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TAX GUIDE



*Claim everything
you qualify for!*

TAX GUIDE 2017

A MESSAGE FROM YOUR MEMBER OF PARLIAMENT



It will soon be time to file your 2017 income tax returns. I'd like to help make this process simple for your family. This 2017 Tax Guide contains information that will help you identify which tax initiatives are available to you, and understand the changes that have taken place.

Conservatives have always been the voice of the taxpayer, and since forming Canada's Official Opposition we have continued to hold the government to account for how they spend your tax dollars. It is important to note that the Liberal government has instituted a number of changes to your taxes and tax benefits, more information on individual changes can be found inside.

As your MP, I recognize the importance of keeping more of your hard-earned money in your pocket.

Please feel free to contact my office with any comments or questions you may have.

Sincerely,

A handwritten signature in black ink that reads "Jamie Schmale".

Member of Parliament
Haliburton-Kawartha Lakes-Brock

HOW TO REACH ME

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Contact the Canada Revenue Agency at 1-800-959-8281 or visit online for more information at www.canada.ca

Keep your receipts for tax purposes when you see this symbol!



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ALL CANADIANS

OPPORTUNITIES TO SAVE

Medical Expense Deductions

You can claim payments to a medical doctor, dentist, nurse or certain other medical professionals or to a public licensed private hospital. You can claim only the part of an expense for which you have not been or will not be reimbursed. Generally, you can claim all amounts paid, even if they were not paid in Canada. Your total expenses have to be more than **3%** of your net income or **\$2,268**, whichever is **less**.

Medical Travel Expenses

This section explains which travel expenses you can claim as medical expenses. To claim transportation and travel expenses the following conditions must be met:

- Substantially equivalent medical services were not available near your home;
- You took a reasonably direct travelling route; and
- It is reasonable, under the circumstances, for you to have travelled to that place to get those medical services.

If you had to travel at least 40 kilometres (one way) from your home to get medical services, you may be able to claim the expenses you paid as medical expenses.

If you chose to use the detailed method to calculate expenses you must keep your receipts and claim the actual amount that you spend. If you chose the simplified method you will not need detailed receipts, CRA may ask you to provide documentation to support your claim (such as, a doctors note). Be sure to keep track of dates, purpose of visit and the number of kilometres driven for every trip.

If you would like a sample record sheet to help you to record your trips, please complete the response card and return it to my office and a copy will be provided for you.

Simplified Method Rates

Meal Expenses—Flat Rate of \$17.00/meal to a maximum of \$51/day

Kilometre Rates for Ontario—2017– 55.0 cents /kilometre

Tax-Free Savings Accounts

The previous government's Tax-Free Savings Account (TFSA) was designed to help all Canadians work towards their short- and long-term financial goals. It is a flexible registered savings account, available to all Canadians 18 years of age and older. Investment income, including capital gains, earned within the account is not taxed and withdrawals are tax-free. *The TFSA contribution limit for 2018 will remain \$5,500.00.*

Public Transit Tax Credit - July 1, 2017 - Eliminated Claim only from January 1, 2017—June 30, 2017



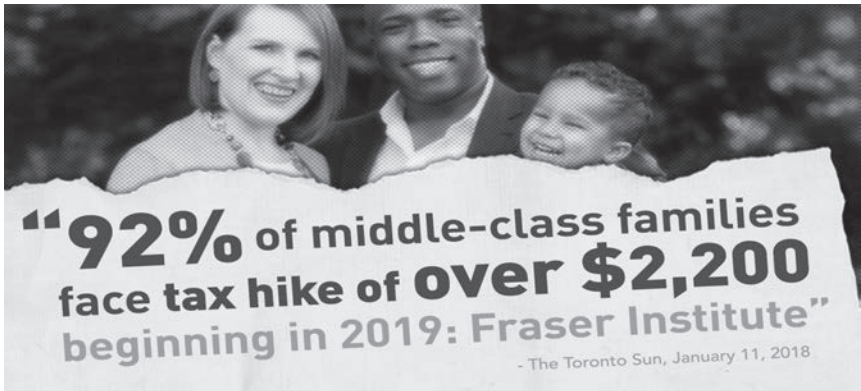
This credit is a non-refundable tax credit of 15% of the cost of your monthly or yearly public transit pass. This means that if you buy a transit pass that costs \$100 per month, you could save \$180 per year. That's like getting almost two months free. Canadians who choose public transit are making a choice that's good for the wallet and for the environment.

Cross-Border Savings



It is imperative to Canadian families and our economy that the border between Canada and our largest trading partner, the United States of America, remain as efficient as possible.

