	62,570	61,827	61,084	60,341	59,598	58,855	58,111	57,368
162,000	66,533	64,551	63,808	63,065	62,322	61,579	60,836	60,093	59,350	58,607
164,000	67,771	65,790	65,047	64,303	63,560	62,817	62,074	61,331	60,588	59,845
166,000	69,009	67,028	66,285	65,542	64,799	64,056	63,313	62,570	61,827	61,084
168,000	70,248	68,266	67,523	66,780	66,037	65,294	64,551	63,808	63,065	62,322
170,000	71,486	69,505	68,762	68,019	67,276	66,533	65,790	65,047	64,303	63,560
172,000	72,725	70,743	70,000	69,257	68,514	67,771	67,028	66,285	65,542	64,799
174,000	73,963	71,982	71,239	70,495	69,752	69,009	68,266	67,523	66,780	66,037
176,000	75,201	73,220	72,477	71,734	70,991	70,248	69,505	68,762	68,019	67,276
178,000	76,440	74,458	73,715	72,972	72,229	71,486	70,743	70,000	69,257	68,514
180,000	77,678	75,697	74,954	74,211	73,468	72,725	71,982	71,239	70,495	69,752
182,000	78,917	76,935	76,192	75,449	74,706	73,963	73,220	72,477	71,734	70,991
184,000	80,155	78,174	77,431	76,687	75,944	75,201	74,458	73,715	72,972	72,229
186,000	81,393	79,412	78,669	77,926	77,183	76,440	75,697	74,954	74,211	73,468
188,000	82,632	80,650	79,907	79,164	78,421	77,678	76,935	76,192	75,449	74,706
190,000	83,870	81,889	81,146	80,403	79,660	78,917	78,174	77,431	76,687	75,944
192,000	85,109	83,127	82,384	81,641	80,898	80,155	79,412	78,669	77,926	77,183
194,000	86,347	84,366	83,623	82,879	82,136	81,393	80,650	79,907	79,164	78,421
196,000	87,585	85,604	84,861	84,118	83,375	82,632	81,889	81,146	80,403	79,660
198,000	88,824	86,842	86,099	85,356	84,613	83,870	83,127	82,384	81,641	80,898
200,000		88,081	87,338	86,595	85,852	85,109	84,366	83,623	82,879	82,136

SCHEDULE OF TAX PAYABLE AT VARYING SALARY AND ALIMONY LEVELS  
1981 RATES (ONTARIO AND BRITISH COLUMBIA)

APPENDIX

ANNUAL SALARY	MONTHLY ALIMONY											
	3,000	3,100	3,200	3,300	3,400	3,500	3,600	3,700	3,800	3,900	2	23
20,000												
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128,000	37,939	37,265	36,591	35,917	35,243	34,569	33,895	33,221	32,547
130,000	39,062	38,388	37,714	37,040	36,366	35,692	35,018	34,344	33,671
132,000	40,185	39,511	38,837	38,163	37,489	36,816	36,142	35,468	34,794
134,000	41,308	40,634	39,960	39,287	38,613	37,939	37,265	36,591	35,917
136,000	42,432	41,758	41,084	40,410	39,736	39,062	38,388	37,714	37,040
138,000	43,555	42,881	42,207	41,533	40,859	40,185	39,511	38,837	38,163
140,000	44,678	44,004	43,330	42,656	41,982	41,308	40,634	39,960	39,287
142,000	45,801	45,127	44,453	43,779	43,105	42,432	41,758	41,084	40,410
144,000	46,924	46,250	45,576	44,903	44,229	43,555	42,881	42,207	41,533
146,000	48,048	47,374	46,700	46,026	45,352	44,678	44,004	43,330	42,656
148,000	49,171	48,497	47,823	47,149	46,475	45,801	45,127	44,453	43,779
150,000	50,294	49,620	48,946	48,272	47,598	46,924	46,250	45,576	44,903
152,000	51,417	50,743	50,069	49,395	48,721	48,048	47,374	46,700	46,026
154,000	52,540	51,866	51,192	50,519	49,845	49,171	48,497	47,823	47,149
156,000	53,664	52,990	52,316	51,642	50,968	50,294	49,620	48,946	48,272
