



Kathy Corrigan, MLA
(Burnaby-Deer Lake)



Province of
British Columbia
Legislative Assembly

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January 15, 2013

Honourable Christy Clark
Premier
Province of British Columbia
PO Box 9041
Stn Prov Govt
Victoria, BC V8W 9E1

Dear Premier Clark:

Please find enclosed a copy of a letter I recently received from

S22

one of my

S22 has requested that I forward his letter to you and ask that you respond to the concerns he has raised. S22 is very passionate about those concerns and feels that previous responses he has received have not adequately addressed those issues.

I hope you will provide him with a response in a timely manner.

Sincerely,

Kathy Corrigan, MLA
Burnaby-Deer Lake

Enclosure

PC:

S22

KC: cj

bcgeu.

January 14, 2013

Dear Madam Kathy Corrigan, MLA for Burnaby - Deer Lake,

Subject :- B.C. : lowest personal taxes in Canada

I am extremely sorry to write this letter again to draw your honest and transparent unbiased comments as a MLA for Burnaby - Deer Lake.

Do you know what BC Liberals government has done for all "seniors" [include all British Columbians] since 2001 ? Here are the prime examples.

If any of my understanding and information is wrong, then I am extremely sorry and also apologize for that.

A) B.C. : lowest personal taxes in Canada :-

I saw regularly an advertisement in "BC Jobs Plan.ca" in CBC [Channel # 3], Victoria Chek [Channel # 6], CTV [Channel # 9] and Global BC TV [Channel # 11] that B.C. : lowest personal taxes in Canada and a comparison bar chart among all the provinces personal income taxes by our BC Liberals government. They spend BC taxpayer's few million dollars for this advertisement.

Here is the prime example about "B.C. : lowest personal taxes in Canada".

I am sending here with British Columbia versus Ontario personal income tax for all non-disables single individual seniors [65 years old and over] for the Tax Year 2010 and Tax Year 2011 for your consideration.

- a) Total income [from line # 150] comes from Canada Pension Plan [CPP], Old Age Security Pension [OAS], with or without any Ex-Employer Pension, Registered Retirement Income Fund [RRIF] and Interest incomes [without any Guaranteed Income Supplement (GIS) and / or any other incomes].**
- b) Total income [from line # 150] is \$ 29,001.00; \$ 30,000.00 ; \$ 35,000.00 ; \$ 40,000.00 ; \$ 45,000.00 ; \$ 47,500.00 and \$ 48,100.00 from the above mentioned sources.**
- c) Total income from line # 150 ; Net income from line # 236 and Taxable income from line # 260 are the same.**

I am adding MSP premiums with British Columbia personal income tax. Because Ontario charge the health premium that is collected through the income tax system. I am not considering to any single individual seniors, who are receiving "full or partial MSP premiums" as a taxable benefit from their ex-employer.

I will be grateful to you, if you kindly verify my procedure and all calculations of B.C. tax and Ontario tax with your charter accountant [who prepare your income tax return every year] for honest and transparent comments.



I read in "The Vancouver Sun" [page # A 3] on last March 8, 2011 about Hon. Madam Christy [Christina Joan] Clark's [as a Premier - Designate and BC Liberals leader] comment that "..... B.C. has the lowest personal income tax rates in North America, she said,"

I read in "The Vancouver Sun" [page # A 6] on last December 16, 2011 about Hon. Madam Clark's [as a BC Liberals Premier] comment that "..... But the thing is, we still have the lowest taxes in Canada and North America,"

Mr. Kevin Falcon [as a former BC Liberals Minister of Health Services] told to all reporters [include all TV personals] on last September 9, 2010 at the "Assembly building in Victoria" that British Columbians earning less than \$ 118,000 a year pays the lowest personal income taxes in the country.

If Mr. Falcon's above-mentioned comment is true, then here is a contradictory letter from Mr. Falcon. Is it not a double standard comments from Mr. Falcon ? Can you [as a MLA] deny it ?

Mr. Falcon [as a former BC Liberals Minister of Health Services] wrote [letter # 812818] to you [Madam Corrigan] on last February 2, 2010 as follows :-

"..... S22 is correct in that BC is the only province that directly levies a medical premium. Ontario charges a health premium that is collected through the income tax system;"

Mr. Iain Black [as a former BC Liberals Minister] told to Mr. Vaughn Palmer in Voice of BC on last October 14, 2010 at 8.50 p.m. [approx.] that British Columbians earning less than \$ 118,000 a year pays the lowest personal income taxes in the country.

Hon. Mr. Ralph Sultan [not as a BC Liberals Minister of State for Seniors] told on last February 15 [or 16], 2011 at the "B.C. Legislature in Victoria" that British Columbians earning less than \$ 118,000 a year pays the lowest personal income taxes in the country.

I read in "The Vancouver Sun" [page # A 13] on last June 30, 2010 about Mr. Gordon Campbell's [as a former BC Liberals Premier] article that "..... We've cut income taxes by at least 37 per cent for individuals since 2001, and British Columbians earning less than \$118,000 a year pays the lowest personal income taxes in the country."

If any of my understanding, information and calculations are wrong, then I am extremely sorry and apologize for that. Please forgive me for that.

B) How BC Liberals government treats "seniors" since 2001 ?

I read in "The Vancouver Sun" [page # A1] on February 21, 2011 about Hon. Madam Clark's comment to BC Liberals leadership race that "..... I am not running in this so I can be just another politician doing the same old thing."

I read in "The Vancouver Sun" [page # A 4] on Feb. 28, 2011 about Hon. Madam Clark's comment to her son Hamish that "..... I said to him : 'Hamish, the reason I'm doing this is because I think I can make a difference and if you ever have a chance in life to make a difference for people, you should do it.'"

I read in "The Vancouver Sun" [page # A 4] on February 24, 2012 about an article by Mr. Jonathan Fowlie about Hon. Madam Christy Clark that ".... Today, she's had to cancel one of her daily newspaper subscriptions to keep some of the more scathing accounts of her performance away from her son."

If any of my understanding and information is wrong, then I am extremely sorry and apologize for that

Here is the prime example about the comment by our Hon. Premier Madam Christy Clark ".....
I am not running in this so I can be just another politician doing the same old thing and also to her son
Hamish, the reason I'm doing this is because I think I can make a difference and if you ever have a
chance in life to make a difference for people, you should do it.'....."

Do you think [as a MLA] that our Hon. Premier Madam Clark's above-mentioned comments is very
honest and transparent, especially to her son Hamish "if you ever have a chance in life to make a
difference for people, you should do it" ?

- a) **MSP premiums for "seniors" [including all British Columbians] versus all our policy makers
as follows :-**

Former BC Liberals Premier Mr. Gordon Campbell wrote to me on last January 29, 2003 that
"....., however there are no plans to change this policy [i.e., MSP premiums as a taxable
benefit for all our MLAs] at this time."

Mr. Kevin Falcon [as a former BC Liberals Minister of Health Services] wrote [letter # 812818
dated on last February 02, 2010] to you [Madam Corrigan] that "..... BC is the only province
that directly levies a medical premium. Ontario charges a health premium that is collected
through the income tax system; There are no plans at this time to replace MSP
premiums with alternative funding."

MSP premium for Individual [one person] British Columbians :-

MSP premium [max.] is \$ 798.00 per year from January 1, 2013 to till coming Dec. 31, 2013.

MSP premium for [family of two] British Columbians :-

MSP premium [max.] is \$ 1446.00 per year from Jan. 1, 2013 to till coming Dec. 31, 2013.

MSP premium for [family of three or more] British Columbians:-

MSP premium [max.] is \$ 1596.00 per year from Jan. 1, 2013 to till coming Dec. 31, 2013.

You [as a MLA] know that Hon. Premier Madam Clark's salary increases to pay her MSP
premiums \$ 54.00 per year from January 1, 2013 to till coming Dec. 31, 2013. Whereas most of
"seniors" or "senior couples" will pay MSP premiums \$ 30.00 or \$ 54.00 per year from their
pension incomes from January 1, 2013 to till coming December 31, 2013.

Here is the prime example that Hon. Madam Clark follows former BC Liberals Premier Mr.
Campbell's foot steps, just like another politician doing the same old thing.

BC Liberals MLAs are the main policy makers for themselves and all "seniors" [include British
Columbians] for MSP premiums.

If the BC Liberals government eliminates the MSP premiums and follows Ontario's footsteps
for MSP premiums, then "seniors" will be better off. Hon. Premier Madam Clark [include all
our MLAs] will be worse off. Can Hon. Premier Madam Clark deny it ?