Residents returning to Canada after being out of the country for at least 24 hours are exempt from paying duties and taxes on up to \$200 of goods purchased abroad. The exemption limit for those returning after at least 48 hours is \$800. Plus, Canadians can also rent a vehicle in the United States and bring it over the border to Canada. Taxes will be eliminated on these vehicles for Canadians who have been outside Canada for at least 48 hours.



FAMILIES

OPPORTUNITIES TO SAVE

Child Care Expense Deductions

You can claim amounts you've paid to have someone look after an eligible child in order to: earn income from employment; operate a business either alone or as an active partner; attend school; or conduct research.

The limits that parents can claim for each child are:

Born 2011-2017 - \$8,000.00 (each child under age 7 at the end of the year)

Born 2001-2010 - \$5,000.00 (each child ages 7 – under 16 at the end of the year)

Any child for whom the disability amount can be claimed – Born 2017 or earlier - \$11,000.00

New — Canada Caregiver Amount

The Canada Caregiver Amount has replaced the family caregiver amount, the amount for infirm dependants age 18 or older, and the caregiver amount. You could be entitled to claim this amount in the calculation of certain non-refundable tax credits if the person you are making the claim for has impairment in physical or mental functions.

You may be entitled to claim an amount of \$2,150

You could also claim an amount up to \$6,883

Child Disability Benefit

To recognize the additional costs that can add up when it comes to caring for a child with a severe disability, families can continue to claim the Child Disability Benefit. It is an amount of up to \$2,730 per eligible child.



Registered Disability Savings Plan

The previous government introduced the Registered Disability Savings Plan (RDSP) to ensure long-term financial security for Canadians and families who are dealing with severe disability. Over the years, we also made a number of enhancements. In particular, the Plan can help ensure that a child's long-term financial security is provided for when the parents are no longer able to provide support.

Adoption Expense Tax Credit

As a parent, you can claim an amount for eligible adoption expenses related to the adoption of a child who is under 18 years of age. The maximum claim for each child is \$15,670. You can only claim these incurred expenses in the tax year including the end of the adoption period for the child.

Goods and Services Tax (GST) Credit

Four times a year, this tax-free payment helps individuals and families with modest incomes offset all or part of the GST that they pay. If you have a spouse or common-law partner, just one of you can receive the credit. When you file your 2017 return, CRA will determine your eligibility and will advise those who are eligible to receive the credit.

CHANGES FOR 2017

Family Tax Cut Eliminated

The Liberal government eliminated this initiative as part of their national child care plan, and it is not available for your 2017 tax return.

It provided up to \$2,000 in tax relief for couples with children under the age of 18 by allowing a high-income spouse to transfer up to \$50,000 of taxable income to their spouse who is in a lower income tax bracket.

Children's Fitness Tax Credit & Children's Arts Tax Credit Eliminated

The Liberal government scrapped this initiative, it is not available for your 2017 tax return.

Despite the previous government allowing parents to claim up to \$1,000 per child under 16 for fees associated with sports programs, you may not claim an amount on your 2017 return.

And despite the previous Conservative government allowing parents to claim up to \$500 per child under 16 for fees associated with arts programs, you may not claim an amount on your 2017 return.

STUDENTS

Education and Textbook Tax Credits

Effective January 1, 2017, the federal education and textbook tax credits were eliminated. This measure did not eliminate the tuition tax credit, and it does not affect the ability to carry forward unused education and textbook credit amounts from years prior to 2017.

Depending on your province or territory of residence, you may still be able to claim provincial or territorial education and textbook amounts in 2017.

Ontario will only allow eligible tuition fees paid for periods of enrolment before September 5, 2017, and education amounts for periods of enrolment before September 2017.

Tuition Tax Credit

Effective January 1, 2017, the eligibility for the tuition tax credit is extended to fees paid for occupational skills courses offered at a post-secondary educational institution in Canada, that are **not** at a post-secondary school level, provided the person is:

- at least 16 years of age at the end of the year
- enrolled in the educational institution to obtain skills for, or improve the individual's skills in an occupation

Effective January 1, 2017, the eligibility for the scholarship and bursary exemption has also been extended to include students enrolled in such programs by using the definitions of a qualifying student and a qualifying educational program.

Scholarship Exemption

Effective January 1, 2017, changes were made to the definition of a “qualifying student” to ensure that the scholarship exemption remained unaffected by the elimination of the education tax credit. For 2017 and later years, to claim a scholarship exemption, you must be enrolled in an educational program in respect of which you are a qualifying student in 2017 or in 2018, or were eligible for the education amount in 2016.