158,000	54,787	54,113	53,439	52,765	52,091	51,417	50,743	50,069	49,395
160,000	55,910	55,236	54,562	53,888	53,214	52,540	51,866	51,192	50,519
162,000	57,033	56,359	55,685	55,011	54,337	53,664	52,990	52,316	51,642
164,000	58,156	57,482	56,808	56,135	55,461	54,787	54,113	53,439	52,765
166,000	59,279	58,605	57,931	57,262	56,585	55,910	55,236	54,562	53,888
168,000	60,402	59,728	59,054	58,385	57,708	56,425	55,360	54,685	55,011
170,000	61,525	60,851	60,181	59,508	58,831	57,552	56,488	55,608	55,135
172,000	62,648	61,974	61,304	60,635	59,954	58,675	57,616	56,731	56,231
174,000	63,771	63,097	62,427	61,758	60,078	59,802	58,749	57,854	57,354
176,000	64,894	64,220	63,550	62,881	61,201	60,925	59,872	58,977	58,477
178,000	66,017	65,343	64,673	64,004	62,324	62,048	61,000	60,102	59,500
180,000	67,140	66,466	65,796	65,127	63,447	63,171	62,123	61,225	60,625
182,000	68,263	67,589	66,921	66,250	64,570	64,294	63,246	62,348	61,748
184,000	69,386	68,712	68,046	67,373	65,693	65,417	64,369	63,471	62,871
186,000	70,509	69,835	69,180	68,496	66,816	66,540	65,492	64,594	63,994
188,000	71,632	70,958	70,323	69,619	67,939	67,663	66,615	65,717	65,117
190,000	72,755	72,081	71,456	70,742	69,062	68,786	67,738	66,840	66,240
192,000	73,878	73,204	72,581	71,865	70,185	69,909	68,861	67,963	67,363
194,000	75,001	74,327	73,704	72,988	71,308	70,032	69,984	69,086	68,486
196,000	76,124	75,450	74,827	74,111	72,431	71,155	70,107	69,209	69,609
198,000	77,247	76,573	75,950	75,234	73,554	72,278	71,230	70,332	70,732
200,000	78,370	77,696	77,073	76,357	74,677	73,401	72,353	71,455	71,855

APPENDIX  
 SCHEDULE OF MONTHLY CASH REMAINING AFTER TAX AND ALIMONY PAYMENTS  
 1981 RATES (ONTARIO AND BRITISH COLUMBIA)

ANNUAL SALARY	MONTHLY ALIMONY									
	0	100	200	300	400	500	600	700	800	900
20,000	1,294	1,225	1,154	1,083	1,014	943	871	798	726	652
22,000	1,408	1,340	1,271	1,202	1,130	1,060	990	919	847	774
24,000	1,519	1,453	1,385	1,317	1,248	1,178	1,107	1,037	967	895
26,000	1,630	1,563	1,497	1,431	1,363	1,294	1,225	1,154	1,083	1,014
28,000	1,734	1,672	1,608	1,541	1,475	1,408	1,340	1,271	1,202	1,130
30,000	1,837	1,775	1,713	1,651	1,585	1,519	1,453	1,385	1,317	1,248
32,000	1,937	1,878	1,817	1,755	1,692	1,630	1,563	1,497	1,431	1,363
34,000	2,028	1,974	1,918	1,858	1,796	1,734	1,672	1,608	1,541	1,475
36,000	2,117	2,064	2,010	1,956	1,898	1,837	1,775	1,713	1,651	1,585
38,000	2,207	2,153	2,099	2,046	1,992	1,937	1,878	1,817	1,755	1,692
40,000	2,297	2,243	2,189	2,135	2,081	2,028	1,974	1,918	1,858	1,796
42,000	2,387	2,333	2,279	2,225	2,171	2,117	2,064	2,010	1,956	1,898
44,000	2,477	2,423	2,369	2,315	2,261	2,207	2,153	2,099	2,046	1,992
46,000	2,567	2,513	2,459	2,405	2,351	2,297	2,243	2,189	2,135	2,081
48,000	2,657	2,603	2,549	2,495	2,441	2,387	2,333	2,279	2,225	2,171
50,000	2,746	2,693	2,639	2,585	2,531	2,477	2,423	2,369	2,315	2,261
52,000	2,836	2,782	2,729	2,675	2,621	2,567	2,513	2,459	2,405	2,351
54,000	2,916	2,868	2,818	2,764	2,711	2,657	2,603	2,549	2,495	2,441
56,000	2,996	2,948	2,900	2,852	2,800	2,746	2,693	2,639	2,585	2,531