Hon. Mr. Michael de Jong, QC, [as a BC Liberals former Minister of Health Services and BC Liberals MLA for Abbotsford West] told on last February 22, 2012 in the "Question period" as follows :-

- i) 800,000 British Columbians are not paying any MSP premiums.
- ii) 200,000 British Columbians' MSP premiums are reduce [i.e., as a MSP premiums assistance].

It is very unfortunate that Hon. Mr. de Jong [as a member of "Queen Council"] has no backbones to mention that "all policy makers are not paying MSP premiums from their MLA's salary". It is their one of the taxable benefits.

b) PharmaCare for "seniors" :-

Mr. Gary Collins [as a BC Liberals Minister of Finance] told to Mr. Vaughn Palmer in Voice of BC [I believe on October 6, 2004. at 8.00 p.m.] about the PharmaCare for "seniors" as follows :-

- i) "Seniors in British Columbia saw no change to their Pharmacare plan. If you were 63 or older at the time those changes were made a couple of years ago,".
- ii) "..... the old Pharmacare system that was there for seniors, so they would have seen no change in that regard.....".
- iii) "..... In fact, when we restructured the Pharmacare plan, that was one of the priorities : to make sure that seniors did not see that -".
- iv) " were not forced to do that transition to an income-tested system, when they had planned their retirements based on the income that they had.".

Perhaps you [as a MLA] may know that BC Liberals Ministry of Health Services changed PharmaCare for "seniors" twice [first in last Jan. 1, 2002, and then in last May 1, 2003].

Is it not a prime example of disappointing to see someone [Mr. Gary Collins] who's had the opportunity to serve as a BC Liberals Minister of Finance "deliberately lying" the seniors with regard to some-thing like this [i.e., Pharmacare for Seniors] ?

Old PharmaCare Program for seniors as follows :-

- i) Till last December 31, 2001 all seniors 65 years and older received full coverage for all prescription drug costs. However, they paid pharmacy dispensing fees to a maximum total of \$ 200 per year. The maximum pharmacy dispensing fee was \$ 7.50 for each prescription.
- ii) From last January 1, 2002 to till last April 30, 2003 seniors 65 years and older who qualified for MSP premium assistance paid \$ 10 (or the combined drug cost and dispensing fee if the total was less than of \$ 10) for each prescription to a maximum of \$ 200 per year. All other seniors 65 years and older paid \$ 25 (or the combined drug cost and dispensing fee if the total was less than \$ 25) for each prescription to a maximum of \$ 275 per year.

Perhaps you may know that from last May 1, 2003, it started as a "Your New Fair PharmaCare Program for seniors". It is a "net income based PharmaCare" for all seniors [include all British Columbians].

Mr. Gordon Campbell [former BC Liberal Premier] wrote to me on February 14, 2004 that "Under the Fair PharmaCare program, seniors facing high prescription drug costs pay less than they did under the previous program. In some cases, the deductible amount for is higher under Fair PharmaCare than it was under the previous seniors' plan.".

Interpretation of "seniors" in my letter :-

"Seniors" means "not all seniors [single / widowed / divorced / married / common-law couples]".

- x) **"Seniors" means only who are already withdrawing or eligible for the "Full OAS [old Age Security] Pensions" not "Partial OAS Pensions" and without any GIS [Guaranteed Income Supplement].**
- y) **Also who [single / widowed / divorced / at least one of the married or common-law couples] are receiving the full or CPP adjusts the amount of the pension by 0.5 % for each month before or after 65th birthday from the time begin to receive the pension.**
- z) **"Seniors" means only who are not to repay of his / her full OAS pension due to high net income.**

To qualify for a "Full" OAS pensions [either one of the two categories according to Govt. of Canada] :-

Category 1 : Lived in Canada for at least 40 years after turned 18th birthday.

Or

Category 2 : Born on or before July 1, 1952.

Between the time turned 18th birthday and July 1, 1977, lived in Canada at some point.

Lived in Canada for the 10 years immediately before the application was approved

Is it a honest and transparent advertisement in "BC Jobs Plan.ca" that B.C. : lowest personal taxes in Canada ? Hon. Premier Madam Clark spent BC taxpayers' few million dollars for this advertisement.

If any of my understanding and information is wrong, then I am extremely sorry and also apologize for that.

I will be grateful to you, if you kindly forward my letter to Mr. Kevin Falcon for his honest and transparent comments about "British Columbians earning less than \$ 118,000 a year pays the lowest personal income taxes in the country" versus "..... BC is the only province that directly levies a medical premium. Ontario charges a health premium that is collected through the income tax system" as per his letter to you [Madam Corrigan].

I will be grateful to you, if you kindly also forward my letter to Hon. Madam Christy Clark, Hon. Mr. Michael de Jong, Hon. Speaker Mr. Bill Barisoff and Mr. Bruce Ralston [Finance Critic] for their honest and transparent comments.

I am sure that I will get your [as a MLA] honest and transparent comments about the B.C. : lowest personal taxes in Canada and also how BC Liberals government treats "seniors" since 2001.

Thank you,
Sincerely,

T1 General B.C. Tax [Income Tax and Benefit Return] for Single Individual Senior [65 years old and over]

Tax Year	2010						
Total Income [line # 150]	Canada Pension Plan [CPP], Old Age Security Pension [OAS], with or without any Ex-Employer Pension, Registered Retirement Income Fund [RRIF] and Interest incomes [without any Guaranteed Income Supplement (GIS) and / or any other incomes]						
	\$ 29,001.00	\$ 30,000.00	\$ 35,000.00	\$ 40,000.00	\$ 45,000.00	\$ 47,500.00	\$ 48,100.00
Net Income [line # 236]	SAME AS ABOVE [i.e., equal to Total Income from line # 150]; Without any deductions [such as annual union dues, professional fee dues, safety deposit boxes and / or any other deductions]						
Taxable Income [line # 260]	SAME AS ABOVE [i.e., equal to Net Income from line # 236]; Without any deductions						
Step 1 - British Columbia non-refundable tax credits :-							
Basic personal amount (B.P.A.)	\$ 11,000.00						
Age amount (A.A.)	((\$ 4,220.00) minus [{(net income from line # 236) minus (\$ 31,413.00)} multiply by (15%)])						
	\$ 4,220.00	\$ 3,681.95	\$ 2,931.95	\$ 2,181.95	\$ 1,806.95	\$ 1,716.95	
Pension income amount (P.I.A.)	\$ 1,000.00						
Non-refundable tax credits	[(B.P.A. + A. A. + P.I.A.) multiply by (5.06%)] ; Medical expenses is less than 3 % of net income						
	\$ 820.73	\$ 793.51	\$ 755.56	\$ 717.61	\$ 698.63	\$ 694.08	
Step 2 - British Columbia tax on taxable income from line # 260 :-							
Tax on taxable income	line # 260 is \$ 35,859.00 or less			line # 260 is more than \$ 35,859.00 but not more than \$ 71,719.00			
	[(line # 260) multiply by (5.06%)]			[{(line # 260 minus \$ 35,859.00) multiply by (7.7%)} plus (\$ 1,814.00)]			
	\$ 1,467.45	\$ 1,518.00	\$ 1,771.00	\$ 2,132.86	\$ 2,517.86	\$ 2,710.36	\$ 2,756.56
Step 3 - British Columbia tax :-							
tax	[(tax on taxable income from line # 260) minus (B.C. non-refundable tax credits)]						
	\$ 646.72	\$ 697.27	\$ 977.49	\$ 1,377.30	\$ 1,800.25	\$ 2,011.73	\$ 2,062.48
BC tax reduction	[(\$ 390.00) minus {(net income from line # 236) minus (\$ 17,354.00) multiply by (3.2 %)}]						
	\$ 17.30	\$ 000.00					
B.C. Tax [line # 428]	British Columbia Tax = {(tax) minus (BC tax reduction)}						
	\$ 629.42	\$ 697.27	\$ 977.49	\$ 1,377.30	\$ 1,800.25	\$ 2,011.73	\$ 2,062.48

Use these charts to do some of the calculations you may need to complete Form BC428, *British Columbia Tax*.
You can find more information about completing these calculations in the forms book.
Keep this worksheet for your records. **Do not attach it to the return you send us.**

Line 5808 – Age amount

Maximum amount:

Your net income from line 236 of your return

Base amount

Line 2 minus line 3 (if negative, enter "0")

Applicable rate

Multiply line 4 by line 5.

Line 1 minus line 6 (if negative, enter "0"). Enter this amount on line 5808 of Form BC428.

