



Scarborough Pan Am Invitational

May 1, 2026 - May 3, 2026

Toronto Pan Am Sports Centre

Brief Meet Information

MEET NAME	Scar Pan Am Invitational 2026
DATE(s):	May 1st - 3rd, 2026
HOSTED BY:	Scarborough Swim Club
LOCATION:	Toronto Pan Am Sports Centre, 875 Morningside Ave, Toronto, ON M1C 0C7
FACILITY:	1 X 50m 10 lane pool with electronic timing
PURPOSE & DESCRIPTION:	Long course / double-ended open invitational meet
COMPETITION CONFIGURATION	LCM Chase Starts (except Finals Sessions) 13 & Over: Includes Preliminary and "A" Finals for 13, 14, 15, 16 & Over. 13 & Over: Timed Final events for some 200m, all 400m and 800m events. 12 & Under: All events are Timed Finals.
MEET PACKAGE:	The only meet package which will be considered as valid must be the most current version found on www.swimming.ca and the Swimming Canada Registration and Event Management System (REMS).
LAST UPDATE:	February 24, 2026

Competition Organizing Committee

ROLE	NAME	EMAIL	LEVEL
COMPETITION COORDINATOR(S):	Mary Jane Smith	mjsmith@bell.net	5
MEET MANAGER(S):	Lisa Penney-Taylor Dennis Alves	meets@scarswimming.ca	
OFFICIALS COORDINATOR:	Linda Nolan	officials@scarswimming.ca	

Safety at Competitions

Swimming Canada and Swim Ontario believes that athletes, coaches, officials, support staff and volunteers have the right to participate in a safe and inclusive sport environment that is free of abuse, harassment and discrimination.

Only Swimming Canada registered active participants (swimmers, officials, certified coaches and support staff for the meet), facility personnel and authorized Swim Ontario personnel are allowed on deck during the competition.

All participants in this event are reminded that they are bound by Swimming Canada and Swim Ontario Policies and Procedures, including but not limited to, Swimming Canada's General Code of Conduct, their Equity, Diversity and Inclusion Policy, their Harassment Policy and the [Swim Ontario Code of Conduct procedure](#) For more information regarding the [Swim Ontario Policies and Procedures](#) or Safe Sport please visit the Swim Ontario website <https://www.swimontario.com/sport-safety> or www.swimming.ca/safesport

Every club and its participants are responsible for ensuring all facility rules and requirements are followed.

The [Swim Ontario Concussion Management](#) & [Swim Ontario Photography, Videography, and Cellphone Procedure](#) will be in effect. For complete details click [HERE](#).

Videography & Photography Permissions

Provided the facility permits, registered club coaches on the compliance list, approved sport science contractors, and support staff may record for coaching purposes without additional authorization.

All other individuals — including club photographers, contracted photographers/videographers, and media — must apply for and receive authorization to access the competition deck before recording in any medium. All recordings must comply with Swim Ontario policies, including the [Photography, Videography, and Cellphone Procedure](#) and the [Screening Requirements Procedures](#). Contact Meet Management for the application process. All Official Photographers and Videographers, as approved by Swim Ontario, will be declared within this Meet Package.

ADDITIONAL INFORMATION	Meet management will not accept requests to access the competition deck to record. The following are approved by Swim Ontario Official Photographers/Videographers for this event: Jeff Vogan, Marissa Paul
-----------------------------------	--

Competition Rules

Sanctioned as an Age Group Swimming Invitational by Swim Ontario.

All current [Swimming Canada rules](#) will be followed. All registered para swimmers are subject to the rules defined by their current sport class and codes of exception. The stroke and turn rules apply as per Appendix B of the Swimming Canada rulebook. The Sport Class and Exception Codes should be displayed on heat sheets and must be made available to the Session Referee.

All swimmers are permitted to race with the swimwear of their choosing at all competitions sanctioned by Swim Ontario provided the fabric of the swimwear is a permeable open mesh textile and would not reasonably be seen to create a technical advantage in terms of speed, buoyancy, or endurance.

