

## *Tribute to Canada from the UK Sunday Telegraph*

Until the deaths recently of four Canadian soldiers accidentally killed by a U.S. warplane in Afghanistan, probably almost no one outside their home country had been aware that Canadian troops were deployed in the region. And as always, Canada will now bury its dead, just as the rest of the world, as always, will forget its sacrifice, just as it always forgets nearly everything Canada ever does. It seems that Canada's historic mission is to come to the selfless aid both of its friends and of complete strangers, and then, once the crisis is over, to be well and truly ignored.

That is the price Canada pays for sharing the North American continent with the United States, and for being a selfless friend of Britain in two global conflicts. For much of the 20th century, Canada was torn in two different directions: It seemed to be a part of the old world, yet had an address in the new one, and that divided identity ensured that it never fully got the gratitude it deserved. Yet its purely voluntary contribution to the cause of freedom in two world wars was perhaps the greatest of any democracy. Almost 10% of Canada's entire population of seven million people served in the armed forces during the First World War, and nearly 60,000 died. The great Allied victories of 1918 were spearheaded by Canadian troops, perhaps the most capable soldiers in the entire British order of battle.

Canada was repaid for its enormous sacrifice by downright neglect, its unique contribution to victory being absorbed into the popular Memory as somehow or other the work of the "British". The Second World War provided a re-run. The Canadian navy began the war with a half dozen vessels, and ended up policing nearly half of the Atlantic against U-boat attack.

More than 120 Canadian warships participated in the Normandy landings, during which 15,000 Canadian soldiers went ashore on D-Day alone. Canada finished the war with the third-largest navy and the fourth-largest air force in the world. The world thanked Canada with the same sublime indifference as it had the previous time. Canadian participation in the war was acknowledged in film only if it was necessary to give an American actor a part in a campaign in which the United States had clearly not participated - a touching scrupulousness, which, of course, Hollywood has since abandoned, as it has any notion of a separate Canadian identity.

So it is a general rule that actors and filmmakers arriving in Hollywood keep their nationality - unless, that is, they are Canadian. Thus Mary Pickford, Walter Huston, Donald Sutherland, Michael J. Fox, William Shatner, Norman Jewison, David Cronenberg, Alex Trebek, Art Linkletter and Dan Aykroyd have in the popular perception become American and Christopher Plummer, British. It is as if, in the very act of becoming famous, a Canadian ceases to be Canadian, unless she is Margaret Atwood, who is as unshakably Canadian as a moose, or Celine Dion, for whom Canada has proved quite unable to find any takers. Moreover, Canada is every bit as querulously alert to the achievements of its sons and daughters as the rest of the world is completely unaware of them. The Canadians proudly say of themselves - and are unheard by anyone else - that 1% of the world's population has provided 10% of the world's peacekeeping forces. Canadian soldiers in the past half century have been the greatest peacekeepers on Earth - in 39 missions on UN mandates, and six on non-UN peacekeeping duties, from Vietnam to East Timor, from Sinai to Bosnia.

Yet the only foreign engagement that has entered the popular on-Canadian imagination was the sorry affair in Somalia, in which out-of-control paratroopers

### **Timeline: Canada A chronology of key events:**

#### **Union of Canada**

**1867** - British North America Act unites Ontario, Quebec, Nova Scotia and New Brunswick in the Dominion of Canada.

**1870** - Manitoba becomes fifth province, followed by British Columbia and Prince Edward Island.

**1885** - Canadian Pacific railroad is completed.

**1898** - Gold rush along the upper Yukon River; Yukon Territory given separate status.

**1905** - Alberta and Saskatchewan become provinces of Canada.

**1914** - Outbreak of World War I. Canada fights on the side of Britain and France. Some French-speaking Canadians are wary of the move.

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murdered two Somali infiltrators. Their regiment was then disbanded in disgrace - a uniquely Canadian act of self-abasement for which, naturally, the Canadians received no international credit. So who today in the United States knows about the stoic and selfless friendship its northern neighbour has given it in Afghanistan? Rather like Cyrano de Bergerac, Canada repeatedly does honourable things for honourable motives, but instead of being thanked for it, it remains something of a figure of fun.

