

2020 New Years Tax Changes



Canadian
Tax  **pay**ers
FEDERATION

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About the Canadian Taxpayers Federation

The Canadian Taxpayers Federation (CTF) is a federally incorporated, not-for-profit citizen's group dedicated to lower taxes, less waste and accountable government. The CTF was founded in Saskatchewan in 1990 when the Association of Saskatchewan Taxpayers and the Resolution One Association of Alberta joined forces to create a national organization. Today, the CTF has **225,000** supporters nation-wide.

The CTF maintains a federal office in Ottawa and regional offices in British Columbia, Alberta, Prairie (SK and MB), Ontario, Quebec and Atlantic. Regional offices conduct research and advocacy activities specific to their provinces in addition to acting as regional organizers of Canada-wide initiatives.

CTF offices field hundreds of media interviews each month, hold press conferences and issue regular news releases, commentaries, online postings and publications to advocate on behalf of CTF supporters. CTF representatives speak at functions, make presentations to government, meet with politicians, and organize petition drives, events and campaigns to mobilize citizens to affect public policy change. Each week CTF offices send out Let's Talk Taxes commentaries to more than 800 media outlets and personalities across Canada.

Any Canadian taxpayer committed to the CTF's mission is welcome to **join at no cost** and receive issue and **Action Updates**. **Financial supporters** can additionally receive the CTF's flagship publication **The Taxpayer** magazine published three times a year.

The CTF is independent of any institutional or partisan affiliations. All CTF staff, board and representatives are prohibited from holding a membership in any political party. In 2018-19 the **CTF raised \$5.1-million on the strength of 30,517 donations**. Donations to the CTF are not deductible as a charitable contribution.

Summary

The New Year's Tax Change report looks at the tax changes coming into effect on Jan. 1, 2020. It focuses on employment income taxes, including Employment Insurance, Canada Pension Plan, health taxes, federal income taxes, and provincial income taxes. To show how the tax changes affect different taxpayers, this report looks at eight income levels from \$30,000 to \$200,000, and compares inflation adjusted taxes from 2019 and 2020.

The most significant change in 2020 is the increase in the federal basic personal amount from \$12,069 to \$13,229. This tax credit will increase over the next four years until it reaches \$15,000 in 2023. In 2020, this change will reduce federal income taxes by \$113 in Quebec and by \$138 in the rest of Canada. The benefit from this cut will be reduced for taxpayers with incomes over \$150,473 and is reduced to zero for taxpayers with incomes over \$214,368.

The Canadian Pension Plan (CPP) tax rate is increasing by 0.15% for 2020, after increasing by the same amount in 2019. This will cost taxpayers up to \$97 in increased CPP tax, however the total tax cost is a bit less after accounting for the tax deductibility of the increased CPP tax. For a person making \$60,000, the net cost of the increase is around \$70, but varies depending on the province.

An Employment Insurance (EI) rate decrease for 2020 will save workers outside of Quebec up to \$20. The tax rate is being lowered from 1.62% to 1.58%, because of a rate setting mechanism that is meant to ensure the tax collected is equal to benefits paid out. In Quebec employees pay a tax for both EI and the Quebec Parental Insurance Plan (QPIP). Since QPIP covers parental leave in Quebec, employees pay a reduced EI tax rate. In Quebec, the EI tax rate decrease will save taxpayers up to \$48.

Provincial taxes in Alberta, Saskatchewan, Prince Edwards Island and Nova Scotia are increasing because of bracket creep. The federal government and most provinces index their tax brackets. With indexing, if your salary increases with inflation, your earnings aren't bumped into a higher tax bracket. When governments don't index tax brackets, some of your income can be bumped into a higher tax bracket just because of inflation. This hidden tax increase is called bracket creep. In Ontario, the lower tax brackets and most of the tax credits are indexed, however the top brackets aren't indexed, and neither is the Low-income Individuals and Families Tax (LIFT) credit. This results in bracket creep tax increases for those earning over \$150,000, and those whose income is around \$30,000.

