



TAX GUIDE

SAVING YOU MORE

Read this guide before completing
your 2022 tax return!



STEPHANIE KUSIE

MP | CALGARY MIDNAPORE



A Message from Your Member of Parliament

We are hearing more and more—from constituents, financial experts, the media—that under this Liberal government everything feels broken. Canadians are stuck with generational high inflation, food prices are skyrocketing, housing and rental prices are increasing, and utility bills are exploding.

It's simple, Canadians can't afford Justin Trudeau. He is running the most expensive government in Canadian history and it is driving up the cost of living. It is heartbreaking to hear from constituents who can barely afford to feed their children, let alone themselves. Or constituents who are caught by the rising interest rates and now can't manage to cover even the minimum payments on their debt.

Everything feels broken, but we can fix it. We *have* to fix it.

It starts today by holding the government to account on their radical tax-and-spend agenda. Conservatives will vote against any new tax increases to keep more money in your pocket.

My colleagues and I have a real plan to combat inflation and make life more affordable. It includes: cancelling the tripling of the carbon tax; capping government spending; and removing gatekeepers to allow businesses, farmers, and workers to produce more and grow the economy.

Conservatives are doing what we can to help. That's why as income tax season approaches, with family budgets tighter than ever and Canadians falling further and further behind, it's imperative that you receive all the benefits you qualify for. Take a look through this Tax Guide and find some of the tax savings you may claim on your 2022 return.

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

Sincerely,

A handwritten signature in blue ink that reads "Stephanie Kusie". The signature is written in a cursive, flowing style.

Stephanie Kusie, MP
Calgary Midnapore

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NEW TAX CHANGES FOR 2022

Below are changes you can expect to see on your taxes this year.

Labour Mobility Expense Deduction

- The labour mobility deduction would provide tax recognition of up to \$4,000 per year in travel and temporary relocation expenses to eligible tradespersons and indentured apprentices. This measure is set to apply to the 2022 tax year and any subsequent taxation years.

New Tax-Free First Home Savings Account

- Starting in 2023, the Tax-Free First Home Savings Account will offer prospective first-time home buyers the ability to save \$40,000 tax-free. Like registered retirement savings plans (RRSP), contributions to an FHSA would be tax deductible. Like tax-free savings accounts (TFSA), income and gains inside an FHSA as well as withdrawals would be tax-free. You are allowed to contribute a total of \$8,000 annually, up to a maximum account value of \$40,000 total.

Increase to the First-Time Home Buyers' Tax Credit

- There is currently a non-refundable tax credit available to first-time home buyers of \$5,000, which provides tax relief at 15% or \$750. The changes will double this credit to \$10,000, which would provide up to \$1,500 in tax relief. This proposal will apply on the purchase of a qualifying home made on or after January 1, 2022.

Home Accessibility Tax Credit Increase

- For the 2022 and subsequent taxation years, the Budget proposes to increase the annual expense limit of the HATC to \$20,000, which would provide a tax credit of up to \$3,000.

New Multigenerational Home Renovation Tax Credit

- Many older adults would like to stay in their own home and live as independently as possible. For some families, a home may be renovated to create a "granny suite," or an area within the home of adult children where an elderly parent can live. This is one type of situation where the Multigenerational Home Renovation Tax Credit (MHRTC) could help.

- The MHRTC will be a refundable credit calculated as 15% of eligible expenses for a qualifying renovation to an upper limit of \$50,000. Eligible expenses must be paid after December 31, 2022, for services performed or goods acquired after that date. This credit would apply for the 2023 and subsequent taxation years, for work performed and paid for and/or goods acquired on or after January 1, 2023.

New Rule to Tax the “Flipping” of Residential Property

- Today, when a home qualifies as a principal residence and you sell it for a profit, capital gains realized on its disposition can be realized tax-free by claiming the principal residence exemption (PRE).
- Under the new rules which came into effect in January 2023, anyone who sells a property which they owned for less than 12 months (specifically, 365 consecutive days) will be considered to have “flipped” the house and any profits from the sale will be taxed as business income.

Employment Insurance (EI) program

- As of January 1, 2023, the maximum yearly insurable earnings amount is \$61,500. This means that you can receive a maximum amount of \$650 per week.

SAVINGS FOR ALL CANADIANS



The previous Conservative government succeeded in reducing the tax burden on Canadians to the lowest point in half a century. Here is a list of some tax benefits you can claim:

Goods and Services Tax (GST) Credit

Four times a year, this tax-free payment helps individuals and families with modest incomes offset all or part of the GST they pay.