It is the Canadian way, for which Canadians should be proud, yet such honour comes at a high cost.

This week, four more grieving Canadian families knew that cost all too tragically well.

Please pass this on or print it and give it to any of your friends or relatives who served in the Canadian Forces, it is a wonderful tribute to those who choose to serve their country and the world in our quiet Canadian way.

**Source: Kevin Myers, The Sunday Telegraph**

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## *Wasted talent*

Talented immigrants with impressive credentials are lured to Canada where their skills are badly needed. Then bureaucratic nightmares destroy their dreams. Meanwhile, the Canadian economy suffers from an acute shortage of skilled labour, forcing businesses to hire illegal aliens. Many communities cannot find doctors. And many of these skilled immigrants end up working in low-paying, dead-end jobs. Or finally find the job of their dreams elsewhere. The cost to our economy is pegged at anywhere from \$5 billion to \$15 billion a year. This crisis has become one hot political potato in Ottawa and across the country. The heart-wrenching stories are many.

### DREAMS SHATTERED

He was one of Iran's top surgeons before he immigrated to Canada, sure he was going to a better life. But it didn't take long for his dreams to go up in smoke. His medical credentials weren't recognized and it would take years to re-educate himself to Canadian standards. So he took what job he could get. Today, this surgeon works at a Toronto bakery, earning \$10-an-hour. Embarrassed, he asked that his name not be used in our story.

This immigrant isn't alone. Two mechanical engineers from Pakistan (one immigrated in 1996, the other in 1999) ended up driving taxi cabs in Toronto -- Canada's top destination for immigrants -- to put food on the table for their families. "We had no idea we'd end up driving cabs and we don't want our families back home to know," one told me, begging I not reveal their names.

Another cab driver, Dr. Khalid Rafiz, isn't as bashful. His cab licence proudly states he owns a PhD.

In Edmonton, an angry immigrant couple, Prem and Nesa Premakumaran, were the first to take their fight to the Supreme Court of Canada, with a lawsuit against Citizenship and Immigration Canada (CIC). The couple's suit, chronicled on [www.immigrationwatchcanada.org](http://www.immigrationwatchcanada.org), alleges they've been exploited and suffered severe financial and emotional damages after CIC told them that Canada desperately needed professionally skilled immigrants. Prem left his job as head of accounting and finance for a private institute in England to come to Canada. His wife, Nesa, was an administrative assistant in the U.K.'s health ministry. They ended up working as a maid and janitor.

Lishan Wu, a mechanical engineer from China who immigrated in 1995, also couldn't find work in her chosen field. Lishan began working as a factory labourer for \$9 an hour, but in 2002 when layoffs hit, she had no work.

"I'm finding it very tough financially," said Lishan, who's now taking an accounting course.

In 1993 the federal government began addressing a worker shortage caused by our aging population and low birth rate. It modified the immigrant selection system in order to attract more highly educated and skilled applicants. The result?

Even though 55% of the 2.2 million immigrants who came to Canada between 1990 and 2000 have a university education and 69% aged 25-44 have a degree, 52% work in jobs requiring a high school education.

Also, they're no better off, according to a new Statistics Canada study. It shows nearly one in five or 18.5% of immigrants who arrived between 1992 and 2000 were chronic low-income earners.

Part of the problem, says Mike Colle, Ontario's minister of citizenship and immigration, is a federal visa system that is out of touch with the reality of the job market.

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In a W-FIVE TV special on immigration, Colle, who passed legislation to make Ontario's system fairer, said: "The immigration system in Canada is broken. It's like inviting someone for dinner to your home and you basically feed them crumbs."

But immigration lawyers point a finger at Ontario's ruling Liberals, saying they're dragging their heels on a November 2005 deal struck with Ottawa's former immigration minister Joe Volpe that would fast track the processing immigrants. In Alberta and B.C., similar nominee programs, which include a guide for employers and lists of high-demand occupations, have been lauded.

