



QOR East Coaster



Income Tax Edition

Newsletter Date Mar 10, 2019

Inside this issue:

Tax, Tax and more Tax.

Note: Most underlined text is also a link.

- [Click here](#) to find out if you can get your tax done for FREE.
- [Beware of scammers posing as CRA employees.](#) If you want to be sure read all of this.
- Doing your taxes
- On line Guide
- Get My Account
- Developing a PW
- This space is blank
- This space is blank
- Waiting for your story . . .

Suggestions/comments and input very much appreciated, please email us at the

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Income-Tax time is SOON - Get Prepared Now

EFILE "certified" tax preparation software means that the developer of the tax preparation software has gone through a process with the Canada Revenue Agency (CRA) to verify that their product is compatible with the CRA EFILE electronic tax filing service. The CRA does not verify

spelling or grammatical errors within the tax preparation software packages nor does it test for user-friendliness. They do not endorse or recommend any product over another.

The certified software products are listed alphabetically by company name. They

have also added a column to identify software that was certified in 2015, 2016, and/or 2017 in order to produce prior year returns (2015, 2016 and/or 2017 tax year). If you wish to file your income Tax electronically; Please [Click here](#) for the list of Certified Software.

Doing your taxes: Everything you need to know is on line

Doing your taxes does not need to be difficult. It is time consuming for the first time. After you have completed your first, from there on in you can have your forms filled automatically, if you choose the autofill. Follow [These Guides](#) to help make the process easier. As you become more familiar with taxes, you alone will be the best judge of all the benefits and credits you are entitled to.

My Account is a **secure** portal that lets you view your personal income tax and benefit information and manage your tax affairs online. So get yourself a [My Account](#). Get paper and pen and make notes as you go. Read the text. **You will need a secure password. (PW)** Think of some things that was said by you parents and add the last three of four digits of your cell number, house number or Sin number. For example - using the initials of this phrase - "any thing worth doing is worth doing well" will make 8 characters now add three digits of your Sin. And you have more than 8 characters. Say my son is Wayne than you can make all the W's into caps. So your password will be hard to guess yet easy for you to remember. Here it is=> **atWdiWdW668**. I'm sure you get the point. Strong passwords are key, especially when banking or dealing with money items on line or at a bank. Please don't use that password because a lot of people are getting this one. And please change your password on a regular basis.

Age has its benefits . . . Almost Income Tax Time

There are benefits, credits, and tax deductions you could get if you do your taxes every year, even if you have no income. The Canada Revenue Agency (CRA) uses the information from your income tax and benefit return to calculate your benefit and credit payments, and any related provincial or territorial payments.

- GST/HST credit** You could get a tax-free payment every three months if you have a modest income. This credit is automatically calculated when you do your taxes.
- Medical Expenses** You can claim on your return eligible medical expenses you or your spouse or common-law partner paid in the year.
- Home Accessibility tax credit** A non-refundable tax credit you can claim on your return to help with the cost of making your home accessible.
- Pension income splitting** You can split eligible pension income with your spouse or common-law partner to reduce the amount of income tax you may have to pay.
- Disability tax credit** If you have a disability, you or your supporting family members could claim a non-refundable tax credit on your return.
- Guaranteed income supplement** You could get a monthly tax-free payment if you are an old age security pension recipient who is 65 years of age or older and you have low income.

- **Age has its benefits . . . A repeat from a previous issue.**

- **A donation for a fund raiser! From an East Coaster Member**

- **When Dealing On Line**, you will also need a personal access code (PAC) - How to get it.

- **Pricing pollution:**

Claim the climate action incentive payment.

A family of four could receive:
\$609 in Saskatchewan
\$339 in Manitoba
\$307 in Ontario
\$256 in New Brunswick

Check out your province to see if you are entitled to a refund.

- [Alberta](#)
- [British Columbia](#)
- [Manitoba](#)
- [New Brunswick](#)
- [Newfoundland and Labrador](#)
- [Northwest Territories](#)
- [Nova Scotia](#)
- [Nunavut](#)
- [Ontario](#)
- [Prince Edward Island](#)
- [Quebec](#)
- [Saskatchewan](#)
- [Yukon](#)

Your comments (good or bad) are welcomed. Email

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Jacques De Winter has a stained glass "Polar Bear Snowshoe" to donate for a fundraiser (shown left). It is 31 by 14 inches, and would be ideal to hang on a recreation room wall. Keep an eye out for how to get it for your location.

Personal Access Code (PAC)

To register for MSCA, you will need a personal access code (PAC) from Service Canada. The PAC is a seven-character code that will keep your personal information secure and confidential (if you have an EI access code, you can use it instead).

To get a PAC:

- [Apply online](#) (it will arrive in the mail 5 to 10 business days later)
- Apply at a [Service Canada Centre](#) or
- Apply by calling Service Canada at 1-800-277-9914 Monday to Friday between 8:30 am and 4:30 pm local time (you can also call this number to check the status of your PAC request or disable your PAC).

Grants and funding from the Government of Canada

Everything you need to know about TAXES.

<https://www.canada.ca/en/services/taxes.html>

Little Johnny returns from school and says he got an "F" in Arithmetic.

"Why?" asks the father.

"The teacher asked 'how much is 2 X 3' I said 6"

"But that's right"

"Then she asked me 'how much is 3 X 2?'"

His father asks, "What's the fucking difference?"

Johnny say, "That is exactly what I said!"