



# TAX GUIDE

SAVING YOU MORE

**JAMES**



**BEZAN<sup>MP</sup>**

SELKIRK—INTERLAKE—EASTMAN

*Read this guide before  
completing your  
2021 tax return!*



# A Message from Your Member of Parliament

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Canada's cost of living crisis is out of control.

Inflation is at its highest point in over 30 years.

Nearly 60% of Canadians are struggling to pay for their groceries.

The number of Canadians that are confident they can cover their monthly expenses is rapidly dropping.

I hear from constituents and Canadians across the country that people are doing everything they can to get by, but they're falling behind and they worry that the Liberal government is making it worse.

With inflation soaring, the Liberal government raised payroll taxes on the first day of 2022. Tax hikes are hitting Canadians at the worst possible time. My Conservative colleagues and I are focused on supporting Canadians through these tough times and getting spending under control.

That's why as income tax season approaches, with family budgets tighter than ever and so many hard-working Canadians falling behind, it's imperative that you receive all the benefits you qualify for. Take a look through this Tax Guide and find some of the tax savings you may claim. Many were created by the previous Conservative government.

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

Sincerely,

P.S. Canada's Conservatives are focused on rebuilding the economy and helping Canadians get ahead!

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Contact the Canada Revenue Agency at 1-800-267-6999 or visit [www.canada.ca/en/revenue-agency](http://www.canada.ca/en/revenue-agency) for more information. All models depicted in this publication were chosen for illustrative purposes only.



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## SUPPORT FOR INDIVIDUALS IMPACTED BY COVID-19

Conservative MPs worked with the government to create support programs that help Canadians who have lost their jobs or have seen their hours cut. We have worked to expand these programs to ensure that everyone is covered. If you need financial assistance, have lost a job, are unable to work or are taking care of family members due to the COVID-19 pandemic, there are programs to help you.

### Employment Insurance (EI) program

- As of January 1, 2022, the maximum yearly insurable earnings amount is \$60,300. This means that you can receive a maximum amount of \$638 per week.

If you are not eligible for EI, you may be eligible for these new benefits:

### Canada Worker Lockdown Benefit (CWLBB)

- The Canada Worker Lockdown Benefit provides \$300 a week to eligible workers who are unable to work due to a temporary local lockdown anytime between October 24, 2021 and May 7, 2022.
- The benefit is only available when a COVID-19 lockdown order is designated for your region.

### Canada Recovery Sickness Benefit (CRSB)

- The Canada Recovery Sickness Benefit provides \$500 (\$450 after taxes withheld) per week for up to a maximum of six weeks, for workers who:
  - are unable to work for at least 50% of the week because they contracted COVID-19;
  - are in self-isolation for reasons related to COVID-19;
  - have underlying conditions, are undergoing treatments or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19.

### Canada Recovery Caregiving Benefit (CRCB)

- The CRCB provides \$500 per week for up to 26 weeks per household for workers:
  - unable to work for at least 50% of the week because they must care for a child under the age of 12 or family member because schools, day-cares or care facilities are closed due to COVID-19; or
  - because a child or family member is sick and/or required to quarantine or is at high risk of serious health implications because of COVID-19.

**! WARNING AT TAX TIME:** If you received the Canada Recovery Benefit (CRB) or other benefits in 2021, they are considered taxable income by CRA. Since there were no source deductions, be prepared for a hefty tax bill of up to 15-20% of benefits received, depending on your overall income level.

# SUPPORT FOR SMALL BUSINESSES IMPACTED BY COVID-19



Small businesses are the engine of the economy and many have been devastated by the economic downturn. Conservative MPs have worked with the government to create support programs for businesses, but we realize that much more needs to be done. Critical business support programs are listed below.

## Wages and Hiring Support

You may be eligible for a subsidy to cover part of your employee wages in order to re-hire workers, help prevent further job losses, and ease your business back into normal operations.

For each applicable claim period, eligible employers can claim one of the following, whichever gives the highest amount:

- Tourism and Hospitality Recovery Program
- Hardest-Hit Businesses Recovery Program
- Canada Recovery Hiring Program
- Canada Emergency Wage Subsidy

## Rent and Property Expenses Support

You may be eligible for a subsidy to cover part of your commercial rent or property expenses through one of the following:

- Canada Emergency Rent Subsidy
- Tourism and Hospitality Recovery Program
- Hardest-Hit Businesses Recovery Program

More information on supports for business can be found at: <https://www.canada.ca/en/departement-finance/economic-response-plan.html>

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## SAVINGS FOR ALL CANADIANS



The previous Conservative government succeeded in reducing the tax burden on Canadians to the lowest point in half a century. This was done by removing one million Canadians from tax rolls, increasing the amount Canadians could earn tax free, and cutting the lowest personal income tax rate to 15%.

