



Canada Revenue
Agency

Agence du revenu
du Canada

T1S-A Income Tax and Benefit Guide – 2004

What's new for 2004?

We list the major changes below, including income tax changes that have been announced, but were not law at the time of printing. If they become law as proposed, they will be effective for 2004 or as of the dates indicated. For more details on these and other changes, see the areas outlined in red in this guide.

Change of name – In this publication, we use the name “Canada Revenue Agency” and the acronym “CRA” to represent the Canada Customs and Revenue Agency. This reflects recent changes in the structure of the Agency.

Taxpayer-requested adjustments, penalties, and interest – The time limit for making these requests has changed. See pages 8 and 11 for details.

Medical expenses for self, spouse or common-law partner, and your dependent children born in 1987 or later (line 330) – You can now claim medical expenses at this line only for these individuals. See page 26 for details.

Visually impaired persons can get our publications in braille or large print, or etext (computer diskette), or on audio cassette by visiting our Web site at www.cra.gc.ca/alternate or by calling **1-800-267-1267** weekdays from 8:15 a.m. to 5:00 p.m. (Eastern Time).

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Some subjects in this guide relate to a numbered line on the return. We provide information about these subjects in the same order that the lines appear on the return or schedule. To find information about other subjects, see the Index at the end.

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Did You Know?

You could be eligible for a GST/HST credit

- Apply when you file a tax return.
- To avoid delays in receiving your payments, make sure we have your current address.
- For more information, see page 14 in this guide.

If you have a low or modest income, you could be eligible for additional Old Age Security (OAS) program benefits:

- the Guaranteed Income Supplement (GIS) for OAS pensioners;
- the Allowance for 60 to 64 year-old spouses or common-law partners of GIS recipients; and
- the Allowance for the survivor for 60 to 64 year-old widowed spouses or common-law partners.

For more information or to find out if you are eligible, please call: Social Development Canada at 1-800-277-9914.



Please check the “Yes” box on page 1 of your return if you are a Canadian citizen and you want to authorize the Canada Revenue Agency (CRA) to provide your name, address, and date of birth to Elections Canada. Elections Canada will use this information to make sure that the National Register of Electors is kept up to date. **Your authorization is needed every year, whether your information has changed or not.**

Please check the “No” box on page 1 of your return if you do NOT authorize the Canada Revenue Agency (CRA) to provide your name, address and date of birth to Elections Canada.

National Register of Electors

The National Register of Electors is an automated data base maintained by Elections Canada, containing the name, address, and date of birth of **eligible electors** (Canadian citizens who are 18 years of age or older). The National Register of Electors is used to produce electoral lists without having to conduct door-to-door enumerations, saving approximately \$30 million for each federal general election or referendum.

If you check “Yes”

- You authorize the CRA to give **only** your name, address, and date of birth to Elections Canada, to ensure that your information on the National Register of Electors is up to date.
- If you are an eligible elector who is not already on the National Register of Electors, Elections Canada will accept this as your request to have your information **added** to it.

Notes

The CRA updates the information provided to Elections Canada several times throughout the year. Your authorization remains in effect for a period of 12 months. Therefore, if you move during this period, and you advise the CRA of your new address, the CRA will advise Elections Canada the next time information is provided.

If, during the year, you change your mind about the CRA sending your information to Elections Canada, please contact the CRA at 1-800-959-8281 to have your consent removed. However, your information will remain on the National Register of Electors. To remove your information from the Register, see “Confidentiality”, below.

If you check “No” (or do not make a choice)

- The CRA will not give any of your information to Elections Canada.
- **You will not lose your right to vote.**
- Elections Canada will **not remove** your information from the National Register of Electors if it is already there.
- If there is an election or referendum, your information may not be up to date on electoral lists produced from the National Register of Electors. In that case, you will have to take the necessary steps to correct your information.

Confidentiality

Information on the National Register of Electors will be used **only** for electoral purposes as permitted under the *Canada Elections Act*. You can write to Elections Canada requesting not to be included on the National Register of Electors, or that your information not be shared with provinces, territories, municipalities, and school boards that use the National Register of Electors to produce their electoral lists.

Contacting Elections Canada

Telephone: (613) 993-2975 or 1-800-463-6868 toll free in Canada and the United States

Teletypewriter: 1-800-361-8935 (for individuals with a hearing or speech impairment) toll free in Canada and the United States

Internet: www.elections.ca

At your service

What if you need help?

In this guide, we use plain language to explain the most common tax situations. If you need more help after reading this guide, you can contact us (on this page) or use our other services.

T.I.P.S.

For personal and general tax information by telephone, you can use **T.I.P.S.** (see page 36).

Internet access

Visit our Web site at www.cra.gc.ca. General information, forms, and publications are accessible by topic and by client group.

My Account (www.cra.gc.ca/myaccount) is a secure online service that gives you the convenience and flexibility of viewing your personalized information, such as: your identification, refund or balance owing, instalment account, RRSP, Canada Child Tax Benefit, and GST/HST credit. You will also be able to file an objection online.

Access codes for electronic services

Your four-digit access code that may allow you to NETFILE or TELEFILE (see page 9) your 2004 return is printed on your label sheet in the tax package you received in the mail. You can also get an access code online for our NETFILE service at www.netfile.gc.ca. For all our other secure electronic services a different code is needed. For more information, visit www.cra.gc.ca/access or call 1-800-714-7257.

Publications

Throughout this guide, we mention forms, pamphlets, interpretation bulletins, information circulars, and other guides that give more details on specific tax topics.

You can get most of our publications, including the **General** guide and forms book, the return and any of its schedules by themselves, either from our Web site at

www.cra.gc.ca/forms or by calling 1-800-959-2221 from 8:15 a.m. to 5:00 p.m. (local time). The **General** guide and forms book for a particular province or territory are also available from any postal outlet in that province or territory beginning in February.

Before you contact us

We want to provide you with the best service possible. By being prepared in advance, you will help us serve you better. Before contacting us you should do **all** of the following:

- read the appropriate sections of this guide and other publications we mention in this guide;
- prepare all the details of your situation and question; and
- have on hand the working copy of your return, any related papers or receipts, a pencil, some paper, and your social insurance number (SIN).

Contacting us

Our telephone and fax numbers are listed on our Web site at www.cra.gc.ca and in the government section of your telephone book.

You may have difficulty reaching us during peak periods; however, our goal is to respond to your call within two minutes and to serve you in the official language of your choice.

By phone – You can call 1-800-959-8281. Our automated service is available 24 hours a day, 7 days a week. Agents are available Monday to Friday (except holidays) from 8:15 a.m. to 5:00 p.m. (local time). However, from mid-February to April 30, these hours are extended to 10:00 p.m. weekdays, and from 9:00 a.m. to 1:00 p.m. on weekends.

By fax – You can send us correspondence by facsimile. However, because of the nature of facsimile services, we are not responsible for misdirected, incomplete, or illegible documents.

Teletypewriter (TTY) users – If you use a TTY because you have a hearing or speech impairment, an agent at our bilingual enquiry service (1-800-665-0354) can assist you during the hours shown under “By phone” on page 5.

Getting personal tax information

The personal information that you provide on your income tax forms is collected under the authority of the federal, provincial, and territorial income tax acts, and will be used to administer and enforce these acts and their regulations. For more information, refer to Personal Information Bank Number CRA/P-PU-005 at <http://infosource.gc.ca> or in the Infosource book, or call us at one of the telephone numbers listed in the previous section.

Your personal information is confidential. However, you can authorize someone (**such as your spouse or common-law partner**) to represent you to discuss your file. See “Representatives” in the next section. In certain cases, we give some of your information to other government bodies to administer the law. In all cases, we follow strict procedures before giving your information to anyone.

If you visit us and ask for personal tax information, we will ask you to identify yourself. In addition, we will ask for **one** of the following:

- one piece of signed identification with your picture;
- two pieces of signed identification;
- your *Notice of Assessment*, *Notice of Reassessment*, or other tax documents; or
- information about the contents of your return.

If you call us and ask for personal tax information, we will ask you to identify yourself and give information about the contents of your return. If you call before May 1, use your return for 2003. After April 30, use your return for 2004.

Representatives

You can authorize a representative (such as your spouse or common-law partner, tax preparer, or accountant) to get information on your tax matters. However, we will give information to your representative only after we are satisfied that you have authorized us in writing to do so. **Your authorization will stay in effect until you cancel it.**

Authorizations received between mid-March to mid-July will be processed within four weeks and any authorizations received mid-July to mid-March will be processed within one week.

Note

Authorizing a new representative does not cancel your existing authorizations. You can now cancel any authorization by telephone.

If your representative visits us and asks for your personal tax information, we will give this information only if we have received, from you or your representative, a completed Form T1013, *Authorizing or Cancelling a Representative* (or a letter containing the same information), that you have signed. After we confirm that we have your written permission, we also will ask your representative for **either** of the following:

- one piece of signed identification with his or her picture; or
- two pieces of signed identification.

In addition, we will ask for **either** of the following:

- your *Notice of Assessment*, *Notice of Reassessment*, or other tax documents; or
- information about the contents of your return.

