

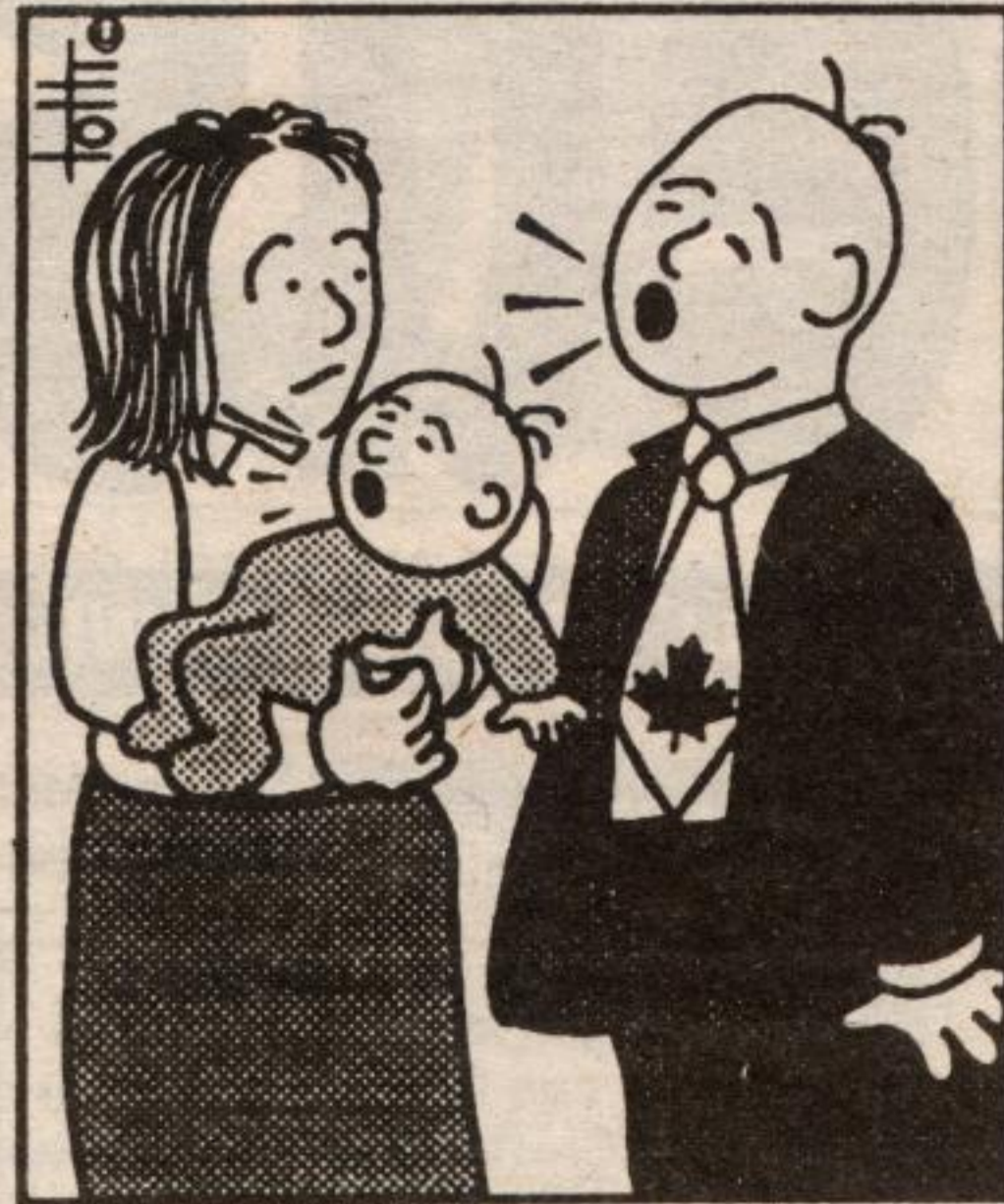
# When hiring nanny consider children and government

BY MARY ANN LEON, CA

Hiring a full-time nanny involves the proper care and feeding of your children and the government. Both will emit loud outcries if neglected.

