ONTARIO

Superior Court of Justice, Family Court
(Name of court)

at 161 Elgin Street, Ottawa, ON K2P 2K1
(Court office address)

Court File Number
FC-15-2492

Form 13.1: Financial Statement (Property and Support Claims)
sworn/affirmed
January 12, 2018

Applicant(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).
Darryl Ross 328 Dunlin Ridge Ottawa, Ontario K2J 0E3	

Respondent(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).
Cynthia Holmes 221 Brambling Way Ottawa, On K2J 0E4	Alison Boyce Delaney's Law Firm, Professional Corporation 543 Somerset Street West Ottawa, Ontario K1R 5J9 Tel: 613-233-7000 Fax: 1-866-846-4191 Email: alison@delaneys.ca

INSTRUCTIONS

1. USE THIS FORM IF:
   - you are making or responding to a claim for property or exclusive possession of the matrimonial home and its contents; or
   - you are making or responding to a claim for property or exclusive possession of the matrimonial home and its contents together with other claims for relief.
2. USE FORM 13 INSTEAD OF THIS FORM IF:
   - you are making or responding to a claim for support but NOT making or responding to a claim for property or exclusive possession of the matrimonial home and its contents.
3. If you have income that is not shown in Part I of the financial statement (for example, partnership income, dividends, rental income, capital gains or RRSP income), you must also complete **Schedule A**.
4. If you or the other party has sought a contribution towards special or extraordinary expenses for the child(ren), you must also complete **Schedule B**.

*NOTE: You must **fully and truthfully** complete this financial statement, including any applicable schedules. You must also provide the other party with documents relating to support and property and a Certificate of Financial Disclosure (Form 13A) as required by Rule 13 of the Family Law Rules.*

1. **My name is** *(full legal name)* Cynthia Holmes

   I live in *(municipality & province)* City of Ottawa, Province of Ontario

   and I swear/affirm that the following is true:

PART I: INCOME

2. I am currently

[X] employed by *(name and address of employer)*
Agriculture and Agri-Food Canada, 1341 Baseline Road, Ottawa, ON

[ ] self-employed, carrying on business under the name of *(name and address of business)*

[ ] unemployed since *(date when last employed)*

3. I attach proof of my year-to-date income from all sources, including my most recent *(attach all that are applicable):*

[X] pay cheque stub [ ] social assistance stub [ ] pension stub [ ] workers' compensation stub

[ ] employment insurance stub and last Record of Employment

[ ] statement of income and expenses/ professional activities (for self-employed individuals)

[ ] other (e.g. a letter from your employer confirming all income received to date this year)

4. Last year, my gross income from all sources was $ 89,094 *(do not subtract any taxes that have been deducted from this income).*

5. [X] I am attaching all of the following required documents to this financial statement as proof of my income over the past three years, if they have not already been provided:

- a copy of my personal income tax returns for each of the past three taxation years, including any materials that were filed with the returns. *(Income tax returns must be served but should NOT be filed in the continuing record, unless they are filed with a motion to refrain a driver's license suspension.)*
- a copy of my notices of assessment and any notices of reassessment for each of the past three taxation years;
- where my notices of assessment and reassessment are unavailable for any of the past three taxation years or where I have not filed a return for any of the past three taxation years, an Income and Deductions printout from the Canada Revenue Agency for each of those years, whether or not I filed an income tax return.

  Note: An Income and Deductions printout is available from Canada Revenue Agency. Please call customer service at 1-800-959-8281.

OR

[ ] I am an Indian within the meaning of the *Indian Act* (Canada) and I have chosen not to file income tax returns for the past three years. I am attaching the following proof of income for the last three years *(list documents you have provided):*

(In this table you must show all of the income that you are currently receiving whether taxable or not.)

	Income Source	Amount Received/Month
1.	Employment income (before deductions)	$6,714.00
2.	Commissions, tips and bonuses	
3.	Self-employment income (Monthly amount before expenses: $)	
4.	Employment Insurance benefits	
5.	Workers' compensation benefits	
6.	Social assistance income (including ODSP payments)	

7.	Interest and investment income	
8.	Pension income (including CPP and OAS)	
9.	Spousal support received from a former spouse/partner	
10.	Child Tax Benefits or Tax Rebates (e.g. GST)	$1,190.00
11.	Other sources of income (e.g. RRSP withdrawals, capital gains) *(*attach Schedule A and divide annual amount by 12)*	
12.	**Total monthly income from all sources:**	$7,904.00
13.	**Total monthly income X 12 = Total annual income:**	$94,848.00

14. Other Benefits

Provide details of any non-cash benefits that your employer provides to you or are paid for by your business such as medical insurance coverage, the use of a company car, or room and board.