If you have a spouse or common-law partner, only one of you can receive this credit. When you file your tax return, CRA will determine your eligibility and will advise those who are eligible to receive the credit. Conservatives also supported the temporary doubling of the GST credit for six months. The one-time payment was issued starting November 2022. Individuals and families must meet the eligibility criteria for the 2021 base year to qualify for the one-time payment.



SAVINGS FOR ALL CANADIANS (cont'd)

Medical Expense Deductions

This credit applies to a number of eligible expenses – from home care services, to laser eye surgery, to orthopedics. The previous Conservative government expanded the deduction itself, as well as the list of expenses, to include costs associated with certain types of service animals (e.g. diabetes alert dogs). The amount you can claim is the total of your expenses, minus approximately \$2,479 or 3% of the claimant's income (whichever is less). There is no limit on the amount of eligible expenses a taxpayer can claim for himself or herself, a spouse or common-law partner, or a child under 18.

Climate Action Incentive

Albertans can claim the climate action incentive with their income tax return. The amount you receive depends on your province of residence and your personal living situation, but it probably won't cover all the costs of the carbon tax. Residents of Alberta will receive four equal quarterly payments (April 2023, July 2023, October 2023, and January 2024). Individuals and families may also qualify for a 10% supplement if you are a resident of a small or rural community.

Canada Training Credit

The Canada Training Credit (CTC) is available for eligible tuition and other fees paid for courses taken in 2020 and subsequent tax years. Beginning with the 2019 tax year, an eligible individual can accumulate \$250 in each year toward their CTC limit, up to a maximum of \$5,000 in a lifetime, which can be accessed the following year to help cover up to half of eligible tuition and fees associated with training. Note that it is only available for individuals between the ages of 26 and 65 who are resident in Canada, with income between \$10,000 and the top of the third tax bracket, and for eligible courses. Contact CRA to check eligibility (800-267-6999 or visit www.canada.ca/en/revenue-agency).

Did you know...

...that every ten years federal districts are redistributed to accurately reflect population numbers?

Beginning in late 2021 a commission for each province was formed and started the task of redistributing districts. Alberta has gained three federal seats bringing its total to 37.

Alberta's new electoral map has been drafted and can be viewed through this website: www.redecoupage-redistribution-2022.ca/com/ab/index_e.aspx.



LOW RESOLUTION
IMAGE!
IMAGE À BASSE
RÉSOLUTION!

Redistribution
Federal Electoral Districts

Redécoupage
Circonscriptions fédérales



Conservatives have always worked hard to keep taxes low for families. We introduced tax credits for children's sports and arts activities, and tax credits for education expenses including textbooks. Unfortunately the current Liberal government cancelled these. Here is a list of some tax benefits you can still claim:

Child Care Expense Deductions

You can claim payments you have made to someone who has looked after your child while you either earned an income from employment, operated a business alone or as an active partner, attended school or conducted research. The previous Conservative government increased the dollar limits that parents can claim up to \$8,000 per child who is under the age of seven, up to \$5,000 for each child aged 7 to 16 (and for infirm children over the age of 16), and \$11,000 for any children who are eligible for the Disability Tax Credit.

Canada Caregiver Credit

You can claim \$2,350 on your 2022 tax return under the Canada Caregiver Credit if you support a spouse, a common-law partner or a dependent with a physical or mental impairment. If you are eligible for the caregiver amount for your spouse or common-law partner, or an eligible dependant 18 years of age or older, and their net income is less than \$25,195, you may be able to claim an additional amount up to a maximum of \$7,525.

Child Disability Benefit

To recognize the additional costs involved in caring for a child with a severe disability, families can continue to claim the Child Disability Benefit. It is an amount of up to \$2,985 per eligible child.

Registered Disability Savings Plan

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

Adoption Expense Tax Credit

This credit is a 15% non-refundable tax credit that allows adoptive parents to claim eligible adoption expenses relating to the completed adoption of a child under the age of 18. The previous Conservative government created this initiative and increased the maximum amount of eligible expenses up to \$15,000 per child, indexed to inflation. For the 2022 tax year, the maximum is \$17,131.