			2	4,220 00	1
-	31,413 00		3		
=			4		
x	15%		5		
=			6		
			7		

Line 5820 – Amount for infirm dependants age 18 or older

Complete this calculation for each dependant.

Base amount

Dependant's net income (line 236 of his or her return)

Line 1 minus line 2 (if negative, enter "0"; if it is more than \$4,118, enter \$4,118)

If you claimed this dependant on line 5816, enter the amount claimed.

Allowable amount for this dependant: Line 3 minus line 4 (if negative, enter "0")

Enter, on line 5820 of Form BC428, the total amount claimed for all dependants.

			2	10,677 00	1
-			3		
=			4		
-			5		
=					

Line 5840 – Caregiver amount

Complete this calculation for each dependant.

Base amount

Dependant's net income (line 236 of his or her return)

Line 1 minus line 2 (if negative, enter "0"; if it is more than \$4,118, enter \$4,118)

If you claimed this dependant on line 5816, enter the amount claimed.

Allowable amount for this dependant: Line 3 minus line 4 (if negative, enter "0")

Enter, on line 5840 of Form BC428, the total amount claimed for all dependants.

			2	18,054 00	1
-			3		
=			4		
-			5		
=					

Line 5844 – Disability amount (for self) (read line 5844 in the forms book)

(supplement calculation if you were under 18 years of age on December 31, 2010)

Maximum supplement

Total child care and attendant care expenses claimed for you by anyone

Base amount

Line 2 minus line 3 (if negative, enter "0")

Line 1 minus line 4 (if negative, enter "0")

			2	4,118 00	1
-	2,391 00		3		
=			4		
-			5		
=					

Enter, on line 5844 of Form BC428, the amount on line 5 plus \$7,058 (maximum claim \$11,176), unless this calculation is being completed for the claim on line 5848.

Complete this form and attach a copy to your return. For more information, see the forms book.

Step 1 - British Columbia non-refundable tax credits

For internal use only		5609	
Basic personal amount	claim \$11,000	5604	1
Age amount (if born in 1945 or earlier) (use provincial worksheet)	(maximum \$4,220)	5608 +	2
Spouse or common-law partner amount			
Base amount	10,618	00	
Minus: his or her net income from page 1 of your return	-		
Result: (if negative, enter "0")	=	(maximum \$9,653) ▶ 5612 +	3
Amount for an eligible dependant			
Base amount	10,618	00	
Minus: his or her net income from line 236 of his or her return	-		
Result: (if negative, enter "0")	=	(maximum \$9,653) ▶ 5616 +	4
Amount for in-lirm dependants age 18 or older (use provincial worksheet)		5620 +	5
CPP or QPP contributions:			
(amount from line 308 of your federal Schedule 1)		5624 +	6
(amount from line 310 of your federal Schedule 1)		5628 +	7
Employment insurance premiums:			
(amount from line 312 of your federal Schedule 1)		5632 +	8
(amount from line 317 of your federal Schedule 1)		5629	9
Adoption expenses (amount from line 313 of your federal Schedule 1)		5633 +	10
Pension income amount (maximum \$1,000) (read line 5636 in the forms book)		5636 +	11
Caregiver amount (use provincial worksheet)		5640 +	12
Disability amount (for self) (read line 5644 in the forms book)		5644 +	13
Disability amount transferred from a dependant (use provincial worksheet)		5648 +	14
Interest paid on your student loans (amount from line 319 of your federal Schedule 1)		5652 +	15
Your tuition and education amounts (attach Schedule BC(S1))		5656 +	16
Tuition and education amounts transferred from a child		5660 +	17
Amounts transferred from your spouse or common-law partner (attach Schedule BC(S2))		5664 +	18
Medical expenses:			
Amount from line 330 of your federal Schedule 1	5668		19
Enter \$1,957 or 3% of net income from line 236 of your return, whichever is less	-		20
Line 19 minus line 20 (if negative, enter "0")	=		21
Allowable amount of medical expenses for other dependants calculated for line 5672 on the Provincial Worksheet	5672 +		22
Add lines 21 and 22	5676 =		23
Add lines 1 through 18 and line 23		5680 =	24
Non-refundable tax credit rate		×	5.06% 25
Multiply line 24 by line 25		5684 =	26
Donations and gifts:			
Amount from line 345 of your federal Schedule 3	×	5.06% =	27
Amount from line 347 of your federal Schedule 3	×	14.7% =	28
Add lines 27 and 28		5696 =	29
Add lines 26 and 29			
Enter this amount on line 42	British Columbia non-refundable tax credits 6150 =		30

Go to Step 2 on the next page. ➔

Step 2 – British Columbia tax on taxable income

Enter your taxable income from line 260 of your return.

Use the amount on line 31 to determine which **ONE** of the following columns you have to complete.

Enter the amount from line 31 in the applicable column.

Line 32 minus line 33 (cannot be negative)

Multiply line 34 by line 35.

Add lines 36 and 37.

Go to Step 3.

If line 31 is \$35,859 or less	If line 31 is more than \$35,859 but not more than \$71,719	If line 31 is more than \$71,719 but not more than \$82,342	If line 31 is more than \$82,342 but not more than \$99,987	If line 31 is more than \$99,987
0 00	35,859 00	71,719 00	82,342 00	99,987 00
5.06%	7.7%	10.5%	12.29%	14.7%
0 00	1,814 00	4,575 00	5,690 00	7,859 00

Step 3 – British Columbia tax

Enter your British Columbia tax on taxable income from line 38.

Enter your British Columbia tax on split income from Form T1206.

Add lines 39 and 40.

Enter your British Columbia non-refundable tax credits from line 30.

British Columbia dividend tax credit:

Credit calculated for line 6152 on the Provincial Worksheet.

British Columbia overseas employment tax credit:

Amount calculated for line 44 on the Provincial Worksheet.

British Columbia minimum tax carryover:

Amount from line 427 of federal Schedule 1

Add lines 42 through 45.

Line 41 minus line 46 (if negative, enter "0")

British Columbia additional tax for minimum tax purposes

Amount from line 117 on Form T691

Add lines 47 and 48.

Provincial foreign tax credit from Form T2036

Line 49 minus line 50

BC tax reduction

If your net income (line 236 of your return) is less than \$29,542, complete the following calculation.

Otherwise, enter "0" on line 58 and continue on line 59.

Basic reduction

claim: \$390

Enter your net income from line 236 of your return.

Base amount

Line 53 minus line 54 (if negative, enter "0")

Applicable rate

Multiply line 55 by line 56.

Line 52 minus line 57 (if negative, enter "0")

Line 51 minus line 58 (if negative, enter "0")

Logging tax credit from Form FIN 542

Line 59 minus line 60 (if negative, enter "0")

Continue on the next page.

Step 3 — British Columbia tax (continued)

Enter the amount from line 61 on the previous page.

British Columbia political contribution tax credit

Enter British Columbia political contributions made in 2010

6040

63

Credit calculated on line 64 on the Provincial Worksheet

(maximum \$500)

Line 62 minus line 64 (if negative, enter 0)

British Columbia employee investment tax credits

Enter your employee share ownership plan tax credit from Certificate ESOP-20

6045

66

Enter your employee venture capital tax credit from Certificate EVCC-30

6047 +

67

Add lines 66 and 67

(maximum \$2,000)

Line 66 minus line 67 (if negative, enter 0)

British Columbia mining flow-through share tax credit

Enter line 69 (amount calculated on Form T123)

6801

Line 69 minus line 70 (if negative, enter 0)

Enter the result on line 429 of your return

British Columbia tax

50100

Revised by Act National Information Services Ltd. 005



Provincial Amounts Transferred From Your Spouse or Common-Law Partner

Schedule BC(S2)
T1 General — 2010

Complete this schedule to claim a transfer of the unused part of your spouse's or common-law partner's provincial amounts indicated below. Attach a copy of this schedule to your return.

If your spouse or common-law partner is not filing a return, use the amounts that he or she would enter on Form BC428.

If you are not attaching this schedule to your return, do not attach it to the return of your spouse or common-law partner.

If at the end of the year your spouse or common-law partner was not a resident of British Columbia, special rules may apply. For more information, contact the Canada Revenue Agency.

Age amount. If your spouse or common-law partner was 65 years of age or older in 2010:

If his or her net income is \$21,430 or less, enter 0.

Otherwise, enter the amount on line 5900 of this schedule from Form BC428.

5902

Pension income amount

Enter the amount on line 5836 of his or her Form BC428.