Naturally, the children come first. The most important factor is choosing someone who will be tender, honest, trustworthy, and obviously, caring. The key words are references, references. Make sure you ask for and check her references.

In the selection process, be frank about her expected duties — will it involve housework and what kind? Flexible hours? Picking up kids after school? You must pay at



least the minimum wage, currently \$6 hourly up to 44 hours weekly in Ontario. There should be fair com-

ensation agreed to for overtime.

A live-in nanny will cost you about \$300 to \$400 a month less than a live-out. That's mainly because you are allowed to deduct \$74 weekly (in Ontario) from her wages for room and board. You must, however, provide a live-in with her own room and be prepared to give up some privacy.

As soon as you engage a nanny as a full-time employee, the federal and provincial governments move in. You've become an employer.

As such, you must register with Revenue Canada and make deductions from your nanny's pay

for her income tax, Canada Pension Plan and Unemployment Insurance contributions. You must pay out of your own pocket the employer's share of CPP and UI payments.

Further, the Ontario government expects you to hand over regularly the Employer's Health Tax and Workers Compensation assessments.

The paperwork involved in employing a nanny may seem daunting but it soon becomes a quickly-done routine. For more complete information concerning your responsibilities as an employer, contact Employment and Immigration Canada.

Also Revenue Canada and your provincial government provide explanatory material concerning payroll deductions and employer remittances.

Remember that if you hire a nanny in order to allow you to have a job or operate a business, you may deduct for income tax purposes up to \$4,000 a year for each child under 7-years-old, subject to certain limitations.

What's a good way to find a suitable nanny? You might try tapping the "Nanny Network." Track down a neighbour or friend who sings the praises of her nanny, then ask the paragon to find someone like herself for you.

**BRADEN HOMES LTD**

"We believe we build the most energy efficient and comfortable homes in Ontario."

ROCKWOOD  
519-856-9306

**ALL WORK GUARANTEED**

**ABR**

ROOFING & ALUMINUM

Specializing in Re-Roofing  
Siding • Eavestroughing  
New Roofs • Repairs  
Soffit • Fascia

ANDREW B. RAMSDEN  
Free Estimates 853-1452

**Total Home Improvements**

◆ BASEMENTS ◆ BATHROOMS  
◆ DECKS ◆ PAINTING  
◆ INTERIOR RE-DESIGNS  
(New Room, New Washroom)  
◆ REPAIRS  
(Plumbing, Electrical, Carpentry, etc.)

Call Mike 873-9956

**C.N.C. CONSTRUCTION**

FREE ESTIMATES with NO OBLIGATION

- Pooldecks
- Patios
- Sidewalks
- Cement Drives
- Chimney Repairs
- Brick Pointing
- Home Renovations
- Installation of Above-Ground Pools

CLAUDE NADON 853-0275

**DENNY'S INSURANCE**

50 YEARS EXPERIENCE

Serving All Your Insurance Needs

Home • Auto • Business • Travel  
Life • Mortgage Ins. • Group • RRSP

853-0150  
15 Mill Street West

**Leathertown LUMBER**

LUMBER, PANELLING & PLYWOOD  
PLUMBING, ELECTRICAL  
HARDWARE, HAND-TOOLS  
PAINTS, STAINS, WINDOWS, TILES  
DOORS, TRIM & SIDING

"Everything you need to do the job right."

Leathertown Lumber Inc.  
Main St. North • 853-1970

## HOMEPLAN OF THE WEEK!

PLAN NO. U-733

MAIN FLOOR PLAN 1236 SQ. FT.  
UPPER FLOOR PLAN 894 SQ. FT.  
TOTAL FLOOR AREA 2130 SQ. FT.

