



Quick Reference Guide

January 1, 2007

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Personal Tax Credits for 2007:

Federal:

Description	Amount of Credit
Basic Personal Exemption	\$8,929
Age Amount (if over 65) If net income is greater than \$30,936 amount will be prorated.	\$5,177
Pension Income Amount	\$2,000
Tuition and Education Full Time per month	\$465
Tuition and Education Part Time per month	\$140
Disability Amount	\$6,890
Spousal Amount If net income of spouse is greater than \$759 amount will be prorated	\$7,581
Eligible Dependants If net income of dependant is greater than \$759 amount will be prorated	\$7,581
Caregiver Amount If net income of dependant is greater than \$13,726 amount will be prorated	\$4,019
Amount for Infirm Dependants If net income of dependant is greater than \$5,702 amount will be prorated	\$4,019
Amounts transferred from Spouse Maximum of total amounts transferred	\$5,000
Amounts transferred from Dependants Maximum of total amounts transferred	\$5,000

Note:

In all instances, the total of the tax credits is multiplied by the lowest tax rate in the Federal and Provincial tax calculation to arrive at the net credit amount.



Alberta:

Description	Amount of Credit
Basic Personal Exemption	\$15,435
Age Amount (if over 65) If net income is greater than \$32,020 amount will be prorated.	\$4,152
Pension Income Amount	\$1,189
Tuition and Education Full Time per month	\$475
Tuition and Education Part Time per month	\$143
Disability Amount	\$7,131
Spousal Amount If net income of spouse is greater than \$0, amount will be \$15,435 – net income	\$15,435
Eligible Dependants If net income of dependant is greater than \$0, amount will be \$15,435 – net income	\$15,435
Caregiver Amount If net income of dependant is greater than \$14,206 amount will be prorated	\$4,160
Amount for Infirm Dependants If net income of dependant is greater than \$5,902 amount will be prorated	\$4,160
Amounts transferred from Spouse Maximum of total amounts transferred	\$5,000
Amounts transferred from Dependants Maximum of total amounts transferred	\$5,000

British Columbia:

Description	Amount of Credit
Basic Personal Exemption	\$9,027
Age Amount (if over 65) If net income is greater than \$30,132 amount will be prorated.	\$4,048
Pension Income Amount	\$1,000
Tuition and Education Full Time per month	\$200
Tuition and Education Part Time per month	\$60
Disability Amount	\$6,644
Spousal Amount If net income of spouse is greater than \$773 amount will be prorated	\$7,729
Eligible Dependants If net income of dependant is greater than \$773 amount will be prorated	\$7,729
Caregiver Amount If net income of dependant is greater than \$13,368 amount will be prorated	\$3,949
Amount for Infirm Dependants If net income of dependant is greater than \$6,292 amount will be prorated	\$3,949
Amounts transferred from Spouse Maximum of total amounts transferred	\$5,000
Amounts transferred from Dependants Maximum of total amounts transferred	\$5,000



Manitoba:

Description	Amount of Credit
Basic Personal Exemption	\$7,834
Age Amount (if over 65) If net income is greater than \$27,749 amount will be prorated.	\$3,728
Pension Income Amount	\$1,000
Tuition and Education Full Time per month	\$400
Tuition and Education Part Time per month	\$120
Disability Amount	\$6,180
Spousal Amount If net income of spouse is greater than \$649 amount will be prorated	\$6,482
Eligible Dependants If net income of dependant is greater than \$649 amount will be prorated	\$6,482
Caregiver Amount If net income of dependant is greater than \$12,312 amount will be prorated	\$3,605
Amount for Infirm Dependants If net income of dependant is greater than \$5,115 amount will be prorated	\$3,605
Amounts transferred from Spouse Maximum of total amounts transferred	\$5,000
Amounts transferred from Dependants Maximum of total amounts transferred	\$5,000

New Brunswick:

Description	Amount of Credit
Basic Personal Exemption	\$8,239
Age Amount (if over 65) If net income is greater than \$29,948 amount will be prorated.	\$34,023
Pension Income Amount	\$1,000
Tuition and Education Full Time per month	\$400
Tuition and Education Part Time per month	\$120
Disability Amount	\$6,670
Spousal Amount If net income of spouse is greater than \$700 amount will be prorated	\$6,996
Eligible Dependants If net income of dependant is greater than \$700 amount will be prorated	\$6,996
Caregiver Amount If net income of dependant is greater than \$13,288 amount will be prorated	\$3,891
Amount for Infirm Dependants If net income of dependant is greater than \$5,520 amount will be prorated	\$3,891
Amounts transferred from Spouse Maximum of total amounts transferred	\$5,000
Amounts transferred from Dependants Maximum of total amounts transferred	\$5,000



Newfoundland and Labrador:

Description	Amount of Credit
Basic Personal Exemption	\$7,410
Age Amount (if over 65) If net income is greater than \$25,921 amount will be prorated.	\$3,482
Pension Income Amount	\$1,000
Tuition and Education Full Time per month	\$200
Tuition and Education Part Time per month	\$60
Disability Amount	\$5,000
Spousal Amount If net income of spouse is greater than \$606 amount will be prorated	\$6,055
Eligible Dependants If net income of dependant is greater than \$606 amount will be prorated	\$6,055
Caregiver Amount If net income of dependant is greater than \$11,500 amount will be prorated	\$2,353
Amount for Infirm Dependants If net income of dependant is greater than \$5,057 amount will be prorated	\$2,353
Amounts transferred from Spouse Maximum of total amounts transferred	\$5,000
Amounts transferred from Dependants Maximum of total amounts transferred	\$5,000

Northwest Territories:

Description	Amount of Credit
Basic Personal Exemption	\$12,125
Age Amount (if over 65) If net income is greater than \$30,936 amount will be prorated.	\$5,931
Pension Income Amount	\$1,000
Tuition and Education Full Time per month	\$400
Tuition and Education Part Time per month	\$120
Disability Amount	\$9,833
Spousal Amount If net income of spouse is greater than \$0, amount will be \$12,125 – net income	\$12,125
Eligible Dependants If net income of dependant is greater than \$0, amount will be \$12,125 – net income	\$12,125
Caregiver Amount If net income of dependant is greater than \$13,726 amount will be prorated	\$4,019
Amount for Infirm Dependants If net income of dependant is greater than \$5,702 amount will be prorated	\$4,019
Amounts transferred from Spouse Maximum of total amounts transferred	\$5,000
Amounts transferred from Dependants Maximum of total amounts transferred	\$5,000



Nova Scotia:

Description	Amount of Credit
Basic Personal Exemption	\$7,481
Age Amount (if over 65) If net income is greater than \$27,193 amount will be prorated.	\$3,653
Pension Income Amount	\$1,035
Tuition and Education Full Time per month	\$200
Tuition and Education Part Time per month	\$60
Disability Amount	\$4,441
Spousal Amount If net income of spouse is greater than \$635 amount will be prorated	\$6,352
Eligible Dependants If net income of dependant is greater than \$635 amount will be prorated	\$6,352
Caregiver Amount If net income of dependant is greater than \$12,064 amount will be prorated	\$4,320
Amount for Infirm Dependants If net income of dependant is greater than \$5,013 amount will be prorated	\$2,468
Amounts transferred from Spouse Maximum of total amounts transferred	\$5,000
Amounts transferred from Dependants Maximum of total amounts transferred	\$5,000

Nunavut:

Description	Amount of Credit
Basic Personal Exemption	\$11,149
Age Amount (if over 65) If net income is greater than \$30,936 amount will be prorated.	\$8,361
Pension Income Amount	\$1,000
Tuition and Education Full Time per month	\$400
Tuition and Education Part Time per month	\$120
Disability Amount	\$11,149
Spousal Amount If net income of spouse is greater than \$0, amount will be \$11,149 – net income	\$11,149
Eligible Dependants If net income of dependant is greater than \$0, amount will be \$11,149 – net income	\$11,149
Caregiver Amount If net income of dependant is greater than \$13,726 amount will be prorated	\$4,019
Amount for Infirm Dependants If net income of dependant is greater than \$5,702 amount will be prorated	\$4,019
Amounts transferred from Spouse Maximum of total amounts transferred	\$5,000
Amounts transferred from Dependants Maximum of total amounts transferred	\$5,000



Ontario:

Description	Amount of Credit
Basic Personal Exemption	\$8,553
Age Amount (if over 65) If net income is greater than \$31,088 amount will be prorated.	\$4,176
Pension Income Amount	\$1,183
Tuition and Education Full Time per month	\$461
Tuition and Education Part Time per month	\$138
Disability Amount	\$6,910
Spousal Amount If net income of spouse is greater than \$726 amount will be prorated	\$7,262
Eligible Dependants If net income of dependant is greater than \$726 amount will be prorated	\$7,262
Caregiver Amount If net income of dependant is greater than \$13,792 amount will be prorated	\$4,031
Amount for Infirm Dependants If net income of dependant is greater than \$5,731 amount will be prorated	\$4,031
Amounts transferred from Spouse Maximum of total amounts transferred	\$5,668
Amounts transferred from Dependants Maximum of total amounts transferred	\$5,668

Prince Edward Island:

Description	Amount of Credit
Basic Personal Exemption	\$7,412
Age Amount (if over 65) If net income is greater than \$26,941 amount will be prorated.	\$3,619
Pension Income Amount	\$1,000
Tuition and Education Full Time per month	\$200
Tuition and Education Part Time per month	\$60
Disability Amount	\$5,400
Spousal Amount If net income of spouse is greater than \$629 amount will be prorated	\$6,294
Eligible Dependants If net income of dependant is greater than \$629 amount will be prorated	\$6,294
Caregiver Amount If net income of dependant is greater than \$11,953 amount will be prorated	\$2,446
Amount for Infirm Dependants If net income of dependant is greater than \$4,966 amount will be prorated	\$2,446
Amounts transferred from Spouse Maximum of total amounts transferred	\$5,000
Amounts transferred from Dependants Maximum of total amounts transferred	\$5,000



Quebec:

Description	Amount of Credit
Basic Personal Exemption	\$9,750
Age Amount (if over 65) If net family income is greater than \$29,290 amount will be prorated.	\$2,200
Age Amount for Spouse (if over 65) If net family income is greater than \$29,290 amount will be prorated.	\$2,200
Retirement Income Amount	\$1,000
Amount for Person Living Alone	\$1,180
Eligible Dependants in School Single Parent Family Additional Amount Amount for Full Time Studies (per term, max 2)	\$2,705 \$1,465 \$1,860
Tax Reduction for Families	
Disability Amount	\$2,295
Amounts transferred from Spouse Maximum of total amounts transferred	\$9,555
Disabled Dependant	\$3,780

Note: Quebec Credits are formula driven. To arrive at the appropriate claim code, form TP-1015.3-v must be completed. The above amounts are the basic maximum credits.

Saskatchewan:

Description	Amount of Credit
Basic Personal Exemption	\$8,778
Age Amount (if over 65) If net income is greater than \$30,936 amount will be prorated.	\$4,156
Senior Supplementary Rate	\$1,097
Pension Income Amount	\$1,000
Tuition and Education Full Time per month	\$400
Tuition and Education Part Time per month	\$120
Disability Amount	\$6,890
Spousal Amount If net income of spouse is greater than \$878 amount will be prorated	\$8,778
Eligible Dependants If net income of dependant is greater than \$878 amount will be prorated	\$8,778
Child Amount	\$2,743
Caregiver Amount If net income of dependant is greater than \$13,726 amount will be prorated	\$4,019
Amount for Infirm Dependants If net income of dependant is greater than \$5,702 amount will be prorated	\$4,019
Amounts transferred from Spouse Maximum of total amounts transferred	\$5,000
Amounts transferred from Dependants Maximum of total amounts transferred	\$5,000



Yukon Territory:

Description	Amount of Credit
Basic Personal Exemption	\$8,929
Age Amount (if over 65) If net income is greater than \$30,936 amount will be prorated.	\$5,177
Pension Income Amount	\$2,000
Tuition and Education Full Time per month	\$400
Tuition and Education Part Time per month	\$120
Disability Amount	\$6,890
Spousal Amount If net income of spouse is greater than \$759 amount will be prorated	\$8,340
Eligible Dependants If net income of dependant is greater than \$759 amount will be prorated	\$8,340
Caregiver Amount If net income of dependant is greater than \$13,726 amount will be prorated	\$4,019
Amount for Infirm Dependants If net income of dependant is greater than \$5,702 amount will be prorated	\$4,019
Amounts transferred from Spouse Maximum of total amounts transferred	\$5,000
Amounts transferred from Dependants Maximum of total amounts transferred	\$5,000

TD1 Claim Codes for 2007:

Federal	1	2	3	4	5	6	7	8	9	10
AB	8,929	9,873	11,761	13,649	15,537	17,425	19,313	21,201	23,089	24,977
BC	15,435	16,564	18,822	21,080	23,338	25,596	27,854	30,112	32,370	34,628
MB	9,027	10,043	12,074	14,105	16,136	18,167	20,198	22,229	24,260	26,291
NB	7,834	8,681	10,374	12,067	13,780	15,453	17,146	18,839	20,532	22,225
NL	8,239	9,153	10,980	12,807	14,634	16,461	18,288	20,115	21,941	23,769
NS	7,410	8,210	9,810	11,410	13,010	14,610	16,210	17,810	19,410	21,010
NT	7,481	8,281	9,881	11,481	13,081	14,681	16,281	17,881	19,481	21,081
NU	12,125	13,168	15,253	17,338	19,423	21,508	23,593	25,678	27,763	29,848
ON	11,149	12,208	14,326	16,444	18,562	20,680	22,798	24,916	27,034	29,152
PE	8,553	9,475	11,318	13,161	15,004	16,847	18,690	20,533	22,376	24,219
QC	7,412	8,212	9,812	11,412	13,012	14,612	16,212	17,812	19,412	21,012
SK	9,750	11,000	13,000	15,500	16,500	17,000	19,000	20,000	22,000	24,000
YK	8,778	9,656	11,412	13,168	14,924	16,680	18,436	20,192	21,948	23,705
YT	8,929	9,873	11,761	13,649	15,537	17,425	19,313	21,201	23,089	24,977



TD1 Forms (2007):

Description	Link
Federal	http://www.cra-arc.gc.ca/E/pbg/tf/td1/td1-07e.pdf
Federal TD1X	http://www.cra-arc.gc.ca/E/pbg/tf/td1x/td1x-06b.pdf
Alberta	http://www.cra-arc.gc.ca/E/pbg/tf/td1ab/td1ab-07e.pdf
British Columbia	http://www.cra-arc.gc.ca/E/pbg/tf/td1bc/td1bc-07e.pdf
Manitoba	http://www.cra-arc.gc.ca/E/pbg/tf/td1mb/td1mb-07e.pdf
New Brunswick	http://www.cra-arc.gc.ca/E/pbg/tf/td1nb/td1nb-07e.pdf
Newfoundland & Labrador	http://www.cra-arc.gc.ca/E/pbg/tf/td1nl/td1nl-07e.pdf
Northwest Territories	http://www.cra-arc.gc.ca/E/pbg/tf/td1nt/td1nt-07e.pdf
Nova Scotia	http://www.cra-arc.gc.ca/E/pbg/tf/td1ns/td1ns-07e.pdf
Nunavut	http://www.cra-arc.gc.ca/E/pbg/tf/td1nu/td1nu-07e.pdf
Ontario	http://www.cra-arc.gc.ca/E/pbg/tf/td1on/td1on-07e.pdf
Prince Edward Island	http://www.cra-arc.gc.ca/E/pbg/tf/td1pe/td1pe-07e.pdf
Quebec	http://www.revenu.gouv.qc.ca/documents/eng/formulaires/tp/tp-1015.3-v(2007-01).pdf
Saskatchewan	http://www.cra-arc.gc.ca/E/pbg/tf/td1sk/td1sk-07e.pdf
Yukon Territory	http://www.cra-arc.gc.ca/E/pbg/tf/td1yt/td1yt-07e.pdf

Note: All forms are also located on the SharePoint Server.

Maximum Deductions for 2007:

	Max Earnings	Exemption	Rate	Max Tax	Employer Match
CPP	\$43,700	\$3,500	4.95%	\$1,989.90	\$1,989.90
EI	\$40,000	\$0	1.80%	\$ 720.00	\$1,008.00
EI (Quebec)	\$40,000	\$0	1.46%	\$ 584.00	\$ 816.00
QPIP	\$57,000	\$0	0.416%	\$ 245.44	\$ 343.62

CPP Periodic Exemptions:

Pay Periods	Prorated Exemption
Weekly	\$67.30
Bi-Weekly	\$134.61
Semi-Monthly	\$145.83
Monthly	\$291.66

RRSP Contributions:

(see CRA Guide T4040)

18% of the prior years earned income to a maximum of \$18,000 (2006) plus any unused contribution room remaining from prior years. Unused contributions and the available RRSP deduction should be recorded on the Notice of Assessment.