Item	Details	Yearly Market Value
Medical Insurance	Sunlife Canada Assurance Company – 2569159 Public Service Health Care Plan	N/A
Dental Insurance	Great West Life Company – 6045958 Public Service Dental Care Plan	N/A
	Total	$0.00

PART 2: EXPENSES

EXPENSE	Monthly Amount
Automatic Deductions	
CPP contributions	$150.00
EI premiums	$60.00
Income taxes	$1,212.00
Employee pension contributions	$784.00
Union dues	$120.00
SUBTOTAL	$2,326.00
Housing	
Rent or mortgage	$2,220.00
Property taxes	
Property insurance	$78.00
Condominium fees	
Repairs and maintenance	$100.00
SUBTOTAL	$2,398.00
Utilities	
Water	$65.00
Heat	$100.00
Electricity	$130.00
Telephone	
Cell phone	$75.00
Cable	
Internet	$70.00

SUBTOTAL	$440.00
Household Expenses	
Groceries	$1,200.00
Household supplies	$100.00
Meals outside the home	$75.00
Pet care	
Laundry and Dry Cleaning	
SUBTOTAL	$1,375.00
Childcare Costs	
Daycare expense	$950.00
Babysitting costs	$50.00
SUBTOTAL	$1,000.00
Transportation	
Public transit, taxis	
Gas and oil	$300.00
Car insurance and license	$90.00
Repairs and maintenance	$100.00
Parking	$20.00
Car Loan or Lease Payments	
SUBTOTAL	$510.00

Health	
Health insurance premiums	
Dental expenses	$50.00
Medicine and drugs	$50.00
Eye care	$20.00
SUBTOTAL	**$120.00**
Personal	
Clothing	$100.00
Hair care and beauty	$50.00
Alcohol and tobacco	
Education *(specify)*	
Entertainment/recreation (including children)	$150.00
Gifts	$50.00
SUBTOTAL	**$350.00**
Other expenses	
Life insurance premiums	$58.00
RRSP/RESP withdrawals	$50.00
Vacations	$150.00
School fees and supplies	$50.00
Clothing for children	$100.00
Children's activities	$300.00
Summer camp expenses	$250.00
Debt payments	$250.00
Support paid for other children	
Other expenses not shown above	
SUBTOTAL	**$1,208.00**

Total Amount of Monthly Expenses	**$9,727.00**
Total Amount of Yearly Expenses	**$116,724.00**

PART 3: OTHER INCOME EARNERS IN THE HOME

Complete this part only if you are making or responding to a claim for undue hardship or spousal support. Check and complete all sections that apply to your circumstances.

1. ☐ I live alone.
2. ☐ I am living with *(full legal name of person you are married to or cohabiting with)*
3. ☐ I/we live with the following other adult(s):
4. ☒ I/we have *(give number)* 4 of child(ren) who live(s) in the home.
5. My spouse/partner ☐ works at *(place of work or business)*
   ☐ does not work outside the home.
6. My spouse/partner ☐ earns *(give amount)* $ .... per ....
   ☐ does not earn any income.
7. ☐ My spouse/partner or other adult residing in the home contributes about $ .... per .... towards the household expenses.

PART 4: ASSETS IN AND OUT OF ONTARIO

If any sections of Parts 4 to 9 do not apply, do not leave blank, print "NONE" in the section.

The date of marriage is: *(give date)* November 13, 2010

The valuation date is: *(give date)* November 7, 2015

The date of commencement of cohabitation is (if different from date of marriage): *(give date)* February 2010

PART 4(a): LAND

*Include any interest in land **owned** on the dates in each of the columns below, including leasehold interests and mortgages. Show estimated market value of your interest, but do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5 "Debts and Other Liabilities".*

Nature & Type of Ownership *(Give your percentage interest where relevant.)*	Address of Property	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
Matrimonial Home (Joint – 50%)	328 Dunlin Ridge (Value $550,000.00)	N/A	$275,000.00	$270,000.00
Previous home (Joint – 50%)	441 Holland Avenue (Value $354,000.00)	$177,000.00	N/A	N/A
	15. TOTAL VALUE OF LAND	$177,000.00	**$275,000.00**	$270,000.00

PART 4(b): GENERAL HOUSEHOLD ITEMS AND VEHICLES

Show estimated market value, not the cost of replacement for these items owned on the dates in each of the columns below. Do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5, "Debts and Other Liabilities".

Item	Description	Indicate if NOT in your possession	Estimated Market value of YOUR interest		
			on date of marriage	on valuation date	today
Household goods & furniture	Furniture, Appliances, Stereo, TV, light fixtures (Cynthia's portion)	Not in Possession	$3,000.00	$4,000.00	$4,000.00
Cars, boats, vehicles	2012 Sedona Kia Van (purchased from Darryl post separation - $4,500.00)				
Jewellery, art, electronics, tools, sports & hobby, equipment	Grandmother's ring Father's gold wedding band	Not in possession	$1,000.00 $200.00	$1,000.00 $200.00	$1,000.00 $200.00
16. TOTAL VALUE OF GENERAL HOUSEHOLD ITEMS AND VEHICLES			$4,200.00	**$5,200.00**	$5,200.00

PART 4(c): BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS

Show the items owned on the dates in each of the columns below by category, for example, cash, accounts in financial institutions, pensions, registered retirement or other savings plans, deposit receipts, any other savings, bonds, warrants, options, notes and other securities. Give your best estimate of the market value of the securities if the items were to be sold on the open market.