If your representative calls us and asks for your personal tax information, we will give this information only if we have received a completed Form T1013 or letter that you have signed. After we confirm that we have your written permission, we also will ask your representative for information about the contents of your return. A representative who calls before May 1 should use your return

for 2003. A representative who calls after April 30 should use your return for 2004.

If you are the representative for a deceased person, get guide T4011, *Preparing Returns for Deceased Persons*, to know what documents are required.

Community Volunteer Income Tax Program

If you need help to complete your tax return, your income is low, and your tax situation is simple, our volunteers are specially trained to help you. For more information about this free program, or if you want to become a volunteer, call us at **1-800-959-8281**.

Your opinion counts!

We review our publications every year. If you have any comments or suggestions that would help us improve them, we would like to hear from you.

Please send your comments on our publications to:



Client Services Directorate
Canada Revenue Agency
Lancaster Road
Ottawa ON K1A 0L5

General information

Before you start

Do you have to file a return?

You have to file a return for 2004 if **either** of the following applies:

- You have to pay tax for 2004.
- We sent you a request to file a return.

Even if neither of these requirements applies, you still may want to file a return if **one** of the following applies:

- You want to claim a refund.
- You want to apply for the GST/HST credit (see page 14).
- You want to renew your Guaranteed Income Supplement or Allowance. You can usually do this if you file your return by April 30.

What date is your return for 2004 due?

Generally, your return for 2004 has to be filed **on or before April 30, 2005**.

Note

If you file your return after April 30, 2005, your GST/HST credit and Old Age Security benefit payments may be delayed.

Spouses or common-law partners of self-employed persons – If your spouse or common-law partner carried on a business in 2004 (other than a business whose expenditures are primarily in connection with a tax shelter), your return for 2004 has to be filed **on or before June 15, 2005**. However, if you have a balance owing for 2004, you still have to pay it **on or before April 30, 2005**. For details of how to make your payment, see line 485.

Deceased persons

If you are the legal representative (the executor, administrator, or liquidator) of the estate of an individual who died in 2004, you may have to file a return for 2004 for that individual. Get guide T4011, *Preparing Returns for Deceased Persons*, for details about your filing requirements and options.

Note

If you received income in 2004 for a person who died in 2003 or earlier, do not file a return for 2004 for that income on behalf of that person. However, you may have to file a *T3 Trust Income Tax and Information Return* for the estate.

What penalties and interest do we charge?

Penalties

If you owe tax for 2004 and do not file your return for 2004 **within the dates** we specify under “What date is your return for 2004 due?” in the previous section, we will charge you a late-filing penalty. The penalty is 5% of your balance owing for 2004, plus 1% of your balance owing for each full month that your return is late, to a maximum of 12 months. Your late-filing penalty may be higher if we charged you a late-filing penalty on a return for any of the three previous years.

Tax Tip

Even if you cannot pay the full amount you owe on or before April 30, 2005, you can avoid the late-filing penalty by filing your return on time.

We may waive this penalty (as well as any interest that may apply; see the next section) if you file your return late because of circumstances beyond your control. If this happens, include a letter with your return (or send one to us separately) giving the reasons why you filed your return late. For details, get Information Circular 92-2, *Guidelines for the Cancellation and Waiver of Interest and Penalties*.

Previously, you could request to cancel or waive penalties for 1985 and subsequent tax years. Under proposed legislation, this period will be changed after December 31, 2004. Any request you make after that date will only be considered if it relates to any of the 10 years before the year in which you make it. For example, in 2005 you can make a request for **any** year back to 1995.

You may have to pay a penalty for any amounts you fail to report on your return for 2004. If you also failed to report an amount on your return for 2001, 2002, or 2003, you may have to pay another penalty. However, if you tell us about an amount you failed to report, we may waive these penalties. See “What is a voluntary disclosure?” on page 12.

Interest

If you have a balance owing for 2004, we charge compound daily interest starting May 1, 2005, on **any unpaid amounts owing** for 2004. This includes any balance owing if we reassess your return. In addition, we will charge you interest on the penalties indicated in the previous section, starting the day after your return is due.

Social insurance number (SIN)

Your SIN is used under certain federal programs. You have to give it to anyone who prepares an information slip (such as a T3 or T5 slip) for you. Each time you do not give it when you are supposed to, you may have to pay a \$100 penalty. You also have to give it to us when you ask us for personal tax information. Check your slips. If your SIN is missing or is incorrect, advise the slip preparer.

Your SIN card is **not** a piece of identification, and it should be kept in a safe place. For more information, or to get an application for a SIN, contact Social Development Canada or visit their Web site at www.sdc.gc.ca. You can also contact Human Resources and Skills Development Canada or visit their Web site at www.hrsdc.gc.ca. You will find the addresses and telephone numbers of their offices on the Web pages mentioned above or in the government section of your telephone book.

Can you use this package?

Generally, you have to use the package for the province or territory where you resided on December 31, 2004. You should have received the package you need based on our records.

You have to consider factors other than where you resided to determine if you can use this package. See “T1S-A – The Right Package for You” included in the forms book for more details. If you cannot use it, get a **General** package. To find out how to get one, see the section called “Publications” on page 5.

Getting started

Gather all the documents needed to complete your return. This includes your information slips (such as T3, T4A, and T5 slips) and receipts for any deductions or credits you plan to claim. As you complete your return, when you come to a line that applies to you, you can look it up in this guide, or see the back of your information slips for more instructions. You can file electronically or you can file a paper return, (see the next sections). No matter how you file your return, see “What do you include with your return and what records do you keep?” on page 10.

Filing electronically



Your EFILE service provider can complete and file your return for you, or you can complete your return yourself for an EFILE service provider who files client-prepared returns.



If you complete your tax return using computer software, this fast, secure system lets you file it over the Internet. For more information, see “Access codes for electronic services” on page 5.



You may be able to file your return by telephone for free. For more information, see “TELEFILE” on page 33.

Note

If a disability prevents you from using a touch-tone phone pad for TELEFILE, please call 1-800-714-7257 and we will help you.

Filing a paper return

Mail or deliver your return in the envelope contained in the forms book. Use your mail-in label, and make note of the address for future reference. If you are preparing other people's returns, mail or deliver each person's return in a separate envelope. However, if you are filing returns for more than one year for the same person, put them all in one envelope.

What do you include with your return and what records do you keep?

If you are filing a paper return, include one copy of each of your information slips. **Make sure you also attach to your return, your Schedule 1 and your provincial or territorial Form 428 (unless you are a resident of Quebec on December 31, 2004).** The explanations in the guide and the return, schedules, or forms will tell you when to attach other supporting documents, such as certificates, forms, schedules, or official receipts.

If a tax professional will be preparing or sending us your return, show him or her your label sheet and all of your supporting documents, such as your information slips, receipts, *Notice of Assessment* from last year, and instalment payments summary (on Form INNS1 or Form INNS2).

If you make a claim without the required receipt, certificate, schedule, or form, we may disallow your claim. It could also delay the processing of your return.

Even if you do not have to attach certain supporting documents to your return, or if you are filing your return electronically, keep them in case we select your return for review. You should **keep** your supporting documents for **six years**.

You should also keep a copy of your return for 2004, the related *Notice of Assessment*, and any *Notice of Reassessment*. These can help you complete your return for 2005.

What if you are missing information?

If you have to file a return for 2004, as explained on page 8, make sure you file it **on time** (see page 8) even if some slips or receipts are missing. If you know that you will not be able to get a slip by the due date, attach to your paper return a note stating the payer's name and address, the type of income involved, and what you are doing to get the slip. To calculate the income to report, and any related deductions and credits you can claim, use any stubs you may have and attach them to your paper return. If you are filing electronically, keep all of your documents in case we ask to see them.

After you file

What happens to your return after we receive it?

When we receive your return, we usually review it based on the information you provided and send you a *Notice of Assessment* based on that review. However, we may select your return for a more detailed review **before** we assess it. If so, and we ask you to give us documents to verify the deductions or credits you claimed, your assessment may be delayed. We can also carry out a more detailed review **after** your return has been assessed, to verify the income reported and the deductions or credits claimed.

When can you expect your refund?

We usually process paper returns in **four to six weeks**. However, we start to process returns in mid-February, so do not call before mid-March, even if you filed your return in January. If you filed your return on or before April 15, wait four weeks before you call. If you filed your return after April 15, wait six weeks before you call. We can process returns filed electronically in as little as eight business days, but wait at least four weeks before you call.

To find out about your refund, visit our Web site at www.cra.gc.ca/myaccount or use **Telerefund**, one of our **T.I.P.S.** services (see page 36).

When will we pay interest?

We will pay you compound daily interest on your tax refund for 2004. The calculation will start on whichever of the following three dates is the **latest**:

- May 31, 2005;
- the 31st day after you file your return; or
- the day after you overpaid your taxes.

Income tax problems?

Our Enquiries staff is committed to resolving your tax-related problems by giving you accurate, timely, courteous, fair, and confidential answers to your questions. However, if a problem cannot be resolved, you can contact the Problem Resolution Program of your tax services office.

Our goal under this program is to resolve the problem within 15 working days. If we cannot do so (for example, if your situation is complex), a representative will contact you to confirm that we are working on the problem, to discuss it further (if necessary), and let you know when we expect to resolve it.

What should you do if you disagree?

