

DOMESTICS' CROSS-CULTURAL NEWS

INTERCEDE for the Rights of Domestic Workers, Caregivers and Newcomers

February 2006

Toll Free 1-877-483-4554



WHY IS BLACK HISTORY MONTH IMPORTANT?

By Marilyn Oladimeiji

Black History Month evolved from the work of Carter G. Woodson, an African American in the late 1920's. He established Black History Week as a week of celebration to follow the year's study of Black History. The week he chose contained the birthdates of two people significant to the ability of people of African descent to be free to receive an education. The week he chose included Feb. 12 for President Lincoln who brought emancipation into law in the United States and Feb 14 for Frederick Douglass who advocated for Blacks to do what they could within their own country to lead to a better life for all Black people.

In the 1950's Canadian Negro Women's Association brought the celebration to Toronto, Ontario. By 1978, the Ontario Black History Society, whose mandate includes the promotion of Black History education, successfully petitioned the City of Toronto to have the now monthly celebration formally recognized. Black History Month is currently proclaimed by the City of Toronto, and many other cities and the Province of Ontario.

It is important for us to celebrate and affirm the contributions made by people of African ancestry in Canada and around the world. INTERCEDE as a community agency working towards equitable opportunities for marginalized workers in the domestic workplace, must support the efforts of various community groups who experience marginalization based on race, class, gender, age, sexual orientation, and ability so that we can be stronger in order to make societal changes. Colonialization affects all communities and, therefore, building strong alliances is necessary to promote changes for the creation of healthy and sustainable future communities.

On behalf of the Black Advisory Group at INTERCEDE we look forward to seeing all of our members and supporters during our Black History Month Event Sunday, February 5, 2006.

INCOME TAX SEASON

A new year has begun and it's the time of year to again gather all your receipts for tax-deductible expenses in preparation for filing your income tax return.

By the end of January until March, employers are legally required to issue T4 slips to their employees, including live-in caregivers. T4's are required for filing an Income tax return for 2005 on or before deadline on April 30, 2006

Watch out for future announcement of INTERCEDE's Tax Clinic which is offered annually with the help of members of the Association of Filipino-Canadian Accountants. They will compute your income tax returns free of charge. Details of this tax clinic will be announced later in our newsletter.

*All Domestic/Caregiver workers,
Newcomers and those on Temporary Work Permit
are welcome to attend*

INTERCEDE MEETING
Every First Sunday of the Month

(if holiday, meeting is on the second Sunday)

Apply for/renew your membership - \$10.

Sunday, February 5, 2006, 3-7 p.m.
At Cecil Community Centre, 58 Cecil St.
(one block south of College cor. Spadina)

Black History Month

See you all there!

Q & A

Q - I am a live-in caregiver in the Program and have applied for permanent residence concurrently with my family in the Philippines. I received a letter from the Canadian Embassy in Manila informing me that my husband is criminally inadmissible because he had a previous marriage which I did not know about. Canada Immigration has asked me for a "submission". What "submission" am I supposed to give, what should I do now, and will my husband go to jail?

A. The "submission" required is a letter that you must write to Canada Immigration explaining what you know of your marriage and your husband's previous marriage. Send your letter to the Canadian embassy in Manila with a copy to the Case Processing Centre in Vegreville, Alberta. In this letter you will inform that you were not aware of your husband's previous marriage and having learned that your marriage is thus null or void, that you no longer wish to include him in your application for permanent residence. Be aware that unless his first marriage has been annulled legally, you cannot apply concurrently for your "husband" by claiming you have a common-law relationship. In addition, because he committed a criminal offense by getting married twice, his first wife could file charges against him. Get more information from an INTERCEDE counselor.

Q - My employer has not been remitting my income tax deductions on a monthly basis. She said the total income tax, CPP and EI will be remitted at the end of the year. Will this cause a problem for me when I apply for permanent residence?

A - Employers are legally required to remit to the government any tax deduction plus CPP and EI contributions they take from your wages. In most cases employers who do not remit their employees' tax deductions regularly end up not being able to make any remittance at all because this would have accumulated along with CPP and EI contributions. Also they would have to pay a penalty plus interest for making late remittances.