Combined (mixed) gender swimming is permitted for age group swimming competitions. Canadian Age Group records can not be set when heats involve individual mixed genders.

The Starter shall report a swimmer to the Referee for misconduct taking place at the start of a race as per Swimming Canada Part II 2.3.2. The “misconduct” shall include, but is not limited to (C.2.3.2.1):

- Deliberate or negligent acts such as spitting, spouting of water, or blowing the nose in the pool or on the pool deck immediately prior to the start may be considered misconduct.
- Deliberate kicking or striking of the starting platform, including the back plate prior to the start.
- Unsafe or uncontrolled entry into the pool immediately prior to the start of a race. All swimmers must enter the pool with a controlled, feet-first entry.

The Referee may disqualify a swimmer for such misconduct.

Please note that [Swimming Canada Competition Warm-Up Safety Procedures](#) and [Swim Ontario warm-up safety rules](#) will be in effect. Details [HERE](#)

It is incumbent on coaches, swimmers, and officials to work together to comply with these procedures during all scheduled warm-up periods. Coaches are requested to encourage swimmers to cooperate with Safety Marshals.

- **Warm up rules:**

- No loitering at the end of lane
- Swimmers must be aware of their surroundings and move over to the lane rope when stopped at the end wall to allow other swimmers to turn
- Swimmers using sprint and pace lanes must be directly supervised by their coaches
- Deliberate kicking or striking of the starting platform, including the back plate during the sprint periods is not permitted.

Swimmers must enter the pool FEET FIRST in a cautious and controlled manner, entering from a start or turn end only and from a standing or sitting position.

Swimmers witnessed by a Safety Marshal diving or entering the water in a dangerous fashion may be removed, by the Referee, without warning from their next individual event following the warm-up period in which the violation occurred. The swimmer's name and club shall be registered with the Meet Manager.

AGE UP DATE:	The competitor's age is as the first day of the competition May 1, 2026
DIVE STARTS:	<p>As per Swimming Canada Part II C4.1.2 and C4.1.3 swimmers are permitted to start in-water or from a standing position on the deck or bulkhead when Starting Platforms (blocks) are available. As per the Facility Rules for Dive Starts, this competition Starts will be conducted as follows:</p> <p style="padding-left: 40px;">from Starting Platforms (blocks) as per World Aquatics II.4.1 and II.16.1.4 from both ends</p> <p>and/or</p> <ul style="list-style-type: none"> ● from the Deck or Bulkhead as per Canadian Facility Rule II.C4.1.1 and II.C16.1.4.1 from both ends <p>and/or</p> <ul style="list-style-type: none"> ● In-water starts will be conducted as per Canadian Facility Rule II.C4.1.1 and II.C16.1.4.1 from both ends
BACSTROKE LEDGES:	<p>Ledges will be used and available for all ages and sessions.</p> <p>For 12&U sessions, ledges will be put in by 'request only' from the swimmer</p>
d/DEAF AND HARD OF HEARING ACCOMMODATION:	<p>This competition can provide the following accommodations for swimmers who are d/Deaf and Hard of hearing:</p> <ul style="list-style-type: none"> ● non-verbal instruction provided by a support person from the swimmer's own club, who is registered in the REMS as support staff. ● Visual Start hand signals given by the starter/referee. ● Visual Start Strobe Light options <ul style="list-style-type: none"> ○ Facility-Provided Strobe Light: An external strobe light is available at this facility

	<p>Clubs are to contact Meet Management by the <u>Entry Deadline</u> of the need for accommodations. Support Staff must be included in the submission of entries process.</p> <p>Support Staff must have active REMS registration and be included in the club's event entry. Those not listed in the entry submission will be denied deck access.</p>
--	--