A taxpayer may also make an over-contribution of \$2,000 to his or her own or a spousal RRSP without any tax implications.



Tax Rates and Thresholds – 2007:

Federal:

<i>Earnings Range</i>	<i>Tax Rate</i>
\$0 - \$37,178	15.50%
\$37,178 - \$74,357	22.00%
\$74,357 - \$120,887	26.00%
Over \$120,887	29.00%
Non Resident Tax Rate	48.00%

Alberta:

<i>Earnings Range</i>	<i>Tax Rate</i>
All Income Levels	10.00%

British Columbia:

<i>Earnings Range</i>	<i>Tax Rate</i>
\$0 - \$34,397	6.05%
\$34,397 - \$68,794	9.15%
\$68,794 - \$78,984	11.70%
\$78,984 - \$95,909	13.70%
Over \$95,909	14.70%

Manitoba:

<i>Earnings Range</i>	<i>Tax Rate</i>
\$0 - \$30,544	10.90%
\$30,544 - \$65,000	13.00%
Over \$65,000	17.40%

New Brunswick:

<i>Earnings Range</i>	<i>Tax Rate</i>
\$0 - \$34,186	9.68%
\$34,186 - \$68,374	14.82%
\$68,374 - \$111,161	16.52%
Over \$111,161	17.84%

Newfoundland & Labrador:

<i>Earnings Range</i>	<i>Tax Rate</i>
\$0 - \$29,590	10.57%
\$29,590 - \$59,180	16.16%
Over \$59,180	18.02%



Northwest Territories:

Earnings Range	Tax Rate
\$0 - \$35,315	5.90%
\$35,315 - \$70,631	8.60%
\$70,631 - \$114,830	12.20%
Over \$114,830	14.05%

Nova Scotia:

Earnings Range	Tax Rate
\$0 - \$29,590	8.79%
\$29,590 - \$59,180	14.95%
\$59,180 - \$93,000	16.67%
Over \$93,000	17.50%

Nunavut:

Earnings Range	Tax Rate
\$0 - \$37,178	4.00%
\$37,178 - \$74,357	7.00%
\$74,357 - \$120,887	9.00%
Over \$120,887	11.50%

Ontario:

Earnings Range	Tax Rate
\$0 - \$35,488	6.05%
\$35,488 - \$70,976	9.15%
Over \$70,976	11.16%

Prince Edward Island:

Earnings Range	Tax Rate
\$0 - \$30,754	9.80%
\$30,754 - \$61,509	13.80%
Over \$61,509	16.70%

Quebec:

Earnings Range	Tax Rate
\$0 - \$28,710	16.00%
\$28,710 - \$57,430	20.00%
Over \$57,430	24.00%
Federal Abatement	16.50%



Saskatchewan:

Earnings Range	Tax Rate
\$0 - \$38,405	11.00%
\$68,405 - \$109,729	13.00%
Over \$109,729	15.00%

Yukon Territory:

Earnings Range	Tax Rate
\$0 - \$37,178	7.04%
\$37,178 - \$74,357	9.68%
\$74,357 - \$120,887	11.44%
Over \$120,887	12.76%

Top Combined Marginal Tax Rates:

Province	Tax Rate
Alberta	39.00%
British Columbia	43.70%
Manitoba	46.40%
New Brunswick	46.84%
Newfoundland & Labrador	47.02%
Northwest Territories	43.05%
Nova Scotia	46.50%
Nunavut	40.50%
Ontario	40.16%
Prince Edward Island	45.70%
Quebec (net of Federal Abatement)	47.50%
Saskatchewan	46.00%
Yukon Territory	41.76%

Charitable Donation Credits:

Province	2006 First \$200	2006 Remainder	2007 First \$200	2007 Remainder
Federal	16.00%	29.00%	15.50%	29.00%
Alberta	10.00%	12.75%	10.00%	12.75%
British Columbia	6.05%	14.70%	6.05%	14.70%
Manitoba	10.90%	17.40%	10.90%	17.40%
New Brunswick	9.68%	17.84%	9.68%	17.84%
Newfoundland & Labrador	10.57%	18.02%	10.57%	18.02%
Northwest Territories	7.20%	14.05%	5.90%	14.05%
Nova Scotia	8.79%	17.50%	8.79%	17.50%
Nunavut	4.00%	11.50%	4.00%	11.50%
Ontario	6.05%	11.16%	6.05%	11.16%
Prince Edward Island	9.80%	16.70%	9.80%	16.70%
Quebec (on first \$2,000)	20.00%	24.00%	16.00%	24.00%
Saskatchewan	11.00%	15.00%	11.00%	15.00%
Yukon Territory	7.04%	12.76%	7.04%	12.76%



Automobile Rates, Benefits and Expenses (2007):

Purchases after 2005

Description	Rate or Amount
Maximum Value for CCA	\$30,000 before taxes
CCA Rate	Class 10 30%
	Class 10.1 30%
Note, ½ year rule applies to both	
Maximum Lease Rate (per month)	\$800.00 before taxes
Tax Exempt Allowances	\$0.50 First 5,000 km
	\$0.44 Over 5,000 km
Yukon, NWT, Nunavut	\$0.54 First 5,000 km
	\$0.48 Over 5,000 km
Maximum Deductible Loan Interest (per month)	\$300.00
Taxable Benefits Related to Operating Costs	\$0.22 per kilometer
Employed in automotive industry	\$0.19 per kilometer
Medical & Moving Expenses (per km values), 2006	
Alberta	\$0.455
British Columbia	\$0.455
Manitoba	\$0.440
New Brunswick	\$0.455
Newfoundland & Labrador	\$0.490
Northwest Territories	\$0.525
Nova Scotia	\$0.460
Nunavut	\$0.525
Ontario	\$0.470
Prince Edward Island	\$0.455
Quebec	\$0.500
Saskatchewan	\$0.430
Yukon Territory	\$0.550
Allowable Tax Deductions for Automobiles	
Employment Expenses, Business Expenses, Commission Sales Person Expenses Subject to maximum, see above	Fuel & Oil Repairs & Maintenance Lease Payments Insurance
Subject to maximum, see above	Licensing & Registration Interest on Loan
Subject to maximum, see above	Capital Cost Allowance Highway Tolls Towing
Standby Charges	If vehicle is owned by company 2% of Cost If vehicle is leased by company 2/3 lease cost ** must use worksheet to calculate taxable benefits for automobile standby charges



Pensions, Benefits and Supplements:

Canada Pension Plan:

<i>Description</i>	<i>Max Amount</i>
<i>Death Benefit</i>	<i>\$2,500.00 (lump sum)</i>
<i>Retirement Benefit @ age 65</i>	<i>\$844.58 Per Month</i>
<i>Disability Benefit</i>	<i>\$1,031.05 Per Month</i>
<i>Survivors Benefit @ Age 65</i>	<i>\$506.75 Per Month</i>
<i>Survivors Benefit under Age 65</i>	<i>\$471.85 Per Month</i>
<i>Children of Disabled Contributors Benefit</i>	<i>\$200.47 Per Month</i>
<i>Children of Deceased Contributors Benefit</i>	<i>\$200.47 Per Month</i>
<i>Combined Survivors & Retirement Benefit @ Age 65</i>	<i>\$844.58 Per Month</i>
<i>Combined Survivors & Disability Benefit</i>	<i>\$1,031.05 Per Month</i>

Old Age Security:

<i>Description</i>	<i>Max Annual Income</i>	<i>Max Amount</i>
<i>Old Age Security Pension</i>	<i>\$62,144 - \$101,118</i>	<i>\$491.93 Per Month</i>
<i>Guaranteed Income Supplement (Single)</i>	<i>\$14,256</i>	<i>\$602.91 Per Month</i>
<i>GIS (Spouse of pensioner)</i>	<i>\$18,720</i>	<i>\$395.54 Per Month</i>
<i>GIS (Spouse of non-pensioner)</i>	<i>\$34,368</i>	<i>\$602.91 Per Month</i>
<i>GIS (Spouse of allowance recipient)</i>	<i>\$34,368</i>	<i>\$395.54 Per Month</i>
<i>Allowance</i>	<i>\$26,496</i>	<i>\$887.47 Per Month</i>
<i>Allowance for the Survivor</i>	<i>\$19,368</i>	<i>\$981.81 Per Month</i>

Employment Insurance:

<i>Description</i>	<i>Max Term</i>	<i>Max Amount</i>
<i>Qualification Period</i>	<i>600 Hours worked in the past 52 weeks or since last claim was filed.</i>	
<i>Waiting Period</i>	<i>2 Weeks before claimant will be entitled to any payment of benefits</i>	
<i>Maternity Benefits</i>	<i>15 Weeks</i>	<i>\$413.00 Per Week</i>
<i>Parental Leave</i>	<i>35 Weeks</i>	<i>\$413.00 Per Week</i>
<i>Compassionate Care Leave</i>	<i>6 Weeks</i>	<i>\$413.00 Per Week</i>
<i>Illness or Injury</i>	<i>15 Weeks</i>	<i>\$413.00 Per Week</i>
<i>Regular Benefits</i>	<i>45 Weeks</i>	<i>\$413.00 Per Week</i>
<i>Note: Benefits may be combined, such as maternity, parental and sickness to extend the maximum claim period to 15 weeks</i>	<i>All benefits are paid at 55% of average earnings, to a maximum of the amounts listed above.</i>	<i>Regular Benefits may be reduced depending on the length of continuous employment and total insurable hours worked.</i>

According to HRSDC, there are no expected increases in benefit payments for 2007.