Category	INSTITUTION *(including location)*/ DESCRIPTION *(including issuer and date)*	Account number	Amount / Estimated Market Value		
			on date of marriage	on valuation date	today
Joint Chequing	TD Canada Trust (Joint – original owner, 2006)	40896014636	$3,743.45	$0.00	$0.00
Companion Savings	TD Canada Trust (owner – opened 2008)	40896045116	$4,900.16	$1,891.50	closed
Daily Savings	TD Canada Trust (owner – opened 2013)	1646424755	N/A	$1,373.07	$0.00
RRSP Flexible	TD Canada Trust (owner – opened September 2006)	1151902	$4,282.55	$4,778.61	$0.00
RRSP Personal	TD Canada Trust (owner – opened 2006)	5822055	$12,850.90	$23,000.39	$26,602.00
RESP	TD Canada Trust (Benjamyn) – value at DOS $20,700.00	5593489			
RESP	TD Canada Trust (Samuel) – value at DOS $18,048.50	5593505			
Public Service Pension	Agriculture Canada			$44,226.94	$44,226.94
17. TOTAL VALUE OF ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS			$25,777.06	**$75,270.51**	$70,828.94

PART 4(d): LIFE & DISABILITY INSURANCE

List all policies in existence on the dates in each of the columns below.

Company, Type & Policy No.	Owner	Beneficiary	Face Amount	Cash Surrender Value		
				on date of marriage	on valuation date	today
Great West Life – Life Insurance (term policy)	Cynthia	Janice Holmes	$600,000.00			
Public Service Life and Disability Insurance (term policy)	Cynthia	Janice Holmes	$166,000.00			
18. TOTAL CASH SURRENDER VALUE OF INSURANCE POLICIES				$0.00	**$0.00**	$0.00

PART 4(e): BUSINESS INTERESTS

Show any interest in an unincorporated business owned on the dates in each of the columns below. An interest in an incorporated business may be shown here or under "BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS" in Part 4(c). Give your best estimate of market value of your interest.

Name of Firm or Company	Interest	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
	19. TOTAL VALUE OF BUSINESS INTERESTS	$0.00	**$0.00**	$0.00

PART 4(f): MONEY OWED TO YOU

Give details of all money that other persons owe to you on the dates in each of the columns below, whether because of business or from personal dealings. Include any court judgments in your favour, any estate money and any income tax refunds owed to you.

Details	Amount Owed to You		
	on date of marriage	on valuation date	today
20. TOTAL OF MONEY OWED TO YOU	$0.00	**$0.00**	$0.00

PART 4(g): OTHER PROPERTY

Show other property or assets owned on the dates in each of the columns below. Include property of any kind not listed above. Give your best estimate of market value.

Category	Details	Estimated Market Value of YOUR interest		
		on date of marriage	on valuation date	today
	21. TOTAL OF OTHER PROPERTY	$0.00	**$0.00**	$0.00

22. VALUE OF ALL PROPERTY OWNED ON THE VALUATION DATE *(Add items* [15] *to* [21].*)*	$206,977.06	**$355,470.51**	$346,028.94

PART 5: DEBTS AND OTHER LIABILITIES

Show your debts and other liabilities on the dates in each of the columns below. List them by category such as mortgages, charges, liens, notes, credit cards, and accounts payable. Don't forget to include:

- *any money owed to the Canada Revenue Agency;*
- *contingent liabilities such as guarantees or warranties given by you (but indicate that they are contingent); and*
- *any unpaid legal or professional bills as result of this case.*

Category	Details	Amount owing		
		on date of marriage	on valuation date	today
Sears Canada Mastercard	5307852398176589	Unknown	$900.00	$800.00
Line of Credit	TD Canada Trust (Personal – opened after separation)	$0.00	$0.00	$14,500.00
Mortgage (Holland Ave property – 50%)	Full amount - $286,000.00	$143,000.00	N/A	N/A

Mortgage (Dunlin Ridge property)	ICI Bank – 8534349.1 (Joint – 50%)	$0.00	$264,323.50	$261,919.00
Debt to parents (Linda Holmes)		$0.00	$0.00	$30,000.00
Revenue Canada	Personal 2014 Tax Return (taxes owing) Interest and penalties on late filing	$0.00	$603.42 TBD	$720.00
Visa	TD Canada Trust	$0.00	$1,000.00	$1,500.00
Notional disposition costs for sale of Dunlin Ridge property (Commissions, mortgage penalties, legal fees, estimated adjustments)			$33,000.00	$33,000.00
Contingent tax costs on RRSPS (at 23%)			$6,389.40	$6,389.40
Contingent disposition costs on pension (at 23%)			$10,172.20	$10,172.20
23. TOTAL OF DEBTS AND OTHER LIABILITIES		$143,000.00	**$316,388.52**	$359,000.60

PART 6: PROPERTY, DEBTS AND OTHER LIABILITIES ON DATE OF MARRIAGE

Show by category the value of your property, debts and other liabilities, calculated as of the date of your marriage. (In this part, do not include the value of a matrimonial home or debts or other liabilities directly related to its purchase or significant improvement, if you and your spouse ordinarily occupied this property as your family residence at the time of separation.)