(maximum \$1,000)

5905 +

Disability amount

Enter the amount on line 5844 of his or her Form BC428.

5907 +

Union and official pension amounts. Enter the provincial amount designated in column 1 of

his or her Form T2202, T2202A, T2204, T2205 or T2206.

5909 +

Add lines 5902, 5905, 5907, and 5909

Spouse's or common-law partner's taxable income

Enter the amount from line 260 of his or her return.

Enter the total of lines 5902, 5905, 5907, 5909, 5921, 5922, 5923, 5924, 5925, 5926, 5927, 5928, 5929, 5930, and 5931

of his or her Form BC428.

His or her adjusted taxable income

(Line 5912 minus line 711 (if negative, enter 0))

5912 =

Line 5912 minus line 711 (if negative, enter 0)

Enter this amount on line 5964 of your Form BC428.

Provincial amounts transferred from
your spouse or common-law partner

T1 General Ontario Tax [Income Tax and Benefit Return] for Single Individual Senior [65years old and over]

Tax Year	2010						
Total Income [line # 150]	CPP, OAS, with or without any Ex-Employer Pension, RRIF and Interest Incomes [without any GIS and / or any other incomes]						
	\$ 29,001.00	\$ 30,000.00	\$ 35,000.00	\$ 40,000.00	\$ 45,000.00	\$ 47,500.00	\$ 48,100.00
Net Income [line # 236]	SAME AS ABOVE [i.e., equal to Total Income from line # 150] ; Without any deductions [such as annual union dues, professional fee dues, safety deposit boxes and / or any other deductions]						
Taxable Income [line # 260]	SAME AS ABOVE [i.e., equal to Net Income from line # 236] ; Without any deductions						

Step 1 - Ontario non-refundable tax credits :-

Basic personal amount [B.P.A.]	\$ 8,943.00					
Age amount [A.A.]	((\$ 4,366.00) minus [{ (net income from line # 236) minus (\$ 32,506.00) } multiply by (15%)])					
	\$ 4,366.00	\$ 3,991.90	\$ 3,241.90	\$ 2,491.90	\$ 2,116.90	\$ 2,026.90
Pension income amount [P.I.A.]	\$ 1,237.00					
Non-refundable tax credits	[(B.P.A. + A. A. + P.I.A.) multiply by (5.05%)]; Medical expenses is less than 3 % of Net Income					
	\$ 734.57	\$ 715.68	\$ 677.81	\$ 639.93	\$ 620.99	\$ 616.45

Step 2 - Ontario tax on taxable income from line # 260 :-

Ontario tax on taxable income	line # 260 is \$ 37,106.00 or less	line # 260 is more than \$ 37,106.00 but not more than \$ 74,214.00					
	[(line # 260) multiply by (5.05%)]		[{ (line # 260 minus \$ 37,106.00) multiply by (9.15%) } plus (\$ 1,874.00)]				
	\$ 1,464.55	\$ 1,515.00	\$ 1,767.50	\$ 2,138.80	\$ 2,596.30	\$ 2,825.05	\$ 2,879.95

Step 3 - Ontario tax :-

tax	[(Ontario tax on taxable income from line # 260) minus (Ontario non-refundable tax credits)]						
	\$ 729.98	\$ 780.43	\$ 1,051.82	\$ 1,460.99	\$ 1,956.37	\$ 2,204.06	\$ 2,263.50
Ontario surtax	\$ 000.00						

Step 4 - Ontario Tax Reduction

\$ 000.00

Step 7 - Ontario Health Premium on taxable income from line # 260 :-

Health premium	\$ 300.00			\$ 450.00			\$ 475.00
Ontario Tax	(Step 3 - tax) plus (Step 7 - Ontario Health Premium on taxable income from line # 260)						
[line # 428]	\$ 1,029.98	\$ 1,080.43	\$ 1,351.82	\$ 1,910.99	\$ 2,406.37	\$ 2,654.06	\$ 2,738.50



Use these charts to do some of the calculations you may need to complete Form ON428, *Ontario Tax*.
You can find more information about completing these charts in the forms book.
Keep this worksheet for your records. Do not attach it to the return you send us.

Line 5808 -- Age amount

Maximum amount

Your net income from line 236 of your return

4,366 | 00

Base amount

Line 2 minus line 3 (if negative, enter "0")

32,506 | 00

Applicable rate

15%

Multiply line 4 by line 5.

Line 1 minus line 6 (if negative, enter "0"). Enter this amount on line 5808 of Form ON428.

Line 5820 -- Amount for infirm dependants age 18 or older

Complete this calculation for each dependant.

Base amount

10,207 | 00

Dependant's net income (line 236 of his or her return)

Line 1 minus line 2 (if negative, enter "0"; if it is more than \$4,215, enter \$4,215)

If you claimed this dependant on line 5816, enter the amount claimed.

Allowable amount for this dependant: Line 3 minus line 4 (if negative, enter "0")

Enter, on line 5820 of Form ON428, the total amount claimed for all dependants.

Line 5840 -- Caregiver amount

Complete this calculation for each dependant.

Base amount

18,637 | 00

Dependant's net income (line 236 of his or her return)

Line 1 minus line 2 (if negative, enter "0"; if it is more than \$4,215, enter \$4,215)

If you claimed this dependant on line 5816, enter the amount claimed.

Allowable amount for this dependant: Line 3 minus line 4 (if negative, enter "0")

Enter, on line 5840 of Form ON428, the total amount claimed for all dependants.

Line 5844 -- Disability amount (for self) (read line 5844 in the forms book)

(supplement calculation if you were under 18 years of age on December 31, 2010)

Maximum supplement

4,214 | 00

Total child care and attendant care expenses claimed for you by anyone

Base amount

2,468 | 00

Line 2 minus line 3 (if negative, enter "0")

Line 1 minus line 4 (if negative, enter "0")

Enter, on line 5844 of Form ON428, the amount from line 5 plus \$7,225 (maximum claim \$11,439), unless this chart is being completed for the claim on line 5848.

Complete this form and **attach a copy** to your return. For more information, see the forms book.

Step 1 - Ontario non-refundable tax credits

For internal use only		5605	
Basic personal amount	claim \$8,943	5804	1
Age amount (if born in 1945 or earlier) (use provincial worksheet) (maximum \$4,366)	5808	+	2
Spouse or common-law partner amount			
Base amount	8,353	00	
Minus: his or her net income from page 1 of your return	-		
Result: (if negative, enter "0")	=	(maximum \$7,594) 5812	3
Amount for an eligible dependant			
Base amount	8,353	00	
Minus: his or her net income from line 236 of his or her return	-		
Result: (if negative, enter "0")	=	(maximum \$7,594) 5816	4
Amount for infirm dependants age 18 or older (use provincial worksheet)	5820	+	5
CPP and QPP contributions:			
(amount from line 308 of your federal Schedule 1)	5824	+	6
(amount from line 310 of your federal Schedule 1)	5828	+	7
Employment Insurance premiums:			
(amount from line 312 of your federal Schedule 1)	5832	+	8
(amount from line 317 of your federal Schedule 1)	5836	+	9
Adoption expenses (read line 5833 in the forms book)	5833	+	10
Pension Income amount (maximum \$1,237) (read line 5836 in the forms book)	5836	+	11
Caregiver amount (use provincial worksheet)	5840	+	12
Disability amount (for self) (read line 5844 in the forms book)	5844	+	13
Disability amount transferred from a dependant (use provincial worksheet)	5848	+	14
Interest paid on your student loans (amount from line 319 of your federal Schedule 1)	5852	+	15
Your tuition and education amounts (attach Schedule ON(S11))	5856	+	16
Tuition and education amounts transferred from a child	5860	+	17
Amounts transferred from your spouse or common-law partner (attach Schedule ON(S2))	5864	+	18
Medical expenses:			
(read line 5868 in the forms book)	5868		19
Enter \$2,024 or 3% of net income from line 236 of your return, whichever is less.	-		20
Line 19 minus line 20 (if negative, enter "0")	=		21
Allowable amount of medical expenses for other dependants calculated for line 5872 on the Provincial Worksheet	5872	+	22
Add lines 21 and 22.	5876	=	23
Add lines 1 to 18 and line 23.	5880	=	24
Non-refundable tax credit rate	x	5.05%	25
Multiply line 24 by line 25.	5884	=	26
Donations and gifts:			
Amount from line 345 of your federal Schedule 9	x 5.05% =		27
Amount from line 347 of your federal Schedule 9	x 11.16% =	+	28
Add lines 27 and 28.	5896	=	29
Add lines 26 and 29.			30
Enter this amount on line 42.	Ontario non-refundable tax credits	5150	

Go to Step 2 on the next page. ➔

Step 2 – Ontario tax on taxable income

Enter your taxable income from line 260 of your return.
If this amount is more than \$20,000, you must complete Step 7 – Ontario Health Premium.

