

Memo #12

Date: December 18, 2018

To: Simcoe Muskoka Catholic Elementary Teachers

Re: **EI and CPP Deductions, Travel Tips**

EI and CPP Deductions

Just a reminder that for a number of teachers you will see a decrease in your “take-home” pay beginning in January, as 2019 is a new tax year and that means that EI and CPP will begin to be deducted again.

EI rates: Commencing January 2019, the rate will be **1.62%** of gross earnings to a maximum of **\$860.22**. Maximum Insurable Earnings for 2019 are **\$53,100**.

CPP rates: Commencing January 2019, the rate will be **5.10%** of gross earnings to a maximum of **\$2,748.90**. Maximum Contributory Earnings for 2019 are **\$57,400**.

Johnson Insurance

Advice from Johnson Insurance – The Lighthouse – on preparing for winter travel:

Before you leave:

1. Make a winter safety kit
2. Get (or put on) winter tires
3. Check weather and plan ahead
4. Dress in layers
5. Make sure vehicle is clear of snow and ice.

On the Road:

1. Keep a safe distance
2. Skip the cruise control
3. Drive responsibly

For more details, please visit <https://www1.johnson.ca/>, and scroll to the bottom and check out News from The Lighthouse.

Happy Holidays and Merry Christmas

From all of us – Jeannette, Shannon and myself – at the Unit Office to you and your family and friends. We hope you have a safe and relaxing holiday, and that your Christmas is joyous and peaceful, spent with your loved ones.

If you have any concerns, please contact the Unit office at 705-733-9625 or 1 800 558 4815