## COMMON SENSE NEEDED

"This is a good first step, but more needs to be done," said Dan Kelly, v-p for the Canadian Federation of Independent Business in Western Canada.

"Quit playing politics, and give us some action. If we drop the ball this time, we'll be in a horrible mess," said Toronto immigration lawyer Richard Boraks.

Mendel Green of Green and Spiegel, Canada's largest immigration law firm, also wants action.

"We need common sense now," said Green, who complains the current system is bogged down with layers of bureaucracy. A recent survey of 2,000 employers, for example, showed 82% couldn't name an organization that evaluated foreign credentials. Green complained professional organizations also put up roadblocks. But these groups, such as the College of Doctors and Physicians, will argue they're protecting the health and safety of Canadians, plus job security for Canadian-born workers.

The Conference Board of Canada predicts there will be one million skilled job vacancies over the next 20 years, while the CFIB warns 70% of 265,000 existing job openings have remained vacant for four months. To get the economy where it needs to go, we need these people out of cabs and in to labs.

Source: LINDA LEATHERDALE Canoe Network *CNews*

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## *Finance Tips – Pay Less Tax*

### **Families**

Enroll your kids in fitness activities. Starting in January, you'll be entitled to a Children's Fitness Tax Credit for up to \$500 in eligible fees paid for enrolling your kids under age 16 in eligible fitness programs.

If you buy transit passes in 2007, be sure to buy monthly or longer passes to be entitled to the public transit pass tax credit. The credit applies to passes purchased after June, 2006.

### **Investors**

Adjust your asset location. Asset location refers to where you hold your investments, particularly inside versus outside a registered plan. To the extent you hold assets both inside and outside these plans, consider holding your equities outside, to take advantage of lower taxes on capital gains, and the new reduced tax on eligible Canadian dividends.

Make your interest deductible. If you have cash or liquid investments on one hand, and non-deductible interest costs on the other, consider liquidating some investments (count the tax cost first) or using the cash to pay down the debt. Then, borrow that same amount to replace the investments. The result? The amount of debt will remain unchanged, but the interest costs on the new debt will be deductible if the newly borrowed money is invested properly.

### **Retirees**

Create pension income for the credit. The base for the pension tax credit was increased this year from \$1,000 to \$2,000. If you're 65 or older, consider converting part of your registered retirement savings plan to a registered retirement income fund, to create \$2,000 of RRIF income annually. You'll pay little or no tax on those RRIF withdrawals thanks to the pension credit.

Optimize the split of pension income. Those age 65 or older with RRSPs or RRIFs, or those with income from registered pension plans, will be able to report up to one-half of eligible income on a spouse's tax return starting in 2007. Take the time to understand the level of income splitting in your family that will minimize income tax, and the clawback of Old Age Security benefits. A trusted financial planner or accountant can help with the math. Source - <http://www.theglobeandmail.com>

Why not make sure that your finances are in the best shape they can be - For a **free** information session with a financial planner, with **no obligation**, contact [finance@britclub.ca](mailto:finance@britclub.ca) or telephone 514 432 4986.

## *Yorkshire pud rises to top award*

The Yorkshire pudding has been named the nation's favourite regional food.

It beat the Cornish pasty and the Melton Mowbray pork pie to come first in its category at the Good Housekeeping food awards.

It was the first time the favourite regional food had been included in the annual awards. Entries were nominated by Good Housekeeping readers.

The magazine's cookery editor Emma Marsden said the Yorkshire pudding was a regional food with nationwide appeal.

"It is something people have grown up with," she said.

"They are a favourite Sunday lunch accompaniment to roast beef. That's why people love them - and because they're so easy to make."

European campaign

Lea & Perrins Worcestershire sauce was named the favourite store cupboard ingredient.

Chocolate was named the sexiest food, with the Green & Black's brand voted the top indulgent food.