Eligibility

<p>All athletes must be registered as <u>Competitive</u> or <u>Varsity</u> swimmers with Swimming Canada and possess a valid Swimming Canada registration number. Athletes may only compete under the age group club or varsity team they are registered with. Registered Para Swimmers are welcome and their current Sport Class must be included in the entries. Entries submitted without a valid registration number and active status in the Swimming Canada Registration and Event Management System (REMS) at the time of the competition will be denied entry. It is the responsibility of the swimmer's club to provide proof of active registration status in REMS.</p>	
ADDITIONAL ELIGIBILITY INFORMATION:	<p>Preference will be given to the host club first.</p> <p>This meet has Time Standards for the following events:</p> <ul style="list-style-type: none"> ● 13&O: 200 BR, 800 FR, 400 IM, 200 FL, 400 FR ● 12&U: 200 BR, 200 BK, 400 IM, 200 FL, 400 FR <p>Entries for these events must be verifiable and achieved within the qualifying period.</p> <p>The Scarborough Swim Club reserves the right to allow all of their swimmers to enter this meet regardless of the time standards.</p> <p>Para-swimmers are exempt from the Time Standards at this competition.</p>
COACH & SUPPORT STAFF REGISTRATION:	<p>Meet management will cross reference the list of coaches submitted with entries at this competition with the Swim Ontario Compliance lists. If a coach is not on this list, meet management is obligated to enforce the Swimming Canada policy and not permit that coach to attend the meet. Meet management will forward Swim Ontario a list of coaches who they have found to be in non-compliance.</p> <p>Swimmers must have a coach or designated coach (coach representative) in attendance during the meet including warm-up sessions.</p> <p>Clubs needing Support Staff for Para or d/Deaf/Hard of Hearing swimmers must register them in the Swimming Canada Registration and Event Management System (REMS) to access the deck at competitions. Support Staff must have active REMS registration and be included in the club's event entry. Those not listed in the entry submission will be denied deck access.</p>
FOREIGN TEAMS / COMPETITORS:	<p>The following applies to Teams and their competitors not affiliated with Swimming Canada. Swimmers registered as active with a Swimming Canada ID are considered domestic.</p> <ul style="list-style-type: none"> ● Foreign Teams' / competitors' entries will not be accepted by the host club.

Entry Process

ENTRY SUBMISSIONS:	<p>Entries must be submitted through the Swimming Canada Registration and Events System (REMS) and must include all attending coaches and support staff. Meet management will:</p>
---------------------------	---

	<ul style="list-style-type: none"> not accept entries via email; notify clubs within 48 hours of the online entry deadline regarding any rejected entries or required changes to entries; notify clubs of any meet format changes or designated warm-up times at least 5 days (for TIER II sanctions) and 10 days (for TIER III & IV sanctions) prior to the start of the competition <p>Failure to inform meet management of a no-show / scratch prior to the deadline for changes to entries will result in loss of entry fees.</p> <p>Meet Management reserves the right to further limit individual swims per session and to limit heats if necessary to keep session times to within 4.5 hours.</p>
ENTRY DEADLINE:	<p>The online entry deadline is April 3, 2026 at 11:59 pm.</p> <p>Changes to entries will be accepted until April 20, 2026 at 11:59pm.</p> <p>After that time, fees will be calculated: no refunds will be granted for missed swims.</p>
ENTRY FEE:	<p>The following fees will apply for this competition:</p> <ul style="list-style-type: none"> A. Individual Events: \$16 for 200m and below, \$20 for 400 and longer. B. Relay Events:\$25 C. Swimmer Fee: \$10 <p>Payment Method: Cheques payable to Scarborough Swim Club no later than May 1, 2026 or e-transfer to treasurer@scarswimming.ca no later than May 1, 2026.</p>
ENTRY LIMITS:	<p>The following limits are in place for this competition:</p> <ul style="list-style-type: none"> The maximum number of participants per session is 615 The maximum number of entries per swimmer is 3 individual entries & 1 relay per session The maximum number of relays per club is 1 per event. <p>The host club reserves the right to close entries before the published deadline once session or meet capacity has been reached.</p>
RELAY ENTRIES & MIXED RELAYS:	<p>Teams may move up no more than two (2) swimmers from a younger age category to fill a relay.</p> <p>Relay swimmers must be entered in a non-relay event in order to compete.</p> <p>A mixed relay must have 2 female and 2 male swimmers. All other combinations will result in a disqualification.</p>
ENTRY TIMES & CONVERSION:	<ul style="list-style-type: none"> A. No Time (NT) entries are not permitted. B. All entries must be submitted in LCM. Conversion from SCM is permitted at 2%.