C-21 UPDATE

In the fall of 2022, Liberal MPs introduced last-minute amendments to Bill C-21 (*An act to amend certain Acts and to make certain consequential amendments (firearms)*) at the Standing Committee on Public Safety and National Security (SECU). The back-door changes sought to ban millions of hunting rifles with a new prohibition of any “rifle or shotgun, that is capable of discharging centre-fire



ammunition in a semi-automatic manner and that is designed to accept a detachable cartridge magazine with a capacity greater than five cartridges.” *It was a direct attack on legal, responsible gun owners and the largest assault on hunters in Canadian history.*

Canadians from all backgrounds reacted, contacting MPs and the Prime Minister to express their opposition to this overreach. Dozens of Calgary Midnapore constituents contacted Stephanie to express their concerns. To hear more and to get their individual perspectives, Stephanie invited them to attend a roundtable discussion at the Shooting Edge in late December (*photo above right*). Stephanie shared her view that C-21 is yet another Bill which shows the Liberal government *talking* a big game about gun crime but doing nothing where it counts – keeping our streets safe. Stephanie took the feedback she received to the Shadow Minister for Public Safety and CPC Leader, Pierre Poilievre.

After denying their legislation would unjustly target hunters for months, on February 3, 2023, the Liberals finally buckled under the backlash they were receiving and decided to pause their attack on Canadian hunters and farmers. This came as welcome news in the short term, but there is little doubt that Trudeau will try a similar maneuver again in future if ever given the opportunity to do so.

Stephanie and her Conservative colleagues support common-sense firearms policies that keep guns out of the hands of dangerous criminals. Conservatives will stand up for the millions of Canadian hunters affected by the Liberal government’s ineffective bans and advocate for real, tough-on-crime policies to clean up our streets and keep Canadians safe.



BY THE NUMBERS

Stephanie believes that all Canadians have a right to know not only where their tax dollars are going but also that they are being used appropriately, so she recently launched an informative new video series called “By the Numbers” in which she delves into major government spending and uncovers areas where the government has failed to put your hard-earned tax dollars to good use.

So far, Stephanie has covered the outrageous price tag of the ArriveCan app, shocking findings from the Auditor General’s report, and bungled defence procurement spending. Each episode is approximately five minutes or less and available to watch on her YouTube channel (youtube.com/StephanieKusieMP) or at stephaniekusie.ca. She and her Conservative colleagues want Canadians to get more value for their tax dollars and will continue to hold the government accountable for its severe lack of fiscal responsibility.





STEPHANIE KUSIE

MP | CALGARY MIDNAPORE



HOW CAN WE HELP YOU?

My team can provide you with:

- Canada pins (to spread Canadian pride)
- Congratulatory certificates (for milestone birthdays, anniversaries, or special events)

Visit stephaniekusie.ca to make a request.

We can help you navigate:

- Service Canada (E, CPP, OAS)
- Canada Revenue Agency
- Immigration, Refugees, and Citizenship
- Veterans Affairs
- Passport Canada
- Grants & Funding Opportunities

For assistance or to make an appointment:
stephanie.kusie.c1a@parl.gc.ca | 403-225-3480



SAVINGS FOR SENIORS

Conservatives have always worked hard to provide tax relief to seniors. We delivered tax-saving initiatives to help seniors keep more of their hard-earned money. Here is a list of some tax benefits you can claim:

Home Accessibility Tax Credit

While in Government, Conservatives introduced the Home Accessibility Tax Credit. Seniors and persons with disabilities who are eligible for the Disability Tax Credit can qualify for tax relief of 15% on up to \$20,000 in eligible expenses. To be eligible, expenses must be incurred in relation to a renovation allowing for better mobility and functionality or reducing the risk of harm.

Doubling the Pension Income Amount

Years ago, a non-refundable pension income credit was introduced to apply to the first \$1,000 of eligible pension income. A lot has changed since then, which is why the previous Conservative government increased the maximum amount of eligible pension income that can be claimed to \$2,000. This results in even more savings that will make a real difference for pensioners.

Increasing the Age Amount

While in government, Conservatives increased the Age Amount by \$2,000 to help low and middle-income seniors keep more of their hard-earned money to meet their needs. Based on these increases and adjustments for inflation, the Age Amount allows seniors to claim up to \$7,898 on their 2022 tax return, depending on the individual's net income.