If they do pay the accumulated amount of deductions at the end of the year they should be able to issue your T4. But if they do not make any remittance to Revenue Canada for tax deductions off your salary and for CPP and EI contributions you made, chances are they will not issue your T4 and you will have difficulty in filing your income tax return. Remember too that a record of wages and deductions sent to Canada Revenue Agency is one of the requirements needed as proof of your employment when you apply for permanent residence.

It's important for you to call for an appointment with an INTERCEDE counselor and discuss the requirements for filing your tax return.

REMINDERS

Make an appointment first

Please call for an appointment before you decide to visit INTERCEDE and have your appointment confirmed by a counselor you want to see. Otherwise, counselors will not be able to talk to you as they may already be booked for other appointments and they will just give you an appointment for another day. To avoid being sent home and wasting your day, do confirm your appointment before coming to INTERCEDE.

Coco's Corner:

Some caregivers may have experiences and extra skills as hairstylists, masseuses, cooks. They may even have skills in business or marketing. Because of this they are often encouraged to join business ventures or recruited as business partners by friends and strangers alike. They may be persuaded to invest their hard-earned savings with the promise of fast profits or returns. Or they may become partners in starting a beauty salon or opening a new restaurant. But most of the time they are not formally registered as business partners or investors because they are not permanent residents nor citizens. Because there are no records of their participation or money investments, they end up not only as invisible small business financiers but also as victims of fraudulent scams.

You must be wise to these opportunistic offers and avoid becoming a victim:

- make sure you understand clearly what is involved when you decide to join in a business venture;
- read and understand any document on which you are putting your signature or consult a reliable lawyer to interpret and give you advice on what you are signing;
- now and understand all the terms and conditions of any contract you get into and be sure to read the "small letters"
- get a receipt for all money transactions especially those for larger amounts
- remember if it's "too good to be true" it cannot be any good! Don't let greed dictate against your better judgment.

CONGRATULATIONS TO OUR

60/40 RAFFLE WINNER

NZINGA THOMAS

on December 5, 2005

Ticket No. 0042

Winning Prize - \$346

Join the next INTERCEDE LEADERSHIP AND ADVOCACY TRAINING

When : Saturday
February 11 & 25, 2006
March 11 & 25, 2006
April 8 & 22, 2006

Where : To be announced

Time : 10 am - 4pm

"I learned about my rights and how to become assertive—now I am treated with more respect!" - Training participant

To register call Genie at 416-483-4554 ext. 21

Effective February 1, 2006

HOW TO CALCULATE YOUR PAY

44 Hour Work Week / Minimum Wage = \$7.75 per hour

Pay Schedule	Monthly (12/year)	Semi-Monthly (24/year)	Bi-Weekly (26/year)	Weekly (52/year)
Gross Wages	\$1,477.67	\$738.83	\$682.00	\$341.00
DEDUCTIONS				
Income Tax				
Federal	94.50	47.60	44.30	22.25
Provincial	42.05	21.00	19.35	9.70
Canada Pension Plan	58.71	29.35	27.10	13.55
Employment Insurance	27.63	13.32	12.75	6.38
Total Deductions	222.89	111.27	103.50	51.88
NET PAY for Live-out	\$1,254.78	\$627.56	\$578.50	\$289.12
Less: (Room & Board)	369.42	184.71	170.50	85.25
NET PAY for Live-in	\$885.36	\$442.85	\$408.00	\$203.87

Minimum wage in Ontario is currently \$7.75 per hour. Even though your employment agreement or "contract" may have stated your wage at less, your employer must pay you the current legal minimum wage.

Gross wages are based on a 44 hour work week, and does not include overtime calculations. Overtime must be paid for any hours above 44 in a week.

It is important that you keep a list of all hours you worked daily in case there is any dispute about your overtime.

Overtime pay is a "time-and-a-half" your regular hourly wage. If you are paid the minimum wage of \$7.75 per hour, your overtime pay should be \$11.63. You may agree to take paid time-off instead. This is also at the "time-and-a-half" rate. For example, if you worked 10 hours overtime, you should get 15 hours off with pay.

The maximum deduction for board is \$ 53.55 per week (\$2.55 per meal). However, if you miss all six meals during your two days off, only \$38.25 (\$53.55-\$15.30) should be deducted. Room is calculated at a rate of \$31.70 per week for a private room.