Category and details	Value on date of marriage	
	Assets	**Liabilities**
Land	$177,000.00	
General household items & vehicles	$4,200.00	
Bank accounts, savings, securities, pensions	$25,777.06	
Life & disability insurance	$0.00	
Business interests	$0.00	
Money owed to you	$0.00	
Other property *(Specify.)*	$0.00	
Debts and other liabilities *(Specify.)*		$143,000.00
TOTALS	$206,977.06	$143,000.00
24. NET VALUE OF PROPERTY OWNED ON DATE OF MARRIAGE *(From the total of the "Assets" column, subtract the total of the "Liabilities" column.)*	**$63,977.06**	
25. VALUE OF ALL DEDUCTIONS *(Add items* **[23]** *and* **[24]**.*)*	**$380,365.58**	

PART 7: EXCLUDED PROPERTY

Show by category the value of property owned on the valuation date that is excluded from the definition of "net family property" (such as gifts or inheritances received after marriage).

Category	Details	Value on valuation date
Gift or inheritance from third person Income from property expressly excluded by donor/testator Damages and settlements for personal injuries, etc. Life insurance proceeds Traced property Excluded property by spousal agreement Other Excluded Property		
	26. TOTAL VALUE OF EXCLUDED PROPERTY	$0.00

PART 8: DISPOSED-OF PROPERTY

Show by category the value of all property that you disposed of during the two years immediately preceding the making of this statement, or during the marriage, whichever period is shorter.

Category	Details	Value
	27. TOTAL VALUE OF DISPOSED-OF PROPERTY	$0.00

PART 9: CALCULATION OF NET FAMILY PROPERTY

	Deductions	BALANCE
Value of all property owned on valuation date *(from item* **[22]** *above)*		$355,470.51
Subtract value of all deductions *(from item* **[25]** *above)*	$380,365.58	($24,895.07)
Subtract total value of all excluded property *(from item* **[26]** *above)*	$0.00	($24,895.07)
28. NET FAMILY PROPERTY		$0.00

NOTE: *This financial statement must be updated no more than 30 days before any court event by either completing and filing:*

- *a new financial statement with updated information, or*
- *an affidavit in Form 14A setting out the details of any minor changes or confirming that the information contained in this statement remains correct.*

Sworn/Affirmed before me at
The City of Ottawa
(municipality)
in Province of Ontario
(province, state or country)
on January 12, 2018
(date)

Commissioner for taking affidavits
(Type or print name below if signature is illegible.)

Cynthia Holmes
Signature
(This form to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

Alison Boyce
Barrister & Solicitor
Delaney's Law Firm
543 Somerset St W
Ottawa, ON, K1R 5J9

PART 2: EXPENSES
PROPOSED BUDGET

EXPENSE	Monthly Amount
Automatic Deductions	
CPP contributions	
EI premiums	
Income taxes	
Employee pension contributions	
Union dues	
SUBTOTAL	$0.00
Housing	
Rent or mortgage	
Property taxes	
Property insurance	
Condominium fees	
Repairs and maintenance	
SUBTOTAL	$0.00
Utilities	
Water	
Heat	
Electricity	
Telephone	
Cell phone	
Cable	
Internet	
SUBTOTAL	$0.00
Household Expenses	
Groceries	
Household supplies	
Meals outside the home	
Pet care	
Laundry and Dry Cleaning	
SUBTOTAL	$0.00
Childcare Costs	
Daycare expense	
Babysitting costs	
SUBTOTAL	$0.00
Transportation	
Public transit, taxis	
Gas and oil	
Car insurance and license	
Repairs and maintenance	
Parking	
Car Loan or Lease Payments	
SUBTOTAL	$0.00
Health	
Health insurance premiums	
Dental expenses	
Medicine and drugs	
Eye care	
SUBTOTAL	$0.00
Personal	
Clothing	
Hair care and beauty	
Alcohol and tobacco	
Education *(specify)*	
Entertainment/recreation (including children)	
Gifts	
SUBTOTAL	$0.00
Other expenses	
Life insurance premiums	
RRSP/RESP withdrawals	
Vacations	
School fees and supplies	
Clothing for children	
Children's activities	
Summer camp expenses	
Debt payments	
Support paid for other children	
Other expenses not shown above *(specify)*	
SUBTOTAL	$0.00