Here is a list of some tax benefits that you can claim:

## 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 they pay.

If you have a spouse or common-law partner, just one of you can receive this credit. When you file your 2021 tax return, CRA will determine your eligibility and will advise those who are eligible to receive the credit.

## Medical Expense Deductions

This credit applies to a number of eligible expenses including home care services, laser eye surgery and orthopedics. The previous Conservative government expanded the amount of the deduction itself, as well as the list of expenses, to include costs associated with certain types of service animals (e.g. diabetes alert dogs). The amount you can claim is the total of your expenses, minus approximately \$2,421 or 3% of the claimant's income (whichever is less). There is no limit on the amount of eligible expenses a taxpayer can claim for himself or herself, a spouse or common-law partner, or a child under 18.

## Climate Action Incentive

Canadians who live in a province where the Liberal Carbon Tax applies – Alberta, Saskatchewan, Manitoba and Ontario – can claim the climate action incentive with their income tax return. The amount you receive depends on your province of residence and your personal living situation. It probably won't cover all the costs of the carbon tax. You may also qualify for a 10% supplement if you are a resident of a small or rural community. Beginning in July 2022, amounts will be paid on a quarterly basis.

## Simplified Home Office Tax Credit for 2021

The federal government will extend the simplified flat-rate option to allow Canadians to deduct home office expenses for the 2021 and 2022 tax years. In addition, the maximum amount that employees can deduct under the simplified method has been raised to \$500 from \$400. If you worked more than 50% of the time from home for a period of at least four consecutive weeks in the year due to the COVID-19 pandemic, you can claim \$2 for each day you worked from home during that period. You can then also claim any additional days you worked at home in the year due to the COVID-19 pandemic. The maximum amount that can be claimed is \$500 per individual in 2021 and in 2022.

## Canada Training Credit

Starting in 2020, the Canada Training Credit (CTC) is available for eligible tuition and other fees paid for certain courses taken in 2020 and subsequent tax years. Beginning with the 2019 tax year, an eligible individual can accumulate \$250 in each year toward their CTC limit, up to a maximum of \$5,000 in a lifetime. This credit can be accessed the following year to help cover up to half of eligible tuition and fees associated with training. Note that it is only available for individuals between the ages of 26 and 65 who reside in Canada, with income between \$10,000 and the top of the third tax bracket (\$151,978). Contact CRA to check eligibility.



## SAVINGS FOR FAMILIES

Conservatives have always worked hard to keep taxes low for families. We introduced tax credits for children's sports and arts activities, and tax credits for education expenses including textbooks. These are the same tax credits the current Liberal government cancelled.

Here is a list of some tax benefits you can claim:

### Child Care Expense Deductions

You can claim payments you have made to someone who has looked after your child while you either earned an income from employment, operated a business alone or as an active partner, attended school or conducted research.

The previous Conservative government increased the dollar limits that parents can claim up to \$8,000 per child who is under the age of seven, \$5,000 for each child aged 7 to 16 (and for infirm children over the age of 16), and \$11,000 for any children who are eligible for the Disability Tax Credit.

## Canada Caregiver Credit

You can claim \$2,295 under the Canada Caregiver Credit if you support a spouse, a common-law partner or a dependent with a physical or mental impairment.

If you are eligible for the Canada Caregiver Credit and the person you are supporting has a net income of between \$7,368 and \$24,604, you may be able to claim an additional amount up to a maximum of \$7,348.

## Child Disability Benefit

To recognize the additional costs that can add up when caring for a child with a severe disability, families can continue to claim the Child Disability Benefit. It is an amount of up to \$2,915 per eligible child.

## Registered Disability Savings Plan

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

## Adoption Expense Tax Credit

This credit is a 15% non-refundable tax credit that allows adoptive parents to claim eligible adoption expenses relating to the completed adoption of a child under the age of 18. The previous Conservative government created this initiative and increased the maximum amount of eligible expenses up to \$15,000 per child, indexed to inflation. Currently, the maximum is \$16,729.

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## SAVINGS FOR SENIORS



Conservatives have always worked hard to provide tax relief to seniors. We delivered tax-saving initiatives to help seniors keep more of their hard-earned money.

Here is a list of some tax benefits you can claim:

### Home Accessibility Tax Credit

Seniors and persons with disabilities who are eligible for the Disability Tax Credit can qualify for tax relief of 15% on up to \$10,000 in eligible expenses. This tax credit was 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.



