

# Brian MASSE

M.P. Windsor West



WINDSOR WEST UPDATE

April 2019

Dear friends,

It's tax time again and this year's deadline is April 30, 2019. As this date draws close, I have included some of the new tax tips and deductions available to Canadians on the back pages of this mailing. You can see all ten tax tips at my website at [www.brianmasse.ca](http://www.brianmasse.ca) under the "community mailings" tab.



## Some things to remember:

- ◆ Most Canadians' income tax and benefit returns are due on April 30, 2019. Self-employed individuals have until June 15, 2019 to file their returns. Since June 15, 2019 falls on a Saturday, the CRA considers your return to be filed on time, if the CRA receives it by or it is postmarked midnight June 17, 2019. However, if you have a balance owing, you must pay it by April 30, 2019.
- ◆ From now until April 30, 2019, the CRA will be offering extended evening and weekend hours for individual tax enquiries. Approximately 3,000 telephone agents will be available Monday to Friday (except holidays) from 9 am to 9 pm (local time), and from 9 am to 5 pm (local time) on Saturdays (except Easter weekend) to serve as many people as possible. This automated service will remain available 24 hours a day, 7 days a week.
- ◆ By February 11, 2019, the CRA will have mailed the income tax package to individuals who filed on paper the previous year. The new all-in-one 2018 income tax package is improved with simplified language, enhanced information on forms and has a more user-friendly design. If you did not receive this, and you file by paper, please call CRA: **1-800-959-8281**.
- ◆ In addition to the mail out, a limited quantity of tax packages will still be available at Canada Post and Service Canada locations. Canadians will also find information to order these products by phone: **1-800-959-8281**.
- ◆ Individuals with a modest income and a simple tax situation may be eligible to have their tax return completed for free through the Community Volunteer Income Tax Program. Free tax clinics are offered across Canada during March and April, with some open year-round. To find one nearest you please visit: [https://apps.cra-arc.gc.ca/ebci/oecv/external/prot/cli\\_srch\\_01\\_ld.action](https://apps.cra-arc.gc.ca/ebci/oecv/external/prot/cli_srch_01_ld.action).

Lastly, please do not hesitate to contact my office if you have any questions and we will get you the information you need. Call my team at 519.255.1631 or email [brian.masse@parl.gc.ca](mailto:brian.masse@parl.gc.ca). Stay in touch!

Brian Masse MP  
Windsor West

## Beware of CRA Scams

Scammers posing as Canada Revenue Agency (CRA) employees continue to contact Canadians, misleading them into paying false debt. These persistent scammers have created fear among people who now automatically assume that any communication from someone representing the CRA is not genuine.

This tax tip will remind Canadians that the CRA does indeed contact taxpayers by phone, email and mail for legitimate reasons. The following tips will help Canadians identify legitimate communications from the CRA.



[brian.masse@parl.gc.ca](mailto:brian.masse@parl.gc.ca)

[www.brianmasse.ca](http://www.brianmasse.ca)

# Tax Tips for Senior Citizens

## Age Amount

If you were 65 or older on December 31, 2018, and your net income for the year from all sources was \$36,430 or less, enter \$7,225. If your net income for the year was between \$36,430 and \$84,597, you will want to calculate a partial claim.

## Attendant Care Tax Credit

Seniors can claim attendant care or care in a nursing home as a medical expense. Eligible expenses include ones paid for yourself, your spouse or a dependant.

## Pension Income Splitting

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. This way, pensioners can reduce the taxes that they owe.

## Converting RRSPs to RRIFs

Registered Retirement Savings Plans (RRSPs) are a great way to save for retirement as contributions are not taxable. You can wait till you are 71 before converting your RRSP into a Registered Retirement Income Fund (RRIF) and begin making withdrawals. Read "Important message to people 60 and older about RRSPs" in page 6 of this guide.

## Pension Income Amount

The maximum amount of eligible pension income that can be claimed is \$2,000. You may be able to transfer all or part of your age amount to your spouse or common-law partner or to claim all or part of his or her age amount.



## Understanding Canada Revenue Calls

### Some of the reasons the CRA may call

They wrote to you previously or any of the following situations apply:

- You owe tax or money to a government program. A collections officer may call you to discuss your file and ask you to make a payment. In this case, you may need to provide some information about your household financial situation.
- You did not file your income tax and benefit return. A CRA officer may call you to ask you for the missing returns.
- The CRA has questions about the tax and benefit records or documents you sent. A CRA officer may call you for more information.
- You are a small business and the CRA is offering a Liaison Officer visit.