58,000	3,077	3,028	2,980	2,932	2,884	2,836	2,782	2,729	2,675	2,621
60,000	3,157	3,109	3,061	3,012	2,964	2,916	2,868	2,818	2,764	2,711
62,000	3,237	3,189	3,141	3,093	3,045	2,996	2,948	2,900	2,852	2,804
64,000	3,317	3,269	3,221	3,173	3,125	3,077	3,028	2,980	2,932	2,884
66,000	3,398	3,350	3,301	3,253	3,205	3,157	3,109	3,061	3,012	2,964
68,000	3,478	3,430	3,382	3,333	3,285	3,237	3,189	3,141	3,093	3,045
70,000	3,558	3,510	3,462	3,414	3,366	3,317	3,269	3,221	3,173	3,125
72,000	3,638	3,590	3,542	3,494	3,446	3,398	3,350	3,301	3,253	3,205
74,000	3,719	3,671	3,622	3,574	3,526	3,478	3,430	3,382	3,333	3,285
76,000	3,799	3,751	3,703	3,655	3,606	3,558	3,510	3,462	3,414	3,366
78,000	3,879	3,831	3,783	3,735	3,687	3,638	3,590	3,542	3,494	3,446
80,000	3,960	3,911	3,863	3,815	3,767	3,719	3,671	3,622	3,574	3,526
82,000	4,039	3,992	3,943	3,895	3,847	3,799	3,751	3,703	3,655	3,606
84,000	4,112	4,068	4,024	3,976	3,927	3,879	3,831	3,783	3,735	3,687
86,000	4,185	4,141	4,097	4,053	4,008	3,960	3,911	3,863	3,815	3,767
88,000	4,258	4,214	4,170	4,126	4,082	4,039	3,992	3,943	3,895	3,847
90,000	4,331	4,287	4,243	4,199	4,155	4,112	4,068	4,024	3,976	3,927
92,000	4,404	4,360	4,316	4,272	4,229	4,185	4,141	4,097	4,053	4,008
94,000	4,477	4,433	4,389	4,345	4,302	4,258	4,214	4,170	4,126	4,082
96,000	4,550	4,506	4,462	4,418	4,375	4,331	4,287	4,243	4,199	4,155
98,000	4,623	4,579	4,535	4,492	4,448	4,404	4,360	4,316	4,272	4,229
100,000	4,696	4,652	4,608	4,565	4,521	4,477	4,433	4,389	4,345	4,302
102,000	4,769	4,725	4,682	4,638	4,594	4,550	4,506	4,462	4,418	4,375
104,000	4,842	4,798	4,755	4,711	4,667	4,623	4,579	4,535	4,492	4,448
106,000	4,915	4,872	4,828	4,784	4,740	4,696	4,652	4,608	4,565	4,521
108,000	4,988	4,945	4,901	4,857	4,813	4,769	4,725	4,682	4,638	4,594
110,000	5,061	5,018	4,974	4,930	4,886	4,842	4,798	4,755	4,711	4,667
112,000	5,135	5,091	5,047	5,003	4,959	4,915	4,872	4,828	4,784	4,740
114,000	5,208	5,164	5,120	5,076	5,032	4,988	4,945	4,901	4,857	4,813
116,000	5,281	5,237	5,193	5,149	5,105	5,061	5,018	4,974	4,930	4,886
118,000	5,354	5,310	5,266	5,222	5,178	5,135	5,091	5,047	5,003	4,959
120,000	5,427	5,383	5,339	5,295	5,251	5,208	5,164	5,120	5,076	5,032
122,000	5,500	5,456	5,412	5,368	5,325	5,281	5,237	5,193	5,149	5,105
124,000	5,569	5,529	5,485	5,441	5,398	5,354	5,310	5,266	5,222	5,178
126,000	5,633	5,595	5,557	5,514	5,471	5,427	5,383	5,339	5,295	5,251

128,000	5,696	5,658	5,620	5,582	5,544	5,500	5,456	5,412	5,368	5,325
130,000	5,760	5,722	5,684	5,646	5,608	5,569	5,529	5,485	5,441	5,398
132,000	5,823	5,785	5,747	5,709	5,671	5,633	5,595	5,557	5,514	5,471
134,000	5,887	5,849	5,811	5,773	5,735	5,696	5,658	5,620	5,582	5,544
136,000	5,950	5,912	5,874	5,836	5,798	5,760	5,722	5,684	5,646	5,608
138,000	6,014	5,976	5,938	5,900	5,861	5,823	5,785	5,747	5,709	5,671
140,000	6,077	6,039	6,001	5,963	5,925	5,887	5,849	5,811	5,773	5,735
142,000	6,141	6,103	6,065	6,026	5,988	5,950	5,912	5,874	5,836	5,798
144,000	6,204	6,166	6,128	6,090	6,052	6,014	5,976	5,938	5,900	5,861