Prince Edward Island is increasing the provincial basic personal amount from \$9,160, to \$10,000. The value of that tax cut is worth more than what bracket creep will cost taxpayers in 2020, however the increase is a one-time tax change while bracket creep will continue to increase taxes every year.

In Newfoundland and Labrador, there is lower provincial income tax because the Temporary Deficit Reduction Levy is ending in 2020. Its elimination will mean a tax cut of \$204 for a taxpayer earning \$60,000.

The health tax was eliminated in British Columbia saving taxpayers up to \$461, although it's being replaced with the Employer Health Tax that will indirectly replace much of that tax burden. In Ontario, the small changes in the health tax are caused by the premiums not being indexed to inflation.

Total Tax Changes from 2019 to 2020

This is the combined tax changes from federal income tax, Employment Insurance, Canada Pension Plan, provincial income taxes, and provincial health taxes. Negative numbers indicate a tax cut.

Change in Total Tax From 2019 to 2020										
Income	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL
\$ 30,000	-\$331	-\$80	-\$88	-\$117	-\$55	-\$103	-\$117	-\$188	-\$68	-\$116
\$ 40,000	-\$506	-\$73	-\$79	-\$111	-\$115	-\$102	-\$109	-\$168	-\$60	-\$111
\$ 50,000	-\$565	-\$69	-\$61	-\$107	-\$116	-\$104	-\$109	-\$164	-\$57	-\$109
\$ 60,000	-\$546	-\$52	-\$45	-\$89	-\$97	-\$89	-\$91	-\$151	-\$25	-\$294
\$ 80,000	-\$546	-\$52	-\$45	-\$93	-\$101	-\$92	-\$91	-\$133	-\$31	-\$699
\$ 100,000	-\$554	-\$56	-\$49	-\$97	-\$111	-\$87	-\$97	-\$137	-\$23	-\$804
\$ 150,000	-\$555	-\$9	-\$6	-\$96	-\$68	\$15	-\$96	-\$127	\$61	-\$1,007
\$ 200,000	-\$445	\$130	\$105	\$15	\$194	\$15	\$13	-\$16	\$175	-\$998

Canada Pension Plan and the Quebec Pension plan

The federal government is increasing Canadian Pension Plan (CPP) rates each year for five years, and 2020 is the second year of those increases. After all five increases are implemented Canadian workers will be paying \$550 more per year. That will be partially offset by an income tax deduction for the amount paid as a result of the increased rates. This results in slightly lower federal and provincial income taxes and the total tax savings from this deductibility depends on your income and what province you live in.

The CPP rate is increasing by 0.15% for 2020, after it was increased by the same amount for 2019. This will cost taxpayers up to \$97 in increased CPP tax, however the total tax cost is a bit less after accounting for the income tax deductibility. For a person making \$60,000, the net cost of the increase is about \$70, but varies depending on the province.

Quebec taxpayers contribute to the Quebec Pension Plan (QPP), rather than CPP. The plan operates almost exactly like CPP, but rates are slightly higher. However, QPP rates are increasing in the same way that CPP rates are so the increase is CPP tax paid is the same.

CPP/QPP Tax Increase in 2020

Income	Tax Increase
\$30,000	\$44
\$40,000	\$59
\$50,000	\$75
\$60,000	\$97
\$80,000	\$97
\$100,000	\$97
\$150,000	\$97
\$200,000	\$97

CPP Increase less value of income tax deductibility

Income	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL
\$ 30,000	\$34	\$34	\$34	\$34	\$32	\$33	\$33	\$34	\$32	\$34
\$ 40,000	\$48	\$45	\$45	\$44	\$48	\$43	\$45	\$43	\$42	\$43
\$ 50,000	\$54	\$53	\$51	\$51	\$53	\$48	\$49	\$50	\$49	\$50
\$ 60,000	\$74	\$72	\$70	\$69	\$72	\$67	\$68	\$68	\$66	\$68
\$ 80,000	\$74	\$72	\$70	\$65	\$71	\$67	\$68	\$66	\$66	\$67
\$ 100,000	\$65	\$67	\$65	\$61	\$61	\$60	\$62	\$62	\$61	\$62
\$ 150,000	\$61	\$63	\$61	\$58	\$57	\$57	\$58	\$57	\$55	\$58
\$ 200,000	\$59	\$62	\$61	\$58	\$57	\$57	\$56	\$57	\$55	\$58

Employment Insurance and Quebec Parental Insurance Plan

The Employment Insurance tax rate for employees will be lowered from 1.62% to 1.58%. This results in a tax cut of up to \$20. The rate is set so that over the long-term the tax collected is equal to benefits paid out.