Child Tax Benefits Annual (Federal):

Description	Max Amount
Basic Benefit	\$1,255
Supplement for 2 nd and additional children	\$88
Supplement for children under age 7	\$249
Base Threshold (max family income)	\$36,378
Supplement for low income families	
First Child	\$1,945
Second Child	\$1,720
Each Additional Child	\$1,637
Low Income Threshold	\$20,435
Child Disability Amount	\$2,300
Disability Amount Threshold	\$36,378

Note: All benefits are reduced as family income increases. Certain Provinces offer additional benefits, consult the Provincial tax guides for more information

Amounts indicated above are divided into 12 monthly payments for qualifying recipients

Child Tax Benefits (Provincial) Monthly:

Province	1 st Child	2 nd Child	3 rd Child	Additional
Alberta	\$46.66	\$42.50	\$25.50	\$8.50
British Columbia	\$20.25	\$17.58	\$18.91	
Working Supplement	\$48.00	\$36.16	\$27.50	\$27.50
Manitoba	-	-	-	-
New Brunswick	\$20.83	\$20.83	\$20.83	\$20.83
Working Supplement	\$20.83	\$20.83	\$20.83	\$20.83
Newfoundland & Labrador	\$21.41	\$27.91	\$30.00	\$32.16
Nutrition Supplement	\$45.00	\$45.00	Child under Age 1 only	
Northwest Territories	\$27.50	\$27.50	\$27.50	\$27.50
Working Supplement	\$22.91	\$29.16	\$29.16	\$29.16
Nova Scotia	\$37.08	\$53.75	\$60.00	\$60.00
Nunavut	\$27.50	\$27.50	\$27.50	\$27.50
Working Supplement	\$22.91	\$29.16	\$29.16	\$29.16
Ontario (working, 2 parents)	\$91.67	\$91.67	All children under age 7	
Single Parent	\$109.17	\$109.17	All children under age 7	
Prince Edward Island	-	-	-	-
Quebec				
Saskatchewan	\$23.92	\$23.92	\$23.92	\$23.92
Yukon Territory	\$25.00	\$25.00	\$25.00	\$25.00

Note: All amounts indicated above are paid monthly



GST / HST Credit:

Description	Max Amount
Basic Credit Available to all taxpayers	\$232
Spousal Credit	\$232
Credit for Dependants	\$122
Supplement for Single Taxpayers	\$120 – 2% of income in excess of \$7,377
Threshold (family income)	\$30,270
Benefit Reduction	5% of net family income in excess of \$30,270

Taxable Benefits:

Description	
Automobile Allowances	Automobile Standby Charges
Board and Lodging	Counselling Services
Discounts on Merchandise**	Educational Allowances for Children
Gifts, Awards and Social Events	Group Term Life Insurance
Housing, Rent free or Low Rent	Interest free and Low Interest Loans
Medical Expenses	Moving Expenses
Municipal Officers Expense	Parking
Provincial Hospitalization Insurance	Professional Fees
Recreational Facilities**	RRSP Contributions
Scholarships and Bursaries	Spouse's traveling expenses
Stock Options	Subsidized Meals
Travel assistance in a prescribed zone	Traveling allowances
Tuition Fees	**Uniforms and Special Clothing
Wage Loss replacement plan premiums	**Loyalty reward program benefits
<i>Note: Some benefits may be subject to GST/HST. Some benefits are not insurable for EI purposes. Consult CRA guide T4130 for more information.</i>	<i>** Benefits may be non-taxable under certain circumstances, consult CRA guide T4130 for more information</i>

Prescribed Interest & Other Rates:

Description	Rate
GST Overdue Remittances	3.6500%
GST Overpaid Remittances	3.6500%
Excise Tax Overdue Remittances	9.00%
Excise Tax Overpaid Remittances	7.00%
CPP / EI Overdue Premiums	9.00%
CPP / EI Overpayments	7.00%
Interest Rate for Low Interest Loan Benefits	3.00%
Meal Expense Deductions (Simple Method)	\$15 per meal to a max of \$45 per day
Payroll Remittances, Late < 3 days	3.00%
Payroll Remittances, Late 4-5 days	5.00%
Payroll Remittances, Late 6-7 days	7.00%
Payroll Remittances, Late > 8 days	10.00%
Payroll Remittances, failure to deduct and remit taxes, CPP or EI	10.00%
Payroll Remittances, failure to deduct and remit taxes, CPP or EI, when negligence is involved	20.00%



Expenses, Deductible From Income:

Employment, Allowable Expenses:

Description	
Accounting & Legal Fees	Automobile Expenses
Traveling Expenses	Parking
Supplies	Telephones, Fax, Cell Phone
Internet Access	Office Rent
Advertising & Promotion	Union, Professional or Similar Dues
Meals and Entertainment	Apprentice Mechanics Tools
<p><i>Note: To be eligible, expenses have to be incurred in the pursuit of earning employment income. Automobile Expenses subject to limits specified in Automobile Rates section of this manual.</i></p>	
<p><i>The taxpayer must have a signed T2200 from their employer detailing the conditions of their employment and qualifying expenses.</i></p>	

Home Office Allowable Expenses:

Description	
Electricity, Oil, Gas, Wood for Heating	Maintenance of Home
Insurance	Property Taxes
Cleaning	Telephone, Fax, Internet
<p><i>Note: Insurance & Property taxes can be claimed by commissioned employees only. Claiming home office expenses may entitle claimant to the GST rebate on applicable expenses, complete form GST-370</i></p>	
<p><i>A person CANNOT claim mortgage interest or Capital Cost Allowance for the workspace in the home deduction on personal income tax.</i></p>	



Allowable Medical Expenses:

The following illustrates some of the allowable medical expense deductions within each category, from the examples listed, you should be able to reasonably determine if similar services / products are allowable.

Description	Includes:
Professional Services	Chiropractor, Dentist, Dermatologist, Gynecologist, Naturopath, Optometrist, Plastic Surgeon, Psychiatrist, Therapists and Professional Tutors (for a patient with a learning disability) etc.
Laboratory Examinations and Tests	Blood Tests, Cardiographs, Urine Analysis, X Rays and other Diagnostic Imaging etc.
Dental Services	X Rays, Extractions, Cleanings, Fillings, Oral Surgery etc.
Hospital Services	Anesthetist, Hospital Stays, Vaccines, etc.
Medications	Insulin, Diabetes tests kits, Oxygen, Prescribed Medications
Apparatus and Materials (including repairs to same)	Artificial Eyes, Dialysis Machines and Operating costs, Crutches, Contact Lenses, Eye Glasses, Needles and Syringes, Spinal Braces, Wheelchairs etc.
Medical Treatments (if prescribed)	Blood Transfusions, Electric Shock Treatment, Injections, Nursing, Pre and Post Natal Care, Speech Therapy, Transplants
Miscellaneous	Ambulance Costs, Transportation to or from a medical treatment facility or doctor, providing the service are not available locally (must be greater than 40km from residence) Home care, Private Health Insurance Premiums, Rehabilitative Therapy, Special Animals (seeing-eye dogs)

Medical expenses are only deductible to the extent that they exceed the lesser of:

- 3% of the claimants Net Income
- The threshold established by CRA - \$1,885 for 2006

Medical expenses cannot be claimed when an individual has received a reimbursement for the expense, or the expenses were paid in whole by a medical insurance plan.