Use the amount at line 31 to determine which ONE of the following columns you have to complete.

Enter the amount from line 31 in the applicable column.

Line 32 minus line 33 (cannot be negative)

Multiply line 34 by line 35.

Add lines 36 and 37.

Ontario tax on
taxable income

If line 31 is \$37,106 or less		If line 31 is more than \$37,106 but not more than \$74,214		If line 31 is more than \$74,214	
–	0 00	–	37,106 00	–	74,214 00
=		=		=	
×	5.05%	×	9.15%	×	11.16%
=		=		=	
+	0 00	+	1,874 00	+	5,269 00
=		=		=	
Go to Step 3.		Go to Step 3.		Go to Step 3.	

Step 3 – Ontario tax

Enter your Ontario tax on taxable income from line 38.

Enter your Ontario tax on split income from Form T1206.

Add lines 39 and 40.

Enter your Ontario non-refundable tax credits from line 30.

Ontario dividend tax credit:

Credit calculated for line 6152 on the Provincial Worksheet

Ontario overseas employment tax credit:

Amount from line 426 of federal Schedule 1

Ontario minimum tax carryover:

Amount from line 427 of the federal Schedule 1

Add lines 42 to 45.

Line 41 minus line 46 (if negative, enter "0")

Ontario additional tax for minimum tax purposes:

Amount from line 95 of Form T691

Add lines 47 and 48.

Ontario surtax

(Line 49

minus \$4,006) × 20% (if negative, enter "0") =

(Line 49

minus \$5,127) × 36% (if negative, enter "0") =

Add lines 50 and 51.

Add lines 49 and 52.

If you are not claiming an Ontario Tax Reduction and the credits in Steps 5 and 6,
enter the amount from line 53 on line 68 and complete Step 7. Otherwise, continue below.

Step 4 – Ontario Tax Reduction

Basic reduction

If you had a spouse or common-law partner on December 31, 2010, only the individual with the higher net income can claim the amounts on lines 55 and 56.

Reduction for dependent children born in 1992 or later

Number of dependent children 6269 × \$382 =

Reduction for dependants with a mental or physical infirmity

Number of dependants 6097 × \$382 =

Add lines 54, 55, and 56.

Enter the amount from line 57.

× 2 =

Enter the amount from line 53.

Line 58 minus line 59 (if negative, enter "0")

Ontario Tax Reduction claimed

Line 53 minus line 60 (if negative, enter "0")

206 00	54
+	55
+	56
=	57
×	58
–	59
=	60
=	61

Enter the amount from line 61 on the previous page.

62

Step 5 – Ontario foreign tax credit

Enter the Ontario foreign tax credit from Form T2036.

Line 62 minus line 63

63

64

Go to Step 6.

Step 6 – Ontario labour sponsored investment fund (LSIF) tax credit

Total cost of shares from boxes 02 and 04 of LSIF

tax credit certificate(s) A $\times 10\% = (\text{max. } \$750) 6275$ 65

Total cost of ROIF eligible shares from boxes 03 and 05

of LSIF tax credit certificate(s) B $\times 5\% = (\text{max. } \$375) 6276 +$ 66

Add lines 65 and 66.

Line 64 minus line 67 (if negative, enter "0")

LSIF tax credit

67

68

Go to Step 7.

Step 7 – Ontario Health Premium

If your taxable income (from line 31) is not more than \$20,000, enter "0".

Otherwise, enter the amount calculated in the chart below.

Ontario
Health Premium

69

Add lines 68 and 69.

Enter the result on line 428 of your return.

Ontario tax

70

Ontario Health Premium

Enter your taxable income from line 31.

1

Use the amount on line 1 to find the row that applies to you.

• If there is an Ontario Health Premium amount in your row, enter that amount on line 69 above.

• Otherwise, you have to complete the calculation in your row.

Enter your taxable income in the first box, complete the calculation, and enter the result on line 69 above.

Taxable Income	Ontario Health Premium
not more than \$20,000	\$0
more than \$20,000, but not more than \$25,000	$\boxed{} - \$20,000 = \boxed{} \times 6\% = \boxed{}$
more than \$25,000, but not more than \$36,000	\$300
more than \$36,000, but not more than \$38,500	$\boxed{} - \$36,000 = \boxed{} \times 6\% = \boxed{} + \$300 = \boxed{}$
more than \$38,500, but not more than \$48,000	\$450
more than \$48,000, but not more than \$48,600	$\boxed{} - \$48,000 = \boxed{} \times 25\% = \boxed{} + \$450 = \boxed{}$
more than \$48,600, but not more than \$72,000	\$600
more than \$72,000, but not more than \$72,600	$\boxed{} - \$72,000 = \boxed{} \times 25\% = \boxed{} + \$600 = \boxed{}$
more than \$72,600, but not more than \$200,000	\$750
more than \$200,000, but not more than \$200,600	$\boxed{} - \$200,000 = \boxed{} \times 25\% = \boxed{} + \$750 = \boxed{}$
more than \$200,600	\$900

T1 General B.C. Tax [Income Tax and Benefit Return] for Single Individual Senior [65years old and over]

Tax Year	2011						
Total Income [line # 150]	CPP, OAS, with or without any Ex-Employer Pension, RRIF and Interest Incomes [without any GIS and / or any other incomes]						
	\$ 29,001.00	\$ 30,000.00	\$ 35,000.00	\$ 40,000.00	\$ 45,000.00	\$ 47,500.00	\$ 48,100.00
Net Income [line # 236]	SAME AS ABOVE [i.e., equal to Total income from line # 150] ; Without any deductions [such as annual union dues, professional fee dues, safety deposit boxes and / or any other deductions]						
Taxable Income [line # 260]	SAME AS ABOVE [i.e., equal to Net income from line # 236] ; Without any deductions						
Step 1 - British Columbia non-refundable tax credits :-							
Basic personal amount (B.P.A.)	\$ 11,088.00						
Age amount (A.A.)	((\$ 4,254.00) minus [{(net income from line # 236) minus (\$ 31,664.00)} multiply by (15%)])						
	\$ 4,254.00	\$ 3,753.60	\$ 3,003.60	\$ 2,253.60	\$ 1,878.60	\$ 1,788.60	
Pension income amount (P.I.A.)	\$ 1,000.00						
Non-refundable tax credit	[(B.P.A. + A. A.+ P.I.A.) multiply by (5.06%)] ; Medical expenses is less than 3 % of net income						
	\$ 826.91	\$ 801.58	\$ 763.63	\$ 725.68	\$ 706.71	\$ 702.16	
Step 2 - British Columbia tax on taxable income from line # 260 :-							
Tax on taxable income	line # 260 is \$ 36,146.00 or less		line # 260 is more than \$ 36,146.00 but not more than \$ 72,293.00				
	[(line # 260) multiply by (5.06%)]		[{(line # 260 minus \$ 36,146.00.00) multiply by (7.7%)} plus (\$ 1,829.00)]				
	\$ 1,467.45	\$ 1,518.00	\$ 1,771.00	\$ 2,125.76	\$ 2,510.76	\$ 2,703.26	\$ 2,749.46
Step 3 - British Columbia tax :-							
tax	[(tax on taxable income from line # 260) minus (B.C. non-refundable tax credits)]						
	\$ 640.54	\$ 691.09	\$ 969.42	\$ 1,362.13	\$ 1,785.08	\$ 1,996.55	\$ 2,047.30
BC tax reduction	[(\$ 394.00) minus {(net income from line # 236) minus (\$ 17,493.00) multiply by (3.2 %)}]						
	\$ 25.74	\$ 000.00					
B.C. Tax [line # 428]	British Columbia Tax = {(tax) minus (BC tax reduction)}						
	\$ 614.80	\$ 691.09	\$ 969.42	\$ 1,362.13	\$ 1,785.08	\$ 1,996.55	\$ 2,047.30

Use these charts to do some of the calculations you may need to complete Form BC428, *British Columbia Tax*.
You can find more information about completing these calculations in the forms book.
Keep this worksheet for your records. Do not attach it to the return you send us.