Employment Insurance							
In 2020 Dollars							
Year	Employee Tax Rate	Employer Tax Rate	Insurable Earnings	Employee Tax	Employer Tax	Employee Tax Change	Employer Tax Change
2020	1.58%	2.21%	\$55,230	\$856	\$1,199	-\$20	-\$28
2019	1.62%	2.27%	\$54,109	\$877	\$1,227		

In Quebec, taxpayers pay a lower EI tax rate because parental benefits are covered by the Quebec Parental Insurance Plan (QPIP). The Quebec EI tax rate is being reduced from 1.30% to 1.25% for employees, saving them up to \$26. The QPIP rate is being reduced from 0.526% to 0.494%, saving employees in Quebec up to \$22 dollars.

Employment Insurance in Quebec							
In 2020 Dollars							
Year	Employee Tax Rate	Employer Tax Rate	Insurable Earnings	Employee Tax	Employer Tax	Employee Tax Change	Employer Tax Change
2020	1.20%	1.68%	\$54,200	\$650	\$911	-\$26	-\$36
2019	1.25%	1.75%	\$54,109	\$676	\$947		

Quebec Parental Insurance Plan							
In 2020 Dollars							
Year	Employee Tax Rate	Employer Tax Rate	Insurable Earnings	Employee Tax	Employer Tax	Employee Tax Change	Employer Tax Change
2020	0.494%	0.692%	\$78,500	\$388	\$543	-\$22	-\$31
2019	0.526%	0.736%	\$77,954	\$410	\$574		

Employment Insurance			
Outside of Quebec			
Income	2019	2020	Change
\$30,000	\$495	\$483	-\$12
\$40,000	\$660	\$644	-\$16
\$50,000	\$825	\$805	-\$20
\$60,000	\$877	\$856	-\$20
\$80,000	\$877	\$856	-\$20
\$100,000	\$877	\$856	-\$20
\$150,000	\$877	\$856	-\$20
\$200,000	\$877	\$856	-\$20

EI and QPIP			
in Quebec			
Income	2019	2020	Change
\$30,000	\$543	\$518	-\$25
\$40,000	\$724	\$690	-\$33
\$50,000	\$905	\$863	-\$42
\$60,000	\$998	\$952	-\$46
\$80,000	\$1,086	\$1,038	-\$48
\$100,000	\$1,086	\$1,038	-\$48
\$150,000	\$1,086	\$1,038	-\$48
\$200,000	\$1,086	\$1,038	-\$48

Federal Income Tax

Federal income tax paid in 2020 will be lower for most taxpayers because of the federal basic personal amount increasing from \$12,069 to \$13,229. This tax credit will increase over the next four years until it reaches \$15,000 in 2023. The increase in the credit will be reduced for taxpayers with incomes over \$150,473 and is reduced to zero for taxpayers with incomes over \$214,368.

Federal income tax paid in Quebec is lower than in the rest of the country because of the Quebec Abatement. In the 1960s, the federal government allowed provinces to opt-out of certain federal programs, but only Quebec chose to participate. Under the arrangements federal income taxes are reduced, or abated, by 16.5 percentage points in Quebec. This reduced total the federal income tax rate, and the value of federal tax credits.

All the income tax calculations exclude the tax deductibility of the increased CPP tax rate, as that tax change was included in the calculation of CPP taxes.