If you disagree with your assessment or reassessment, contact us for more information. If you still disagree, you can make a formal objection by visiting our Web site at www.cra.gc.ca/myaccount, or by sending a completed Form T400A, *Objection – Income Tax Act* or a signed letter to the Chief of Appeals at your tax services office or tax centre on or before whichever of the following two dates is **later**:

- one year after the due date for the return; or
- 90 days after the date of the *Notice of Assessment* or *Notice of Reassessment*.

How do you change a return?

If you need to make a change to any return you have sent us, **do not file another return for that year**. Instead, make your request by sending **both** of the following to your tax centre:

- a completed Form T1-ADJ, *T1 Adjustment Request*, or a signed letter providing the details of your request (including the years of the returns you want us to change), your social insurance number, your address, and a telephone number where we can reach you during the day; and
- supporting documents for the changes you want to make and, if you have not sent them to us before, supporting documents for your original claim.

Note

Send your Form T1-ADJ or letter **separately** from your return for 2004.

Previously, requests for adjustments could be considered for returns for 1985 or subsequent tax years. Under proposed legislation, after December 31, 2004, only requests relating to tax years ending in any of the 10 calendar years before the year you make the request will be considered. For example, a request made in 2005 must relate to the 1995 or a subsequent tax year to be considered.

It usually takes eight weeks before we complete the adjustment and mail you a *Notice of Reassessment*.

Can you file a return to claim a refund for a previous year?

Previously, if you had not already filed a return, you could file one to claim a refund for 1985 or subsequent tax years. Under proposed legislation, after December 31, 2004, any request relating to a refund for a previous tax year return that you are filing late will only be considered if the return is for a tax year ending in any of the 10 calendar years before the year you make the request. For example, a request made in 2005 must relate to the 1995 or subsequent tax year to be considered.

If you are filing a return for a year before 2004, make sure you attach receipts for all the deductions or credits you are claiming.

What is a voluntary disclosure?

Maybe you should have filed a return for a previous year (see “Do you have to file a return?” on page 8) but you did not, or you sent us an incorrect return. If so, you can voluntarily file or correct that return under the Voluntary Disclosures Program, and pay only the taxes owing (plus interest) without penalty.

Note

This program does not apply to any return for which we have started a review.

For more details, and to see if your disclosure qualifies for this program, get Information Circular 00-1, *Voluntary Disclosures Program (Income Tax)*, or call the Voluntary Disclosures Program officer in the Appeals Division of your tax services office. If you wish, you can discuss your situation first on a no-name or hypothetical basis.

Be sure to indicate clearly, on any disclosure you make, that you are submitting information under the Voluntary Disclosures Program.

What should you do if you move?

If you move, let us know your new address as soon as possible. If you use direct deposit (see page 31), you also have to advise us if you

change your account at your financial institution.

Keeping us informed will ensure that you keep getting any GST/HST credit payments to which you may be entitled (including those from certain related provincial programs). Otherwise, your payments may stop, whether you receive them by cheque or by direct deposit. We also need to know your new address to mail you your return package for next year.

You can tell us your new address by visiting www.cra.gc.ca/myaccount, by phone, or in writing. If you are writing, send your letter to your tax centre. Make sure you sign it, and include your social insurance number, your new address, and the date of your move. If you are writing for other people, **including your spouse or common-law partner**, include their social insurance numbers, and have each of them **sign** the letter authorizing the change to his or her records.

Note

Because an individual’s personal information is confidential, generally we will not provide a change of address to other government departments or Crown corporations, such as Canada Post. Similarly, they do not provide such information to us.

Should you be paying your taxes by instalments?

You may have to pay your taxes by instalments if not enough income tax is withheld from your income. To find out if you have to pay your taxes for 2005 by instalments, estimate your taxes and credits for 2005 using your return for 2004. Enter those amounts in the following chart. The chart contains the most common factors to consider.

Total payable on line 435	\$ _____	1
Total credits (line 482)	\$ _____	2
Amount on line 476	– _____	3
Line 2 minus line 3	– _____	4
Line 1 minus line 4	\$ _____	5

The amount on line 5 is your net tax owing for instalment purposes.

You may have to pay your taxes for 2005 by instalments if **both** of the following apply:

- your estimated net tax owing for instalment purposes (line 5 of the chart) is more than \$2,000 (\$1,200 if you live in Quebec) for 2005; and
- using the same calculation, your actual net tax owing for instalment purposes (line 5 of the chart) was more than \$2,000 (\$1,200 if you lived in Quebec) for 2003 or 2004.

If our records show that you may have to pay your taxes by instalments, we will send you an *Instalment Reminder* in advance, showing the amount we suggest you pay and the date the payment is due.

You can authorize us to withdraw your instalment payments automatically from your account at a financial institution. To do so, or for more information, get Form T1162A, *Pre-Authorized Payment Plan (Personal Quarterly Instalment Payments)*.

For more information about instalment payments or instalment interest charges, get pamphlet P110, *Paying Your Income Tax by Instalments*.

Identification, income, and deductions

Identification

Follow the instructions on the return to **complete this area**. Incomplete or incorrect information **may delay** the processing of your return and any refund, credit, or benefit, such as any GST/HST credit payments you may be entitled to receive.

Personal label

Attach your personal label to your return. If your name, address, or social insurance number (SIN), or your spouse or common-law partner's SIN is incorrect, put a line through the wrong information, and print your changes clearly on the label.

We may modify part of your address to meet Canada Post's requirements. Therefore, the address on your package, your *Notice of Assessment*, or other correspondence we send you may be different from the one you indicate on your return.

Information about your residence

On the first line, enter the province or territory where you lived on December 31, 2004. We need to know this to calculate your taxes and credits correctly.

On the second line, enter the province or territory where you live now, if it is different from your mailing address. We need to know this to calculate certain provincial or territorial credits and benefits you may be entitled to receive.

Marital status

Check the box that applied to your status on December 31, 2004. Check "Married" if you had a spouse (see below) or "Living common law" if you had a common-law partner (see below). You still have a spouse or common-law partner if you were living apart for reasons other than a breakdown in your relationship. Check one of the other boxes only if **neither** of the first two applied.

Spouse

This applies only to a person to whom you are legally married.

Common-law partner

This applies to a person of the opposite or same sex who is **not your spouse** (see above), with whom you live and have a relationship and to whom at least **one** of the following situations applies. He or she:

- a) is the natural or adoptive parent (legal or in fact) of your child;

- b) has been living and having a relationship with you for at least 12 continuous months; or
- c) lived with you previously for at least 12 continuous months as your spouse or common-law partner.

Under proposed changes, condition c) will no longer exist. The effect of this proposed change is that a person (other than situation a) above) will be your common-law partner only after your current relationship with that person has lasted at least 12 continuous months. This proposed change will apply to 2001 and later years.

Reference to “12 continuous months” in this definition includes any period that you were separated for less than 90 days because of a breakdown in the relationship.

Your spouse or common-law partner’s net income

This is the amount on line 236 of your spouse or common-law partner’s return, or the amount that it would be if he or she filed a return. Enter this amount **even if it is zero**. We use this information in calculating the GST/HST credit and certain other credits.

Note

Even though you show this amount on your return, your spouse or common-law partner still may have to file a return for 2004. See page 8 for more information.

Goods and services tax/harmonized sales tax (GST/HST) credit application

To receive this credit, you have to apply for it, even if you received it last year. Complete the application area on page 1 of your return for 2004. Your credit is based on your net income added to the net income of your spouse or common-law partner, if you have one. This information also is used to calculate any payments from certain related provincial programs. Net income is the amount

on line 236 of a person’s return, or the amount that it would be if the person filed a return.

Make sure you enter, in the Identification area on page 1 of your return, your marital status and, if it applies, the information concerning your spouse or common-law partner (including his or her net income, **even if it is zero**). Otherwise, your application may be delayed. Either you or your spouse or common-law partner can receive the credit, but not both. **No matter which one of you applies, the credit will be the same.**

If you apply for this credit, we will let you know in July 2005 how much you will receive, if any, and how we calculated it. Generally, we will make payments in **July and October 2005**, and **January and April 2006**.

Note

We may apply your credit against certain amounts you owe the Government of Canada or a province or territory.

Are you eligible for the GST/HST credit?

You are eligible for this credit if, at the beginning of the month in which we make a payment, you are **resident in Canada** and you are not confined to a prison or a similar institution for a period of 90 days or more. You also can receive the credit for your spouse or common-law partner as long as he or she meets the same conditions at the beginning of the month in which we make a payment.

Do you need to contact us?

Once you have applied for this credit, you have to advise us immediately of **any** of the following changes (as well as the date it happened or will happen):

- you move (otherwise your payments may stop, whether you receive them by direct deposit or by cheque);
- your marital status changes (but if you separate due to a breakdown in your relationship, wait until you are separated for at least 90 days before submitting Form RC65, *Marital Status Change*);

- you receive your payments by direct deposit (see page 31) and your banking information changes;
- your spouse or common-law partner becomes a resident of Canada; or
- you or your spouse or common-law partner is no longer resident in Canada.

For more information, get pamphlet RC4210, *GST/HST Credit*, or call 1-800-959-1953.

Foreign income

As a Canadian resident, you have to report your income from all sources, both inside and outside Canada.

How do you report foreign income and other amounts?