SEE ALSO, The Ledgers Guide "Income Tax for Persons with Chronic Health Problems"



CCA Classes and Rates:

Description	Class	Rate
Buildings Purchased before 1987	1	4.00%
Buildings Purchased after 1987	3	5.00%
Frame, Log or Stucco, or Corrugated Metal Buildings	6	10.00%
Canoes, Rowboats, and motors	7	15.00%
Furniture, Fixtures, Office Equipment, Photocopiers and similar	8	20.00%
Aircraft and Additions	9	25.00%
Automobiles, vans and small trucks, tractors, wagons and trailers	10	30.00%
Automobiles – Purchased after 12/31/2000 and costing \$30,000 or more before taxes	10.1	30.00%
Computer Software, China and Cutlery costing less than \$200 and all other small tools	12	100.00% (½ year rules apply)
Leaseholds	13	Amortize over the term of the lease plus 1 renewal period
Patents, Franchises, Licenses for a limited period	14	CCA is the lower of the cost of the asset, over the life of the property or the UCC of the property in that class at the end of the tax year
Goodwill (now recorded as Eligible Capital Property in the Cumulative Eligible Capital Account (CEC))		CCA is calculated as (Balance of CEC Account * 75%) *7%
Taxis and Vehicles used in a daily rental business, coin operated video games or pinball machines and Freight Trucks purchased after 12/6/1991 with a GVWR over 17,788 kilograms	16	40.00%
Roads, Parking Lots, Sidewalks, Airport Runways, storage areas or similarly constructed surfaces	17	8.00%
Excavating Equipment purchased before 1988	22	50.00%
Excavating Equipment purchased after 1987	38	30.00%
Fiber Optics	42	12.00%
Patents	44	25.00%
Computer Equipment *** New class	45	45.00%
Land	97	0.00%
R&D Capital	98	100.00%
R&D Current	99	100.00%

Note: This is only a partial list; see the CCH guide for a complete list, Class 45 for Computer equipment is for acquisitions made after March 22, 2004. ALL acquisitions of Capital Assets are subject to the half-year rule.



Tax Treaty Countries:

Algeria	Argentina	Australia
Austria	Bangladesh	Barbados
Belgium	Brazil	Bulgaria
Cameroon	Chile	China
Croatia	Cyprus	Czech Republic
Denmark	Dominican Republic	Ecuador
Egypt	Estonia	Finland
France	Germany	Guyana
Hungary	Iceland	India
Indonesia	Ireland	Israel
Italy	Ivory Coast	Jamaica
Japan	Jordan	Kazakhstan
Kenya	Korea	Kyrgyz Republic
Latvia	Lithuania	Luxembourg
Malaysia	Malta	Mexico
Moldova	Mongolia	Morocco
Netherlands	New Zealand	Nigeria
Norway	Pakistan	Papua New Guinea
Peru	Philippines	Poland
Portugal	Romania	Russian Federation
Singapore	Slovak Republic	Slovenia
South Africa	Spain	Sri Lanka
Sweden	Switzerland	Tanzania
Thailand	Trinidad and Tobago	Tunisia
Ukraine	United Kingdom	United States
Uzbekistan	Vietnam	Zambia
Zimbabwe		
The following have treaties, but are not currently in force:		
Gabon	Kuwait	Lebanon
Liberia	Senegal	United Arab Emirates
Venezuela		



Employment Standards:

As employment standards regulations change quite frequently, be sure to consult the appropriate government agency for current legislation.

Alberta:

Description	Regulation
Minimum Wage	7.00 per hour
Minimum daily call-in pay	3 hours
Overtime	Over 8 hours per day or 44 hours per week
Overtime Pay	1.5 times Regular Rate
Vacation With Pay	2 Weeks, After 5 Years 3 Weeks
Vacation Pay During 1st year and on termination	4% of annual earnings 6% after 5 years
Notice of Termination by Employer	1 Week after 3 months 2 weeks after 2 years 4 weeks after 4 years 5 weeks after 6 years 6 weeks after 8 years 8 weeks after 10 years +
Statutory Holidays	New Years Day, Family Day (3 rd Monday in February), Good Friday, Victoria Day, Canada Day, Labour Day, Thanksgiving, Remembrance Day, Christmas Day
Statutory Holiday Pay (if worked)	Time + ½ regular pay or alternate day off plus regular pay
Maternity Leave	15 weeks after 12 months
Parental Leave	37 Weeks after 6 months
Sick Leave	No current legislation
Compassionate Care Leave	No current legislation
Bereavement Leave	No current legislation
Jury Duty	As required
Workers Compensation Max Wages	2007 - \$63,300
Health Tax	\$44.00 per month – single \$88.00 per month – family

Note: Compassionate Care Leave is a new program for EI Benefits introduced by HRDC, effective January 4th, 2004. Under this program, an individual may be eligible for EI benefits while required to care for a member of their immediate family. Although this is a Federal Program, most provinces are in the process of introducing similar legislation under their respective Employment Standards Act. Alberta has not yet introduced legislation for Compassionate Care, however employers may elect to observe the leave or add the benefit as part of a collective agreement or policy.



British Columbia:

Description	Regulation
Minimum Wage	\$8.00 per hour (over 18) \$6.00 per hour (inexperienced)
Minimum daily call-in pay	2 hours, 4 hours if work commenced
Overtime	Over 8 hours per day or Over 40 Hours per Week or Over 12 Hours per day
Overtime Pay	1.5 times Regular Rate
Vacation With Pay	2 Weeks, After 5 Years 3 Weeks
Vacation Pay During 1st year and on termination	4% of annual earnings 6% after 5 years
Notice of Termination by Employer	1 Week after 3 months 2 weeks after 12 months 3 weeks after 3 years 1 additional week for every year of employment to a maximum of 8 weeks
Statutory Holidays	New Years Day, Good Friday, Victoria Day, Canada Day, BC Day (1 st Monday in August) Labour Day, Thanksgiving, Remembrance Day, Christmas Day
Statutory Holiday Pay (if worked)	Time + ½ regular pay or alternate day off plus regular pay. After 12 hours double time
Maternity Leave	17 weeks
Parental Leave	35 Weeks
Sick Leave	No current legislation
Compassionate Care Leave (Family Responsibility Leave)	5 days per year
Bereavement Leave	3 days
Jury Duty	As required
Workers Compensation Max Wages	2007 - \$64,400
Health Tax	\$54.00 per month single \$96.00 per month – family of 2 \$108.00 per month – 3 or more

Note: Compassionate Care Leave is a new program for EI Benefits introduced by HRDC, effective January 4th, 2004. Under this program, an individual may be eligible for EI benefits while required to care for a member of their immediate family. Although this is a Federal Program, most provinces are in the process of introducing similar legislation under their respective Employment Standards Act. British Columbia has not yet introduced Compassionate Care Leave Legislation.



Manitoba:

Description	Regulation
Minimum Wage	\$7.60 per hour (\$8.00 April 2007)
Minimum daily call-in pay	3 hours at regular rate
Overtime	Over 8 hours per day or Over 40 Hours per Week
Overtime Pay	1.5 times Regular Rate
Vacation With Pay	2 Weeks, After 5 Years 3 Weeks
Vacation Pay During 1st year and on termination	4% of annual earnings 6% after 5 years
Notice of Termination by Employer	Where wages are paid once per month or more, notice = 1 pay period Where wages are paid less often, notice period = 30 days
Statutory Holidays	New Years Day, Good Friday, Victoria Day, Canada Day, Labour Day, Thanksgiving, Christmas Day
Statutory Holiday Pay (if worked)	Time + ½ regular pay
Maternity Leave	17 weeks after 12 months
Parental Leave	37 Weeks
Sick Leave	No current legislation
Compassionate Care Leave	Up to 8 weeks
Bereavement Leave	No current legislation
Jury Duty	As required
Workers Compensation Max Wages	2007 - \$71,000
Health and Post Secondary Tax	Payroll less than 1 million per year = exempt Payroll 1 million to 2 million per year = 4.3% on portion greater than 1 million Payroll greater than 2 million per year = 2.15% of total payroll

Note: Compassionate Care Leave is a new program for EI Benefits introduced by HRDC, effective January 4th, 2004. Under this program, an individual may be eligible for EI benefits while required to care for a member of their immediate family. Although this is a Federal Program, most provinces are in the process of introducing similar legislation under their respective Employment Standards Act.