Pension Income-Splitting

The previous Conservative government introduced pension income-splitting to help ease the tax burden and deliver fairness for Canadian pensioners. Generally, each individual Canadian pays taxes on their full income earned. Pension income-splitting allows any Canadian resident who receives qualifying pension income to allocate to their spouse (or common-law partner), with whom they reside, up to one-half of that income. By doing so, a pensioner and their family can dramatically reduce their tax load.

Increasing the Age Limit for Converting RRSPs to RRIFs

Registered Retirement Savings Plans (RRSPs) provide one of the best opportunities for Canadians to save for the future. However, some Canadians have been restricted by the requirement to convert their RRSPs into a Registered Retirement Income Fund (RRIF) and begin making withdrawals at age 69. The previous Conservative government increased the age limit for converting RRSPs to RRIFs from 69 to 71. Now, more Canadians have the flexibility to choose when they convert their RRSPs.

I WANT TO HEAR FROM YOU!

EACH MONTH MY WEBSITE IS UPDATED TO INCLUDE A NEW SURVEY QUESTION WHICH HELPS ME BETTER REPRESENT YOU IN OTTAWA.
ADD YOUR VOICE TODAY!

WWW.STEPHANIEKUSIEMP.CA

A BROKEN IMMIGRATION SYSTEM

Despite ongoing issues with a growing backlog at Immigration, Refugee and Citizenship Canada (IRCC), Justin Trudeau has indicated his government's intention to further increase Canada's annual immigration targets. As of November 30th, 2022, there were approximately 2.1 million applications in the system, more than half of which were in "backlog", meaning that they had already been waiting longer than stated service standards for processing.

(In an apparent attempt to improve their backlog numbers, which had ballooned during COVID, IRCC quietly decided in September 2021 to "abandon" thousands of TRV files. They added a notice to their website advising that anyone still wanting a TRV should reapply but they deliberately avoided proactively advising applicants of the change. For some, who had already been waiting for over two years, it was months before they realized their original application no longer existed due to an arbitrary decision by the Liberal government—and by then they were at the back of another long queue.)

It was also revealed in December that IRCC's case management system had assigned almost 60,000 applications to 779 employees (or placeholder codes) which were no longer working for the department. **Some had not logged on for up to 16 years.** So those applicants have been waiting on files which had no hope of ever being processed. Applicants which include employers waiting for a worker to fill a critical role, a family missing a loved one at home, and students anxious to know whether they can continue on to their next semester. The fact is, despite nearly doubling the budget since 2017 for immigration and adding over 2,800 new bureaucrats to the department, the system **is still not working.**

However, the Liberal government is clearly not concerned about a broken system. In fact, a policy memo obtained by the *Globe and Mail* reveals that IRCC's suggested solution includes possible "aggressive measures" to clear the current backlog, including possibly **waving eligibility requirements for almost half a million applications.**

This raises concerns of not only fairness, but that "not all applicants would be 'genuine visitors.'" Which might subsequently lead to a significant increase in asylum claims which would then put pressure on all aspects of the refugee system (according to the document), and so the cycle will continue....

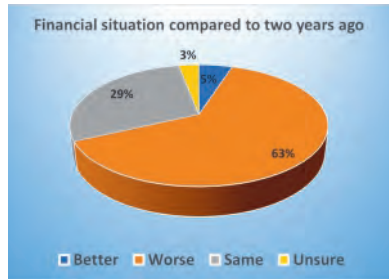
Conservatives believe in prioritizing an employer-driven immigration system (to bring more workers to Canada), as well as one which reunites families and allows charities to sponsor refugees to safety here in Canada.

BAIL REFORM — With violent crime in Canada up by 32%, police officers, chiefs of police, victims, and Canadians have all been calling for bail reform. The premiers of all of Canada's 13 provinces and territories have called on the Prime Minister to make changes to the bail system but he has so far refused. As a result, in February Conservatives tabled Bill C-313 which will ensure bail will be more difficult to obtain for a criminal who is prohibited from possessing firearms and is then charged with a serious firearms offence. Information on all legislation before Parliament, including C-313, can be found at www.parl.ca/legisinfo/en/overview.

CARBON TAX

Given increased concerns about the rising cost of living, last Fall Stephanie asked constituents to evaluate their financial situation compared to two years prior. Almost two thirds of respondents indicated they are worse off (chart at right).

A large part of the cost increases for basic goods and services can be attributed to increased taxes, such as the carbon tax which a Conservative government would eliminate. As Stephanie has explained, "It is not a plan for the environment, it is simply another tax on Canadians."