146,000	6,268	6,230	6,191	6,153	6,115	6,077	6,039	6,001	5,963	5,925
148,000	6,331	6,293	6,255	6,217	6,179	6,141	6,103	6,065	6,026	5,988
150,000	6,395	6,356	6,318	6,280	6,242	6,204	6,166	6,128	6,090	6,052
152,000	6,458	6,420	6,382	6,344	6,306	6,268	6,230	6,191	6,153	6,115
154,000	6,521	6,483	6,445	6,407	6,369	6,331	6,293	6,255	6,217	6,179
156,000	6,585	6,547	6,509	6,471	6,433	6,395	6,356	6,318	6,280	6,242
158,000	6,648	6,610	6,572	6,534	6,496	6,458	6,420	6,382	6,344	6,306
160,000	6,712	6,674	6,636	6,598	6,560	6,521	6,483	6,445	6,407	6,369
162,000	6,775	6,737	6,699	6,661	6,623	6,585	6,547	6,509	6,471	6,433
164,000	6,839	6,801	6,763	6,725	6,687	6,648	6,610	6,572	6,534	6,496
166,000	6,902	6,864	6,826	6,788	6,750	6,712	6,674	6,636	6,598	6,560
168,000	6,966	6,928	6,890	6,852	6,813	6,775	6,737	6,699	6,661	6,623
170,000	7,029	6,991	6,953	6,915	6,877	6,839	6,801	6,763	6,725	6,687
172,000	7,093	7,055	7,017	6,978	6,940	6,902	6,864	6,826	6,788	6,750
174,000	7,156	7,118	7,080	7,042	7,004	6,966	6,928	6,890	6,852	6,813
176,000	7,220	7,182	7,143	7,105	7,067	7,029	6,991	6,953	6,915	6,877
178,000	7,283	7,245	7,207	7,169	7,131	7,093	7,055	7,017	6,978	6,940
180,000	7,347	7,308	7,270	7,232	7,194	7,156	7,118	7,080	7,042	7,004
182,000	7,410	7,372	7,334	7,296	7,258	7,220	7,182	7,143	7,105	7,067
184,000	7,473	7,435	7,397	7,359	7,321	7,283	7,245	7,207	7,169	7,131
186,000	7,537	7,499	7,461	7,423	7,385	7,347	7,308	7,270	7,232	7,194
188,000	7,600	7,562	7,524	7,486	7,448	7,410	7,372	7,334	7,296	7,258
190,000	7,664	7,626	7,588	7,550	7,512	7,473	7,435	7,397	7,359	7,321
192,000	7,727	7,689	7,651	7,613	7,575	7,537	7,499	7,461	7,423	7,385
194,000	7,791	7,753	7,715	7,677	7,639	7,600	7,562	7,524	7,486	7,448
196,000	7,854	7,816	7,778	7,740	7,702	7,664	7,626	7,588	7,550	7,512
198,000	7,918	7,880	7,842	7,804	7,765	7,727	7,689	7,651	7,613	7,575
200,000	7,981	7,943	7,905	7,867	7,829	7,791	7,753	7,715	7,677	7,639

SCHEDULE OF MONTHLY CASH REMAINING AFTER TAX AND ALIMONY PAYMENTS  
1981 RATES (ONTARIO AND BRITISH COLUMBIA)

ANNUAL SALARY	MONTHLY ALIMONY									
	1,000	1,100	1,200	1,300	1,400	1,500	1,600	1,700	1,800	1,900
20,000	577	502	418	321	222	122	22			
22,000	701	627	552	477	386	288	188	88		
24,000	822	750	676	602	527	449	354	255	155	
26,000	943	871	798	726	652	577	502	418	321	222
28,000	1,060	990	919	847	774	701	627	552	477	386
30,000	1,178	1,107	1,037	967	895	822	750	676	602	527
32,000	1,294	1,225	1,154	1,083	1,014	943	871	798	726	652
34,000	1,408	1,340	1,271	1,202	1,130	1,060	990	919	847	774
36,000	1,519	1,453	1,385	1,317	1,248	1,178	1,107	1,037	967	895
38,000	1,630	1,563	1,497	1,431	1,363	1,294	1,225	1,154	1,083	1,014
40,000	1,734	1,672	1,608	1,541	1,475	1,408	1,340	1,271	1,202	1,130
42,000	1,837	1,775	1,713	1,651	1,585	1,519	1,453	1,385	1,317	1,248
44,000	1,937	1,870	1,817	1,755	1,692	1,630	1,563	1,497	1,431	1,363
46,000	2,028	1,974	1,918	1,858	1,796	1,734	1,672	1,608	1,541	1,475
48,000	2,117	2,064	2,010	1,956	1,898	1,837	1,775	1,713	1,651	1,585