Federal Income Tax		
Change from 2019 to 2020		
Income	Quebec	Rest of Canada
\$30,000	-\$113	-\$138
\$40,000	-\$113	-\$138
\$50,000	-\$113	-\$138
\$60,000	-\$113	-\$138
\$80,000	-\$113	-\$138
\$100,000	-\$101	-\$138
\$150,000	\$4	-\$134
\$200,000	\$4	-\$23

Provincial Income Tax and Bracket Creep

The federal government and most provinces index their tax brackets. With indexing, if your salary increases with inflation, none of your earnings are bumped into a higher tax bracket. When governments don't index tax brackets, some of your income can be bumped into a higher tax bracket just because of inflation. This hidden tax increase is called bracket creep.

Alberta, Saskatchewan, Prince Edward Island and Nova Scotia aren't indexing their tax brackets at all for 2020. In Ontario, the lower tax brackets and most of the tax credits are indexed however the top brackets aren't, and neither is Low-income Individuals and Families Tax (LIFT) credit. This results in bracket creep tax increases for those earning over \$150,000, and those whose income increases to over \$30,000.

Prince Edward Island is increasing the provincial basic personal amount \$9,160, to \$10,000. The value of that tax cut is worth more than bracket creep will cost taxpayers in 2020, however the increase is a one-time tax change while bracket creep will continue to increase taxes every year.

Newfoundland	
Income	Tax Change
\$ 30,000	\$0
\$ 40,000	\$0
\$ 50,000	\$0
\$ 60,000	-\$204
\$ 80,000	-\$607
\$ 100,000	-\$708
\$ 150,000	-\$911
\$ 200,000	-\$1,012

In Newfoundland and Labrador, there is lower provincial income tax because the Temporary Deficit Reduction Levy is ending in 2020. It has been in place since 2016. For a taxpayer earning \$60,000, that will mean a tax reduction of \$204 in 2020

Cost of Bracket Creep in 2020

Income	AB	SK	ON	PE	NS
\$ 30,000	\$36	\$29	\$69	\$0	\$51
\$ 40,000	\$36	\$30	\$0	\$14	\$52
\$ 50,000	\$37	\$46	\$0	\$14	\$52
\$ 60,000	\$35	\$44	\$0	\$14	\$68
\$ 80,000	\$35	\$44	\$0	\$35	\$61
\$ 100,000	\$35	\$44	\$0	\$35	\$74
\$ 150,000	\$82	\$88	\$43	\$38	\$160
\$ 200,000	\$111	\$88	\$44	\$38	\$163

Provincial Income Tax Changes in Prince Edward Island

Income	Bracket Creep	Change to Person Amount	Total Tax Change
\$ 30,000	\$0	-\$72	-\$72
\$ 40,000	\$14	-\$57	-\$43
\$ 50,000	\$14	-\$56	-\$42
\$ 60,000	\$14	-\$61	-\$47
\$ 80,000	\$35	-\$40	-\$5
\$ 100,000	\$35	-\$41	-\$6
\$ 150,000	\$38	-\$30	\$8
\$ 200,000	\$38	-\$30	\$8

Health Taxes

British Columbia's Budget 2018 announced the end of the Medical Service Plan (MSP) effective Jan. 1, 2020. To replace the revenue, the government is introducing an Employer Health Tax.

For 2020, that leaves only Ontario, and Quebec with health taxes. The increases in those provinces are all caused by inflation, not tax rate changes. In Ontario, the tax is called the Health Premium. It is collected through the income tax system and is based on a taxable income. In Quebec, there are mandatory premiums paid through the income tax system for the Public Prescription Drug Insurance Plan.

Health Taxes in 2020			
Income	BC	ON	QC
\$ 30,000	\$0	\$300	\$639
\$ 40,000	\$0	\$450	\$639
\$ 50,000	\$0	\$600	\$639
\$ 60,000	\$0	\$600	\$639
\$ 80,000	\$0	\$750	\$639
\$ 100,000	\$0	\$750	\$639
\$ 150,000	\$0	\$750	\$639
\$ 200,000	\$0	\$900	\$639

Health Taxes Change from 2019 to 2020			
Income	BC	ON	QC
\$ 30,000	-\$215	-\$6	\$2
\$ 40,000	-\$400	-\$9	\$2
\$ 50,000	-\$461	-\$11	\$2
\$ 60,000	-\$461	-\$11	\$2
\$ 80,000	-\$461	-\$14	\$2
\$ 100,000	-\$461	-\$14	\$2
\$ 150,000	-\$461	-\$14	\$2
\$ 200,000	-\$461	\$136	\$2

Taxpayer Example Tables

Note: Numbers may not add up due to rounding. The change in income tax calculations exclude the effect of the deductibility of increased CPP taxes.