Winners were picked by a judging panel which included editor Louise Chunn, M&S chief executive Stuart Rose, restaurateur Prue Leith and Aggie MacKenzie of Channel 4's 'How Clean Is Your House?'. Vale of York MP Anne McIntosh, who is campaigning for Yorkshire puddings to be given the same protected status as French champagne or Greek feta cheese, said: "The people of Yorkshire are rightly and fiercely proud of the Yorkshire pudding.

"It is something which has been cherished and perfected for centuries in Yorkshire."

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## *Brits Making it in Quebec*

Ruth Starr is an Expat who has lived in Montreal for many years. She now owns and runs Starr Cards ([www.starrcards.net](http://www.starrcards.net)) selling beautiful collectible cards and prints that can be framed and made to order.

Ruth grew up in London, England, and still has family there. The day after her marriage in 1967 she set sail for Canada with her husband. Both had secured teaching jobs in Montreal and thought life was too good to be true. At the time the Canadian government was offering a no tax deal for 2 years and the outdoor life suited them both. Ruth traveled extensively including two camping trips in a VW Beetle to the Yucatan and back. Ruth retired from teaching in the early 1990's.

Ruth's family in the UK are involved in selling antiques at the famous Portobello Road market in London. Whilst visiting her family in London a friend asked her to bring back some cards depicting dogs and painted by her grandfather. Ruth became hooked and saw the potential for a business. She decided to start Starr Cards with a friend and business partner and the response was very positive.

Nowadays, as well as selling online, Ruth can be found selling her cards at Finnegan's Market in Hudson, Quebec, during the summer, and at various craft markets around Montreal throughout the year. ([information@starrcards.net](mailto:information@starrcards.net))



## *History - Parti Québécois (PQ)*

### **Origins**

The Quiet Revolution of Quebec brought widespread change in the 1960s. Among other changes, support for Quebec independence began to form and grow in some circles. The first organization dedicated to the independence of Quebec was the Alliance Laurentienne, founded by Raymond Barbeau on January 25, 1957.

On September 10, 1960 the Rassemblement pour l'indépendance nationale (RIN) was founded. On August 9 of the same year, the Action socialiste pour l'indépendance du Québec (ASIQ) was formed by Raoul Roy. The independence + socialism project of the ASIQ was a source of political ideas for the Front de Libération du Québec (FLQ).

On October 31, 1962, the Comité de libération nationale and in November of the same year, the Réseau de résistance were set up. These two groups were formed by RIN members to organize non-violent but illegal actions, such as vandalism and civil disobedience. The most extremist individuals of these groups soon left to form the FLQ, which, unlike all the other groups, had made the decision to resort to violence in order to reach its goal of independence for Quebec. Shortly after the November 14, 1962, Quebec general election, RIN member Marcel Chaput founded the short-lived Parti républicain du Québec.

In February of 1963, the FLQ was founded by three RIN members who had met each other as part of the Réseau de résistance. They were Georges Schoeters, Raymond Villeneuve, and Gabriel Hudon.

In 1964, the RIN became a provincial political party. In 1965 the more conservative Ralliement national (RN) also became a party.

At the time many former European colonies, such as Cameroon, Congo, Senegal, Algeria, Jamaica etc., were becoming independent. Some advocates of Quebec independence saw Quebec's situation in a similar light. Numerous activists were influenced by the writings of Frantz Fanon, Albert Memmi, Aimé Césaire, Léopold Sédar Senghor and Karl Marx.

In June 1967, French president Charles de Gaulle, who had recently granted independence to Algeria, shouted *Vive le Québec libre!* during a speech from the balcony of Montreal's city hall during a state visit to Canada for Expo 67 and the Canadian Centennial. In doing so, he deeply offended the Canadian federal government, which derided him. De Gaulle cut short his visit and left the country.

Finally, in October 1967, former Liberal cabinet minister René Lévesque left that party when it refused to discuss sovereignty at a party convention. Lévesque formed the Mouvement souveraineté-association and set about uniting pro-sovereignty forces.