Total Amount of Monthly Expenses:	$0.00
Total Amount of Yearly Expenses:	$0.00

FINANCIAL STATEMENT
SUMMARY PAGE

BUDGET

Income		Monthly
Income From All Sources		$7,904.00
Other Benefits	+	$0.00
	Total Monthly Income and Benefits	**$7,904.00**

Expenses	Actual	Proposed
Automatic Deductions	$2,326.00	$0.00
Housing	$2,398.00	$0.00
Utilities	$440.00	$0.00
Household	$1,375.00	$0.00
Childcare Costs	$1,000.00	$0.00
Transportation	$510.00	$0.00
Health	$120.00	$0.00
Personal	$350.00	$0.00
Other	$1,208.00	$0.00
Total Expenses	**$9,727.00**	**$0.00**
Monthly Surplus / (Deficit)	($1,823.00)	$7,904.00

NET FAMILY PROPERTY

Assets		Valuation Date
Land	[15]	$275,000.00
General Household Items and Vehicles	[16]	$5,200.00
Bank Accounts, Savings, Securities and Pensions	[17]	$75,270.51
Life and Disability Insurance	[18]	$0.00
Business Interests	[19]	$0.00
Money Owed to You	[20]	$0.00
Other Property	[21]	$0.00
	Total Assets [22]	**$355,470.51**
Deductions		
Debts and Other Liabilities on Valuation Date	[23]	$316,388.52
Net Value of Property Owned on Date of Marriage	[24]	$63,977.06
	Total Deductions [25]	**$380,365.58**
Exclusions		
Excluded Property owned on Valuation Date	[26]	**$0.00**
	Net Family Property *([Assets] minus [Deductions] minus [Exclusions])*	**$0.00**

Notes:

Schedule A
Additional Sources of Income

Line	Income Source	Annual Amount
1.	Net partnership income	
2.	Net rental income (Gross annual rental income of $)	
3.	Total amount of dividends received from taxable Canadian corporations	
4.	Total capital gains ($) less capital losses ($)	
5.	Registered retirement savings plan withdrawals	
6.	Income from a Registered Retirement Income Fund or Annuity	
7.	Any other income *(specify source)*	

Subtotal	$0.00

Schedule B
Special or Extraordinary Expenses for the Child(ren)

Child's Name	Expense	Amount/yr.	Available Tax Credits or Deductions*
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

Total Net Annual Amount	$0.00
Total Net Monthly Amount	$0.00

*** Some of these expenses can be claimed in a parent's income tax return in relation to a tax credit or deduction (for example childcare costs). These credits or deductions must be shown in the above chart.**

☐ I earn $ ____________ per year which should be used to determine my share of the above expenses.

NOTE:

Pursuant to the Child Support Guidelines, a court can order that the parents of a child share the costs of the following expenses for the child:

- Necessary childcare expenses;
- Medical insurance premiums and certain health-related expenses for the child that cost more than $100 annually;
- Extraordinary expenses for the child's education;
- Post-secondary school expenses; and,
- Extraordinary expenses for extracurricular activities.

Canada Revenue Agency | Agence du revenu du Canada

SHAWINIGAN QC G9P 5H9

Notice details

Social insurance number	647 158 708
Tax year	2014
Date issued	March 03, 2016
Tax centre	Shawinigan QC G9P 5H9

8QY5M5ZK

CYNTHIA HOLMES
925 CALDERMILL PVT
NEPEAN ON K2J 0Z8

Notice of assessment

We assessed your 2014 income tax and benefit return and calculated your balance.

You need to pay **$710.73.**

To avoid additional interest charges please pay by **March 23, 2016.**

Thank you,

Andrew Treusch
Commissioner of Revenue

Account summary

You have an amount due. If you already paid the full amount, please ignore this request.

Amount due: $710.73

Pay by: March 23, 2016

Payment options

You can:

- **pay online**
- **pay at your financial institution**

For more information, see page 5.

Canada

Tax assessment

We calculated your taxes using the amounts below.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **www.cra.gc.ca/reviews**. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	($) Amount	CR/DR
150	Total income	76,226	
	Deductions from total income	6,062	
236	Net income	70,164	
260	Taxable income	70,164	
350	Total federal non-refundable tax credits	3,900	
6150	Total Ontario non-refundable tax credits	678	
420	Net federal tax	8,458.23	
428	Net Ontario tax	4,696.38	
435	Total payable	13,154.61	
437	Total income tax deducted	12,456.19	
	Subtotal credits	12,456.19	
	Ontario children's activity tax credit	95.00	
479	Total Ontario tax credits	95.00	
482	Total credits	12,551.19	
	(Total payable minus Total credits)	603.42	
	Penalties	78.44	DR
	Arrears interest	28.87	DR
	Balance from this assessment	710.73	DR
	Balance due	710.73	DR

Explanation of changes and other important information

We assessed your return, and you have a balance due. If you paid this balance, please ignore this request. If you have not paid this balance, you can avoid additional interest charges by paying the full amount by March 23, 2016. You can view your account balance and statement of account online using My Account.