Claim childcare  
expenses up to

**\$8,000**

(for children under  
the age of seven)

Claim adoption  
expenses up to

**\$16,729**



**James Bezan, MP**  
SELKIRK-INTERLAKE-EASTMAN



## RETURN SURVEY

BY CANADA POST,  
NO ENVELOPE OR STAMP NEEDED.  
CUT ON DOTTED LINE ABOVE,  
FOLD IN HALF AND TAPE SHUT.

OR BY EMAILING A COPY TO  
[james.bezan.c1b@parl.gc.ca](mailto:james.bezan.c1b@parl.gc.ca)

FOLD

**JAMES**   
**BEZAN** **MP**  
SELKIRK—INTERLAKE—EASTMAN  
**HOUSE OF COMMONS**  
**OTTAWA, ON K1A 0A6**

# 2022

## Have Your Say

Are my Conservative colleagues and I on the right track by working to keep taxes low for families, seniors, businesses and all Canadians?

- Yes
  No
  Unsure

Am I on the right track as your Member of Parliament?

- Yes
  No
  Unsure

Would you describe yourself as a (check all that apply):

- Stay-at-home-parent
  Senior
  Veteran  
 Parent of a child under 18
  Working Canadian

What are your thoughts on the tax initiatives outlined in this guide:

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Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Postal Code \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Questions? Contact the Canada Revenue Agency at 1-800-267-6999 or [www.canada.ca/en/revenue-agency](http://www.canada.ca/en/revenue-agency)

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DETACH HERE

Claim home  
care services,  
laser eye surgery,  
orthopedics  
and more





## SAVINGS FOR SENIORS (cont'd)

### Increasing the Age Amount

While in government, Conservatives increased the Age Amount by \$2,000 to help low and middle-income seniors keep more of their hard-earned money to meet their needs. Based on these increases and adjustments for inflation, the Age Amount allows seniors to claim up to \$7,637 on their 2021 tax return, depending on the individual's net income.

### Pension Income-Splitting

The previous Conservative government introduced pension income-splitting to help ease the tax burden and deliver fairness for Canadian pensioners.

Generally, each individual Canadian pays taxes on their 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.

### 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.



## SAVINGS FOR WORKING CANADIANS

Conservative MPs have always worked hard to keep taxes low for hard-working Canadians. We know that local business owners are the backbone of Canada's economy. That's why we successfully reduced red tape and made it more affordable for businesses to hire more workers.

Here is a list of some tax benefits that you can claim:

### Canada Workers Benefit

This benefit, introduced by the previous Conservative government in 2007, is a refundable tax credit that supplements the earnings of low-income workers to ensure they aren't penalized for getting a job. The Liberal government has since renamed and expanded the benefit.

For those low-income working Canadians with a disability who face even even larger barriers to workforce participation, this benefit provides an additional supplement.