Report foreign income and other amounts (such as expenses and taxes paid) in Canadian dollars. Use the exchange rate that was in effect on the day you received the income or paid the expense. If the amount was paid at various times throughout the year, you can visit the Bank of Canada Web site at www.bankofcanada.ca or contact us to get an average annual rate. If the payer deducted tax, you have to use the **General** return to claim a credit for it.

Foreign property

At some point in 2004, the total cost of foreign property you owned or held might have been more than CAN\$100,000. This refers to foreign property you owned and your share of foreign property in which you had an interest. If so, attach a completed copy of Form T1135, *Foreign Income Verification Statement*, to your return. If you are filing your return electronically, send Form T1135 directly to the address in the instructions on the form.

Note

Foreign property does not include: property in your registered retirement savings plan (RRSP), registered retirement income fund (RRIF), or registered pension plan (RPP); mutual funds registered in Canada that

contain foreign investments; or your personal-use property.

Form T1135 contains more information about filing and a complete list of the different kinds of foreign property.

Shares of a non-resident corporation

If you (either alone or with related persons) held 10% or more of the shares of a non-resident corporation, you may have to file an additional return. For details, contact us.

Loans and transfers to non-resident trusts

In 2004 or a previous year, you may have loaned or transferred funds or property to a non-resident trust. If so, you may have to complete and file Form T1141, *Information Return in Respect of Transfers or Loans to a Non-Resident Trust*. For more information, get Form T1141.

Beneficiaries of non-resident trusts

In 2004, you may have received funds or property from, or been indebted to, a non-resident trust under which you were a beneficiary. If so, you may have to complete and file Form T1142, *Information Return in Respect of Distributions from and Indebtedness to a Non-Resident Trust*. For more information, get Form T1142.

Total income

You have to include in income most amounts you received in 2004.

Amounts that are not taxed

You do not have to include certain amounts in your income, including the following:

- any GST/HST credit payments, as well as those from related provincial programs;
- compensation received from a province or territory if you were a victim of a criminal act or a motor vehicle accident;

- lottery winnings;
- most gifts and inheritances;
- amounts paid by Canada or an ally (if the amount is not taxable in that country) for disability or death due to war service; and
- most amounts received from a life insurance policy following someone's death.

Note

Income earned on any of the above amounts (such as interest you earn when you invest lottery winnings) **is taxable**.

Retroactive lump-sum payments

If you received a lump-sum payment of eligible income in 2004, parts of which were for previous years after 1977, you have to include the whole payment on the appropriate line of your return for 2004.

We will not reassess the returns for the previous years to include this income. However, you can ask us to tax the parts for the previous years as if you received them in those years. We can apply this calculation to the parts that relate to years throughout which you were resident in Canada, if the total of those parts is \$3,000 or more (not including interest) and the result is better for you.

Eligible income includes periodic pension benefits, which do not include Canada or Quebec Pension Plan benefits (see line 114) or the final payment received when leaving a plan.

To ask us to apply this calculation, attach to your paper return all completed copies of Form T1198, *Statement of Qualifying Retroactive Lump-Sum Payment*, that payers have given you. We will tell you the results on your *Notice of Assessment* or *Notice of Reassessment*.

Loans and transfers of property

You may have to report income, such as dividends (see line 120) or interest (see line 121) from property (including money and any replacement property) you loaned or transferred to your spouse or common-law partner, child, or other relative. You also may have to report capital gains or losses from property you loaned to your spouse or common-law partner. However, to do so, you would need to use the **General** return.

For details, get Interpretation Bulletins IT-510, *Transfers and loans of property made after May 22, 1985 to a related minor*, or IT-511, *Interspousal and Certain Other Transfers and Loans of Property*.

Retirement income

The following chart will help you to report the different types of retirement income you may have received. Some of the types of income listed in the chart are eligible for the \$1,000 pension income amount. If you have eligible pension income, be sure to read the information at line 314 in this guide.

Type of income	Information slip	Where to report	Pension income amount
Old Age Security (OAS) pension	T4A(OAS) box 18	Line 113	Not eligible
Canada or Quebec Pension Plan benefits	T4A(P) box 20	Line 114	Not eligible
Pension or superannuation payments	T4A box 16 T3 box 31	Line 115	Eligible
General annuity payments	T5 box 19 T4A box 24	Line 115	Eligible
Lump-sum payments	T4A box 18 T3 box 22	Line 130	Not eligible
Saskatchewan Pension Plan (SPP) payments	T4A box 28	Line 130	Not eligible
Deferred profit-sharing plan annuity payments	T4A box 24	Line 115	Eligible
Registered retirement income fund (RRIF) payments	T4RIF box 22	Line 130	Not eligible
RRIF payments	T4RIF boxes 16 and 20	Line 115	Eligible
Registered retirement savings plan (RRSP) annuity payments	T4RSP box 16	Line 129	Eligible
RRSP payments (other than annuity payments)	T4RSP boxes 18, 20, 22, 26, and 28	Line 129	Not eligible
Net federal supplements (including the Guaranteed Income Supplement)	T4A(OAS) box 21	Line 146 Line 250	Not eligible

Line 113 – Old Age Security pension

Enter the amount in box 18 of your T4A(OAS) slip. For details on how to report the amount in box 21, see line 146. If you do not have your T4A(OAS) slip, contact the nearest Human Resources Centre of Canada office.

Line 114 – CPP or QPP benefits

Enter the total Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) benefits shown in box 20 of your T4A(P) slip. This amount is the total of the amounts in boxes 14 to 18.

Lump-sum benefits – If you received a lump-sum CPP or QPP payment in 2004, parts of which were for previous years, you have to include the whole payment on line 114 of your return for 2004. We will **not** reassess the returns for the previous years to include this income. However, if the total of the parts that relate to previous years is \$300 or more, we will tax those parts as if you received them in those years if the result is better for you. Attach to your paper return the letter you received from Social Development Canada and we will tell you the results on your *Notice of Assessment* or *Notice of Reassessment*.

CPP or QPP death benefit (box 18)

If you received this amount and you are a beneficiary of the deceased person's estate, you can choose to include it either on line 114 of your own return, or on a *T3 Trust Income Tax and Information Return* for the **estate**. Do not report it on the deceased person's individual return. The taxes payable may be different, depending on which return you use. For more information, get guide T4013, *T3 Trust Guide*.

Line 115 – Other pensions or superannuation

The chart above shows you what types of income to report on this line.

Note

If there is an amount in box 18 or 22 of your T4RIF slip, see the instructions on the back of the slip.

Tax Tip

If you have to report your pension or annuity payments on line 115, you may be able to claim the pension income amount (see line 314).

Pensions from a foreign country

Report in Canadian dollars the **gross amount** of your foreign pension income for 2004. See “How do you report foreign income and other amounts?” on page 15. Attach a note to your paper return, identifying the type of pension you received and the country it came from. In some cases, amounts you receive may not be considered pension income, and you may have to report them elsewhere on your return.

United States individual retirement account (IRA) – If, during 2004, you received amounts from an IRA or converted the IRA to a “Roth” IRA, contact us.

Tax Tip

If all or part of your foreign pension income (such as part of U.S. social security benefits you may receive) is tax-free in Canada because of a tax treaty between Canada and the other country, you can claim a deduction for the payments. However, to do so, you would need to use the **General** return. If you do not know whether any part of your foreign pension is tax-free, contact us.

Line 120 – Taxable amount of dividends from taxable Canadian corporations

Enter on line 120 the taxable amount of all dividends from taxable Canadian corporations, as shown in box 11 on T5 slips, box 31 on T4PS slips, and box 32 on T3 slips. You have to report your dividends even if you did not receive an information slip. If you did not receive one, you can calculate the taxable amount of dividends you received by multiplying the dividends you actually received by 125%.

These dividends qualify for the dividend tax credit, which can reduce the amount of tax you pay. You can claim this credit when you calculate your federal and provincial or territorial taxes (see line 425).

Note

Special rules apply for income from property (including shares) one family member lends or transfers to another. See “Loans and

transfers of property” on page 16 for more information.

Tax Tip

In some cases, it may be better for you to report **all** the taxable dividends your spouse or common-law partner received from taxable Canadian corporations. You can only do this if, by including the dividends in your income, you will be able to claim or increase your claim for the spouse or common-law partner amount (line 303 on Schedule 1).

If you use this option, you may be able to take better advantage of the dividend tax credit. Do not include these dividends in your spouse or common-law partner’s income when you calculate claims such as the spouse or common-law partner amount on line 303 or amounts transferred from your spouse or common-law partner on Schedule 2.

Line 121 – Interest income

The amounts you report for the year depend on the type of investment and when you made it. Include on this line amounts you received, **minus** any part of those amounts that you reported in previous years. Also include amounts that were credited to you but that you did not receive, such as amounts that were reinvested.

The amounts to report include those shown in box 13 on your T5 slips. You also have to report the interest on any tax refund you received in 2004, which is shown on your *Notice of Assessment* or *Notice of Reassessment*.

Notes

Special rules apply for income from most property (including money) one family member lends or transfers to another. See “Loans and transfers of property” on page 16 for more information.

Generally, when you invest your money in your child’s name, you have to report the income from those investments.

How to report

Generally, you report your share of interest from a **joint investment** based on how much you contributed to it.