Line 5808 – Age amount

Maximum amount		4,254.00	1
Your net income from line 236 of your return			2
Age amount	– 31,664.00		3
Line 2 minus line 3 (if negative, enter "0")	=		4
Applicable rate	× 15%		5
Multiply line 4 by line 5.	=		6
Line 1 minus line 6 (if negative, enter "0")	=		7

Enter this amount on line 5808 of Form BC428.

Line 5820 – Amount for infirm dependants age 18 or older

Complete this calculation for each dependant.

Age amount		10,762.00	1
Dependant's net income (line 236 of his or her return)			2
Line 1 minus line 2 (if negative, enter "0")			3
Amount claimed this dependant on line 5816, enter the amount claimed.	(maximum \$4,151)		4
Allowable amount for this dependant: Line 3 minus line 4 (if negative, enter "0")	=		5

Enter, on line 5820 of Form BC428, the total amount claimed for all dependants.

Line 5840 – Caregiver amount

Complete this calculation for each dependant.

Age amount		18,198.00	1
Dependant's net income (line 236 of his or her return)			2
Line 1 minus line 2 (if negative, enter "0")			3
Amount claimed this dependant on line 5816, enter the amount claimed.	(maximum \$4,150)		4
Allowable amount for this dependant: Line 3 minus line 4 (if negative, enter "0")	=		5

Enter, on line 5840 of Form BC428, the total amount claimed for all dependants.

Line 5844 – Disability amount (for self)

(supplement calculation if you were under 18 years of age on December 31, 2011)

Maximum supplement		4,151.00	1
Total of child care and attendant care expenses for you, claimed by you or by another person			2
Age amount	– 2,410.00		3
Line 2 minus line 3 (if negative, enter "0")	=		4
Line 1 minus line 4 (if negative, enter "0")	=		5

Enter, on line 5844 of Form BC428, \$7,114 plus the amount from line 5 (maximum \$11,265), unless you are completing this chart to calculate the amount at line 5848.

Complete this form, and attach a copy to your return. For more information, see the related line in the forms book.

Step 1 British Columbia non-refundable tax credits

Basic personal amount	5609								
Age amount (if born in 1945 or earlier) (use provided worksheet)	claim \$14,000	5804							
Spouse or common-law partner amount									
Base amount	10,703	00							
Minus: his or her net income from page 1 of your return									
Result: (if negative, enter 0)									
Amount for an eligible dependent									
Base amount	10,703	00							
Minus: his or her net income from line 236 of his or her return									
Result: (if negative, enter 0)									
Amount for infirm dependant age 18 or older (use provided worksheet)									
CRP or CPP contributions									
Amount from line 455 of your federal Schedule 1									
Amount from line 510 of your federal Schedule 1									
Employment Insurance premiums									
Amount from line 412 of your federal Schedule 1									
Amount from line 413 of your federal Schedule 1									
Adoption expenses (amount from line 410 of your federal Schedule 1)									
Pension income amount									
Charitable amount (use provided worksheet)									
Disability amount (for self)									
Disability amount transferred from a dependent (use provided worksheet)									
Interest paid on your student loans (amount from line 359 of your federal Schedule 1)									
Union, union and education amounts (attach Schedule 1 of CRA)									
Union and education amounts transferred from a child									
Amounts transferred from your spouse or common-law partner (attach Schedule 1 of CRA)									
Medical expenses									
Amount from line 350 of your federal Schedule 1	5868								
Enter \$1,972 or 1% of line 236 of your return, whichever is less									
Line 2 minus line 20 (negative, enter 0)									
Allowable amount of medical expenses for other dependant (use provided worksheet)	5872								
Add lines 21 and 22	5876								
Add lines 1 through 19 and line 23	5880								
British Columbia non-refundable tax credit rate									5.06%
Multiply line 24 by line 25	5884								
Donations and gifts									
Amount from line 345 of your federal Schedule 1									
Amount from line 347 of your federal Schedule 1									
Add lines 27 and 28	5896								
Add lines 26 and 29									
Enter this amount on line 42									
British Columbia non-refundable tax credit	6150								

Go to Step 2 on the next page

Step 2 - British Columbia tax on taxable income

Enter your taxable income from line 260 of your return

Complete the appropriate column depending on the amount on line 31.

Enter the amount from line 31.

Line 32 minus line 33 (cannot be negative)

Multiply line 34 by line 35.

Add lines 36 and 37.

Go to Step 3.

Line 31 is \$95,146 or less	Line 31 is more than \$95,146 but not more than \$72,293	Line 31 is more than \$72,293 but not more than \$83,001	Line 31 is more than \$83,001 but not more than \$100,787	Line 31 is more than \$100,787
0 00	36,146 00	72,293 00	83,001 00	100,787 00
=	=	=	=	=
x 5.06%	x 7.7%	x 10.5%	x 12.29%	x 14.7%
=	=	=	=	=
+ 0 00	+ 1,829 00	+ 4,612 00	+ 5,736 00	+ 7,922 00
=	=	=	=	=

Step 3 - British Columbia tax

Enter your British Columbia tax on taxable income from line 38.

Enter your British Columbia tax on split income from Form T1206.

Add lines 39 and 40.

Enter your British Columbia non-refundable tax credits from line 40.

British Columbia dividend tax credit.

Credit calculated for line 61.52 on the Provincial Worksheet.

British Columbia overseas employment tax credit.

Amount calculated for line 44 on the Provincial Worksheet.

British Columbia minimum tax carryover.

Amount from line 427 of your federal Schedule 1.

Add lines 42 and 49.

Line 41 minus line 46 (if negative, enter 0).

British Columbia additional tax for minimum tax purposes.

Amount from line 47 on Form T691.

Add lines 47 and 48.

Provincial foreign tax credit from Form T2066.

Line 49 minus line 50.

BC tax reduction

If your net income (line 260 of your return) is less than \$29,806, complete the following calculation. Otherwise, enter 0 on line 56 and continue on line 59.

Basic reduction

claim 6994

Enter your net income from line 260 of your return.

Base amount

Line 53 minus line 54 (if negative, enter 0).

Applicable rate

Multiply line 55 by line 56.

Line 52 minus line 57 (if negative, enter 0).

Line 51 minus line 58 (if negative, enter 0).

Logging tax credit from Form FIN 542.

Line 59 minus line 60 (if negative, enter 0).

Continue on the next page.

Step 3 — British Columbia tax (continued)

Bring the amount from line 61 on the previous page.

British Columbia political contribution tax credit

Enter British Columbia political contributions made in 2011

6040

63

Credit calculated on line 64 on the *Provincial Worksheet*

(maximum \$500)

Line 62 minus line 63 (if negative, enter '0')

British Columbia employee investment tax credits

Enter your employee share ownership plan tax credit from Certificate ESOP-20

6045

66

Enter your employee venture capital tax credit from Certificate EVCC-30

6047

67

Add lines 66 and 67

(maximum \$2,000)

Line 66 minus line 67 (if negative, enter '0')

British Columbia mining flow-through share tax credit

Enter the tax credit amount calculated on Form T1291

6881

Line 69 minus line 70 (if negative, enter '0')

Enter the result on line 428 of your return

British Columbia tax

5010-C

Revised Act Personal Information Bank number CRA PRV 006



Provincial Amounts Transferred From Your Spouse or Common-Law Partner

Schedule BC(S2)
T1 General — 2011

Complete this schedule to claim a transfer of the unused part of your spouse's or common-law partner's provincial amounts shown below. Attach a copy of this schedule to your return.

If your spouse or common-law partner is filing a return, use the amounts that he or she entered on Form BC428.

If your spouse or common-law partner is not filing a return, use the amounts that he or she would enter on Form BC428 if he or she were filing a return. Attach his or her information slips, but do not attach the return and schedules.

If, at the end of the year, your spouse or common-law partner was not a resident of British Columbia, special rules may apply. For more information, contact the Canada Revenue Agency.