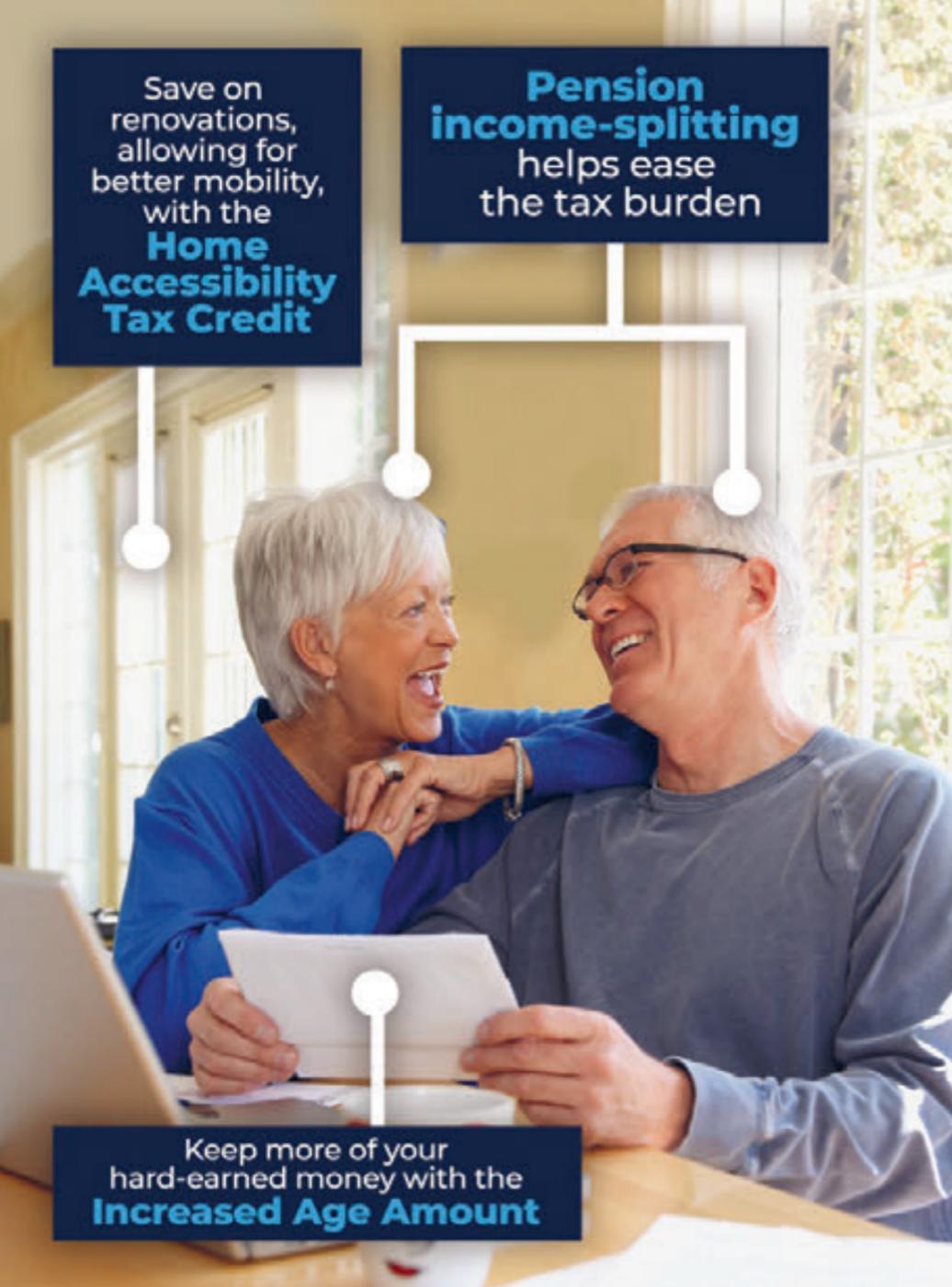
### Canada Employment Amount

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 \$1,257 on your 2021 tax return.

Save on renovations, allowing for better mobility, with the **Home Accessibility Tax Credit**

**Pension income-splitting** helps ease the tax burden

Keep more of your hard-earned money with the **Increased Age Amount**



A young man with dark hair, wearing a light blue t-shirt and grey overalls, is looking down at a workbench. An older man with dark hair, wearing a blue and white plaid shirt, is leaning over the workbench, smiling and looking at the young man. They are in a workshop with wooden walls and various tools hanging on the wall. A white line with a circular end points from the text box to the young man.

Employers can  
save up to  
**\$2,000 per  
eligible  
apprentice**

**Claim tools and  
meal expenses**

A yellow helicopter is hovering in a snowy mountain landscape. In the foreground, several rescue workers in red jackets and helmets are crouching in the snow, possibly providing aid. The background shows snow-covered trees and mountains.

**Supporting  
volunteer  
firefighters,  
and search and  
rescue personnel**



## 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.

## Lower Taxes for Local Business Owners, Farmers and Fishermen

When ownership of a family farm, local business, or fishing enterprise passes from one generation to the next, the properties – or shares – are subject to a Capital Gains Tax. Previously, the first \$500,000 of the value was tax-free. The previous Conservative government increased this exemption to \$800,000. (As it is indexed for inflation, the lifetime capital gains exemption is \$892,218 for the 2021 tax year.) Additionally, Conservatives also increased the limit specifically for farm and fishing businesses to \$1 million.

Last year Conservative Bill C-208 was passed in Parliament which will make it easier for families to transfer their business or farm to their children without paying unfair tax penalties.

## 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. Delivered by the previous Conservative government, 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. Delivered by the previous Conservative government, 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

This tax deduction, delivered by the previous Conservative government, helps tradespeople who are often required to pay for their tools and equipment up front out of their own pockets.

## Meal Expenses of Long-Haul Truck Drivers

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

## Lowering of the Small Business Tax Rate

In 2015, the previous Conservative government introduced a tax measure to lower the small business tax rate from 10.5% to 9% by 2019. A reduced small business tax rate of 9% is now in effect.



## SAVINGS FOR HOME BUYERS

Conservative MPs have always worked hard to keep taxes low for home buyers. During the last Conservative government, we delivered tax credits that allowed families to save on home renovations, and created initiatives that allowed Canadians to save for a down payment – providing help with one of the costliest aspects of buying a home. Unfortunately, the Liberal government has introduced new tax hikes and updated mortgage rules which have made it more challenging to buy a home for the first time.