Example

Lise and Bob received a T5 slip from their joint bank account showing the \$400 interest they earned in 2004. Lise had deposited \$4,000 and Bob had deposited \$1,000 into the account.

Lise reports \$320 interest, calculated as follows:

$$\frac{\$4,000 \text{ (her share)}}{\$5,000 \text{ (total)}} \times \$400 \text{ (total interest)} = \$320$$

Bob reports \$80 interest, calculated as follows:

$$\frac{\$1,000 \text{ (his share)}}{\$5,000 \text{ (total)}} \times \$400 \text{ (total interest)} = \$80$$

Bank accounts

Report interest paid or credited to you in 2004, even if you did not receive an information slip. You may not receive a T5 slip for amounts under \$50.

Term deposits, guaranteed investment certificates (GICs), and other similar investments

On these investments, interest builds up over a period of time, usually longer than one year. Generally, you do not receive the interest until the investment matures or you cash it in. For information on Canada Savings Bonds, see the next section.

The amount of income you report is based on the interest you earned during each complete investment year. For example, if you made a long-term investment on July 1, 2003, report on your return for 2004 the interest that accumulated to the end of June 2004, even if you do not receive a T5 slip. Report the interest from July 2004 to June 2005 on your 2005 return.

Note

Your investment agreement may specify a different interest rate each year. If so, report the amount on your T5 slip, even if it is different from what the agreement specifies or what you received. The issuer of your

investment can tell you how this amount was calculated.

For most investments you made **in 1990 or later**, you have to report the interest each year, as you earn it. For information about reporting methods for investments made **in 1989 or earlier**, use **Info-Tax**, one of our **T.I.P.S.** services (see page 36), or see Interpretation Bulletin IT-396, *Interest Income*.

Canada Savings Bonds (CSBs)

Interest on a regular interest ("R") bond is paid annually until the bond matures or you cash it in. Interest on a compound interest ("C") bond is not paid until you cash it in. For both kinds of bonds, report the amount shown on the T5 slip.

Treasury bills (T-bills)

If you disposed of a T-bill at maturity in 2004, you have to report as interest the difference between the price you paid and the proceeds of disposition shown on your T5008 slip or account statement.

If you disposed of a T-bill before maturity in 2004, you may also have to report a capital gain or loss. However, to do so, you would need to use the **General** return. For details about these gains and losses, get guide T4037, *Capital Gains*.

Earnings on life insurance policies

Report the earnings that have accumulated on certain life insurance policies in the same way as you do for other investments. In all cases, your insurance company will send you a T5 slip. For policies bought before 1990, you can choose to report accumulated earnings annually by telling your insurer in writing that you choose to do so.

Line 129 – RRSP income

Enter on line 129 the total of amounts shown in boxes 16, 18, 28, and 34 of all your T4RSP slips. Also include amounts in boxes 20, 22, and 26, unless your spouse or common-law partner made a contribution to your registered retirement savings plan (RRSP). See "RRSPs for spouse or common-law partner" in the next section for more details.

Tax Tip

Annuity payments shown in box 16 of your T4RSP slip may qualify for the pension income amount (see line 314).

RRSPs for spouse or common-law partner

Your spouse or common-law partner may have to report some or all of the RRSP income shown in box 20, 22, or 26 of your T4RSP slips if he or she contributed to any of your RRSPs in 2002, 2003, or 2004. In that case, your T4RSP slip should have “Yes” checked in box 24, and your spouse or common-law partner’s social insurance number in box 36.

To calculate the amount from an RRSP for spouse or common-law partner that each of you has to report, **complete Form T2205, *Amounts From a Spousal or Common-law Partner RRSP or RRIF to Include in Income***. Both you and your spouse or common-law partner should include this form with your paper returns. However, only the person shown as the annuitant on the T4RSP slip can claim the income tax deducted (box 30) and should attach the slip to his or her paper return.

Note

If you and your spouse or common-law partner were living apart because of a breakdown in the relationship when you withdrew funds from your RRSP, you have to report the whole amount shown on your T4RSP slips.

For more details on RRSP income, get guide T4040, *RRSPs and Other Registered Plans for Retirement*.

Line 130 – Other income

Use this line to report taxable income that is not reported anywhere else on the return. To find out if an amount is taxable, contact us. **Make sure you have read the instructions for lines 113 to 129 first.** In the space to the left of line 130, specify the type of income you are reporting. If you have more than one type of income, attach a note to your paper return giving the details.

The chart on page 17 shows some types of income to report on this line. Other amounts include:

- amounts distributed from a retirement compensation arrangement;
- payments from a trust shown in box 26 of your T3 slips; and
- any other amount in box 28 of your T4A slips (such as certain death benefits, see next section).

Note

Special rules apply for income from property one family member lends or transfers to another. See “Loans and transfers of property” on page 16 for more information.

Death benefits (other than Canada or Quebec Pension Plan death benefits)

A death benefit is an amount you receive after a person’s death for that person’s employment service. It is shown in box 28 of your T4A slips or box 35 of your T3 slips.

You may not have to pay tax on up to \$10,000 of the benefit you received. If you are the only one to receive a death benefit, report the amount you receive that is more than \$10,000. Even if you do not receive all of the death benefit in one year, the total tax-free amount for all years cannot be more than \$10,000. To find out what to report if anyone else also received a death benefit for the same person, use **Info-Tax**, one of our **T.I.P.S.** services (see page 36) or see Interpretation Bulletin IT-508, *Death Benefits*.

Attach to your paper return a note stating the amount of death benefits you received but did not include in your income.

Line 145 – Social assistance payments

Generally, you enter the amount in box 11 of your T5007 slip or the federal part of your Quebec *Relevé 5* slip. However, if you lived with your spouse or common-law partner when the payments were made, whoever has the higher net income on line 236 (not including these payments) has to report all of

the payments, no matter whose name is on the slip. If this amount is the same for both of you, the person whose name is on the T5007 slip (or the *prestataire* on the federal part of the *Relevé 5* slip) has to report them.

Note

You do not have to include certain social assistance payments you or your spouse or common-law partner received for being a foster parent or for caring for a disabled adult who lived with you. For more information, contact us. However, if the payments are for caring for your spouse or common-law partner or an individual related to either of you, whoever has the higher net income will have to include those payments in income.

Claim a deduction on line 250 for the social assistance payments you entered on line 145.

Line 146 – Net federal supplements

Enter the amount in box 21 of your T4A(OAS) slip and claim a deduction on line 250 for this amount.

Net income and Taxable income

Line 221 – Carrying charges and interest expenses

You can claim the following carrying charges and interest you paid to earn income from investments:

- fees to manage or take care of your investments (other than administration fees you paid for your registered retirement savings plan or registered retirement income fund) including safety deposit box charges;
- fees for certain investment advice (see Interpretation Bulletin IT-238, *Fees Paid to Investment Counsel*) or for recording investment income; and

- most interest you pay on money you borrow, but generally only as long as you use it to try to earn investment income, including interest and dividends. However, if the only earnings your investment can produce are capital gains, you cannot claim the interest you paid. For details, contact us.

Note

You **cannot** deduct the interest you paid on money you borrowed to contribute to an RRSP or a registered education savings plan.

Policy loan interest – To claim interest you paid during 2004 on a policy loan made to earn income, have your insurer complete Form T2210, *Verification of Policy Loan Interest by the Insurer*, on or before April 30, 2005.

Refund interest – If we paid you interest on an income tax refund, you have to report the interest in the year you receive it, as we explain at line 121 in this guide. If we then reassessed your return and you repaid any of the refund interest in 2004, you can deduct the amount you repaid, up to the amount you had included in your income.

Receipts – If you are filing a paper return, do not include your receipts or Form T2210, but keep them in case we ask to see them. If you are filing electronically keep all of your documents.

Line 236 – Net income

We use this information to calculate amounts such as the GST/HST credit and certain non-refundable tax credits.

Note

Make sure you enter, if it applies, your spouse or common-law partner's net income in the "Information about your spouse or common-law partner" area on page 1 of your return. Enter this amount **even if it is zero**.

Line 250 – Other payments deduction

You can deduct the amount from line 147 of your return. This is the total of the social assistance payments and net federal supplements you entered on lines 145 and 146.

Line 255 – Northern residents deductions

To make your claim, use Form T2222, *Northern Residents Deductions*. Residents of the Northwest Territories, Nunavut, and Yukon will find this form in their forms book. You also can get a copy from us. For a list of the areas that qualify, get publication T4039, *Northern Residents Deductions – Places in Prescribed Zones*.

Receipts – If you are filing a paper return, **include a completed Form T2222**, but not your receipts. Keep them in case we ask to see them. If you are filing electronically keep all of your documents.

Federal tax and credits (Schedule 1)

If you are filing a paper return, attach a completed Schedule 1.

Federal non-refundable tax credits

These credits reduce your federal tax. However, if the total of these credits is more than your federal tax, you will not get a refund for the difference. If, after you have read the information in this guide, you need more details about claiming the amounts on lines 300 to 303, get Interpretation Bulletin IT-513, *Personal Tax Credits*.

Line 300 – Basic personal amount

Claim \$8,012.