Income of \$30,000

Tax Changes from 2019 to 2020

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL
Total Tax	-\$331	-\$80	-\$88	-\$117	-\$55	-\$103	-\$117	-\$188	-\$68	-\$116
CPP/QPP	\$34	\$34	\$34	\$34	\$32	\$33	\$33	\$34	\$32	\$34
EI/QPIP	-\$12	-\$12	-\$12	-\$12	-\$12	-\$25	-\$12	-\$12	-\$12	-\$12
Federal Income Tax	-\$138	-\$138	-\$138	-\$138	-\$138	-\$113	-\$138	-\$138	-\$138	-\$138
Provincial Income Tax - Bracket Creep	\$0	\$36	\$29	\$0	\$69	\$0	\$0	\$0	\$51	\$0
Provincial Income Tax - Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$72	\$0	\$0
Health Taxes	-\$215	\$0	\$0	\$0	-\$6	\$2	\$0	\$0	\$0	\$0

Income of \$40,000

Tax Changes from 2019 to 2020

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL
Total Tax	-\$506	-\$73	-\$79	-\$111	-\$115	-\$102	-\$109	-\$168	-\$60	-\$111
CPP/QPP	\$48	\$45	\$45	\$44	\$48	\$43	\$45	\$43	\$42	\$43
EI/QPIP	-\$16	-\$16	-\$16	-\$16	-\$16	-\$33	-\$16	-\$16	-\$16	-\$16
Federal Income Tax	-\$138	-\$138	-\$138	-\$138	-\$138	-\$113	-\$138	-\$138	-\$138	-\$138
Provincial Income Tax - Bracket Creep	\$0	\$36	\$30	\$0	\$0	\$0	\$0	\$14	\$52	\$0
Provincial Income Tax - Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$71	\$0	\$0
Health Taxes	-\$400	\$0	\$0	\$0	-\$9	\$2	\$0	\$0	\$0	\$0

Income of \$50,000

Tax Changes from 2019 to 2020

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL
Total Tax	-\$565	-\$69	-\$61	-\$107	-\$116	-\$104	-\$109	-\$164	-\$57	-\$109
CPP/QPP	\$54	\$53	\$51	\$51	\$53	\$48	\$49	\$50	\$49	\$50
EI/QPIP	-\$20	-\$20	-\$20	-\$20	-\$20	-\$42	-\$20	-\$20	-\$20	-\$20
Federal Income Tax	-\$138	-\$138	-\$138	-\$138	-\$138	-\$113	-\$138	-\$138	-\$138	-\$138
Provincial Income Tax - Bracket Creep	\$0	\$37	\$46	\$0	\$0	\$0	\$0	\$14	\$52	\$0
Provincial Income Tax - Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$70	\$0	\$0
Health Taxes	-\$461	\$0	\$0	\$0	-\$11	\$2	\$0	\$0	\$0	\$0

Income of \$60,000

Tax Changes from 2019 to 2020

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL
Total Tax	-\$546	-\$52	-\$45	-\$89	-\$97	-\$89	-\$91	-\$151	-\$25	-\$294
CPP/QPP	\$74	\$72	\$70	\$69	\$72	\$67	\$68	\$68	\$66	\$68
EI/QPIP	-\$20	-\$20	-\$20	-\$20	-\$20	-\$46	-\$20	-\$20	-\$20	-\$20
Federal Income Tax	-\$138	-\$138	-\$138	-\$138	-\$138	-\$113	-\$138	-\$138	-\$138	-\$138
Provincial Income Tax - Bracket Creep	\$0	\$35	\$44	\$0	\$0	\$0	\$0	\$14	\$68	\$0
Provincial Income Tax - Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$75	\$0	-\$204
Health Taxes	-\$461	\$0	\$0	\$0	-\$11	\$2	\$0	\$0	\$0	\$0