Age amount: If your spouse or common-law partner was 65 years of age or older in 2011:

His or her earned income for 2011 or less: enter 234

Otherwise enter the amount from line 5805 of his or her Form BC428

5902

Reason Income amount:

Enter the amount from line 5806 of his or her Form BC428

(maximum \$1,000)

5905

Disability amount:

Enter the amount from line 5804 of his or her Form BC428

5907

Tuition and education amounts: Enter the provincial amount designated to you as spouse or

his or her Form T2202, T2202A, T111A, T111B, or T111C

5909

Add lines 1 to 4

Spouse's or common-law partner's taxable income

Enter the amount from line 260 of his or her return

5

Enter the total of lines 5902, 5905, 5907, 5909, and 5909 of his or her

Form BC428, plus line 13 of his or her Schedule BC(S1)

57

His or her adjusted taxable income

Line 5 minus line 7 (if negative, enter '0')

5912

Line 5 minus line 8 (if negative, enter '0')

Enter this amount on line 586 of your Form BC428

Provincial amounts transferred from
your spouse or common-law partner

9

5010-S2

Revised Act Personal Information Bank number CRA PRV 006

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OOP-2013-00152

T1 General Ontario Tax [Income Tax and Benefit Return] for Single Individual Senior [65years old and over]

Tax Year	2011						
Total Income [line # 150]	CPP, OAS, with or without any Ex-Employer Pension, RRIF and Interest Incomes [without any GIS and / or any other incomes]						
	\$ 29,001.00	\$ 30,000.00	\$ 35,000.00	\$ 40,000.00	\$ 45,000.00	\$ 47,500.00	\$ 48,100.00
Net Income [line # 236]	SAME AS ABOVE [i.e., equal to Total Income from line # 150] ; Without any deductions [such as annual union dues, professional fee dues, safety deposit boxes and / or any other deductions]						
Taxable Income [line # 260]	SAME AS ABOVE [i.e., equal to Net Income from line # 236] ; Without any deductions						
Step 1 - Ontario non-refundable tax credits :-							
Basic personal amount [B.P.A.]	\$ 9,104.00						
Age amount [A.A.]	((\$ 4,445.00) minus [{(net income from line # 236) minus (\$ 33,091.00) } multiply by (15%)])						
	\$ 4,445.00	\$ 4,158.65	\$ 3,408.65	\$ 2,658.65	\$ 2,283.65	\$ 2,193.65	
Pension income amount [P.I.A.]	\$ 1,259.00						
Non-refundable tax credits	[(B.P.A. + A. A. + P.I.A.) multiply by (5.05%)] ; Medical expenses is less than 3 % of net income						
	\$ 747.80	\$ 733.34	\$ 695.47	\$ 657.59	\$ 638.66	\$ 634.11	
Step 2 - Ontario tax on taxable income from line # 260 :-							
Ontario tax on taxable income	line # 260 is \$ 37,774.00 or less			line # 260 is more than \$ 37,774.00 but not more than \$ 75,550.00			
	[(line # 260) multiply by (5.05%)]			[{(line # 260 minus \$ 37,774.00) multiply by (9.15%) } plus (\$ 1,908.00)]			
	\$ 1,464.55	\$ 1,515.00	\$ 1,767.50	\$ 2,111.68	\$ 2,569.18	\$ 2,797.93	\$ 2,852.83
Step 3 - Ontario tax :-							
tax	[(Ontario tax on taxable income from line # 260) minus (Ontario non-refundable credits)]						
	\$ 716.75	\$ 767.20	\$ 1,034.16	\$ 1,416.21	\$ 1,911.59	\$ 2,159.27	\$ 2,218.72
Ontario surtax	\$ 000.00						
Step 4 - Ontario tax reduction	\$ 000.00						
Step 7 - Ontario Health Premium on taxable income from line # 260 :-							
Health premium	\$ 300.00			\$ 450.00		\$ 475.00	
Ontario Tax [line # 428]	(Step 3 - tax) plus (Step 7 - Ontario Health Premium on taxable income from line # 260)						
	\$ 1,016.75	\$ 1,067.20	\$ 1,334.16	\$ 1,866.21	\$ 2,361.59	\$ 2,609.27	\$ 2,693.72

Use these charts to do the calculations you may need to complete Form ON428, *Ontario Tax* and Form ON479, *Ontario Credits*.
You can find more information about completing these charts in the forms book.
Keep this worksheet for your records. Do not attach it to the return you send us.

Line 5808 – Age amount

Maximum amount

4,445 | 00

Your net income from line 236 of your return

Base amount

– 33,091 | 00

Line 2 minus line 3 (if negative, enter "0")

Applicable rate

x 15%

Multiply line 4 by line 5.

Line 1 minus line 6 (if negative, enter "0")

Enter this amount on line 5808 of Form ON428.

Line 5820 – Amount for infirm dependants age 18 or older

Complete this calculation for each dependant.

Base amount

10,391 | 00

Dependant's net income (line 236 of his or her return)

Line 1 minus line 2 (if negative, enter "0")

(maximum \$4,292)

If you claimed this dependant on line 5816, enter the amount claimed.

Allowable amount for this dependant: line 3 minus line 4 (if negative, enter "0")

Enter, on line 5820 of Form ON428, the total amount claimed for all dependants.

Line 5840 – Caregiver amount

Complete this calculation for each dependant.

Base amount

18,972 | 00

Dependant's net income (line 236 of his or her return)

Line 1 minus line 2 (if negative, enter "0")

(maximum \$4,291)

If you claimed this dependant on line 5816, enter the amount claimed.

Allowable amount for this dependant: line 3 minus line 4 (if negative, enter "0")

Enter, on line 5840 of Form ON428, the total amount claimed for all dependants.

Line 5844 – Disability amount (for self)

(supplement calculation if you were under 18 years of age on December 31, 2011)

Maximum supplement

4,290 | 00

Total of child care and attendant care expenses for you, claimed by you or by another person

Base amount

– 2,516 | 00

Line 2 minus line 3 (if negative, enter "0")

Line 1 minus line 4 (if negative, enter "0")

Enter, on line 5844 of Form ON428, \$7,355 plus the amount from line 5 (maximum \$11,645), unless you are completing this chart to calculate the amount at line 5848.

Complete this form, and attach a copy to your return. For more information, see the related lines in the forms book.

Step 1 – Ontario non-refundable tax credits

For internal use only		5605		
Basic personal amount	claim \$9,104	5804		1
Age amount (if born in 1946 or earlier) (use provincial worksheet)	(maximum \$4,445)	5808 +		2
Spouse or common-law partner amount				
Base amount	8,503 00			
Minus: his or her net income from page 1 of your return				
Result (if negative, enter "0")		(maximum \$7,730)	5812 +	3
Amount for an eligible dependant				
Base amount	8,503 00			
Minus: his or her net income from line 236 of his or her return				
Result (if negative, enter "0")		(maximum \$7,730)	5816 +	4
Amount for blind dependants age 18 or older (use provincial worksheet)			5820 +	5
CPP and QPP contributions:				
(amount from line 308 of your federal Schedule 1)			5824 +	6
(amount from line 310 of your federal Schedule 1)			5828 +	7
Employment Insurance premiums:				
(amount from line 312 of your federal Schedule 1)			5832 +	8
(amount from line 317 of your federal Schedule 1)			5829 +	9
Adoption expenses			5833 +	10
Pension income amount	(maximum \$1,259)		5836 +	11
Caregiver amount (use provincial worksheet)			5840 +	12
Disability amount (for self)			5844 +	13
Disability amount transferred from a dependant (use provincial worksheet)			5848 +	14
Interest paid on your student loans (amount from line 318 of your federal Schedule 1)			5852 +	15
Your tuition and education amounts (attach Schedule ON(S11))			5856 +	16
Tuition and education amounts transferred from a child			5860 +	17
Amounts transferred from your spouse or common-law partner (attach Schedule ON(S2))			5864 +	18
Medical expenses:				
(Read line 5868 in the forms book)	5868			19
Enter \$2,061 or 3% of line 236 of your return, whichever is less				20
Line 19 minus line 20 (if negative, enter "0")				21
Allowable amount of medical expenses for other dependants (use provincial worksheet)	5872 +			22
Add lines 21 and 22	5876 =			23
Add lines 1 through 18 and line 23			5880 =	24
Ontario non-refundable tax credit rate		x	5.05%	25
Multiply line 24 by line 25			5884 =	26
Donations and gifts:				
Amount from line 345 of your federal Schedule 9	x 5.05% =			27
Amount from line 347 of your federal Schedule 9	x 11.16% =			28
Add lines 27 and 28			5896 =	29
Add lines 26 and 29				
Enter this amount on line 42			Ontario non-refundable tax credits 6150 =	30

Go to Step 2 on the next page. ➔

Step 2 – Ontario tax on taxable income

Enter your taxable income from line 260 of your return.

If this amount is more than \$20,000, you must complete Step 7 – Ontario Health Premium.

Complete the appropriate column depending on the amount on line 31.