Additional Information & Source – Students and Income Tax Publication Guide P105



SENIORS

OPPORTUNITIES TO SAVE

Home Accessibility Tax Credit



Seniors and persons with disabilities who are eligible for the Disability Tax Credit are considered qualified on this tax relief of 15% on up to \$10,000 in eligible expenses, delivered by the previous Conservative government. To be eligible, expenses must be incurred in relation to a renovation allowing for better mobility and functionality, or reducing the risk of harm.

Doubling the Pension Income Amount

Years ago, a non-refundable pension income credit was introduced to apply to the first \$1,000 of eligible pension income. A lot has changed since then, which is why the previous Conservative government increased the maximum amount of eligible pension income that can be claimed to \$2,000. This results in even more savings that will make a real difference for pensioners.

Increasing the Age Amount

While in government, Conservatives increased the Age Amount by \$2,000 to help low and middle-income seniors keep more money to meet their needs. Based on these increases and adjustments for inflation, the Age Amount allows seniors to claim up to \$7,225 on their 2017 tax return, depending on the individual's net income.

Pension Income Splitting

Generally, each individual Canadian pays taxes on his or her full income earned. Pension income splitting allows any Canadian resident who receives qualifying pension income to allocate to their spouse (or common-law partner), with whom they reside, up to one-half of that income. By doing so, a pensioner and their family can dramatically reduce their tax load.

The transferring spouse or common-law partner and the receiving spouse or common-law partner must make a joint election on Form T1032, Joint Election to Split Pension Income.

This form must be completed, signed and attached to both spouse's or common-law partner's paper returns and filed by your respective filing due date. The information on the forms must be the same.



Increasing the Age Limit for Converting RRSPs to RRIFs

Registered Retirement Savings Plans (RRSPs) provide one of the best opportunities for Canadians to save for the future. Since RRSP contributions are not taxable below your RRSP deduction limit, they are an ideal way to plan for retirement. However, some Canadians have been restricted by the way RRSPs are structured. Even though they chose to work past 69 years of age, it was a requirement to convert their RRSP into a Registered Retirement Income Fund (RRIF) and begin making withdrawals.

The previous Conservative government increased the age limit for converting RRSPs to RRIFs from 69 to 71. Now, more Canadians have the freedom to choose when they convert their RRSPs.



New Pay in Person

Prefer making a payment in person?

You can now request a personalized payment code online and take it to any Post Office in Canada to pay in-person with cash or debit.

Get your code at:

canada.ca/guide-taxes-pay-cash-debit

WORKING CANADIANS AND JOB CREATORS

OPPORTUNITIES TO SAVE

Working Income Tax Benefit

This benefit is a refundable tax credit delivered by the previous Conservative government that supplements the earnings of low-income workers to ensure they aren't penalized for getting a job. For those low-income working Canadians with a disability who face even larger barriers to workforce participation, the WITB provides an additional disability supplement.

Canada Employment Amount

The Canada Employment Amount provides most employees of the public and private sector (excluding the self-employed) with help to offset the cost of work-related expenses such as home computers, uniforms and supplies. If you qualify for this amount, you can claim up to \$1,127 on your 2017 tax return.

Apprenticeship Job Creation Tax Credit

Employers who employ an eligible apprentice in a skilled trade in the first two years of an apprenticeship contract (registered with the federal, provincial, or territorial government) can be eligible to receive a non-refundable tax credit equivalent to 10% of the salaries and wages paid to the apprentice. Introduced by the previous Conservative government, this can translate into tax savings for an employer of up to \$2,000 per eligible apprentice.





Eligible Educator School Supply Tax Credit

Eligible educators can claim a 15% refundable tax credit on up to \$1,000 of supply purchases per year. Some examples include flashcards, arts supplies, writing materials, books for the classroom and more.

Volunteer Firefighters' Tax Credit

This is a 15% non-refundable tax credit based on an amount of \$3,000 for volunteer firefighters who perform at least 200 hours of service per year. The option to claim the exempt amount of up to \$1,000 for honoraria will remain in lieu of the credit, if desired.



Search and Rescue Volunteer Tax Credit

This is a 15% non-refundable tax credit based on an amount of \$3,000 to acknowledge the valuable contributions of ground, air and marine search and rescue volunteers, who perform at least 200 hours of service per year. The option to claim the exempt amount of up to \$1,000 for honoraria will remain in lieu of the credit, if desired.

Tradespersons' Tools Deduction

Employed tradespersons (and apprentice mechanics) may be able to deduct the cost of eligible tools bought in 2017 to earn employment income as a tradesperson (including apprentice mechanics). This cost includes any GST and provincial sales tax (PST), or HST, you paid.

Meal Expenses of Long-Haul Truck Drivers

The Canadian tax system generally limits business-related meals, entertainment, and other expenses to be deductible only up to 50%. The previous government raised the deductible portion of meal expenses for long-haul truck drivers to 80%.

