



2009 SELECTED TAX INFORMATION

DECEMBER 2009

AVERAGE U.S. DOLLAR EXCHANGE RATES			
2008	1.0660	1989	1.1839
2007	1.0748	1988	1.2146
2006	1.1341	1987	1.3200
2005	1.2116	1986	1.3700
2004	1.3015	1985	1.3475
2003	1.4015	1984	1.2797
2002	1.5704	1983	1.2324
2001	1.5484	1982	1.2341
2000	1.4852	1981	1.1990
1999	1.4858	1980	1.1690
1998	1.4831	1979	1.1715
1997	1.3844	1978	1.1402
1996	1.3636	1977	1.0635
1995	1.3726	1976	0.9861
1994	1.3659	1975	1.0173
1993	1.2900	1974	0.9780
1992	1.2100	1973	1.0001
1991	1.1500	1972	0.9905
1990	1.1668	1971	1.0098

PRESCRIBED INTEREST RATES			
CANADA REVENUE AGENCY – QUARTERLY RATE			
	<u>2009</u>	<u>2008</u>	<u>2007</u>
FIRST	06/04/02*	08/06/04*	09/07/05*
SECOND	05/03/01*	08/06/04*	09/07/05*
THIRD	05/03/01*	07/05/03*	09/07/05*
FOURTH	05/03/01*	07/05/03*	09/07/05*
* (Deficient Tax/Refund Tax/Prescribed Rate On Benefits)			
ONTARIO MINISTRY – QUARTERLY RATE			
FIRST	07/01/04**	09/03/06**	09/03/06**
SECOND	07/01/04**	09/03/06**	09/03/06**
THIRD	06/00/03**	08/02/05**	09/03/06**
FOURTH	05/00/02**	08/02/05**	09/03/06**
** (Deficient Tax/Refund Tax/Appeals)			

CPP CONTRIBUTIONS	2009	2008
MAXIMUM. PENSION EARNINGS	46,300.00	44,900.00
BASIC EXEMPTION	3,500.00	3,500.00
EMPLOYEE MAXIMUM CONTRIBUTION	2,118.60	2,049.30
RATE	4.95%	4.95%

CPP PAYMENT RATES	2009	2008
MAX. RETIREMENT	908.75	884.58
MAX. SURVIVOR(+65)	545.25	530.75
MAX. DEATH BENEFIT	2,500.00	2,500.00

EI CONTRIBUTIONS	2009	2008
MAX INS EARNINGS	42,300.00	41,100.00
EMPLOYEE MAXIMUM PREMIUM	731.79	711.03
RATE	1.73%	1.73%
EMPLOYER MAXIMUM PREMIUM	1,024.51	995.44
RATE (1.4 X EMPLOYEE PREMIUM)	2.422%	2.422%

OLD AGE SECURITY	2009	2008	2007
JANUARY	516.96	502.31	491.93
FEBRUARY	516.96	502.31	491.93
MARCH	516.96	502.31	491.93
APRIL	516.96	502.31	491.93
MAY	516.96	502.31	491.93
JUNE	516.96	502.31	491.93
JULY	516.96	505.83	497.83
AUGUST	516.96	505.83	497.83
SEPTEMBER	516.96	505.83	497.83
OCTOBER	516.96	516.96	502.31
NOVEMBER	516.96	516.96	502.31
DECEMBER	516.96	516.96	502.31
	<u>6,203.52</u>	<u>6,082.23</u>	<u>5,952.00</u>

2009 OAS CLAWBACK RANGE: 66,335 TO 107,692

COMBINED 2009 FEDERAL & ONTARIO MARGINAL TAX RATES (%)				
INCOME	\$ 9,600 TO \$ 36,848	\$ 36,849 TO \$ 40,726	\$ 40,727 TO \$ 64,882	\$ 64,883 TO \$ 73,698
Other	21.05	24.15	31.15	32.98
Capital Gains	10.53	12.08	15.58	16.49
Non-Elig Cdn Divs	3.88	7.11	15.86	16.86
Eligible Cdn Divs	(7.71)	(3.21)	6.94	7.44
INCOME	\$ 73,699 TO \$ 76,440	\$ 76,441 TO \$ 81,452	\$ 81,453 TO \$ 126,264	\$ 126,265 AND OVER
Other	35.39	39.41	43.41	46.41
Capital Gains	17.70	19.70	21.70	23.20
Non-Elig Cdn Divs	19.88	22.59	27.59	31.34
Eligible Cdn Divs	10.94	12.91	18.71	23.06