New Brunswick:

Description	Regulation
Minimum Wage	\$7.00 per hour \$7.25 per hour (July 1, 2007)
Minimum daily call-in pay	3 hours at not less than minimum wage
Overtime	Over 44 hours per week
Overtime Pay	1.5 times minimum wage
Vacation With Pay	2 Weeks, After 8 Years 3 Weeks
Vacation Pay During 1st year and on termination	4% of annual earnings 6% after 8 years
Notice of Termination by Employer	2 weeks after 6 months, 4 weeks after 5 years
Statutory Holidays	New Years Day, Good Friday, Canada Day, New Brunswick Day (1 st Monday in August), Labour Day, Remembrance Day, Christmas Day
Statutory Holiday Pay (if worked)	Time + ½ regular pay or regular pay + alternate day off
Maternity Leave	17 weeks
Parental Leave	37 Weeks
Sick Leave	5 days per year
Compassionate Care Leave	Up to 8 weeks
Bereavement Leave	Up to 5 days
Jury Duty	As required
Workers Compensation Max Wages	2007 - \$53,200

Note: Compassionate Care Leave is a new program for EI Benefits introduced by HRDC, effective January 4th, 2004. Under this program, an individual may be eligible for EI benefits while required to care for a member of their immediate family. Although this is a Federal Program, most provinces are in the process of introducing similar legislation under their respective Employment Standards Act.



Newfoundland & Labrador:

Description	Regulation
<i>Minimum Wage</i>	<i>\$7.00 per hour</i>
<i>Minimum daily call-in pay</i>	<i>3 hours</i>
<i>Overtime</i>	<i>Over 40 Hours per Week</i>
<i>Overtime Pay</i>	<i>1.5 times minimum wage</i>
<i>Vacation With Pay</i>	<i>2 Weeks</i>
<i>Vacation Pay During 1st year and on termination</i>	<i>4% of annual earnings</i>
<i>Notice of Termination by Employer</i>	<i>1 week after 1 month, 2 weeks after 2 years or more</i>
<i>Statutory Holidays</i>	<i>New Years Day, Good Friday, Canada Day, Remembrance Day, Labour Day, Christmas Day</i>
<i>Statutory Holiday Pay (if worked)</i>	<i>2 times regular pay</i>
<i>Maternity Leave / Adoption Leave</i>	<i>17 weeks after 20 weeks</i>
<i>Parental Leave</i>	<i>35 Weeks after 20 weeks</i>
<i>Sick Leave / Family Responsibility</i>	<i>Up to 7 days per year</i>
<i>Compassionate Care Leave</i>	<i>Up to 8 Weeks</i>
<i>Bereavement Leave</i>	<i>3 days</i>
<i>Jury Duty</i>	<i>As required</i>
<i>Workers Compensation Max Wages</i>	<i>2007 - \$48,425</i>
<i>Health and Post Secondary Tax</i>	<i>Payroll less than \$600,000 annual = exempt Payroll greater than \$700,000 annual = 2% of payroll in excess of \$500,000. Payrolls between \$600,000 and \$700,000 have a variable tax rate</i>

Note: Compassionate Care Leave is a new program for EI Benefits introduced by HRDC, effective January 4th, 2004. Under this program, an individual may be eligible for EI benefits while required to care for a member of their immediate family. Although this is a Federal Program, most provinces are in the process of introducing similar legislation under their respective Employment Standards Act. Newfoundland & Labrador read Bill 38 into legislation December 9, 2004 to add Compassionate Care Leave to the Employment Standards Act. Modeling the Federal Program, the leave entitles employees in NL to up to 8 weeks of leave.



Northwest Territories:

Description	Regulation
Minimum Wage	\$8.25 per hour
Minimum daily call-in pay	4 hours
Overtime	Over 8 hours per day or Over 40 Hours per Week
Overtime Pay	1.5 times Regular Rate
Vacation With Pay	2 Weeks, After 6 Years 3 Weeks
Vacation Pay During 1st year and on termination	4% of annual earnings 6% after 5 years
Notice of Termination by Employer	2 weeks after 90 days 3 weeks after 3 years 4 weeks after 4 years 5 weeks after 5 years 6 weeks after 6 years 7 weeks after 7 years 8 weeks after 8 years or more
Statutory Holidays	New Years Day, Good Friday, Victoria Day, Canada Day, 1st Monday in August, Labour Day, Thanksgiving, Remembrance Day, Christmas Day National Aboriginal Day (June 21st)
Statutory Holiday Pay (if worked)	Time + ½ regular pay or Regular pay + alternate day off
Maternity Leave	17 weeks after 12 months
Parental Leave	35 weeks after 12 months
Sick Leave	No current legislation
Compassionate Care Leave	No current legislation
Bereavement Leave	No current legislation
Jury Duty	As required
Workers Compensation Max Wages	2007 - \$69,200
Health Tax	1% to be deducted from all employees

Note: Compassionate Care Leave is a new program for EI Benefits introduced by HRDC, effective January 4th, 2004. Under this program, an individual may be eligible for EI benefits while required to care for a member of their immediate family. Although this is a Federal Program, most provinces are in the process of introducing similar legislation under their respective Employment Standards Act.



Nova Scotia:

Description	Regulation
Minimum Wage	\$7.15 per hour \$6.70 – less than 3 months experience
Minimum daily call-in pay	3 hours
Overtime	Over 48 hours per week
Overtime Pay	1.5 times Regular Rate
Vacation With Pay	2 Weeks
Vacation Pay During 1st year and on termination	4% of annual earnings
Notice of Termination by Employer	1 week after 3 months 2 weeks after 2 years 4 weeks after 5 years 8 weeks after 10 years or more
Statutory Holidays	New Years Day, Good Friday, Canada Day, Labour Day, Remembrance Day is a legislated day if required to work another day with pay must be given, Christmas Day
Statutory Holiday Pay (if worked)	Time + ½ regular pay or Regular pay + alternate day off
Maternity Leave	17 weeks after 12 months
Parental Leave	35 weeks after 13 weeks
Sick Leave	3 days per year
Compassionate Care Leave	Up to 8 weeks
Bereavement Leave	3 days
Jury Duty	As required
Workers Compensation Max Wages	2007 - \$46,700

Note: Compassionate Care Leave is a new program for EI Benefits introduced by HRDC, effective January 4th, 2004. Under this program, an individual may be eligible for EI benefits while required to care for a member of their immediate family. Although this is a Federal Program, most provinces are in the process of introducing similar legislation under their respective Employment Standards Act.



Nunavut:

Description	Regulation
Minimum Wage	\$8.50 per hour
Minimum daily call-in pay	4 hours
Overtime Pay	Over 8 hours per day or Over 40 Hours per Week
Vacation With Pay	2 Weeks, After 6 Years 3 Weeks
Vacation Pay During 1st year and on termination	4% of annual earnings 6% after 5 years
Notice of Termination by Employer	2 weeks after 90 days 3 weeks after 3 years 4 weeks after 4 years 5 weeks after 5 years 6 weeks after 6 years 7 weeks after 7 years 8 weeks after 8 years or more
Statutory Holidays	New Years Day, Good Friday, Victoria Day, Canada Day, 1st Monday in August, Labour Day, Thanksgiving, Remembrance Day, Christmas Day National Aboriginal Day (June 21st)
Statutory Holiday Pay (if worked)	Time + ½ regular pay or Regular pay + alternate day off
Maternity Leave	17 weeks after 12 months
Parental Leave	35 weeks after 12 months
Sick Leave	No current legislation
Compassionate Care Leave	No current legislation
Bereavement Leave	No current legislation
Jury Duty	As required
Workers Compensation Max Wages	2007 - \$69,200
Health Tax	1% to be deducted from all employees

Note: Compassionate Care Leave is a new program for EI Benefits introduced by HRDC, effective January 4th, 2004. Under this program, an individual may be eligible for EI benefits while required to care for a member of their immediate family. Although this is a Federal Program, most provinces are in the process of introducing similar legislation under their respective Employment Standards Act.