50,000	2,207	2,153	2,099	2,046	1,992	1,937	1,878	1,817	1,755	1,692
52,000	2,297	2,243	2,189	2,135	2,081	2,028	1,974	1,918	1,858	1,796
54,000	2,387	2,333	2,279	2,225	2,171	2,117	2,064	2,010	1,956	1,898
56,000	2,477	2,423	2,369	2,315	2,261	2,207	2,153	2,099	2,046	1,992
58,000	2,567	2,513	2,459	2,405	2,351	2,297	2,243	2,189	2,135	2,081
60,000	2,657	2,603	2,549	2,495	2,441	2,387	2,333	2,279	2,225	2,171
62,000	2,746	2,693	2,639	2,585	2,531	2,477	2,423	2,369	2,315	2,261
64,000	2,836	2,782	2,729	2,675	2,621	2,567	2,513	2,459	2,405	2,351
66,000	2,916	2,868	2,818	2,764	2,711	2,657	2,603	2,549	2,495	2,441
68,000	2,996	2,948	2,900	2,852	2,800	2,746	2,693	2,639	2,585	2,531
70,000	3,077	3,028	2,980	2,932	2,884	2,836	2,782	2,729	2,675	2,621
72,000	3,157	3,109	3,061	3,012	2,964	2,916	2,868	2,818	2,764	2,711
74,000	3,237	3,189	3,141	3,093	3,045	2,996	2,948	2,900	2,852	2,800
76,000	3,317	3,269	3,221	3,173	3,125	3,077	3,028	2,980	2,932	2,884
78,000	3,398	3,350	3,301	3,253	3,205	3,157	3,109	3,061	3,012	2,964
80,000	3,478	3,430	3,382	3,333	3,285	3,237	3,189	3,141	3,093	3,045
82,000	3,558	3,510	3,462	3,414	3,366	3,317	3,269	3,221	3,173	3,125
84,000	3,638	3,590	3,542	3,494	3,446	3,398	3,350	3,301	3,253	3,205
86,000	3,719	3,671	3,622	3,574	3,526	3,478	3,430	3,382	3,333	3,285
88,000	3,799	3,751	3,703	3,655	3,606	3,558	3,510	3,462	3,414	3,366
90,000	3,879	3,831	3,783	3,735	3,687	3,638	3,590	3,542	3,494	3,446
92,000	3,960	3,911	3,863	3,815	3,767	3,719	3,671	3,622	3,574	3,526
94,000	4,039	3,992	3,943	3,895	3,847	3,799	3,751	3,703	3,655	3,606
96,000	4,112	4,068	4,024	3,976	3,927	3,879	3,831	3,783	3,735	3,687
98,000	4,185	4,141	4,097	4,053	4,008	3,960	3,911	3,863	3,815	3,767
100,000	4,258	4,214	4,170	4,126	4,082	4,039	3,992	3,943	3,895	3,847
102,000	4,331	4,287	4,243	4,199	4,155	4,112	4,068	4,024	3,976	3,927
104,000	4,404	4,360	4,316	4,272	4,229	4,185	4,141	4,097	4,053	4,008
106,000	4,477	4,433	4,389	4,345	4,302	4,258	4,214	4,170	4,126	4,082
108,000	4,550	4,506	4,462	4,418	4,375	4,331	4,287	4,243	4,199	4,155
110,000	4,623	4,579	4,535	4,492	4,448	4,404	4,360	4,316	4,272	4,229
112,000	4,696	4,652	4,608	4,565	4,521	4,477	4,433	4,389	4,345	4,302
114,000	4,769	4,725	4,682	4,638	4,594	4,550	4,506	4,462	4,418	4,375
116,000	4,842	4,798	4,755	4,711	4,667	4,623	4,579	4,535	4,492	4,448
118,000	4,915	4,872	4,828	4,784	4,740	4,696	4,652	4,608	4,565	4,521
120,000	4,988	4,945	4,901	4,857	4,813	4,769	4,725	4,682	4,638	4,594
122,000	5,061	5,018	4,974	4,930	4,886	4,842	4,798	4,755	4,711	4,667
124,000	5,135	5,091	5,047	5,003	4,959	4,915	4,872	4,828	4,784	4,740
126,000	5,208	5,164	5,120	5,076	5,032	4,988	4,945	4,901	4,857	4,813

128,000	5,281	5,237	5,193	5,149	5,105	5,061	5,018	4,974	4,930	4,886
130,000	5,354	5,310	5,266	5,222	5,178	5,135	5,091	5,047	5,003	4,959
132,000	5,427	5,383	5,339	5,295	5,251	5,208	5,164	5,120	5,076	5,032
134,000	5,500	5,456	5,412	5,368	5,325	5,281	5,237	5,193	5,149	5,105
136,000	5,569	5,529	5,485	5,441	5,398	5,354	5,310	5,266	5,222	5,178