He achieved that goal in October 1968 when the MSA held its first (and last) national congress in Quebec City. The RN and MSA agreed to merge to form the Parti Québécois (PQ), and later that month Pierre Bourgault, leader of the RIN, dissolved his party and invited its members to join the PQ.

### **The early years of the PQ**

Jacques Parizeau joined the party on September 19, 1969, and Jérôme Proulx of the Union Nationale joined on November 11 of the same year.

In the 1970 provincial election, the PQ elected its first seven members of the National Assembly. René Lévesque was defeated in the Mont-Royal riding by the Liberal André Marchand.

In the 1973 election, the PQ won six seats, a net loss of one. However, its share of the popular vote had significantly increased.

### **The referendum of 1980**

In the 1976 election, the PQ won 71 seats, shocking both Quebecois and other Canadians. With one of the highest voting turnouts in Quebec history, 41.4 per cent of the electorate voted for the PQ. The PQ formed a majority government.

On August 26, 1977, the PQ passed two important laws: first, the law on the financing of political parties that prohibits contributions by corporations and unions and set a limit on individual donations and second, the Charter of the French Language.

On May 17, Robert Burns resigned, telling the press he was convinced that the PQ was going to lose its referendum and fail to be re-elected afterwards.

At its seventh national convention on June 1 to 3, 1979, the sovereigntists adopted their strategy for the coming referendum. The PQ then began an aggressive effort to promote sovereignty-association

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by providing details of how the economic relations with the rest of Canada would include free trade between Canada and Quebec, common tariffs against imports, and a common currency. In addition, joint political institutions would be established to administer these economic arrangements.

Sovereignty-Association was proposed to the population of Quebec in the 1980 Quebec referendum. The proposal was rejected by 60 per cent of the Quebec electorate.

In September, the PQ created a national committee of anglophones and a liaison committee with ethnic minorities.

Despite having lost the referendum, the PQ was returned to power in the 1981 election with a stronger majority than in 1976, obtaining 49.2 per cent of the vote and winning 80 seats. However, they did not hold a referendum in their second term and put sovereignty on the back burner, concentrating on their stated goal of "good government."

René Lévesque retired in 1985 (and died in 1987). In the 1985 election under his successor Pierre-Marc Johnson, the PQ was defeated by the Liberals.

## **The referendum of 1995**

The PQ returned to power in the 1994 election under Jacques Parizeau, this time with 44.75% of the popular vote. In the intervening years, the failures of the Meech Lake Accord and Charlottetown Accord had revived support for sovereignty, which had been written off as a dead issue for much of the 1980s.

Another consequence of the failure of Meech was the formation of the Bloc Québécois (BQ) under charismatic former Progressive Conservative cabinet minister Lucien Bouchard. For the first time, the PQ supported pro-sovereignist forces running in federal elections; during his lifetime Lévesque had always opposed such a move.

The Union Populaire had nominated candidates in the 1979 and 1980 federal elections, and the Parti nationaliste du Québec had nominated candidates in the 1984 federal election. Neither of these parties enjoyed the official support of the PQ; nor did they enjoy significant public support among Quebecers.

In the 1993 federal election, following the collapse of the Progressive Conservative Party, the BQ won enough seats to become Her Majesty's Loyal Opposition in the House of Commons.

Parizeau promptly called a new referendum. The 1995 referendum question differed from the 1980 question in that the negotiation of an association with Canada was now optional.

This time, the Yes camp lost in a very close vote, by less than one percent. As in the previous referendum, the English-speaking (anglophone) minority in Quebec overwhelmingly (about 90%) rejected sovereignty, and support for sovereignty was also weak among allophones in immigrant communities and first-generation descendants, while by contrast almost 60 per cent of francophones of all origins voted Yes (82 per cent of Quebecers are francophone).

In an ill-considered outburst, Premier Jacques Parizeau attributed the defeat of the resolution to money and the ethnic vote.