Line 301 – Age amount

If you were 65 or older on December 31, 2004, and your net income (line 236 of your return) was:

- \$29,124 or less, enter \$3,912 on line 301;
- more than \$29,124, but less than \$55,204, complete the following chart to calculate your claim;

Maximum claim		\$ 3,912.00	1
Your net income from line 236	\$ _____		2
Base amount	– 29,124.00		3
Line 2 minus line 3 (if negative, enter “0”)	\$ _____		4
Multiply the amount on line 4 by 15%		– _____	5
Line 1 minus line 5 (if negative, enter “0”)		\$ _____	6
Enter the amount from line 6 on line 301 on Schedule 1.			

- or \$55,204 or more, you cannot claim the age amount.

Make sure you enter your date of birth in the “Information about you” area on page 1 of your return.

Tax Tip

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. See line 326 for details.

Line 303 – Spouse or common-law partner amount

If, at any time in the year, you supported your spouse or common-law partner (see the definition on page 13) and his or her net income (see the next section) was:

- \$681 or less, claim \$6,803 on line 303;
- more than \$681, but less than \$7,484, calculate your claim at line 303; or
- \$7,484 or more, you cannot claim a spouse or common-law partner amount.

Make sure you enter your marital status and the information concerning your spouse or common-law partner in the Identification area on page 1 of your return. Both of you cannot claim this amount for each other for the same year.

If you were required to make support payments to your current or former spouse or common-law partner, and you were separated for only **part of 2004** because of a breakdown in your relationship, you have a choice. You can claim, for your spouse or common-law partner, either the deductible support amounts paid in the year to your spouse or common-law partner (on line 220 of a **General** return) or an amount on line 303 for your spouse or common-law partner, whichever is better for you. If you reconciled with your spouse or common-law partner before the end of 2004, and you choose to claim an amount on line 303, you also can claim any allowable amounts on line 326.

Net income of spouse or common-law partner

This is the amount on line 236 of your spouse or common-law partner's return, or the amount that it would be if he or she filed a return.

If you were living with your spouse or common-law partner on December 31, 2004, use his or her net income for the whole year. This applies even if you got married in 2004 or back together with your spouse in 2004; or you became common-law or started to live with your common-law partner again (see definition on page 13).

If you separated in 2004 because of a breakdown in your relationship, and were not back together on December 31, 2004, reduce your claim only by your spouse or common-law partner's net income before the separation. In either case, enter, in the "Information about your spouse or common-law partner" area on page 1 of your return, the amount you use to calculate your claim, **even if it is zero**.

Amounts for non-resident spouse or common-law partner

You may be able to claim an amount for your spouse or common-law partner if he or she lives outside Canada and depended on you for support. If he or she already has enough income or assistance for a reasonable standard of living in the country in which he or she lives, we do not consider him or her to depend on you for support. Also, we do not consider gifts you send to be support.

If you are filing a paper return, include proof of your support payments. The proof of payment has to show your name, the amount, the date of the payment, and your spouse or common-law partner's name and address. If you are filing electronically, keep these documents in case we ask to see them.

Tax Tip

If you cannot claim the amount on line 303 (or you have to reduce your claim) because of dividends your spouse or common-law partner received from taxable Canadian

corporations, you may be able to reduce your tax if you report all of your spouse or common-law partner's dividends. See line 120 for details.

Line 314 – Pension income amount

You may be able to claim up to \$1,000 if you reported pension or annuity income on line 115 or line 129 of your return. Therefore, make sure you have reported your pension or annuity income correctly. Complete the chart below to calculate your claim.

Note

Only pension or annuity income you report on line 115 or 129 qualifies for the pension income amount. Therefore, amounts such as Old Age Security benefits, Canada Pension Plan benefits, Quebec Pension Plan benefits, Saskatchewan Pension Plan payments, death benefits, retiring allowances, and amounts in boxes 18, 20, 22, 26, 28, and 34 of your T4RSP slip do **not** qualify.

Amount from line 115 of your return	\$ _____	1
Annuity payments from line 129 of your return (box 16 of your T4RSP slips)	+ _____	2
Line 1 plus line 2	\$ _____	3
Enter on line 314 of Schedule 1, \$1,000 or the amount on line 3, whichever is less .		

Tax Tip

You may be able to transfer all or part of your pension income amount to your spouse or common-law partner or to claim all or part of his or her pension income amount. See line 326 for details.

Line 316 – Disability amount

You can claim \$6,486 if **one** of the following conditions applies:

- A. A medical doctor or optometrist certifies that you are blind all or almost all the time, even with the use of corrective lenses or medication, and the impairment is **prolonged**.
- B. A qualified person certifies that **all or almost all of the time** you were unable, or it took you an extremely long time, to do at least one of the following, even with therapy

(other than life-sustaining therapy, see condition C), the use of appropriate devices, or medication:

- **walk**, as certified by a medical doctor or an occupational therapist;
- **speak**, as certified by a medical doctor or a speech-language pathologist;
- **perceive, think, and remember**, as certified by a medical doctor or a psychologist;
- **hear**, as certified by a medical doctor or an audiologist;
- **feed yourself** (which does not include preparing food due to dietary restrictions, or obtaining food), as certified by a medical doctor or an occupational therapist;
- **dress yourself** (which does not include obtaining clothing), as certified by a medical doctor or an occupational therapist; or
- **eliminate (bowel or bladder functions)**, as certified by a medical doctor.

C. A medical doctor certifies that you had to receive **life-sustaining therapy** to support a vital function, such as clapping therapy to help in breathing or kidney dialysis to filter your blood. This therapy must have been required (or be expected to be required) at least 3 times per week at an average of at least 14 total hours per week. Qualifying therapy does not include implanted devices, such as a pacemaker, or special programs of diet, exercise, hygiene, or medication.

To qualify under A, B, or C, you **must** have been (or be expected to be) in this situation for a continuous period of at least 12 months that included any part of 2004.

Note

If you receive a disability benefit (such as CPP or QPP disability benefits), it does **not necessarily** mean that you are eligible to claim this amount.

How to claim

- If this is a new application for this amount, you have to submit a completed (**including Part A**) and certified Form T2201, *Disability Tax Credit Certificate*, or your claim will be delayed. We will review your claim **before** we assess your return to determine if you qualify.
- If you qualified for this amount for 2003 and you still meet the eligibility requirements in 2004, you can claim this amount without sending us a new Form T2201. However, you have to send us one if your previous period of approval ended before 2004 or we ask you to do so.

For more information, including details about different amounts you may be able to claim, get guide RC4064, *Information Concerning People With Disabilities*. This guide also contains Form T2201. We will accept a photocopy of your Form T2201 only if the signature of the person authorized to certify the impairment is an original, not a photocopy.

Tax Tips

You may be able to transfer all or part of your disability amount to your spouse or common-law partner (who would claim it on line 326) or to another supporting person (who would claim it on line 318 of the **General** return).

You may be able to claim all or part of the disability amount transferred from your spouse or common-law partner on line 326.

Line 326 – Amounts transferred from your spouse or common-law partner

You may be able to claim all or part of the following amounts for which your spouse or common-law partner qualifies:

- the **age amount** (line 301) if your spouse or common-law partner was 65 or older;
- the **pension income amount** (line 314); and
- the **disability amount** (line 316).

Note

Your spouse or common-law partner cannot transfer any unused amounts to you if you

were separated because of a breakdown in your relationship for a period of 90 days or more that included December 31, 2004.

Complete Schedule 2 to calculate your claim. Make sure you enter your marital status and the information concerning your spouse or common-law partner (including his or her net income, **even if it is zero**) in the Identification area on page 1 of your return.

Note

If both you and your spouse or common-law partner use the T1S-A return, the reference on line 6 of Schedule 2 to lines 308, 310, and 312 does not apply to you.

If the amount on this line includes a new application for the disability amount, also attach a completed and certified Form T2201, *Disability Tax Credit Certificate*. We will review your claim **before** we assess your return to determine if your spouse or common-law partner qualifies. If he or she qualified for the disability amount for 2003 and still met the eligibility requirements in 2004, you can claim this amount without sending us a new Form T2201. However, you have to send us one if the previous period of approval ended before 2004 or we ask you to do so.

Receipts – If you are filing a paper return, include the completed Schedule 2. If your spouse or common-law partner is not filing a return, also attach the information slips that show his or her income.

If you are filing electronically, keep all of your documents in case we ask to see them.

Line 330 – Medical expenses for self, spouse or common-law partner, and your dependent children born in 1987 or later

Previously, you could claim your total eligible medical expenses at line 330. Under proposed legislation you can now claim at line 330 only the total eligible medical expenses you or your spouse or common-law partner paid for:

- yourself;
- your spouse or common-law partner; or

- your or your spouse or common-law partner's child born in 1987 or later and who depended on you for support.

Note

You will have to complete a General return if you are claiming medical expenses for the following individuals and they depended on you for support:

- your or your spouse or common-law partner's child who was born in 1986 or earlier, or grandchild; or
- your or your spouse or common-law partner's parent, grandparent, brother, sister, aunt, uncle, niece, or nephew who was a resident of Canada at any time in the year.

You can claim medical expenses paid in any 12-month period ending in 2004 and not claimed for 2003. Generally, you can claim all amounts paid, even if they were not paid in Canada. Your total expenses have to be more than either 3% of your net income (line 236) or \$1,813, whichever is **less**.