138,000	5,633	5,595	5,557	5,514	5,471	5,427	5,383	5,339	5,295	5,251
140,000	5,696	5,658	5,620	5,582	5,544	5,500	5,456	5,412	5,368	5,325
142,000	5,760	5,722	5,684	5,646	5,608	5,569	5,529	5,485	5,441	5,398
144,000	5,823	5,785	5,747	5,709	5,671	5,633	5,595	5,557	5,514	5,471
146,000	5,887	5,849	5,811	5,773	5,735	5,696	5,658	5,620	5,582	5,544
148,000	5,950	5,912	5,874	5,836	5,798	5,760	5,722	5,684	5,646	5,608
150,000	6,014	5,976	5,938	5,900	5,861	5,823	5,785	5,747	5,709	5,671
152,000	6,077	6,039	6,001	5,963	5,925	5,887	5,849	5,811	5,773	5,735
154,000	6,141	6,103	6,065	6,026	5,988	5,950	5,912	5,874	5,836	5,798
156,000	6,204	6,166	6,128	6,090	6,052	6,014	5,976	5,938	5,900	5,861
158,000	6,268	6,230	6,191	6,153	6,115	6,077	6,039	6,001	5,963	5,925
160,000	6,331	6,293	6,255	6,217	6,179	6,141	6,103	6,065	6,026	5,988
162,000	6,395	6,356	6,318	6,280	6,242	6,204	6,166	6,128	6,090	6,052
164,000	6,458	6,420	6,382	6,344	6,306	6,268	6,230	6,191	6,153	6,115
166,000	6,521	6,483	6,445	6,407	6,369	6,331	6,293	6,255	6,217	6,179
168,000	6,585	6,547	6,509	6,471	6,433	6,395	6,356	6,318	6,280	6,242
170,000	6,648	6,610	6,572	6,534	6,496	6,458	6,420	6,382	6,344	6,306
172,000	6,712	6,674	6,636	6,598	6,560	6,521	6,483	6,445	6,407	6,369
174,000	6,775	6,737	6,699	6,661	6,623	6,585	6,547	6,509	6,471	6,433
176,000	6,839	6,801	6,763	6,725	6,687	6,648	6,610	6,572	6,534	6,496
178,000	6,902	6,864	6,826	6,788	6,750	6,712	6,674	6,636	6,598	6,560
180,000	6,966	6,928	6,890	6,852	6,813	6,775	6,737	6,699	6,661	6,623
182,000	7,029	6,991	6,953	6,915	6,877	6,839	6,801	6,763	6,725	6,687
184,000	7,093	7,055	7,017	6,978	6,940	6,902	6,864	6,826	6,788	6,750
186,000	7,156	7,118	7,080	7,042	7,004	6,966	6,928	6,890	6,852	6,813
188,000	7,220	7,182	7,143	7,105	7,067	7,029	6,991	6,953	6,915	6,877
190,000	7,283	7,245	7,207	7,169	7,131	7,093	7,055	7,017	6,978	6,940
192,000	7,347	7,308	7,270	7,232	7,194	7,156	7,118	7,080	7,042	7,004
194,000	7,410	7,372	7,334	7,296	7,258	7,220	7,182	7,143	7,105	7,067
196,000	7,473	7,435	7,397	7,359	7,321	7,283	7,245	7,207	7,169	7,131
198,000	7,537	7,499	7,461	7,423	7,385	7,347	7,308	7,270	7,232	7,194
200,000	7,600	7,562	7,524	7,486	7,448	7,410	7,372	7,334	7,296	7,258



SCHEDULE OF MONTHLY CASH REMAINING AFTER TAX AND ALIMONY PAYMENTS  
1981 RATES (ONTARIO AND BRITISH COLUMBIA)

ANNUAL SALARY	MONTHLY ALIMONY												
	2,000	2,100	2,200	2,300	2,400	2,500	2,600	2,700	2,800	2,900			
20,000													
22,000													
24,000													
26,000													
28,000	122	188	88										
30,000	288	354	255	155	222	55	22	88					
32,000	449	502	418	321	386	288	188	255	155				
34,000	577	627	552	477	527	449	354	418	321	222			
36,000	822	750	676	602	652	577	502	552	477	418	222		
38,000	943	871	798	726	774	701	627	676	602	552	477	386	
40,000	1,060	990	919	847	895	822	750	798	726	676	602	552	477
42,000	1,178	1,107	1,037	967	1,014	943	871	919	847	774	726	676	602
44,000	1,294	1,225	1,154	1,083	1,130	1,060	990	1,037	967	895	822	750	676
46,000	1,408	1,340	1,271	1,202	1,248	1,178	1,107	1,154	1,083	1,014	943	871	774