## **Present**

The PQ won re-election in the 1998 election, which was almost a "clone" of the previous 1994 election in terms of number of seats won by each side. However, public support for sovereignty remained too low for the PQ to consider holding a second referendum during their second term. Meanwhile, the federal government passed the Clarity Act to govern the wording of any future referendum questions and the conditions under which a vote for sovereignty would be recognized as legitimate. Federal liberal politicians stated that the ambiguous wording of the 1995 referendum question was the primary impetus in the bill's drafting.

In the 2003 election, the PQ lost power to the Parti libéral du Québec. However, in early 2004 the Liberal government of Jean Charest had proved to be unpopular, and that, combined with the federal Liberal Party sponsorship scandal contributed to a resurgence of the BQ. In the 2004 federal elections, the Bloc Québécois won 54 of the 75 federal seats in Quebec, compared to 33 previously.

While opponents of sovereignty were pleased with their referendum victories, most recognized that there were still deep divides within Quebec and problems with the relationship between Quebec and the rest of Canada.

Source: [http://en.wikipedia.org/wiki/History\\_of\\_the\\_Quebec\\_independence\\_movement](http://en.wikipedia.org/wiki/History_of_the_Quebec_independence_movement)

## Other News & Events

### **British judge seen 'no evidence' Diana was murdered**

The judge investigating the death of Princess Diana said she had not seen "a shred of evidence" to back claims that the former wife of the British heir-to-the-throne had been murdered.

Coroner Elizabeth Butler-Sloss was responding to a request from lawyers representing Mohamed al Fayed, whose son Dodi died alongside Diana in a Paris car crash 10 years ago, to delay a long awaited inquest into their deaths.

Fayed, owner of the luxury Harrods department store, has long argued that the couple were deliberately killed as part of an elaborate plot hatched by British security services.

"There are a large number of serious allegations being made ... there is not a shred of evidence given to me about these allegations," Butler-Sloss said at a preliminary inquest hearing.

"If there is no evidence to support them, I shall not present them to the jury." Fayed's lawyers called for Diana's ex-husband Britain's Prince Charles and her ex-father-in-law the Duke of Edinburgh to be called as "witnesses of relevance" during the inquest, a move likely to be strongly resisted by lawyers for the royal family.

<http://www.chinadaily.com.cn>

### **Bid to sabotage British honours inquiry foiled**

British police believe they have foiled an attempt by the Prime Minister's office to wreck the cash-for-honours investigation after they obtained an injunction banning publication of a potentially explosive email about the inquiry. The email from Ruth Turner, one of Tony Blair's most trusted aides, was to the PM's Chief of Staff.

It refers to Lord Levy, Mr Blair's personal fund-raiser.

Detectives leading the 11-month investigation believe it was deliberately leaked to the BBC on Friday night to sabotage the inquiry. When the BBC requested guidance from Scotland Yard about the email, senior officers sought the advice of the Attorney-General, Lord Goldsmith.

The inquiry team feared publication of the email's contents would drive a "coach and horses" through their investigation. The "smoking-gun" email goes to the heart of the inquiry into whether there was a cover-up by people working in Mr Blair's office.

<http://www.smh.com.au>

### **British Airways Shares Slump on Open-Skies Accord**

March 5 (Bloomberg) -- Shares of British Airways Plc dropped the most in 5 1/2 years after the U.S. and European Union reached an agreement that would expose the carrier to new competition at London Heathrow airport.

The so-called open-skies accord, tentatively approved March 2, would scrap rules that let only British Airways, Virgin Atlantic Airways Ltd., UAL Corp.'s United Airlines and AMR Corp.'s American Airlines fly between the U.S. and Heathrow, Europe's busiest airport. About 60 percent of British Airways' revenue comes from trans-Atlantic flights.

<http://www.bloomberg.com>

### **The Police in Montreal**

Following an electrifying rehearsal performance at The Whiskey on Los Angeles' Sunset Strip, The Police today confirmed their highly-anticipated concert tour will begin on May 28th in Vancouver. They will appear at the Bell centre 25<sup>th</sup> & 26<sup>th</sup> July 2007.