NEW FOR 2017

The Canada Revenue Agency will mail the 2017 income tax and benefit package to individuals who filed returns on paper last year. The mailed package should arrive by February 26, 2018.

About File my Return

The Canada Revenue Agency (CRA) is launching a new service for the 2018 tax-filing season to help eligible individuals with low or fixed income do their taxes.

With the new File my Return service, eligible individuals will be able to file their income tax and benefit returns simply by giving some personal information and answering a series of short questions through an automated phone service.

File My Return is free, secure and easy to use. There are no paper forms to fill out or calculations to do.

Eligibility for File my Return

File my Return will be available for eligible individuals who have low income or a fixed income that remains unchanged from year to year. Those who are eligible will receive an invitation letter in the mail in *mid-February 2018*.

Using File my Return

Eligible individuals will receive an invitation letter which will give them all the information they will need to use the automated service. Once they are ready, individuals can call the File my Return automated phone service and follow the prompts provided during the call.

Users can hang up at any time during the call. If they hang up, information will not be saved and their income tax and benefit return will not be filed.

File my Return uses information the CRA has on record at the time of the call, plus answers given by the user during their automated phone call to complete and file income tax and benefit returns. It allows all the deductions, benefits and credits the user is eligible for.

Eligible individuals can begin using File my Return on February 26, 2018. The service will run 21 hours a day from 6 am to 3 am, Eastern time, 7 days a week, until April 30, 2018. Individuals with questions about the File my Return service can call the CRA's individual tax enquiries line at 1-800-959-8281.

ALL CANADIANS

Disability Tax Credit Certificate

What is the DTC?

The disability tax credit (DTC) is a non-refundable tax credit that helps persons with disabilities or their supporting persons reduce the amount of income tax they may have to pay. The disability amount may be claimed once the person with a disability is eligible for the DTC. This amount includes a supplement for persons under 18 years of age at the end of the year. Being eligible for this credit may open the door to other programs. For more information, go to <https://www.canada.ca/en/revenue-agency/services/tax/.../disability-tax-credit.html> or see Guide RC4064, *Disability-Related Information*.

What date is your return for 2017 due?

Generally, your return for 2017 has to be filed on or before April 30, 2018.

Did you know...

Filing early in advance of the deadline ensures your benefit and credit payments are not delayed or stopped.

These include:

- Guaranteed Income Supplement (GIS);
- Canada Child Benefit (CCB) (including any related provincial or territorial benefits)
- GST/HST credit (including any related provincial credits)
- Working Income Tax Benefit (WITB)

If you have a spouse or common-law partner, he or she should also file a return early.

CRA ONLINE SERVICES

My Account for Individuals

My Account allows you to track your refund, view or change your return, check your benefit and credit payments, view your RRSP limit, set up direct deposit, receive online mail, and so much more. If you are registered with My Account, you can also use Auto-fill my return when you file online using certified software.

MyCRA mobile app

On your mobile device? Try the MyCRA mobile app - you can securely access key parts of your tax information and manage personal details, wherever you are.

Visit the CRA website link for more information,

<https://www.canada.ca/en/revenue-agency/services/e-services/cra-mobile-apps.html>

All models depicted in this publication were chosen for illustrative purposes only.

PLEASE SEND ME MORE INFORMATION ON:

- Goods and Services Tax (GST) Credit
- Medical Expense Deductions
- Public Transit Tax Credit
- Cross-Border Savings
- First-Time Donor's Super Credit
- Child Care Expense Deduction
- Caregiver Amount & Family Caregiver Tax Credit
- Child Disability Tax Credit
- Registered Disability Savings Program
- Adoption Expense Tax Credit
- Home Accessibility Tax Credit
- Disability Tax Credit Certificate Application
- Increasing the Age Amount
- T1032—2017 Pension Income Splitting Form
- Medical Travel—Sample Record Form
- Working Income Tax Benefit
- Canada Employment Amount
- Apprenticeship Job Creation Tax Credit
- Lower Taxes for Small Business Owners, Farmers and Fishermen
- Eligible Educator School Supply Tax Credit
- Volunteer Firefighters' Tax Credit
- Search and Rescue Volunteer Tax Credit
- Tradespersons' Deduction for Tools
- Meal Expenses of Long-Haul Truck Drivers
- First-Time Home Buyers' Tax Credit
- P105 Students and Income Tax
- Home Buyers' Plan

Name _____

Address _____

City _____ Postal Code _____

Phone _____ Email _____

Please send me information by: Email Regular Mail

Language Preference: English French

TAPE

Questions?

Contact the Canada Revenue Agency at
1-800-959-8281
www.canada.ca

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