Schedule of Sessions

Session #	Date	Warm-up period	Start of session	Approx. Finish of session	Time Final/Heats /Finals
1	May 1, 2026	6:30 am	8:00 am	12:30 pm	13&O PRELIM
2	May 1, 2026	12:30 pm	1:30 pm	6:00 pm	12&U TF
3	May 1, 2026	6:00 pm	6:50 pm	8:30 pm	13&O FINALS
4	May 2, 2026	6:30 am	8:00 am	12:30 pm	13&O PRELIM
5	May 2, 2026	12:30 pm	1:30 pm	6:00 pm	12&U TF
6	May 2, 2026	6:00 pm	6:50 pm	8:30 pm	13&O FINALS
7	May 3, 2026	6:30 am	8:00 am	12:30 pm	13&O PRELIM
8	May 3, 2026	12:30 pm	1:30 pm	6:00 pm	12&U TF
9	May 2, 2026	6:00 pm	6:50 pm	8:30 pm	13&O FINALS

Warm Up Groups

To be determined.

Meet Format & Administration

SEEDING:	<p>After all times are converted as pursuant to the conversion process:</p> <ul style="list-style-type: none"> A. Seeding for Timed Final events will be in order of entry times, slowest to fastest with the exception of Distance Events (800m) which will be seeded fastest to slowest.. Swimmers entered with NT (no time) will be seeded last. B. Seeding for Preliminary events will be as per Part II 3.1 of the Swimming Canada rulebook with fastest 3 heats circle seeded.
DECK ENTRIES:	<p>The following are the Deck Entry Rules for this competition:</p> <ul style="list-style-type: none"> A. No Deck Entries are permitted.
RELAY NAME SUBMISSION:	<p>Relay Cards or Forms must be returned to the Admin Desk.</p> <p>Relay Cards (sheets) are available at the Admin Desk.</p> <p>The Relay Name submission deadline is 30 mins before the start of the session.</p>
SCRATCHES & POSITIVE CHECK IN RULES:	<p>The following are the Scratch deadlines for this competition.</p> <ul style="list-style-type: none"> A. There is a scratch deadline for: <ul style="list-style-type: none"> a. All events b. Scratches are to be made at the Admin Desk 30 minutes prior to the start of each session. B. A scratch deadline will apply for finals events: <ul style="list-style-type: none"> a. 30 minutes following the posting of results of last preliminary event in that session <p>The following are the Positive Check-in deadlines for this competition.</p> <p>There is a positive check-in 30 minutes before the start of the session at the Admin Desk for the 800m Free.</p>
PENALTIES:	<ul style="list-style-type: none"> A. No penalty shall be imposed for late or day of scratches and No-Shows for preliminary or timed final events other than loss of entry fee.