### **Social activist who was once throttled by Chrétien running for seat in Quebec election**

Social activist Bill Clennett, who once tussled with Jean Chrétien, is now trying to wrestle votes away from Quebec Premier Jean Charest. A fighter for housing and welfare reform for more than 20 years, Clennett, 55, is switching from "street politics" to mainstream politics to run for little-known Québec solidaire in Hull in the March 26 provincial election.

Clennett grabbed the national spotlight on Feb. 15, 1996, when Chrétien, then prime minister, grabbed him. Clennett was protesting proposed changes to unemployment insurance when the two men bumped into each other after Chrétien addressed the first National Flag Day rally. Chrétien grabbed Clennett by the neck and roughly shoved him out of the way as he proceeded to his limousine, giving birth to what became known as the Shawinigan Handshake.

### **Quebec detective shot dead in drug raid**

42-year-old Det.-Sgt. Daniel Tessier who was in his first week in the Laval police service's drug unit, was killed by a gunshot to the head. News of the double shooting – Tessier's partner, Const. Stéphane Forbes, suffered a bullet wound in the arm – sent shockwaves through a stunned Laval force. It was the second fatal shooting of a police officer from Laval, the sprawling suburban city north of Montreal in just over a year. In December 2005, Const. Valérie Gignac, 25, was killed by a single rifle shot after responding to a disturbance call.

## ***Paying Tax in Canada***

### **Do you have to file a return?**

You have to file a return for 2006 if any of the following situations apply:

- You have to pay tax for 2006.
- We sent you a request to file a return.
- You disposed of property in 2006 (for example, if you sold real estate or shares) or you realized a taxable capital gain (for example, if a mutual fund or trust attributed amounts to you, or you are reporting a capital gains reserve you claimed on your 2005 return).
- You have to repay any of your Old Age Security or Employment Insurance benefits. See line 235 - Social benefits repayment, for details.
- You have not repaid all of the amounts you withdrew from your registered retirement savings plan (RRSP) under the Home Buyers' Plan or the Lifelong Learning Plan. For details, see Guide RC4135 - Home Buyers' Plan (HBP) or Guide RC4112 - Lifelong Learning Plan (LLP).
- You have to contribute to the Canada Pension Plan (CPP). This can apply if, for 2006, the total of your net self-employment income and pensionable employment income is more than \$3,500. See line 222 - Deduction for CPP or QPP contributions on self-employment and other earnings.
- Even if none of these requirements apply, you may still want to file a return to receive certain benefits and credits. See Benefits of filing a return.

### **When will we pay interest?**

We will pay you compound daily interest on your tax refund for 2006. The calculation will start on whichever of the following three dates is latest:

- May 31, 2007;
- the 31st day after you file your return; or
- the day after you overpaid your taxes.

### **Important dates**

Generally, your return for 2006 has to be filed on or before April 30, 2007.

Note

If you file your return after April 30, 2007, your GST/HST credit, Canada Child Tax Benefit (including those from certain related provincial or territorial programs), and Old Age Security benefit payments may be delayed.

**Self-employed persons** - If you or your spouse or common-law partner carried on a business in 2006 (other than a business whose expenditures are primarily in connection with a tax shelter), your return for 2006 has to be filed on or before June 15, 2007. However, if you have a balance owing for 2006, you still have to pay the tax on or before April 30, 2007.

**Deceased persons** - If you are the legal representative (the executor, administrator, or liquidator) of the estate of an individual who died in 2006, you may have to file a return for 2006 for that individual. See What to do when someone has died for more information.

Note

If you received income in 2006 for a person who died in 2005 or earlier, do not file an individual return for 2006 for that income on behalf of that person. However, you may have to file a T3 Trust Income Tax and Information Return for the estate.

Source: <http://www.cra-arc.gc.ca/tax/individuals/topics/income-tax/filing-obligations/menu-e.html>

## Classified Ads

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