

# PETER JULIAN

Member of Parliament • Burnaby–New Westminster

• “One of the region’s hardest working politicians, Peter Julian” ~ The Georgia Straight Newspaper

• Peter Julian among “Seven standouts on Parliament Hill in 2012” ~ Chantal Hébert, National political columnist



## The 8th Annual Disability Tax Credit Community Seminars

Join Peter on April 4th in Burnaby and on April 6th in New Westminster and find out how hundreds of your neighbours have benefited from these seminars.

In our community, thousands of people with disabilities may be eligible for an important tax credit that often includes a significant tax refund from the Canadian Revenue Agency. Many Burnaby-New Westminster residents could be eligible for a tax refund under the Income Tax Act.

Some of you may already know that the Income Tax Act provides a non-refundable Disability Tax Credit to all eligible individuals. My office wants to make sure that every eligible Burnaby-New Westminster resident knows how to access this legitimate entitlement under the Income Tax Act. To that end, we are offering workshops to assist people to avail themselves of the Disability Tax Credit, which can amount to up to \$1380 per year, and can be claimed retroactively for up to 10 years. While the Income Tax Act stipulates that this is a non-refundable tax credit, it is transferable to spouses and other family members if the income of the relative, with a disability or infirmity, is too low.

If you’d like to learn more about the Disability Tax Credit, please contact my office at 604-775-5707.

Sincerely,

“I attended a meeting chaired by Peter Julian, MP for Burnaby-New Westminster in spring 2009. It was a well prepared information meeting re: Disability Tax Credit. Since I had a disability since 1960, I did not know there would be some relief from the Federal Government until our MP held those meetings. I was able, after my doctor witnessed the Form T2201 that I was markedly disabled, to get a Tax Credit for the (only) preceding ten years. My Tax Credit amounted to \$ 13,012.52. Thank you Mr. Julian, for caring”. Sincerely, George

You or someone you know may be eligible for a **DISABILITY TAX CREDIT** retroactive for up to ten years.

Please join Peter for his 8th Annual Disability Tax Credit Community Seminars at the following wheelchair accessible locations:

*Sign Language interpreters will be in attendance*

**Thursday, April 4th, 2013**  
with **Kennedy Stewart, MP (Burnaby-Douglas)**

**6:00PM – 8:00PM**  
at **Bonsor Recreation Complex (6550 Bonsor in the Arts Room in Burnaby)**

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**Saturday, April 6th, 2013**  
with **Fin Donnelly, MP (New Westminster-Coquitlam)**

**10:00AM - 12:00PM**  
at **Century House (located at 620 Eighth Street in New Westminster)**



Photo - Peter seen here at last year’s community information session on Disability Tax Credits.



**BACK PAGE**-What’s New for 2012 Tax Returns from the Canada Revenue Agency plus general tax tips, courtesy of *Certified General Accountants Association of Canada*.

### About your tax return - Service dates

- Early February 2013, the 2012 *General Income Tax and Benefit packages* for BC are available from any postal outlet or Service Canada office near you.
- February 11 - First day you can use NETFILE.

**Important dates** Generally, your tax return for 2012 has to be filed on or before April 30, 2013.

**Note** If you file your return after April 30, 2013, your GST/HST credit (including any related provincial credit), Canada

child tax benefit payments (including those from certain related provincial or territorial programs), and old age security benefit payments may be delayed.

**Payment to CRA** As long as you file your return on time and pay by April 30, 2013, CRA will not charge interest on your balance owing.

**Please note:** If a person passes away between January 1 and October 31, the due date for the amount owing is April 30 of the following year. If a person

passes away between November 1 and December 31, the due date for the amount owing is six months after the date of death.

For additional information:

Individual income tax enquiries  
1.800.959.8281

Businesses and self-employed individuals 1.800.959.5525

Source: Canada Revenue Agency.

## REGISTERED DISABILITY SAVINGS PLAN (RDSP)

- A Registered Disability Savings Plan (RDSP) is designed to provide savings for the long-term financial security of a child or adult with a disability. This plan, which has a similar design to the Registered Education Savings Plan (RESP), began in 2008.
- As with an RESP, earnings generated on contributions are tax exempt while they remain in the plan. Contributions are not tax deductible and not included in income when paid out. All other amounts paid out of the plan are included in the beneficiary's income. Unlike with an RESP, the holder cannot directly access the non-taxable contributions, as only the beneficiary or the beneficiary's estate is entitled to receive payments from an RDSP.
- Anyone can contribute to an RDSP with the permission of the holder, and contributions are permitted until the end of the year in which the beneficiary reaches 59. Contributions are limited to a lifetime maximum of \$200,000, with no annual limit.

Contributions and payments from RDSPs will not impact eligibility for federal government benefits.

## CAREGIVER TAX CREDIT

- The caregiver tax credit reduces federal tax by up to \$660 (15% of \$4,402) in 2012 for taxpayers 18 years of age and over, who are responsible for the in-home care of an infirm, dependent relative 18 years of age and over, or parent/grandparent (including in-laws) who are at least 65 years of age. The maximum available credit is reduced when the dependant's net income exceeds \$15,033 and is eliminated entirely when their income reaches \$19,435.
- British Columbia has a maximum credit of \$215 (5.06 per cent of \$4,250), which is reduced when net income exceeds \$14,385 and eliminated entirely when the dependant's income reaches \$18,635.

## TAX TIP

- If you take time off work to care for a gravely ill or dying family member, including a parent, spouse or child, you are eligible to be provided with employment insurance (EI) benefits for up to 6 weeks.

## ADOPTION TAX CREDIT

- The federal adoption tax credit covers eligible adoption expenses, including non-reimbursed items such as fees paid to an adoption agency that is licensed in a province or territory, court costs, legal and administrative expenses, and reasonable travel and living expenses required to secure an adoption, among others. In 2012, the maximum credit is 15 per cent of \$11,440 (indexed), or \$1,716.
- The provincial eligible adoption expense amount for British Columbia is \$11,440 (indexed), at a rate of 5.06%, for a maximum credit of \$579.

Source: *Personal Tax Planning 2012/2013* has been updated by Jeff Buckstein, Certified General Accountants Association of Canada (CGA). You can reach the CGA at 604.669.3555. Their head Office is located in Burnaby, BC (Suite 100, 4200 North Fraser Way).

## SERVING OUR COMMUNITY

Please call, write or visit our community office. We're here to help you with:

- issues related to federal government services such as Citizenship and Immigration, Employment Insurance, Revenue Canada and Canada Student Loans.
- arranging special messages for important occasions such as birthdays and anniversaries.
- providing referrals to other services offered in the community.

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

## COMMUNITY OFFICE

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[peter.julian.c1@parl.gc.ca](mailto:peter.julian.c1@parl.gc.ca)

## TAX TIP

### ELIGIBLE DEPENDANT CREDIT

- If you are entitled to the amount for an eligible dependant claim at the beginning of the year, you maintain that entitlement for the full year. Even if you marry during the year, that entitlement remains, provided you don't claim the spousal credit.
- If more than one person is eligible to claim this credit on behalf of another individual, such as their child, it is important that a formal agreement be reached as to which taxpayer will do so; otherwise, nobody will be able to claim it.

### CANADA PENSION PLAN

- If you qualify for Canada Pension Plan (CPP) disability benefits, don't forget to check and see whether you also qualify for the Disability Tax Credit (DTC).
- You may be able to claim an Eligible Dependant Credit for a person by reason of an infirmity even if they do not qualify for the DTC. CRA considers a person to be infirm if they are dependent on the services of another individual for a considerable period of time.