Income of \$80,000

Tax Changes from 2019 to 2020

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL
Total Tax	-\$546	-\$52	-\$45	-\$93	-\$101	-\$92	-\$91	-\$133	-\$31	-\$699
CPP/QPP	\$74	\$72	\$70	\$65	\$71	\$67	\$68	\$66	\$66	\$67
EI/QPIP	-\$20	-\$20	-\$20	-\$20	-\$20	-\$48	-\$20	-\$20	-\$20	-\$20
Federal Income Tax	-\$138	-\$138	-\$138	-\$138	-\$138	-\$113	-\$138	-\$138	-\$138	-\$138
Provincial Income Tax - Bracket Creep	\$0	\$35	\$44	\$0	\$0	\$0	\$0	\$35	\$61	\$0
Provincial Income Tax - Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$75	\$0	-\$607
Health Taxes	-\$461	\$0	\$0	\$0	-\$14	\$2	\$0	\$0	\$0	\$0

Income of \$100,000

Tax Changes from 2019 to 2020

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL
Total Tax	-\$554	-\$56	-\$49	-\$97	-\$111	-\$87	-\$97	-\$137	-\$23	-\$804
CPP/QPP	\$65	\$67	\$65	\$61	\$61	\$60	\$62	\$62	\$61	\$62
EI/QPIP	-\$20	-\$20	-\$20	-\$20	-\$20	-\$48	-\$20	-\$20	-\$20	-\$20
Federal Income Tax	-\$138	-\$138	-\$138	-\$138	-\$138	-\$101	-\$138	-\$138	-\$138	-\$138
Provincial Income Tax - Bracket Creep	\$0	\$35	\$44	\$0	\$0	\$0	\$0	\$35	\$74	\$0
Provincial Income Tax - Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$76	\$0	-\$708
Health Taxes	-\$461	\$0	\$0	\$0	-\$14	\$2	\$0	\$0	\$0	\$0

Income of \$150,000

Tax Changes from 2019 to 2020

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL
Total Tax	-\$555	-\$9	-\$6	-\$96	-\$68	\$15	-\$96	-\$127	\$61	-\$1,007
CPP/QPP	\$61	\$63	\$61	\$58	\$57	\$57	\$58	\$57	\$55	\$58
EI/QPIP	-\$20	-\$20	-\$20	-\$20	-\$20	-\$48	-\$20	-\$20	-\$20	-\$20
Federal Income Tax	-\$134	-\$134	-\$134	-\$134	-\$134	\$4	-\$134	-\$134	-\$134	-\$134
Provincial Income Tax - Bracket Creep	\$0	\$82	\$88	\$0	\$43	\$0	\$0	\$38	\$160	\$0
Provincial Income Tax - Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$68	\$0	-\$911
Health Taxes	-\$461	\$0	\$0	\$0	-\$14	\$2	\$0	\$0	\$0	\$0

Income of \$200,000

Tax Changes from 2019 to 2020

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL
Total Tax	-\$445	\$130	\$105	\$15	\$194	\$15	\$13	-\$16	\$175	-\$998
CPP/QPP	\$59	\$62	\$61	\$58	\$57	\$57	\$56	\$57	\$55	\$58
EI/QPIP	-\$20	-\$20	-\$20	-\$20	-\$20	-\$48	-\$20	-\$20	-\$20	-\$20
Federal Income Tax	-\$23	-\$23	-\$23	-\$23	-\$23	\$4	-\$23	-\$23	-\$23	-\$23
Provincial Income Tax - Bracket Creep	\$0	\$111	\$88	\$0	\$44	\$0	\$0	\$38	\$163	\$0
Provincial Income Tax - Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$68	\$0	-\$1,012
Health Taxes	-\$461	\$0	\$0	\$0	\$136	\$2	\$0	\$0	\$0	\$0