

# The ESSEX FREE PRESS BUSINESS



**CONSTRUCTING A CAR WASH** – Essex Mayor Ron McDermott, left, Dannie Quinlan, account manager for Woodslee Credit Union and Roger and Rita Beaulieu of Beau's Collision and Auto Service, break ground at the future site of a fully automated touchless carwash. The Beaulieu's are expecting to open the carwash in early November, which will offer six self-serve bay stations, a well-lit vending area, two vacuum stations and a water refill station. It will be open 24 hours a day and monitored by security cameras. Woodslee Credit Union is financing the project with construction by Marcovecchio Construction.

  
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## Small Business 101

### Employment Insurance: Are you paying too much?

Each year, employers and employees are required to pay sizeable Employment Insurance (EI) premiums. Many are unaware that certain employees are not eligible for EI and premiums should not be paid for these employees. Often, this issue does not come to light until an employee tries to claim EI from HRSDC (Human Resources and Social Development Canada) due to job termination or family leave.

#### Conditions of eligibility

Employment Insurance claims are most often refused when employees are considered to have a non-arm's length relationship with their employer. In general, the Canada Revenue Agency (CRA) does not consider these jobs insurable due to the non-arm's length relationship that exists, whether through blood (e.g., son), marriage (including common-law) or

adoption. Where CRA believes the employer and employee have a job contract similar to one that would apply to an unrelated employee, they are considered to work at arm's length. In such a case, EI premiums must be paid. Please note that while HRSDC pays or refuses to pay EI benefits, only CRA has the authority to rule on a person's eligibility.

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