	<p>B. Failure to participate in an finals event with a scratch or positive check-in deadline will result in following penalty:</p> <ol style="list-style-type: none"> This fine applies to originally named finalists & 2 alternates Failure to pay (or agreement to pay) will result in the swimmer being removed from all remaining events in the session including relay events. Fee: \$50 for each offence
OFFICIAL SPLIT TIMES:	<p>Meet management requires that any coach wishing to rely on a time achieved by the swimmer for an interval shorter than the total distance of the event shall so advise the <u>Admin Desk</u> at least 30 minutes prior to the commencement of the session in which the event will take place. Requests for official splits in gendered and mixed relays are not required, however in mixed relays the official time will not be recognized as a Canadian Age Group record.</p> <ol style="list-style-type: none"> Official Split Forms are available at the Admin Desk. Not all Official Split requests can be accommodated.
SWIM OFFS:	<p>This competition offers preliminary events.</p> <ul style="list-style-type: none"> All swim-offs are to be run during or at the end of the session in which the tie occurred at a time mutually agreed upon by coaches and officials. Coaches are to report to the Admin Desk when a swim-off is announced.
DISQUALIFICATION & APPEAL PROCEDURE:	<ul style="list-style-type: none"> Disqualification will be reported within fifteen (15) minutes after the swimmer's race. The disqualification shall stand providing all reasonable efforts have been made to report the disqualification including public address systems. A club representative should discuss the disqualification with the Session Referee and can request to view the disqualification slip. If not resolved after this discussion, a written appeal may be presented to the Session Referee from the club representative. <ul style="list-style-type: none"> A written appeal must be presented within 30 minutes after the conclusion of the <u>event</u> in question. Appeal on Referee Decision forms are available at the Admin Desk. If not resolved after the decision of the written appeal from the Session Referee the matter may be assigned to a Jury of Appeal. The decision to go to Jury must be taken within an hour from the moment the decision of the written appeal is communicated to the club representative.
RECORDS:	<p>Swim times achieved at this competition will be eligible for Provincial and National Records. Coaches are advised to inform Meet Management prior to the start of the session where mixed gender individual events are taking place that there is a possibility of a Canadian Age Group record being broken. The referee can ensure that the swimmer competes with competitors of the same gender for his/her heat.</p> <p>Swim Ontario has a certified pool length survey for the aforementioned swimming pool.</p>
MEET RESULTS:	<p>Official Results will be posted within 48 hours of completion of the meet to www.swimming.ca</p> <ol style="list-style-type: none"> Unofficial mobile applications results will be available. Unofficial Live Results will be available.
SCORING:	<p>The following scoring will be applied:</p> <p>No Scoring</p>
AWARDS:	<p>The following will be awarded:</p>

	<p>Medals for 1st -3rd and ribbons for 4th-10th place individual events. Individual awards and results will be broken out by gender and age group. (10 & U, 11, 12, 13, 14, 15, 16&O).</p> <p>Gold medals for 1st place will be awarded in relay events and ribbons for 2nd-3rd place in relay events.</p> <p>Medals will be given out during Final sessions (3,6,9). All other awards should be picked up by coaches at the admin/awards desk at the end of their last session.</p> <p>Awards will not be mailed out after the meet.</p>
<p>ADDITIONAL INFORMATION:</p>	<p>Meet management reserves the right to change warm-up session times, start times and to allocate team warm-up schedules. Split warm ups for over pool capacity will apply.</p> <p>The Scarborough Swim Club reserves the right to allow all of their swimmers to enter this meet regardless of the time standards.</p>
<p>SAFETY REQUIREMENTS FOR LCM CHASE STARTS</p>	<p>Officials will ensure finishing swimmers clear the wall quickly, move to the lane rope, and follow Inspector of Turns direction so incoming chase swimmers can turn safely.</p> <p>Para heats must be fully cleared, no more than two heats may be in the water during LCM chase starts, and 50m events must allow full clearance before the next heat finishes.</p> <p>Coaches are responsible for ensuring swimmers remain aware of incoming chase swimmers and follow all instructions provided by the Inspector of Turns.</p>

Schedule of Events

Session 1 Friday AM (13&Over)			
Women	Event	Standard	Men
1	200 Free		2
3	50 Back		4
5	100 Fly		6
7	200 Breast	3:40:00	8
9	Mixed 4x50 Medley Relay (TF) (13-14)		9
10	Mixed 4x50 Medley Relay (TF) (15&O)		10
11	800 Freestyle (TF)	11:00:00	12

Session 2 Friday PM (12&U)			
Women	Event	Standard	Men
13	200 Free		14
15	50 Breast		16
17	100 Fly		18
19	50 Back		20
21	Mixed 4x50 Medley Relay (10&U)		21
22	Mixed 4x50 Medley Relay (11-12)		22
23	200 Breast (11-12)	3:50:00	24