Income Tax Deductions are based on Code 1 exemption.

Your employer is required by law to withhold Income Tax deductions, Canada Pension Plan (CPP) contributions and Employment Insurance (EI) premium from your gross wages. Your employer sends these deductions together with their own contributions to Revenue Canada every month. Each pay day, your employer should give you a - **Written Statement of Earnings (see below)**.

Example: **Name of employee:** Mary Grace Joy **Salary:** \$7.75 per hour
Pay period: February 6-10, 2006 (one week) **Total hours worked:** 44 hours

GROSS WAGES: \$341.00 **Notes:**

Deductions:	Overtime worked:
Fed. & Prov. Income Tax	31.95
CPP	13.55
E I	6.38
Room & Board	85.25
Total Deductions:	Overtime rate of pay: \$11.63 per hour
	\$137.13
NET PAY	\$203.87

ARE YOU READY FOR A JOB INTERVIEW?

There you are, palms sweaty voice shaky. You're being grilled by a job interviewer and he's throwing questions at you left and right which you are trying your best to answer. You're reading his face and it's saying he's not entirely impressed with you.

The competition for this great job opportunity had been intense that's why you made sure you had sent a handsome resume which had been specially prepared with the help of a "resume specialist." Now, you are wondering even while the interview is still going on how well you are doing compared to the competition.

And then it happens! You get a question you are not quite prepared to answer and you're stumped. You stammer and stumble and give it your best try.. But it's clear that your answer is not what he wants to hear. You've just embarrassed yourself.

The interview is over and on the ride home you bite your lip and shake your head regretting the answer you gave. But the damage is done. You don't hear back from the company and someone else got the job. It went to someone whose resume may not have been as handsome as yours but who made sure to polish her job interview skills.

If only you had more practice, learned to maximize your interview skills and to prepare for surprises by knowing how to compose yourself and avoid being rattled – you very well could have landed the job.

So here's a tip: by attending the free Job Search Workshop (JSW) of INTERCEDE you can get the help you need to prepare and ace your next job interview. As a result you will learn to avoid being confused and caught off-guard by an "offbeat" interview question.

Some of the objectives of this workshop are to help participants identify and address illegal interview questions, how to handle questions that might be discriminatory without losing your composure, how to ace tough interview questions and most of all, how to make a good first impression with an interviewer.

To get assistance and more job interview tips, call for an appointment or register for the JSW with Vicky at (416)-483-4554 Ext. 30 or Genie at Ext. 21.

FREE JOB SEARCH WORKSHOP FOR CAREGIVERS & NEWCOMERS

WHEN: SUNDAY
February 5, 12, 19 & 26, 2006
March 5, 12 19 & 26, 2005
April 2, 9, 16 & 23, 2005

TIME : 10:30 a.m. to 5:00 p.m.
WHERE: INTERCEDE
234 Eglinton Ave E., Suite 405
Toronto, On, M4P 1K5

Please call (416)483-4554 ext. 30 or 21 to sign up.
Seating is limited.
Funded by Citizenship and Immigration Canada


INTERCEDE

INTERCEDE STAFF:
Address: 234 Eglinton Avenue East, Suite 405
Toronto Ontario
M4P 1K5

Regular Hours: Mon-Friday 9 am – 5 p.m.
Telephone: (416) 483-4554
Fax: (416) 483-9781
Toll-Free: 1-877-483-4554
E-mail: info@intercedetoronto.org

INTERCEDE STAFF:
Fely Villasin - Part - Time Executive Director
Jo Alcampo - Administrative Consultant
Columbia Diaz - Settlement Counsellor & Program Manager
Anita Fortuno - Settlement Counsellor
Bernice Small - Settlement Counsellor
Vicky Policarpio - JSW Facilitator
Salma Saadi - JSW Co-Facilitator
Genie Policarpio - Intake & Administrative Assistant

We wish to thank: Citizenship and Immigration Canada - ISAP and Job Search Program; the Municipality of Toronto CSP, and The Ontario Solicitor General's Office for their financial support.

 Citizenship and Immigration Canada / Citoyenneté et Immigration Canada



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