This assessment includes Ontario tax credits of $95.00 financed by the Government of Ontario.

We charged you a late-filing penalty of $78.44. This is 13% of your unpaid tax as of the filing-due date. The penalty is included in the amount on the "Penalties" line in the "Summary" area.

Your balance due includes arrears interest compounded daily at a set rate. We calculated this interest from the due date of your balance to the date of this notice.

RRSP/PRPP deduction limit statement

For more information about the details listed below or how employer contributions to a PRPP or group RRSP will affect your contribution room for the year, go to **www.cra.gc.ca/rrsp** or refer to Guide T4040, *RRSPs and Other Registered Plans for Retirement.*

Description	($) Amount
RRSP/PRPP deduction limit for 2015	19,151
Minus: Employer's PRPP contributions for 2015	0
Minus: Allowable RRSP/PRPP contributions deducted for 2015	0
Plus: 18% of 2015 earned income, up to a maximum of $25,370	0
Minus: 2015 pension adjustment	0
Minus: 2016 net past service pension adjustment	0
Plus: 2016 pension adjustment reversal	0
2016 RRSP/PRPP deduction limit (A)	**19,151**
Minus: Unused RRSP/PRPP contributions previously reported and available to deduct for 2016 **(B)**	0
Available contribution room for 2016	**19,151**

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2016 and may have over contributed to your RRSP/PRPP. If this is the case, you may have to pay tax on any excess contributions.

Income Tax Return Information-Regular

CYNTHIA HOLMES 925 CALDERMILL PVT NEPEAN ON K2J 0Z8	Social Insurance Number 647 158 708	Tax year 2013
	Date of birth 06MAR 1977	Marital status MARRIED
	Province of residence ONT	Date of assessment 24MAR 2014

Line	Description	Reported	Processed
101	Total earnings (T4)		86,020
150	Total income		86,020
206	Pension adjustment		12,009
207	Registered pension plan contributions		6,872
208	RRSP deduction		1,300
212	Union, professional or like dues		1,402
233	Total deductions		9,574
236	Net income		76,446
260	Taxable income	76,445	76,446
266	Foreign property		No
420	Net federal tax		11,183.14
---	Net provincial tax		5,498.43
435	Total payable		16,681.57
437	Total tax deducted per information slip		-18,846.01
479	Provincial or territorial tax credits		-100.00
484	Balance calculated by taxpayer		-2,264.44
---	Balance before penalty and interest	Refund	-2,264.44
---	Balance from this assessment	Refund	-2,264.44
---	Final balance	Refund	-2,264.44
	***** NON-REFUNDABLE TAX CREDITS *****		
300	Basic personal amount		11,038
308	CPP/QPP contributions (T4)		2,356.20
---	CPP/QPP deduction		2,356.20
5554	CPP pensionable earnings (T4)		51,100
312	EI premiums (T4)		891.12
5478	EI insurable earnings		47,400
363	Canada employment non-refundable tax credit		1,117
365	Children fitness expenses		1,000
335	Non-refundable tax credits excluding donations		16,402

Released at the request of an authorized individual in accordance with Section 241 of the *Income Tax Act*.

Initials	Date
EM	2015-12-29

647 158 708 2013

Income Tax Return Information-Regular

Line	Description	Reported	Processed
338	Net non-refundable tax credits		2,460
340	Charitable donations & gifts		528
349	Total donations and gifts		125
350	Total non-refundable tax credits		2,585
	***** SCHEDULE 1 - FEDERAL TAX CALCULATION *****		
---	Total non-refundable tax credits		2,585
---	Basic federal tax		11,183.14
	***** SCHEDULE 7 - RRSP UNUSED CONTRIBUTIONS *****		
245	RRSP contributions		1,300
	***** SCHEDULE 13 *****		
5478	EI insurable earnings		47,400
	***** GST/HST CREDIT *****		
5009	Claim code		NO
	***** MEMO ITEMS *****		
	***** ADDITIONAL INFORMATION *****		
5524	File date		15MAR 2014
---	Net adjusted income		76,446
5028	EI included in employment insurance premium		891.12
	***** FORM RC381/SCHEDULE 8 *****		
5549	CPP pensionable earns after retirement claim		51,100
5034	CPP contributions (T4)		2,356.20

****
****************** PROVINCIAL/TERRITORIAL INFORMATION *******************
****

Line	Description	Reported	Processed
	***** NON-REFUNDABLE TAX CREDITS *****		
5804	Basic personal amount		9,574
5824	CPP/QPP contributions (T4)		2,356.20
5832	EI premiums (T4)		891.12
5880	Non-refundable tax credits excluding donations		12,821
5884	Net non-refundable tax credits		647
5896	Total donations and gifts		46
6150	Prov non-refund tax credit claim taxpayer		694
Line	Description	Reported	Processed
	***** PROVINCIAL/TERRITORIAL TAX *****		