Session 3 Friday EVE (13&Over)			
Women	Event		Men
1	200 Free		2
3	50 Back		4
5	100 Fly		6
7	200 Breast		8

Session 4 Saturday AM (13&Over)			
Women	Event	Standard	Men
25	100 Free		26
27	50 Fly		28
29	200 Back		30
31	100 Breast		32
33	4x100 Free Relay (TF) (13-14)		34
35	4x100 Free Relay (TF) (15&O)		36
37	400 Individual Medley (TF)	6:30:00	38

Session 5 Saturday PM (12&Under)			
Women	Event	Standard	Men
39	100 Free		40
41	50 Fly		42

43	200 Back (11-12)	3:40:00	44
45	100 Breast		46
47	4X100 Free Relay (10&U)		48
49	4x100 Free Relay (11-12)		50
51	400 Individual Medley (11-12)	7:00:00	52

Session 6 Saturday EVE (13&O)

Women	Event	Men
25	100 Free	26
27	50 Fly	28
29	200 Back	30
31	100 Breast	32

Session 7 Sunday AM (13&Over)

Women	Event	Standard	Men
53	200 Individual Medley		54
55	50 Breast		56
57	100 Back		58
59	200 Fly	3:30:00	60
61	50 Free		62
63	4x50 Free Relay (TF) (13-14)		64
65	4x50 Free Relay (TF) (15&O)		66
67	400 Free (TF)	6:00:00	68

Session 8 Sunday PM (12&Under)

Women	Event	Standard	Men
69	200 Individual Medley		70
71	100 Back		72
73	200 Fly(11-12)	3:40:00	74
75	50 Free		76
77	4X50 Free Relay (10&U)		78
79	4x50 Free Relay (11-12)		80
81	400 Free (11-12)	6:30:00	82

Session 9 Sunday EVE (13&Over)

Women	Event	Men
53	200 Individual Medley	54
55	50 Breast	56
57	100 Back	58
59	200 Butterfly	60
61	50 Free	62



Time Standards

Age	Event	Time Standard
13&O	200 FL	3:30.00
13&O	800 FR	11:00.00
13&O	200 BR	3:40.00
13&O	400 FR	6:00.00
13&O	400 IM	6:30.00
12&U	200 BK	3:40.00
11-12	200 BR	3:50.00
11-12	400 FR	6:30.00
11-12	200 FL	3:40.00
11-12	400 IM	7:00.00

Competition Dismissal Policy

2.15 Patron Behaviour

- COVID-19
 - Social distancing is encouraged where possible. When social distancing is not possible, mask use continues to be recommended.
 - If a swimmer has any signs of COVID-19 symptoms, they should stay home.
- **No food or drinks on deck. No gum.**
- Deck Changing is not permitted in the facility. Change Rooms and on-deck washrooms are available for use to change in and out of swimsuits.
- Glass bottles or other glass objects are prohibited in the pool areas including the pool deck, change rooms and hallways.
- Socializing with or distracting pool staff, including lifeguards, is prohibited.
- No person within the pool area shall behave in such a manner as to jeopardize the safety and health of himself/herself and others. Such behavior, including abusive or profane language, may result in being asked to leave.
- Running, boisterous or rough play, pushing, acrobatics, dunking, wrestling, offensive or disruptive splashing or yelling, diving or jumping without care and caution, snapping of towels, improper conduct causing undue disturbances on or about the pool area or any acts which would endanger any patron are prohibited.
- Spitting, spouting water, blowing nose, urinating or defecating in the pool is prohibited.
- *All minor rule infractions warrant a verbal warning along with a brief explanation of why the rule is enforced.*
- *If a swimmer repeatedly breaks rules or regulations, making it absolutely necessary for discipline purposes to send him/her home for a period of time, the Deck Supervisor must document the situation on an Incident Report Form.*
- *Should there be any instances where longer suspensions are recommended, the Deck Supervisor is to discuss details with Aquatics Management staff who shall decide the appropriate course of action.*