48,000	1,519	1,453	1,385	1,317	1,363	1,294	1,225	1,271	1,202	1,130	1,060	990	895
50,000	1,630	1,563	1,497	1,431	1,475	1,408	1,340	1,385	1,317	1,248	1,178	1,107	1,014
52,000	1,734	1,672	1,608	1,541	1,585	1,519	1,453	1,500	1,431	1,363	1,294	1,225	1,130
54,000	1,837	1,775	1,713	1,651	1,692	1,630	1,563	1,610	1,541	1,475	1,408	1,340	1,248
56,000	1,937	1,878	1,817	1,755	1,692	1,630	1,563	1,610	1,541	1,475	1,408	1,340	1,248
58,000	2,028	1,974	1,918	1,858	1,796	1,734	1,672	1,720	1,651	1,585	1,519	1,453	1,363
60,000	2,117	2,064	2,010	1,956	1,898	1,837	1,775	1,823	1,755	1,688	1,621	1,555	1,475
62,000	2,207	2,153	2,099	2,046	1,992	1,937	1,878	1,926	1,858	1,796	1,734	1,672	1,585
64,000	2,297	2,243	2,189	2,135	2,081	2,028	1,974	2,022	1,955	1,892	1,830	1,768	1,692
66,000	2,387	2,333	2,279	2,225	2,171	2,117	2,064	2,112	2,045	1,982	1,920	1,858	1,796
68,000	2,477	2,423	2,369	2,315	2,261	2,207	2,153	2,201	2,134	2,071	2,009	1,947	1,885
70,000	2,567	2,513	2,459	2,405	2,351	2,297	2,243	2,291	2,224	2,161	2,099	2,037	1,975
72,000	2,657	2,603	2,549	2,495	2,441	2,387	2,333	2,381	2,314	2,251	2,189	2,127	2,065
74,000	2,746	2,693	2,639	2,585	2,531	2,477	2,423	2,471	2,404	2,341	2,279	2,217	2,155
76,000	2,836	2,782	2,728	2,675	2,621	2,567	2,513	2,561	2,494	2,431	2,369	2,307	2,245
78,000	2,916	2,868	2,818	2,764	2,711	2,657	2,603	2,651	2,584	2,521	2,459	2,397	2,335
80,000	2,996	2,948	2,900	2,852	2,800	2,746	2,693	2,741	2,674	2,611	2,549	2,487	2,425
82,000	3,077	3,028	2,980	2,932	2,884	2,836	2,782	2,830	2,763	2,700	2,638	2,576	2,514
84,000	3,157	3,109	3,061	3,012	2,964	2,916	2,868	2,916	2,849	2,786	2,724	2,662	2,600
86,000	3,237	3,189	3,141	3,093	3,045	2,996	2,948	2,996	2,929	2,866	2,804	2,742	2,680
88,000	3,317	3,269	3,221	3,173	3,125	3,077	3,028	3,076	2,999	2,936	2,874	2,812	2,750
90,000	3,398	3,350	3,301	3,253	3,205	3,157	3,109	3,157	3,080	2,999	2,936	2,874	2,812
92,000	3,478	3,430	3,382	3,333	3,285	3,237	3,189	3,237	3,160	3,079	2,999	2,936	2,874
94,000	3,558	3,510	3,462	3,414	3,366	3,317	3,269	3,317	3,240	3,159	3,079	2,999	2,936
96,000	3,638	3,590	3,542	3,494	3,446	3,398	3,350	3,398	3,321	3,240	3,160	3,079	2,999
98,000	3,719	3,671	3,622	3,574	3,526	3,478	3,430	3,478	3,401	3,320	3,240	3,160	3,079
100,000	3,799	3,751	3,703	3,655	3,606	3,558	3,510	3,558	3,481	3,400	3,320	3,240	3,160
102,000	3,879	3,831	3,783	3,735	3,687	3,638	3,590	3,638	3,561	3,480	3,400	3,320	3,240
104,000	3,960	3,911	3,863	3,815	3,767	3,719	3,671	3,719	3,642	3,561	3,480	3,400	3,320
106,000	4,039	3,992	3,943	3,895	3,847	3,799	3,751	3,799	3,722	3,641	3,561	3,480	3,400
108,000	4,112	4,068	4,024	3,976	3,927	3,879	3,831	3,879	3,802	3,721	3,641	3,561	3,480
110,000	4,185	4,141	4,097	4,053	4,008	3,960	3,911	3,959	3,882	3,801	3,721	3,641	3,561
112,000	4,258	4,214	4,170	4,126	4,082	4,039	3,992	4,040	3,963	3,882	3,801	3,721	3,641
114,000	4,331	4,287	4,243	4,199	4,155	4,112	4,068	4,116	4,039	3,958	3,877	3,797	3,717
116,000	4,404	4,360	4,316	4,272	4,229	4,185	4,141	4,189	4,112	4,031	3,951	3,871	3,791