Income Tax Return Information-Regular

260	Taxable income	76,445	76,446
---	Net provincial tax		5,498.43
---	Provincial basic tax		4,672.15
---	Provincial surtax		76.63
6269	# of children (Ontario tax reduction)		3
---	Health premium for Ontario		750.00
	***** ONTARIO BENEFITS *****		
6112	Property taxes paid		3,224
	***** PROVINCIAL/TERRITORIAL TAX CREDITS *****		
6309	ON Children's activity tax credit	1,000	100.00
479	Provincial or territorial tax credits		-100.00

Released at the request of an authorized individual in accordance with Section 241 of the *Income Tax Act.*

Initials	Date
EM	2015-12-29

647 158 708 2013

Canada Revenue Agency / Agence du revenu du Canada

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Income Tax Return Information-Regular

CYNTHIA HOLMES 925 CALDERMILL PVT NEPEAN ON K2J 0Z8	Social Insurance Number 647 158 708	Tax year 2012
	Date of birth 06MAR 1977	Marital status MARRIED
	Province of residence ONT	Date of assessment 09MAY 2013

Line	Description	Reported	Processed
101	Total earnings (T4)		64,126
117	Universal child care benefit amount		1,900
119	EI benefits		16,848
150	Total income		82,874
206	Pension adjustment		11,070
207	Registered pension plan contributions		1,604
208	RRSP deduction		3,000
212	Union, professional or like dues		443
214	Child care expenses		5,640
232	Other deductions		361
233	Total deductions		11,048
236	Net income		71,826
260	Taxable income	72,186	71,826
266	Foreign property		No
420	Net federal tax		10,311.23
---	Net provincial tax	4,937.78	4,852.28
435	Total payable	15,327.84	15,163.51
437	Total tax deducted per information slip		-19,062.28
484	Balance calculated by taxpayer		-3,734.44
---	Balance before penalty and interest	Refund	-3,898.77
---	Balance from this assessment	Refund	-3,898.77
---	Final balance	Refund	-3,898.77
	***** NON-REFUNDABLE TAX CREDITS *****		
300	Basic personal amount		10,822
308	CPP contributions (T4)		2,306.70
---	CPP/QPP deduction		2,306.70
5554	CPP pensionable earnings (T4)		50,100
312	EI premiums (T4)		546.17
5478	EI insurable earnings		29,846

Released at the request of an authorized individual in accordance with Section 241 of the *Income Tax Act*.

Initials	Date
EM	2015-12-29

647 158 708 2012

Canada

Income Tax Return Information-Regular

Line	Description	Reported	Processed
363	Canada employment non-refundable tax credit		1,095
335	Non-refundable tax credits excluding donations		14,769
338	Net non-refundable tax credits		2,215
340	Charitable donations & gifts		1,082
349	Total donations and gifts		285
350	Total non-refundable tax credits		2,501
	***** SCHEDULE 1 - FEDERAL TAX CALCULATION *****		
---	Total non-refundable tax credits		2,501
---	Basic federal tax		10,311.23
	***** SCHEDULE 7 - RRSP UNUSED CONTRIBUTIONS *****		
245	RRSP contributions		3,000
	***** SCHEDULE 13 *****		
5478	EI insurable earnings		29,846
	***** GST/HST CREDIT *****		
5009	Claim code		NO
	***** ELECTRONIC FILING *****		
9902	# of children under 7 (child care expenses)		2
9903	Child care expenses (children under 7)		5,140
9904	# of children 7 to 14 (child care expenses)		1
9971	Child care expenses (without disability claim)		500
	***** MEMO ITEMS *****		
5479	EI benefit reduction		361
	***** ADDITIONAL INFORMATION *****		
5524	File date		30APR 2013
5034	CPP contributions (T4)		2,306.70
---	Net adjusted income		69,926
5028	EI included in employment insurance premium		546.17

******************* PROVINCIAL/TERRITORIAL INFORMATION *******************

Line	Description	Reported	Processed
	***** NON-REFUNDABLE TAX CREDITS *****		
5804	Basic personal amount		9,405
5824	CPP/QPP contributions (T4)		2,306.70
5832	EI premiums (T4)		546.17

Released at the request of an authorized individual in accordance with Section 241 of the *Income Tax Act*.