	Line 31 is \$37,774 or less	Line 31 is more than \$37,774 but not more than \$75,550	Line 31 is more than \$75,550	
Enter the amount from line 31.	32	32	32	32
	0 00	37,774 00	75,550 00	33
Line 32 minus line 33 (cannot be negative)	34	34	34	34
	×	×	×	35
	5.05%	9.15%	11.16%	35
Multiply line 34 by line 35.	36	36	36	36
	+	+	+	37
	0 00	1,908 00	5,364 00	37
Add lines 36 and 37.	38	38	38	38
Ontario tax on taxable income				
	Go to Step 3.	Go to Step 3.	Go to Step 3.	

Step 3 – Ontario tax

Enter your Ontario tax on taxable income from line 38.

Enter your Ontario tax on split income from Form T1206.

Add lines 39 and 40.

Enter your Ontario non-refundable tax credits from line 30.

Ontario dividend tax credit:

Credit calculated for line 6152 on the *Provincial Worksheet*

Ontario overseas employment tax credit:

Amount from line 426 of your federal Schedule 1

Ontario minimum tax carryover:

Amount from line 427 of your federal Schedule 1

Add lines 42 to 45.

Line 41 minus line 46 (if negative, enter "0")

Ontario additional tax for minimum tax purposes:

Amount from line 95 of Form T891

Add lines 47 and 48.

Ontario surtax

(Line 49 minus \$4,078) × 20% (if negative, enter "0")

(Line 49 minus \$5,219) × 36% (if negative, enter "0")

Add lines 50 and 51.

Add lines 49 and 52.

If you are not claiming an Ontario tax reduction and the credits in Steps 5 and 6, enter the amount from line 53 on line 68 on the next page, and complete Step 7. Otherwise, continue below.

Step 4 – Ontario tax reduction

Basic reduction

If you had a spouse or common-law partner on December 31, 2011, only the individual with the higher net income can claim the amounts on lines 55 and 56.

Reduction for dependent children born in 1993 or later

Number of dependent children 6269 × \$389 =

Reduction for dependants with a mental or physical infirmity

Number of dependants 6097 × \$389 =

Add lines 54, 55, and 56.

Enter the amount from line 57.

Enter the amount from line 58.

Line 58 minus line 59 (if negative, enter "0")

Ontario tax reduction claimed

Line 53 minus line 60 (if negative, enter "0")

210 00	54
+	55
+	56
=	57
×	58
×	59
=	60
=	61

Go to Step 5 on the next page.

Enter the amount from line 61 on the previous page.

62

Step 5 – Ontario foreign tax credit

Enter the Ontario foreign tax credit from Form T2036.

Line 62 minus line 63

63

64

Go to Step 6.

Step 6 – Labour sponsored investment fund (LSIF) tax credit

Total cost of shares from boxes 02 and 04 of LSIF

tax credit certificate(s)

A

× 5% = (max. \$375) 6275

65

Total cost of ROIF eligible shares from boxes 03 and 05

of LSIF tax credit certificate(s)

B

× 5% = (max. \$375) 6276 +

66

Add lines 65 and 66.

LSIF tax credit =

67

Line 64 minus line 67 (if negative, enter "0")

68

Go to Step 7.

Step 7 – Ontario Health Premium

If your taxable income (from line 31) is not more than \$20,000, enter "0".

Otherwise, enter the amount calculated in the chart below.

Ontario Health
Premium

+

69

Add lines 68 and 69.

Enter the result on line 428 of your return.

Ontario tax

=

70

Ontario Health Premium

Enter your taxable income from line 31.

1

Go to the line that corresponds to your taxable income.

- If there is an Ontario Health Premium amount on that line, enter that amount on line 69 above.
- Otherwise, enter your taxable income in the first box, complete the calculation, and enter the result on line 69 above.

Taxable income		Ontario Health Premium	
not more than \$20,000			\$0
more than \$20,000, but not more than \$25,000	<input type="text"/> - \$20,000 = <input type="text"/> × 6% = <input type="text"/>		
more than \$25,000, but not more than \$36,000			\$300
more than \$36,000, but not more than \$38,500	<input type="text"/> - \$36,000 = <input type="text"/> × 6% = <input type="text"/> + \$300 = <input type="text"/>		
more than \$38,500, but not more than \$48,000			\$450
more than \$48,000, but not more than \$48,600	<input type="text"/> - \$48,000 = <input type="text"/> × 25% = <input type="text"/> + \$450 = <input type="text"/>		
more than \$48,600, but not more than \$72,000			\$600
more than \$72,000, but not more than \$72,600	<input type="text"/> - \$72,000 = <input type="text"/> × 25% = <input type="text"/> + \$600 = <input type="text"/>		
more than \$72,600, but not more than \$200,000			\$750
more than \$200,000, but not more than \$200,600	<input type="text"/> - \$200,000 = <input type="text"/> × 25% = <input type="text"/> + \$750 = <input type="text"/>		
more than \$200,600			\$900

Tax Year	2010						
Total Income [line # 150]	CPP, OAS, with or without any Ex-Employer Pension, RRIF and Interest Incomes [without any GIS and / or any other incomes]						
	\$29,001.00	\$30,000.00	\$35,000.00	\$40,000.00	\$45,000.00	\$47,500.00	\$48,100.00
Net Income [line # 236]	SAME AS ABOVE [i.e., equal to Total Income from line # 150] ;Without any deductions [such as annual union dues, professional fee dues, safety deposit boxes and / or any other deductions]						
Taxable Income [line # 260]	SAME AS ABOVE [i.e., equal to Net Income from line # 236];Without any deductions						
B.C. tax [line # 428]	\$ 629.42	\$ 697.27	\$ 977.49	\$ 1,377.30	\$ 1,800.25	\$ 2,011.73	\$ 2,062.48
MSP Premium	Adjusted Net Income = [Net income from line # 236] minus (Single Senior 65 or older for Tax Year 2010, claim \$ 3,000.00)						
	\$ 410.40		\$ 684.00				
Just like Ontario tax [line # 428]	British Columbia tax [line # 428] plus MSP Premium						
	\$1,039.82	\$ 1,107.67	\$ 1,661.49	\$ 2,061.30	\$ 2,484.25	\$ 2,695.73	\$ 2,746.48
Ontario Tax [line # 428]	Ontario tax [include Health Premium]						
	\$ 1,029.98	\$ 1,080.43	\$ 1,351.82	\$ 1,910.99	\$ 2,406.37	\$ 2,654.06	\$ 2,738.50

Tax Year	2011						
Total Income [line # 150]	CPP, OAS, with or without any Ex-Employer Pension, RRIF and Interest Incomes [without any GIS and / or any other incomes]						
	\$29,001.00	\$30,000.00	\$35,000.00	\$40,000.00	\$45,000.00	\$47,500.00	\$48,100.00
Net Income [line # 236]	SAME AS ABOVE [i.e., equal to Total Income from line # 150] ;Without any deductions [such as annual union dues, professional fee dues, safety deposit boxes and / or any other deductions]						
Taxable Income [line # 260]	SAME AS ABOVE [i.e., equal to Net Income from line # 236];Without any deductions						
B.C. tax [line # 428]	\$ 614.80	\$ 691.09	\$ 969.42	\$ 1,362.13	\$ 1,785.08	\$ 1,996.55	\$ 2,047.30
MSP Premium	Adjusted Net Income = [Net income from line # 236] minus (Single Senior 65 or older for Tax Year 2010, claim \$ 3,000.00)						
	\$ 435.60		\$ 726.00				
Just like Ontario tax [line # 428]	British Columbia tax [line # 428] plus MSP Premium						
	\$ 1,050.40	\$ 1,126.69	\$ 1,695.42	\$ 2,088.13	\$ 2,511.08	\$ 2,722.55	\$ 2,773.30
Ontario Tax [line # 428]	Ontario tax [include Health Premium]						
	\$ 1,016.75	\$ 1,067.20	\$ 1,334.16	\$ 1,866.21	\$ 2,361.59	\$ 2,609.27	\$ 2,693.72



January 21, 2013

Kathy Corrigan, MLA
Burnaby-Deer Lake
150 – 5172 Kingsway
Burnaby, BC V5H 2E8

Dear Ms. Corrigan:

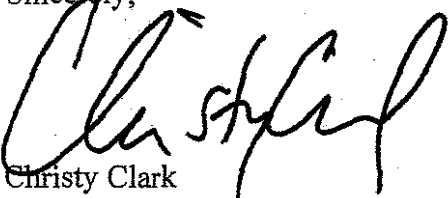
Thank you for forwarding to me the letter you received from
January 14, 2013.

S22

dated

I, too, received a letter from S22 of the same date. This is just a note to let you know that
my response has been mailed to him.

Sincerely,



Christy Clark
Premier