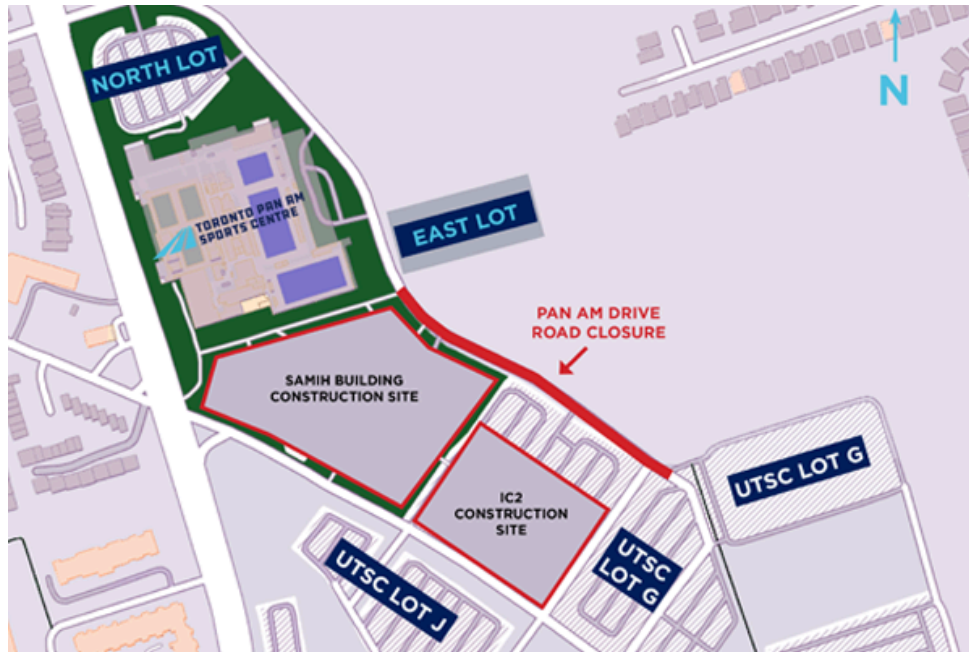
In the event that a participant is repeatedly breaking a pool rule there will be a **three strike rule** in the following order:

- 1) Lifeguard speaks to participant and deck supervisor/management is notified.
- 2) Lifeguard/deck supervisor will identify participant to coaches and have coach speak to swimmer Meet Manager will be made aware of this step.
- 3) Aquatics Management and Meet Manager dismiss swimmer after being warned.

TPASC requests that all participants involved in the event are made aware of all facility policies and procedures and that the Competition Dismissal Policy is known and understood by all participants.

We appreciate your cooperation and understanding to keep our facility as safe and pristine as possible

Toronto Pan Am Sports Centre (TPASC) Parking Info



TPASC Daily Parking Rates (for NORTH or EAST LOT) Monday – Sunday 0-2 hours complimentary (no charge)

Over and above the first 2 hours:

- Monday – Friday 12:00 am – 4:00 pm - \$9.50
- Monday – Friday 4:00 pm – 12:00 am - \$6:05
- Weekends Sat 12:00 am – Mon 12:00 am (All day) - \$6:05

Daily parking rates do not include in-and-out privileges (all rates include HST)

UTSC Lots Daily Parking Rates

Details - <https://www.utsc.utoronto.ca/parking/dailyvisitor-parking-rates>

Parking Lot G -- Payment at exit gates by credit card, debit and tap. Payment at paystation (located outside the Instructional Centre, North entrance doors, 1095 Military Trail) by credit card, debit, tap or cash/coin.

NO COMPLIMENTARY 2 HOURS

Friday Midnight – 4:00 pm \$13.30

Friday 4:00 pm – 12:00 am (valid to Sun midnight) \$6.65 (valid to Sunday 11:59 pm)

Saturday/Sunday Anytime \$6.65

Daily parking rates do not include in-and-out privileges (all rates include HST)