Initials	Date
EM	2015-12-29

647 158 708 2012

Income Tax Return Information-Regular

5880	Non-refundable tax credits excluding donations		12,257
5884	Net non-refundable tax credits		619
5896	Total donations and gifts		108
6150	Prov non-refund tax credit claim taxpayer		727
*****	PROVINCIAL/TERRITORIAL TAX	*****	
260	Taxable income	72,186	71,826
---	Net provincial tax	4,937.78	4,852.28
---	Provincial basic tax		4,245.74
---	Provincial surtax		6.54
---	Health premium for Ontario		600.00

Released at the request of an authorized individual in accordance with Section 241 of the *Income Tax Act.*

Initials	Date
EM	2015-12-29

647 158 708 2012

Public Services and Procurement Canada
Services publics et Approvisionnement Canada

Canada

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HOLMES , C

AGR00 360307

NON NEGOTIABLE

Dated:	2017/11/29
Paycheque Number:	13396308
Financial Institution and Account No.:	*****************9256

Statement of Earnings

Pay

Type	Amount	Year to Date
Gross	$3,357.41	$84,590.38
Taxable Gross	$3,357.41	$84,590.38
Total Taxes and Deductions	$1,093.76	$30,754.68
Net	$2,263.65	$53,835.70

Statutory Deductions

Type	Amount	Year to Date
Federal Tax	$606.67	$15,825.11
Provincial Tax		
Superannuation	$392.15	$9,463.85
CPP / QPP		$2,564.10
Employment Insurance (EI)		$836.19

Type	Amount	Year to Date
PPIP		

Voluntary Deductions

Type	Amount	Year to Date
Canada Savings Bonds		
Charitable Donations		
Credit Union		

Other Deductions

Type	Amount	Year to Date
Association Dues	$60.11	$1,322.42
Death Benefits	$14.26	$301.57
Disability Insurance	$13.72	$290.74
Health Insurance		
Group Medical Insurance		
Taxable Allowance Benefits		

Entitlements and Deductions

Type	No.	Rate	Amount
From 02/11/17 To 15/11/17 *Basic Pay	75.00 H		$3,326.74+
From 02/11/17 To 15/11/17 Bilingual Bonus Allowance			$30.67+
Deficiencies-Suppl Death Ben			$6.34-
Deficiencies-Suppl Death Ben			$0.51-

Public Services and Procurement Canada Services publics et Approvisionnement Canada

Canada

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HOLMES , C

AGR00 360307

NON NEGOTIABLE

Dated: 2017/11/15

Paycheque Number: 13085468

Financial Institution and Account No.: *****************9256

Statement of Earnings

Pay

Type	Amount	Year to Date
Gross	$3,357.41	$81,232.97
Taxable Gross	$3,357.41	$81,232.97
Total Taxes and Deductions	$1,093.76	$29,660.92
Net	$2,263.65	$51,572.05

Statutory Deductions

Type	Amount	Year to Date
Federal Tax	$606.67	$15,218.44
Provincial Tax		
Superannuation	$392.15	$9,071.70
CPP / QPP		$2,564.10
Employment Insurance (EI)		$836.19

Type	Amount	Year to Date
PPIP		

Voluntary Deductions

Type	Amount	Year to Date
Canada Savings Bonds		
Charitable Donations		
Credit Union		

Other Deductions

Type	Amount	Year to Date
Association Dues	$60.11	$1,262.31
Death Benefits	$14.26	$287.31
Disability Insurance	$13.72	$277.02
Health Insurance		
Group Medical Insurance		
Taxable Allowance Benefits		

Entitlements and Deductions

Type	No.	Rate	Amount
From 19/10/17 To 01/11/17 *Basic Pay	75.00 H		$3,326.74+
From 19/10/17 To 01/11/17 Bilingual Bonus Allowance			$30.67+
Deficiencies-Suppl Death Ben			$6.34-
Deficiencies-Suppl Death Ben			$0.51-

Public Services and Procurement Canada   Services publics et Approvisionnement Canada

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HOLMES , C

AGR00 360307

NON NEGOTIABLE

Dated: 2017/11/01

Paycheque Number: 12776108

Financial Institution and Account No.: *****************9256

Statement of Earnings

Pay

Type	Amount	Year to Date
Gross	$3,357.41	$77,875.56
Taxable Gross	$3,357.41	$77,875.56
Total Taxes and Deductions	$1,017.28	$28,567.16
Net	$2,340.13	$49,308.40

Statutory Deductions

Type	Amount	Year to Date
Federal Tax	$625.13	$14,611.77
Provincial Tax		
Superannuation	$392.15	$8,679.55
CPP / QPP		$2,564.10
Employment Insurance (EI)		$836.19

Type	Amount	Year to Date
PPIP		

Voluntary Deductions

Type	Amount	Year to Date
Canada Savings Bonds		
Charitable Donations		
Credit Union		

Other Deductions

Type	Amount	Year to Date
Association Dues		$1,202.20
Death Benefits		$273.05
Disability Insurance		$263.30
Health Insurance		
Group Medical Insurance		
Taxable Allowance Benefits		

Entitlements and Deductions

Type	No.	Rate	Amount
From 05/10/17 To 18/10/17 *Basic Pay	75.00 H		$3,326.74+
From 05/10/17 To 18/10/17 Bilingual Bonus Allowance			$30.67+