Ontario:

Description	Regulation
Minimum Wage	\$7.75 per hour \$8.00 (Feb 1 2007) Students - \$7.25 per hour Servers - \$6.75 per hour
Minimum daily call-in pay	3 hours
Overtime	Over 44 hours per week
Overtime Pay	1.5 times Regular Rate
Vacation With Pay	2 weeks
Vacation Pay During 1st year and on termination	4% of annual earnings
Notice of Termination by Employer	1 week after 3 months 2 weeks after 1 year 3 weeks after 3 years 4 weeks after 4 years 5 weeks after 5 years 6 weeks after 6 years 7 weeks after 7 years 8 weeks after 8 years or more
Statutory Holidays	New Years Day, Good Friday, Victoria Day, Canada Day, Labour Day, Thanksgiving, Christmas Day, Boxing Day
Statutory Holiday Pay	Last 4 weeks earnings divided by 20
Statutory Holiday Pay (if worked)	Time + ½ regular pay + holiday pay or Regular pay + alternate day off
Maternity Leave	17 weeks after 13 weeks
Parental Leave	35 weeks after 13 weeks
Sick Leave	Only if employer has more than 50 employees, if this is the case, up to 10 days per year
Compassionate Care Leave	NEW in Ontario - up to 8 weeks
Bereavement Leave	Only if employer has more than 50 employees, if this is the case, up to 10 days per year
Jury Duty	As required
Workers Compensation Max Wages	2007 - \$71,800
Personal Health Tax	Income less than \$20,000 per year = \$0 Income \$20,000 - \$36,000 = \$300 per year Income \$36,000 - \$48,000 = \$450 per year Income \$48,000 - \$72,000 = \$600 per year Income \$72,000 - \$200,000 = \$750 per year Income greater than \$200,000 = \$900 per year
Employers Health Tax	Annual payroll less than \$400,000 exempt Annual payroll greater than \$400,000, 1.95% of payroll amount in excess of \$400,000



Prince Edward Island:

Description	Regulation
Minimum Wage	\$7.15 per hour \$7.50 (April 1 2007)
Minimum daily call-in pay	3 hours
Overtime	Over 48 hours per week
Overtime Pay	1.5 times minimum wage
Vacation With Pay	2 weeks
Vacation Pay During 1st year and on termination	4% of annual earnings
Notice of Termination by Employer	2 weeks after 6 months, 4 weeks after 5 years
Statutory Holidays	New Years Day, Good Friday, Canada Day, Labour Day, Christmas Day
Statutory Holiday Pay (if worked)	Time + ½ regular pay or Regular pay + alternate day off
Maternity Leave	17 weeks after 20 weeks
Parental Leave	35 weeks after 20 weeks
Sick Leave	3 days per year
Compassionate Care Leave	Up to 8 weeks
Bereavement Leave	3 days
Jury Duty	As required
Workers Compensation Max Wages	2006 - \$43,300

Note: Compassionate Care Leave is a new program for EI Benefits introduced by HRDC, effective January 4th, 2004. Under this program, an individual may be eligible for EI benefits while required to care for a member of their immediate family. Although this is a Federal Program, most provinces are in the process of introducing similar legislation under their respective Employment Standards Act.



Quebec:

Description	Regulation
Minimum Wage	\$7.75 per hour \$7.00 per hour if receiving tips
Minimum daily call-in pay	3 hours
Overtime	Over 40 hours per week
Overtime Pay	1.5 times Regular Rate
Vacation With Pay	2 Weeks, After 5 Years 3 Weeks
Vacation Pay During 1st year and on termination	4% of annual earnings 6% after 5 years
Notice of Termination by Employer	1 week after 3 months 2 weeks after 1 year 4 weeks after 5 years 8 weeks after 10 years or more
Statutory Holidays	New Years Day, Good Friday or Easter Monday, Dollard Day (Queens Birthday), St. Jean Baptiste (June 24 th), July 1 st , Labour Day, Thanksgiving Christmas Day
Statutory Holiday Pay (if worked)	2 times regular pay or Regular pay + alternate day off
Maternity Leave	18 weeks
Paternity Leave	5 days
Parental Leave	Up to 52 weeks, each parent
Sick Leave	Up to 26 weeks
Compassionate Care Leave	NEW – up to 10 days
Bereavement Leave	5 days
Jury Duty	As required
Workers Compensation Max Wages	2005 - \$57,700
Quebec Health Services Fund	Annual Payroll less than \$1 Million = 2.70% Payroll \$1 million to \$5 million – variable, see formula for calculations Payroll in excess of \$5 million = 4.26%

Note: Compassionate Care Leave is a new program for EI Benefits introduced by HRDC, effective January 4th, 2004. Under this program, an individual may be eligible for EI benefits while required to care for a member of their immediate family. Although this is a Federal Program, most provinces are in the process of introducing similar legislation under their respective Employment Standards Act.



Saskatchewan:

Description	Regulation
Minimum Wage	\$7.55 per hour \$7.95 (Mar 1 2007)
Minimum daily call-in pay	3 hours
Overtime	Over 8 hours per day or Over 40 Hours per Week
Overtime Pay	1.5 times Regular Rate
Vacation With Pay	3 weeks, 4 weeks after 10 years
Vacation Pay During 1st year and on termination	3/52 of annual earnings 4/52 of annual earnings after 10 years
Notice of Termination by Employer	1 week after 3 months 2 weeks after 1 year 4 weeks after 3 years 6 weeks after 5 years 8 weeks after 10 years or more
Statutory Holidays	New Years Day, Good Friday, Victoria Day, Canada Day, 1 st Monday in August, Labour Day, Thanksgiving, Remembrance Day, Christmas Day
Statutory Holiday Pay (if worked)	Time + ½ regular pay or
Maternity Leave	18 weeks after 20 weeks
Parental Leave	37 weeks after 20 weeks
Sick Leave	No current legislation
Compassionate Care Leave	No current legislation
Bereavement Leave	Up to 5 days
Jury Duty	As required
Workers Compensation Max Wages	2007 - \$55,000

Note: Compassionate Care Leave is a new program for EI Benefits introduced by HRDC, effective January 4th, 2004. Under this program, an individual may be eligible for EI benefits while required to care for a member of their immediate family. Although this is a Federal Program, most provinces are in the process of introducing similar legislation under their respective Employment Standards Act.



Yukon Territory:

Description	Regulation
Minimum Wage	\$8.25 per hour
Minimum daily call-in pay	2 hours
Overtime	Over 8 hours per day or Over 40 Hours per Week
Overtime Pay	1.5 times Regular Rate
Vacation With Pay	2 Weeks
Vacation Pay During 1st year and on termination	4% of annual earnings
Notice of Termination by Employer	1 week after 6 months 2 weeks after 1 year 3 weeks after 3 years 4 weeks after 4 years 5 weeks after 5 years 6 weeks after 6 years 7 weeks after 7 years 8 weeks after 8 years or more
Statutory Holidays	New Years Day, Good Friday, Victoria Day, Canada Day, 3rd Monday in August, Labour Day, Thanksgiving, Remembrance Day, Christmas Day
Statutory Holiday Pay (if worked)	Time + ½ regular pay or
Maternity Leave	17 weeks after 12 months
Parental Leave	37 weeks after 12 months
Sick Leave	Up to 12 days
Compassionate Care Leave	NEW – up to 8 weeks
Bereavement Leave	Up to 1 week
Jury Duty	As required
Workers Compensation Max Wages	2006 - \$67,500

Note: Compassionate Care Leave is a new program for EI Benefits introduced by HRDC, effective January 4th, 2004. Under this program, an individual may be eligible for EI benefits while required to care for a member of their immediate family. Although this is a Federal Program, most provinces are in the process of introducing similar legislation under their respective Employment Standards Act.



Vacationable Earnings:

The following table illustrates which earnings are to be included when calculating vacation pay.

Description	FD	AB	BC	MB	NB	NL	NWT	NS	NU	ON	PE	QC	SK	YK
<i>Regular</i>	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<i>Commission</i>	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<i>Overtime</i>	X		X		X	X	X	X	X	X	X	X	X	X
<i>Tips</i>				O								X	O	
<i>Board</i>	X	O	O	X	O	O	O	X	O	X	X	X	X	O
<i>Vacation</i>	X	X	X			X	X		X			X	X	X
<i>Holiday</i>	X		O	X		X	X	X	X	X	O	X	X	X
<i>Termination</i>			X		O	O	X	X	X	X	O	X	X	X
<i>Expenses</i>	O			O	O	O	O	O	O		O	O	O	
<i>Bonuses</i>	O			O	O	O	O	O	O		O		O	
<i>Benefits</i>	O	O	O	O	O	O	O	O	O		O		O	O

Legend

X = Included for the calculation of vacation pay

O = Not specified in the legislation

_ = Specifically excluded from the calculation of vacation pay

Regular = Regular wages, salary or hourly

Commission = Employees receiving commission as part of or all of their earnings

Overtime = Wages earned for working hours in excess of the daily or weekly standards

Tips = Tips or gratuities earned by employees in the hospitality industry

Board = Room and Board or Lodging provided by an employer for the benefit of the employee

Vacation = Vacation Pay paid to the employee in the current year, relating to prior years