118,000	4,477	4,433	4,389	4,345	4,302	4,258	4,214	4,262	4,185	4,104	4,024	3,944	3,864
120,000	4,550	4,506	4,462	4,418	4,375	4,331	4,287	4,335	4,258	4,177	4,097	4,017	3,937
122,000	4,623	4,579	4,535	4,492	4,448	4,404	4,360	4,408	4,331	4,250	4,170	4,090	4,010
124,000	4,696	4,652	4,608	4,565	4,521	4,477	4,433	4,481	4,404	4,323	4,243	4,163	4,083
126,000	4,769	4,725	4,682	4,638	4,594	4,550	4,506	4,554	4,477	4,396	4,316	4,236	4,156

120,000	4,842	4,798	4,755	4,711	4,667	4,623	4,579	4,535	4,492	4,448
130,000	4,915	4,872	4,828	4,784	4,740	4,696	4,652	4,608	4,565	4,521
132,000	4,988	4,945	4,901	4,857	4,813	4,769	4,725	4,682	4,638	4,594
134,000	5,061	5,018	4,974	4,930	4,886	4,842	4,798	4,755	4,711	4,667
136,000	5,135	5,091	5,047	5,003	4,959	4,915	4,872	4,828	4,784	4,740
138,000	5,208	5,164	5,120	5,076	5,032	4,988	4,945	4,901	4,857	4,813
140,000	5,281	5,237	5,193	5,149	5,105	5,061	5,018	4,974	4,930	4,886
142,000	5,354	5,310	5,266	5,222	5,178	5,135	5,091	5,047	5,003	4,959
144,000	5,427	5,383	5,339	5,295	5,251	5,208	5,164	5,120	5,076	5,032
146,000	5,500	5,456	5,412	5,368	5,325	5,281	5,237	5,193	5,149	5,105
148,000	5,569	5,529	5,485	5,441	5,398	5,354	5,310	5,266	5,222	5,178
150,000	5,633	5,595	5,557	5,514	5,471	5,427	5,383	5,339	5,295	5,251
152,000	5,696	5,658	5,620	5,582	5,544	5,500	5,456	5,412	5,368	5,325
154,000	5,760	5,722	5,684	5,646	5,608	5,569	5,529	5,485	5,441	5,398
156,000	5,823	5,785	5,747	5,709	5,671	5,633	5,595	5,557	5,514	5,471
158,000	5,887	5,849	5,811	5,773	5,735	5,696	5,658	5,620	5,582	5,544
160,000	5,950	5,912	5,874	5,836	5,798	5,760	5,722	5,684	5,646	5,608
162,000	6,014	5,976	5,938	5,900	5,861	5,823	5,785	5,747	5,709	5,671
164,000	6,077	6,039	6,001	5,963	5,925	5,887	5,849	5,811	5,773	5,735
166,000	6,141	6,103	6,065	6,026	5,988	5,950	5,912	5,874	5,836	5,798
168,000	6,204	6,166	6,128	6,090	6,052	6,014	5,976	5,938	5,900	5,861
170,000	6,268	6,230	6,191	6,153	6,115	6,077	6,039	6,001	5,963	5,925
172,000	6,331	6,293	6,255	6,217	6,179	6,141	6,103	6,065	6,026	5,988
174,000	6,395	6,356	6,318	6,280	6,242	6,204	6,166	6,128	6,090	6,052
176,000	6,458	6,420	6,382	6,344	6,306	6,268	6,230	6,191	6,153	6,115
178,000	6,521	6,483	6,445	6,407	6,369	6,331	6,293	6,255	6,217	6,179
180,000	6,585	6,547	6,509	6,471	6,433	6,395	6,356	6,318	6,280	6,242
182,000	6,648	6,610	6,572	6,534	6,496	6,458	6,420	6,382	6,344	6,306
184,000	6,712	6,674	6,636	6,598	6,560	6,521	6,483	6,445	6,407	6,369
186,000	6,775	6,737	6,699	6,661	6,623	6,585	6,547	6,509	6,471	6,433
188,000	6,839	6,801	6,763	6,725	6,687	6,648	6,610	6,572	6,534	6,496
190,000	6,902	6,864	6,826	6,788	6,750	6,712	6,674	6,636	6,598	6,560
192,000	6,966	6,928	6,890	6,852	6,813	6,775	6,737	6,699	6,661	6,623
194,000	7,029	6,991	6,953	6,915	6,877	6,839	6,801	6,763	6,725	6,687
196,000	7,093	7,055	7,017	6,978	6,940	6,902	6,864	6,826	6,788	6,750
198,000	7,156	7,118	7,080	7,042	7,004	6,966	6,928	6,890	6,852	6,813
200,000	7,220	7,182	7,143	7,105	7,067	7,029	6,991	6,953	6,915	6,877