**STRIDE'S General Contracting**

Interiors & Exteriors, Additions & Renovations

Specializing in Bathroom Remodelling  
Hot Tubs & Whirlpools

23 YEARS OF TOP QUALITY  
GUARANTEED WORKMANSHIP

DOUG STRIDE Res. 519-855-6717  
Hillsburgh Bus. 519-855-6201

**GRAHAM WELL DRILLING LTD.**

Canadian Water Well Association  
Ontario Water Well Association

FARM, RES. COMM., INDUST.

Drilling & Pump Systems  
Competitive Prices  
Free Estimates

R.R. 5 ROCKWOOD 824-3690

**MCISAAC CONCRETE**

RES. IND. COMM. FARM

BASEMENT & FACTORY FLOORS

- Laser Levelled
- Floors, Curbs
- Patios, Sidewalks
- Footings, Forming
- Retaining Walls
- Reinforced Concrete

CALL LEROY 853-1582

**AK CARPENTRY & PAINTING**

Quality 1st

RENOVATIONS & ADDITIONS  
BUILDING RESTORATION  
DECKS, FENCING, TRIM

ROCKWOOD  
856-2230  
105 MacLennan

**B & K WINDOWS** & Aluminum Products

EXPERTS IN THE SALE & INSTALLATION OF:

- ALUMINUM & VINYL WINDOWS
- PATIO DOORS & SHUTTERS
- STORM WINDOWS & DOORS
- PORCH ENCLOSURES
- SOLARIUMS
- THERMAL REPLACEMENT
- DOUBLE OR TRIPLE GLAZED
- FASCIA, SOFFIT, EAVESTROUGH, SIDING

FOR A FREE ESTIMATE, CALL TODAY: 877-3769

**River Crest Painting**

INTERIOR • EXTERIOR • RESIDENTIAL  
COMMERCIAL

We Take Pride In Our Work  
and Clean Up

20 Years Experience

FOR A FREE ESTIMATE, CALL:

MARK DURIE  
416-840-5616

**PETER ZIONS CONSTRUCTION Ltd.**

853-2464 • ACTON

"A Family Building Tradition  
for 28 Years"

- ◆ Home Improvements
- ◆ Licensed R-2000 Home Builder

**BALLYMARTIN CONTRACTING**

- ✓ Additions
- ✓ Renovations
- ✓ Basement Waterproofing
- ✓ Masonry
- ✓ Concrete Work

"18 Years Experience"

G. GRAHAM  
416-873-8979

**APC ACTON PRECAST CONCRETE LIMITED**

SEPTIC TANKS & WATER CISTERNS

- PVC SEWER PIPE
- WELL TILES & CULVERTS
- TRANSFORMER BASES
- STEPS & PORCHES
- YARD & PATIO PRODUCTS

ACTON  
853-1529

## Spacious Layout

This open plan design features large, comfortable rooms fashionably styled to suit modern preferences.

Enter into a foyer brightened by an overhead skylight. To the left, an open plan for living/dining, creates a spacious area for entertaining. The living room boasts an elegant vaulted ceiling and a boxed out window seat with a Palladian window.

The dining room can accommodate a good sized suite, given the extra room afforded by a built-in area for the hutch and a partial and a full bay window. A gourmet kitchen features a handy work island, a walk-in pantry, and a carousel nook. The sunken family room has a cosy fireplace and provides access to the backyard through a sliding glass door.

A curved staircase leads to the bedroom area.

All bedrooms are a good size. Both secondary bedrooms feature an attractive corner window. The master boasts his and her closets and a five-piece ensuite with a raised soaker tub set into a bay.

Plans for U-733 may be obtained for \$395 for a package of five complete sets of working prints and \$39 for each additional set of the same plan. Allow \$15 extra to cover the cost of postage and handling. All Canadian residents add seven per cent GST to plan total plus postage and handling.

This is one of our new designs. Many innovative plans are now available in our NEW two-storey plan catalogue for \$13.85 including postage and handling and seven per cent GST.

Please make all cheques, money orders and Visa or MasterCard authorizations payable to: The Acton Tanner Home of the Week, P.O. Box 150, Acton, Ontario, L7J 1G8.