On the return for a person who died in 2004, a claim can be made for expenses paid in any 24-month period that includes the date of death, if they were not claimed for any other year.

Under proposed legislation, if you are claiming, on your return, expenses paid for a person who died in the year, these amounts can be claimed for any 24-month period that includes the date of death.

Eligible medical expenses

Some eligible medical expenses that you can claim are:

- payments to a medical doctor, dentist, nurse, or certain other medical professionals, or to a public or licensed private hospital;
- premiums paid to **private** health services plans;
- premiums paid under a provincial or territorial prescription drug plan **may** be eligible (for example, the Quebec Prescription Drug Insurance Plan and the Nova Scotia Seniors' Pharmacare Program)

are eligible), but provincial or territorial government medical or hospitalization plans are not eligible;

- payments for artificial limbs, wheelchairs, crutches, hearing aids, prescription eyeglasses or contact lenses, dentures, pacemakers, prescription drugs, and certain prescription medical devices;
- expenses paid relating to guide and hearing-ear dogs;
- amounts paid for attendant care or care in an establishment. However, claiming these expenses may prevent any claim for the disability amount for the person receiving the care. For details, see guide RC4064, *Information Concerning People With Disabilities*;
- the cost of real-time captioning paid to someone in the business of providing such services, if the service is necessary because of a person's speech or hearing impairment;
- the cost of note-taking services paid to someone in the business of providing such services if a medical practitioner certifies in writing that they are necessary because of a person's mental or physical impairment; and
- the cost paid for voice-recognition computer software that a medical practitioner certifies in writing as necessary because of a person's physical impairment.

Reimbursement of an eligible expense – You **cannot** claim the part of an expense for which you have been or can be reimbursed.

Travel expenses – If medical treatment is not available locally, you may be able to claim the cost of travelling to get the treatment somewhere else. You can choose to simplify the way you calculate this amount. For more information, use **Info-Tax**, one of our **T.I.P.S.** services (see page 36). If you use the simplified method, you can find the rate per kilometre for each province or territory by visiting our Web site at www.cra.gc.ca/travelcosts.

For more information on medical expenses, use **Info-Tax**, one of our **T.I.P.S.** services (see page 36). You can also get guide RC4064,

Information Concerning People With Disabilities or Interpretation Bulletin IT-519.

How to claim

Make your claim as follows:

- Choose the 12-month period ending in 2004 for which you will claim medical expenses, and add up your expenses for that period. You cannot include any expenses you deducted on your 2003 return.
- Calculate your claim on line 332.

Tax Tip

Compare the result with the amount your spouse or common-law partner would be allowed. It may be better for the one of you with the lower net income (line 236) to claim the allowable medical expenses. You can make whichever claim you prefer.

The following example shows how to calculate your claim.

Example

Carol and her husband have reviewed their medical bills and decided that the 12-month period ending in 2004 for which they will calculate their claim is July 1, 2003, through June 30, 2004. The total of their allowable expenses for that period is \$1,842, which Carol enters on line 330.

Her net income on line 236 of her return is \$32,000. She calculates 3% of that amount as \$960. Because the result is less than \$1,813, she enters \$960 on the line below line 330 and subtracts it from \$1,842. The difference is \$882, which is the amount she enters on line 332.

Carol's husband's net income is \$48,000. He calculates 3% of that amount as \$1,440. Because that is less than \$1,813, he subtracts \$1,440 from \$1,842 and finds that he would be allowed only \$402. In this case, Carol and her husband have found that it is better for Carol to claim the expenses.

Receipts – If you are filing a paper return, include your receipts (**other than** for premiums paid to a health services plan, which you should keep in case we ask to see them) and other documents. Receipts must show the

name of the company or individual to whom the expense was paid. Receipts for attendant care or therapy paid to an individual also should show the individual's social insurance number.

You may be claiming expenses that would be allowable only for a patient who qualified for the disability amount (line 316). In that case, if we do not have a valid Form T2201, *Disability Tax Credit Certificate*, for that person, you also have to attach a properly completed and certified copy of that application. We will review your claim **before** we assess your return to determine if the person for whom you are claiming medical expenses qualifies. If he or she qualified for the disability amount for 2003 and still met the eligibility requirements in 2004, you can claim this amount without sending us a new Form T2201. However, you have to send us one if the previous period of approval ended before 2004 or we ask you to do so.

If you are filing electronically, keep all of your documents in case we ask to see them.

Line 349 – Donations and gifts

You can claim donations either you or your spouse or common-law partner made. See pamphlet P113, *Gifts and Income Tax*, for more information about donations and gifts, or if you donated any of the following:

- gifts of property other than cash;
- gifts to organizations outside Canada; or
- gifts to Canada, a province, or a territory made after 1997 and agreed to in writing before February 19, 1997.

Notes

These gifts do not include contributions to political parties. If you contributed to a federal political party, see lines 409 and 410 in the **General** guide to find out about claiming a credit. If you contributed to a provincial or territorial political party, see the **General** forms book for your province or territory to find out about claiming a credit.

Gifts to Canada include **monetary** gifts made directly to the federal Debt Servicing and Reduction Account. If you made such a gift, which will be used only to service the public debt, you should have received a tax receipt. To make a gift to this account, which should be made payable to the Receiver General, send it, along with a note asking

that we apply it to this account, to: Place du Portage, Phase III, 11 Laurier Street, Gatineau QC K1A 0S5.

Receipts – If you are filing a paper return, include your official receipts showing either your or your spouse or common-law partner's name. You do not have to attach receipts for amounts shown in box 46 of your T4A slips or box 48 of your T3 slips. You may have included with a previous return a receipt for a donation you are claiming for 2004. If so, attach a note indicating the return with which you submitted the receipt.

If you are filing electronically, keep all of your documents in case we ask to see them.

We will **not** accept as proof of payment cancelled cheques, credit card slips, pledge forms, or stubs. If you need more details, get Interpretation Bulletin IT-110, *Gifts and Official Donation Receipts*.

Allowable charitable donations and government gifts (line 340)

Add up all of the **eligible** amount of your donations made in 2004 **plus** any donations made in any of the previous five years that have not been claimed before. This includes unclaimed gifts to Canada, a province, or a territory made after 1998. However, if the gift was agreed to in writing before February 19, 1997, include it on line 342 of Schedule 9. You will need to use the **General** return.

Under proposed changes, the eligible amount is the amount of your donation or gift in excess of any advantage that you received or will receive for making the donation or gift. An advantage includes the value of certain any property, service, compensation or other benefit. This proposed change would apply to donations or gifts made after December 20, 2002. For details, see pamphlet P113, *Gifts and Income Tax*.

Generally, you can claim on line 340 all or part of this amount, up to the limit of 75% of your net income (line 236). For the year a person dies and the year before that, this limit is 100% of the person's net income.

Tax Tip

You do not have to claim, on your return for 2004, the donations you made in 2004. It may be more beneficial for you not to claim them for 2004, but to carry them forward and claim them on your return for any of the next five years. No matter how you claim them, you can claim them only once.

Qualified donees

Generally, you can claim only amounts you gave to registered charities and other qualified donees. For a list of the types of donees that qualify, get pamphlet P113, *Gifts and Income Tax*, or use **Info-Tax**, one of our **T.I.P.S.** services (see page 36).

Federal tax

Line 425 – Federal dividend tax credit

If you reported dividends on line 120, enter on line 425 on Schedule 1 the total of the dividend tax credits from taxable Canadian corporations shown on your information slips. If you did not receive dividend information slips, this is 13.3333% of the taxable amount of dividends from taxable Canadian corporations (see line 120).

Refund or Balance owing

Line 428 – Provincial or territorial tax

If you **were not** a resident of **Quebec on December 31, 2004**, use Form 428 in the forms book to calculate your provincial or territorial tax. Attach a copy to your paper return.

If you **were** a resident of **Quebec on December 31, 2004**, this line does not apply to you. To calculate your tax for Quebec, you will have to file a provincial income tax return for Quebec.

Line 437 – Total income tax deducted

Enter the total of the amounts shown in the “Income tax deducted” box from all of your information slips. However, if you **were** a resident of **Quebec on December 31, 2004**, do not include on this return any of your Quebec provincial income tax deducted. If you **were not** a resident of **Quebec on December 31, 2004**, but you had Quebec provincial income tax withheld from your income, include those amounts on this line. Attach your provincial information slips to your paper return.

Notes

If you paid tax by instalments in 2004, claim them on line 476.

If tax was withheld from your OAS benefits (as shown in box 22 of your T4A(OAS) slip), make sure you claim it on this line.

Line 440 – Refundable Quebec abatement

The Quebec abatement is provided under the federal-provincial fiscal arrangement, in place of direct cost-sharing by the federal government. It reduces your balance owing and may even give you a refund.

If you **were** a resident of **Quebec on December 31, 2004**, your refundable Quebec abatement is 16.5% of the amount on line 435. If you **were not** a resident of **Quebec on December 31, 2004**, this line does not apply to you.