Holiday = Pay received for Statutory Holidays

Termination = Pay received in Lieu of notice upon termination

Expenses = Expenses and allowances paid to the employee as reimbursement

Bonuses = Discretionary bonuses paid to the employee

Benefits = Taxable Benefits allocated to the employee



Statutory Holidays:

The following table illustrates which holidays are observed in each jurisdiction

	New Years	Good Friday	Victoria Day	Canada Day	Labour Day	Thanksgiving Day	Remembrance Day	Christmas Day	Boxing Day
FD	X	X	X	X	X	X	X	X	X
AB	X	X	X	X	X	X	X	X	
BC	X	X	X	X	X	X	X	X	
MB	X	X	X	X	X	X	O	X	
NB	X	X		X	X			X	
NL	X	X		X	X		X	X	
NWT	X	X	X	X	X	X	X	X	
NS	X	X		X	X		O	X	
NU	X	X	X	X	X	X	X	X	
ON	X	X	X	X	X	X		X	X
PE	X	X		X	X			X	
QC	X	O	X	X	X	X		X	
SK	X	X	X	X	X	X	X	X	
YT	X	X	X	X	X	X	X	X	

Additional Holidays:

Alberta Family Day – 3rd Monday in February

British Columbia Day – 1st Monday in August

Manitoba – Special rules apply to Remembrance Day

New Brunswick Day – 1st Monday in August

Newfoundland & Labrador – July 1st is referred to as Memorial Day

Northwest Territories & Nunavut – 1st Monday in August
June 21st, National Aboriginals Day

Nova Scotia - Remembrance Day is a holiday for individuals working 15 of the 30 days immediately prior to November 11th.

Ontario – 1st Monday in August (Civic Holiday)

Quebec – St. Jean Baptiste Day, 24th of June
Good Friday may be replaced by Easter Sunday or Easter Monday

Saskatchewan – 1st Monday in August

Yukon – Discovery Day, 3rd Monday in August



Internet Links:

Description	URL
Government of Canada:	www.canada.gc.ca
Canada Revenue Agency	www.ccr-aadrc.gc.ca
Alberta	www.gov.ab.ca
British Columbia	www.gov.bc.ca
Manitoba	www.gov.mb.ca
New Brunswick	www.gov.nb.ca
Newfoundland & Labrador	www.gov.nl.ca
Northwest Territories	www.gov.nt.ca
Nova Scotia	www.gov.ns.ca
Nunavut	www.gov.nu.ca
Ontario	www.gov.on.ca
Prince Edward Island	www.gov.pe.ca
Quebec	www.gouv.qc.ca
Saskatchewan	www.gov.sk.ca
Yukon Territory	www.gov.yt.ca
Statistics Canada	www.statcan.ca
Human Resource & Social Development	www.hrdc-drhc.gc.ca
Workers Compensation Boards	
Alberta	www.wcb.ab.ca
British Columbia	www.worksafebc.com
Manitoba	www.wcb.mb.ca
New Brunswick	www.whscc.nb.ca
Newfoundland & Labrador	www.whscc.nf.ca
Northwest Territories	www.wcb.nt.ca
Nova Scotia	www.wcb.ns.ca
Nunavut	www.wcb.nt.ca
Ontario	www.wsib.on.ca
Prince Edward Island	www.wcb.pe.ca
Quebec	www.csst.qc.ca
Saskatchewan	www.wcb.sask.com
Yukon Territory	www.wcb.yt.ca
Employment Standards	
Alberta	www.gov.ab.ca/hre/employmentstandards/
British Columbia	www.labour.gov.bc.ca/esb
Manitoba	www.gov.mb.ca/labour/standards
New Brunswick	www.gnb.ca/0308/0001e.htm
Newfoundland & Labrador	www.gov.nf.ca/labour
Northwest Territories	www.justice.gov.nt.ca/LabourServices/labourservices.htm
Nova Scotia	www.gov.ns.ca/enla/labstand/1stcode/index.htm
Nunavut	www.nunavutcourtofjustice.ca/library/engsum/sume103.doc
Ontario	www.gov.on.ca/lab/english/es/index.html
Prince Edward Island	www.gov.pe.ca/photos/original/cca_emp_guide.pdf
Quebec	www.cnt.gouv.qc.ca/en/index.asp
Saskatchewan	www.labour.gov.sk.ca/standards/
Yukon Territory	www.community.gov.yk.ca



Accounting Associations:

Canadian Institute of Chartered Accountants	www.cica.ca
Certified General Accountants Association	www.cga-canada.org
Certified Management Accountants Association	www.cma-canada.org
Canadian Bookkeepers Association	www.canadianbookkeepersassociation.com
Canadian Payroll Association	www.payroll.ca

Business Associations:

Canadian Federation of Independent Business	www.cfib.ca
Canadian Chamber of Commerce	www.chamber.ca
Canadian Taxpayers Federation	www.taxpayer.com

Financial Institutions:

Bank of Canada	www.bankofcanada.ca
Bank of Montreal	www.bmo.com
Scotia Bank	www.scotiabank.com
TD Canada Trust	www.td.com
Royal Bank of Canada	www.rbc.com
Business Development Bank of Canada	www.bdc.ca

Political Parties:

Elections Canada	www.elections.ca
Bloc Quebecois	www.blocquebecois.ca
Conservative Party of Canada	www.conservative.ca
Liberal Party	www.liberal.ca
New Democrat Party	www.ndp.ca

National Media:

CBC News	www.cbc.ca
Globe and Mail	www.globeandmail.ca
Macleans	www.macleans.ca
National Post	www.nationalpost.com
Toronto Star	www.thestar.com
Sun Media Corporation	www.sunmedia.com

Reference Materials / Software:

Accpac	www.accpac.com
Business Visions	www.businessvision.com
CANTAX	www.cantax.com
Caseware	www.caseware.ca
CCH Canadian	www.cch.ca
Great Plains	www.microsoft.com/businesssolutions
New Views	www.newviews.com
QuickBooks	www.intuit.com
Simply Accounting	www.simplyaccounting.com



CRA Tax Offices:

Description	
Alberta	220 4 th Avenue South East Calgary, AB T2G 0L1
British Columbia	1166 West Pender St. Vancouver, BC V6E 3H8
Manitoba	325 Broadway Avenue Winnipeg, MB R3C 4T4
New Brunswick	126 Prince William St. Saint John, NB E2L 4H9
Newfoundland & Labrador	Sir Humphrey Gilbert Building 165 Duckworth St., PO Box 12075 St. Johns, Newfoundland A1B 4R5
Northwest Territories	Suite 10, 9700 Jasper Avenue Edmonton, AB T5J 4C8
Nova Scotia	Ralston Building, 1557 Hollis St. PO Box 638 Halifax, NS B3J 2T5
Nunavut	Ottawa Technology Center 875 Heron Road Ottawa, ON K1A 1A2
Ontario	1 Front St. West Toronto, ON M5J 2X6
Prince Edward Island	Sherwood Business Center 161 St. Peters Road PO Box 8500 Charlottetown, PEI C1A 8L3
Quebec	305 Boul. Rene Levesque Ouest Montreal, QC H2Z 1A6
Saskatchewan	340 3 rd Avenue North Saskatoon, SK S7K 0A8
Yukon Territory	280 Victoria St. Prince George, BC V2L 4X3

Note: The majority of the Provinces have multiple tax services offices, the most commonly accessed location is indicated above. For a complete list of offices, [visit the CRA web site.](#)



HRSDC Offices:

Description	
Alberta	220 4th Avenue South East Calgary, AB T2G 0L1
British Columbia	300 George St. West Vancouver, BC V6B 6G3
Manitoba	391 York Avenue Winnipeg, MB R3C 0P4
New Brunswick	1045 Main St. Moncton, NB E1C 8P9
Newfoundland & Labrador	223 Churchill Avenue St. Johns, NL A1B 3P3
Northwest Territories	5020 48th St. Yellowknife, NWT X1A 2R3
Nova Scotia	7001 Mumford Road Halifax, NS B3J 3V1
Nunavut	PO Box 639 Iqaluit, NU X0A 0H0
Ontario	4900 Yonge St. North York, ON M2N 6A8
Prince Edward Island	161 St. Peters Road Charlottetown, PEI C1A 9E3
Quebec	7141 Jean Talon St. East Anjou, QC H1M 3A4
Saskatchewan	2045 Broad St. Regina, SK S4P 2N6
Yukon Territory	300 Main St. Whitehorse, YK Y1A 2B5

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