Here is a list of some tax benefits that you can still claim:

### Home Buyers' Amount

The credit allows first-time home buyers to claim an amount of \$5,000 on qualifying home purchases. It's also available to those who are not first-time home buyers but who are eligible for the Disability Tax Credit (DTC) when they purchase a more accessible or functional home.

### Home Buyers' Plan

Under the Home Buyers' Plan, the previous Conservative government raised the amount Canadians can withdraw from their Registered Retirement Savings Plans (RRSP) for a down payment on their first home. The amount has increased again to \$35,000.



## HIGHER TAXES FOR ALL CANADIANS

Even before the COVID-19 pandemic, the Liberal government's high-tax agenda was doing real damage to Canadians' finances. More than 80% of middle-income families have paid \$800 more in taxes every year since Prime Minister Trudeau came to power.

Growth in Canada's economy slowed to almost zero by the end of 2019. Now, in the midst of the worst economic downturn in modern history, the Liberal government continue to raise your taxes – CPP premium rates are rising, the carbon tax is climbing, and taxes on beer and wine are going up again.

My Conservative colleagues and I are worried that the government may raise taxes even further to pay for Prime Minister Trudeau's out-of-control spending. Canada now has a deficit of over \$340 billion with a total debt of over \$1 trillion – that is \$71,000 for each Canadian family.

### Carbon Tax

Canadians who live in a province where the Liberal Carbon Tax applies – Ontario, Alberta, Saskatchewan and Manitoba – will see a 33% increase in the Liberal Carbon Tax as it rises from \$30 per tonne in 2020 to \$40 per tonne this year.

But this is just the beginning. It will eventually reach a staggering \$170 per tonne in 2030, an increase of 566% over the next decade. This is a devastating blow to Canadian jobs, particularly in the manufacturing and energy industries. As the carbon tax rises year after year, it could cost you thousands of dollars.

You are likely eligible for the Liberal Government's Climate Action Incentive, but unless your energy use is minimal, it is unlikely to cover all the increased costs due to the carbon tax.

Despite all of these taxes, GHG emissions have increased under the Liberal government. The Liberal Carbon Tax is not an environmental policy. It's a scheme to make Canadians pay more tax.

### Disability Tax Credit

The Liberal government has made it more difficult for Canadians to prove their eligibility for this tax credit.

## **Tax-Free Savings Account Rolled Back**

The Liberal government clawed the maximum contribution amount back down from \$10,000 to \$6,000.

## **Public Transit Tax Credit Cut**

The Liberal government cut this tax credit that helped commuters save 15% on the costs of public transit.

## **Family Tax Cut (Income-Splitting) Scrapped**

The Liberal government scrapped this initiative which would have provided \$2,000 in tax relief for couples with children under the age of 18.

## **Children's Fitness Tax Credit and Children's Arts Tax Credit Scrapped**

The Liberal government took away the tax credit you used to be able to claim for your children's sports and arts programs.

## **Education Tax Credit and Textbook Tax Credit Scrapped**

The Liberal government axed critical support for students by scrapping these tax credits.

## **CPP Tax Hike**

The Liberal government's plan is to raise the rate 0.5% every year until it reaches 11.9% in 2023. As a result, 92.2% of all Canadian families, on average, will pay \$2,218 more after the CPP payroll tax changes are implemented.

## **Beer and Wine Spirit Excise Tax**

The Liberal government increased the excise tax, which makes beer, wine and spirits more expensive. Worse, they introduced an escalator so their tax automatically increases every year with inflation.

## **Health and Dental Benefits Tax Failed Attempt**

The Liberal government proposed to tax your employee paid health and dental benefits. However, they backed down thanks to pressure from Conservative MPs. There is nothing stopping the Liberal government from trying again.

## **Employee Discounts Failed Attempt**

The Liberal government proposed to tax your employee discounts, affecting (for example) servers getting free meals at work, or retail clerks getting a percentage discount on purchases. However, they backed down thanks to pressure from Conservative MPs. But there is nothing stopping them from trying again.

## **Hiring Credit for Small Business Scrapped**

The Liberal government scrapped this tax-saving initiative which delivered up to \$1,000 in reimbursement on EI premiums.

## **EI Premium Rate Hike**

The previous Conservative government lowered EI premium rates to \$1.49 in 2015. In 2020, because of more Liberal government spending, the rate will be \$1.58 meaning workers and businesses will pay more.

## **Income-Splitting for Family Businesses Rolled Back**

The Liberal government has increased taxes and made the rules more complicated for business owners that employ family members.



# James Bezan

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