Line 476 – Tax paid by instalments

Enter the total instalment payments you made for your taxes for 2004. In February of 2005, we will issue you Form INNS1, *Instalment Reminder*, or Form INNS2, *Instalment Payment Summary* that shows your total instalment payments for 2004 that we have on record. To view your instalment account, visit our Web site at www.cra.gc.ca/myaccount. If you made an instalment payment for your taxes for 2004 that does not appear on this reminder or summary, also include that amount on line 476.

Note

If tax was withheld from your income, claim on line 437 the amounts shown on your information slips.

Line 479 – Provincial or territorial credits

If you **were** a resident of **Ontario, Manitoba, British Columbia**, or the **Northwest Territories** on December 31, 2004, use Form 479 in the forms book to calculate your provincial or territorial credits. Attach a copy to your paper return. If you **were** a resident of **Nunavut**, calculate on Form 428 the credits you claim on line 479. If you **were** a resident of the **Yukon**, and you can claim the First Nations Tax Credit, calculate it on Form 432 and claim it on line 479. Otherwise, this line does not apply to you.

Line 484 – Refund

If your total payable (line 435) is less than your total credits (line 482) enter the difference on line 484. This amount is your refund. Generally, if the difference is \$2 or less for 2004, you will not receive a refund.

Note

One person's refund cannot be transferred to pay another person's balance owing.

Although you may be entitled to a refund for 2004, we may keep some or all of it to:

- apply against any amount you owe us or are about to owe us; or
- apply against certain other outstanding federal, provincial, or territorial government debts, such as social assistance benefit overpayments.

If you pay your taxes by instalments (see page 12), you can attach a note to your paper return to ask us to transfer your refund to your instalment account for 2005. We will transfer your **full** refund and consider such a payment to have been received on the date that we assess your return.

To view your refund information, visit our Web site at www.cra.gc.ca/myaccount.

Direct deposit



You can have your income tax refund, as well as your GST/HST credit payments (including those from certain related provincial programs) deposited directly into your account at a financial institution.

To **start** direct deposit, or to **change** information you already gave us, complete the “Direct deposit – Start or change” section on page 4 of your return. You do not have to complete this area if you already have direct deposit service and the information you already gave us has not changed. **Your direct deposit request will stay in effect until you change the information or cancel the service.**

If you are changing the account into which we deposit a payment, **do not close the old account before we deposit the payment into the new account.** If your financial institution advises us that you have a new account, we may deposit your payments into the new account.

If, for any reason, we cannot deposit a payment into your account, we will mail a cheque to you at the address we have on file.

If you need help to complete the direct deposit information, or to cancel the service for one or more of these payments, contact us.

Line 485 – Balance owing

If your total payable (line 435) is more than your total credits (line 482) enter the difference on line 485. This amount is your balance owing. Your balance is due no later than April 30, 2005. Generally, if the difference is \$2 or less for 2004, you do not have to make a payment. Whether you file a paper return or file electronically, you can make your payment in several different ways:

- You may be able to pay electronically using your financial institution’s telephone or Internet banking services. Most financial institutions allow you to schedule future-dated payments. For more information, visit www.cra.gc.ca/electronicpayments or contact your financial institution.
- You can make your payment free of charge at your Canadian financial institution in Canada. To do so, you have to use the remittance form in this tax package or Form T7DR(A), which you can get from us.
- You can attach to the **front** of your paper return, a cheque or money order made out to the Receiver General, but **only** if you are filing that return. Enter this amount on line 486.
- You can send us a cheque or money order with the remittance form in this tax package or Form T7DR(A) which you can get from us. Mail the form and your cheque or money order to: Canada Revenue Agency, PO Box 9659, Station T, Ottawa ON K1G 6L7.

Notes

To help us process your payment correctly, please write your social insurance number on the **back** of your cheque or money order.

Do **not** mail us cash or include it with your return.

You can file your paper return early and attach to it a payment post-dated for as late as April 30. In that case, if we process your return before the date of the payment, your payment will appear on your *Notice of Assessment*, but it will not reduce your balance owing. We will credit your account

on the date of the payment and then send you a revised statement of your account.

If you make a payment with a cheque that your financial institution does not honour (including a cheque on which you put a “stop payment”), we will charge you a fee.

To view your information on your account balance and payment on filing, visit our Web site at www.cra.gc.ca/myaccount.

Making a payment arrangement – If you cannot pay your balance owing on or before April 30, 2005, we will accept a payment arrangement only after you have made reasonable efforts to obtain the necessary funds by borrowing or re-arranging your financial affairs. If you cannot pay the balance in full,

you should contact your tax services office to discuss a mutually acceptable payment arrangement based on your ability to pay. We will still charge daily compound interest on any outstanding balance starting May 1, 2005, until you pay it in full.

Tax Tip

Even if you cannot pay all of your balance owing right away, you should still file your return on time. Then you will not have to pay a penalty for filing your return after the due date. See “What penalties and interest do we charge?” on page 8 for details.

TELEFILE

What is TELEFILE?

TELEFILE is an interactive program that lets you electronically file your return for free using a touch-tone telephone. For best results, and to ensure your privacy, do not use a cordless or cellular telephone, or one with the keypad in the handset.

Who can use TELEFILE?

Because you received this tax package, you probably can use TELEFILE. However, you **cannot** use it if **any** of the following applies for **this year**:

- The name, address, or social insurance number (SIN) shown on your personal label is **not** correct (but you can if you moved and already told us your new address).
- You cannot use this return (see “T1S-A – The Right Package for You” in the forms book).
- You want to start direct deposit or change your direct deposit information.
- You are claiming the travel portion of the Northern residents deductions (on line 255).
- You are claiming the disability amount, either for yourself (line 316) or transferred from your spouse or common-law partner (line 326) **for the first time**.
- You received a Form T1198, *Statement of Qualifying Retroactive Lump-Sum Payment*.
- You lived on settlement land of an agreeing Yukon First Nation at the end of the year.
- We tell you during the call that you cannot use TELEFILE. If so, file a paper return or use EFILE or NETFILE (see page 9).

How do you use TELEFILE?

Step 1 – Complete your return, including all necessary forms and schedules, using the information in your tax package. You will need your SIN and access code (shown on your label sheet). Have a pen or pencil and your return handy. Read **all** of this section before you call. TELEFILE will guide you every step of the way.

Step 2 – Using a touch-tone telephone, call the toll-free number **1-800-959-1110**. TELEFILE is available 7 days a week, from February 14 to June 30, 2005, from 8:30 a.m. to 9:00 p.m. (local time). You can call from anywhere in Canada and the continental United States. If you have problems using TELEFILE call our Help Desk at **1-800-714-7257**.

Step 3 – Enter your tax information using your telephone keypad. We will ask you for your SIN and access code. We also will ask you to confirm your marital status and, if applicable, your spouse or common-law partner’s SIN. We may ask for his or her net income, to use in calculating amounts for which you may qualify, such as the GST/HST credit.

To answer **yes** to a question, **press 1** on your telephone keypad. To answer **no**, **press 0**. If you want any message or question repeated, press the star (*) key. Enter your income, deduction, and credit amounts in **dollars only** unless TELEFILE asks you to enter amounts in dollars and cents. After you have finished entering an amount, press the pound (#) key. TELEFILE repeats each entry. If you make a mistake, you can correct it, or hang up and call again up to five times.

Do not enter amounts from line 150, 236, 260, 300, 301, 420, 440, 428, 484, or 485, which we will calculate for you. For the provincial or territorial part of your return, enter the amounts only for the lines we request. We will calculate all other amounts for you automatically.

Step 4 – Confirm that you want to file the information as your tax return. We then will give you a confirmation number as proof that we received your return, so be sure to listen for it before you hang up. Write down this number and keep it for your records. Your return has not been filed until you receive a confirmation number. If you do not get one, you can try again, file a paper return in the envelope provided in the forms book, or use EFILE or NETFILE.

Note

If you have received a confirmation number, **do not mail us a paper return.** Keep it for your records.

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T.I.P.S. (Tax Information Phone Service)

For personal and general tax information, use our automated T.I.P.S. by calling 1-800-267-6999.

Services	Available dates	
Telerefund – find out the status of your refund for 2004.	mid-February to the end of December	press “1”
Goods and services tax/harmonized sales tax (GST/HST) credit – find out if you are eligible for the credit and the date you can expect to receive the next payment.	three weeks before through two and a half weeks after each payment is issued	press “2”
Canada Child Tax Benefit (CCTB) – find out if you are eligible for the CCTB and the date you can expect to receive the next payment.	one week before through one week after each payment is issued	press “3”
RRSP deduction limit – find out the maximum amount you can deduct on your return for 2004 for your RRSP contributions, as well as any of your unused contributions.	mid-September to the end of April	press “4” and then “1”
Info-Tax – get tax information for residents and non-residents of Canada.	seven days a week, mid-January to the end of December	press “4” and then “2” (see list below)
Bulletin Board – get recent tax and benefit information that may be of interest to you.	seven days a week, year-round	press “4” and then “3”
Business Information – get tax information relating to operating a business.	seven days a week, year-round	press “5”

To get information from **Telerefund**, **GST/HST credit**, **CCTB**, or **RRSP deduction limit**, you will have to give us your social insurance number, your month and year of birth, and:

- if you contact us **before May 1**, the amount you entered on line 150 of your return for **2003**; or
- if you contact us **on or after May 1**, the amount you entered on line 150 of your return for **2004**.

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