She and her Official Opposition colleagues have attempted numerous times to have the Liberals rescind – or at least pause – the carbon tax while Canadians are facing such a high cost of living. The issue has been raised repeatedly in Question Period, and has included many requests for the Liberals to cancel their planned increases to the tax. Conservatives also put forward motions to have it removed from home heating and food inputs. Unfortunately, the Liberal/NDP coalition consistently voted against all of them.

To help ease the tax burden on Canadians, Conservatives have called on the Liberal government to:

- ⇒ Cancel the carbon tax on food inputs and production (*Dec 8 2022*)
- ⇒ Exempt home heating fuel from the carbon tax – (*Oct 20 2022*)
- ⇒ Eliminate the plan to triple the carbon tax (*Sept 27, 2022*)
- ⇒ Suspend the carbon tax (*June 7, 2022*)
- ⇒ Present a federal budget with no new taxes (*March 31, 2022*)
- ⇒ Postpone the 2021 increase of the carbon tax (and the alcohol escalator tax) (*Dec 7 2020*)
- ⇒ Repeal the carbon tax (*June 18, 2019*)
- ⇒ Eliminate the carbon tax on fuel (*June 7, 2019*)
- ⇒ Promise not to further raise taxes (*February 4, 2019*)
- ⇒ Eliminate the carbon tax (*Dec 4, 2018*)
- ⇒ Provide details on how much the proposed carbon tax will cost Canadian families (*June 14, 2018*)
- ⇒ Cancel plans for new taxes (*June 8, 2018*)
- ⇒ Provide data used by government to develop Budget 2018 which would indicate how much the federal carbon tax will cost Canadian families (*June 1, 2018*)
- ⇒ Specific request for: "the Department of Finance's documents titled "Impact of a carbon price on households' consumption costs across the income distribution" and "Estimating economic impacts from various mitigation options for greenhouse gas emissions," and any other documents that calculate the cost of carbon taxes on Canadian workers, businesses, and families." (*Feb 23, 2017*)

Stephanie and the rest of the Official Opposition will continue to use the tools at their disposal to work on behalf of Canadians who can no longer afford the consequences of this Liberal government.

SAVINGS FOR WORKING CANADIANS



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

Canada Workers Benefit

Introduced by the previous Conservative government in 2007, this refundable tax credit supplements the earnings of low-income workers to ensure they aren't penalized for getting a job. The Liberal government has since renamed and expanded the benefit. For those low-income working Canadians with a disability who face even larger barriers to workforce participation, it provides an additional supplement.

Canada Employment Amount

The Canada Employment Amount provides most employees of the public and private sector (excluding the self-employed) help offsetting the cost of work-related expenses such as home computers, uniforms and supplies. If you qualify for this amount, you can claim up to \$1,287 on your 2022 tax return.

Apprenticeship Job Creation Tax Credit

Employers who employ an eligible apprentice in a skilled trade in the first two years of an apprenticeship contract (registered with the federal, provincial, or territorial government) can be eligible to receive a non-refundable tax credit equivalent to 10% of the salaries and wages paid to the apprentice. Introduced by the previous Conservative government, this can translate into tax savings for an employer of up to \$2,000 per eligible apprentice.

Lower Taxes for Local Business Owners, Farmers and Fishermen

When an owner of a family farm, local business, or fishing enterprise passes from one generation to the next, the properties – or shares – are subject to a Capital Gains Tax. Previously, the first \$500,000 of the value was tax-free. The previous Conservative government increased this exemption to \$800,000. (As it is indexed for inflation, the lifetime capital gains exemption is \$913,630 for the 2022 tax year.) Additionally, Conservatives also increased the limit specifically for farm and fishing businesses to \$1 million. Conservative Bill C-208, passed in the last Parliament, has made it easier for family-owned businesses and farms to be passed down to children or grandchildren.

Eligible Educator School Supply Tax Credit

Eligible educators can claim a 25% refundable tax credit on up to \$1,000 of supply purchases per year, including flashcards, arts supplies, writing materials, books for the classroom and more.

Tax Credits for Volunteer Firefighters and Search and Rescue Volunteers

This is a 15% non-refundable tax credit based on an amount of \$3,000 for volunteer firefighters and ground, air and marine search and rescue volunteers who perform at least 200 hours of service per year. Delivered by the previous Conservative government, the



SAVINGS FOR WORKING CANADIANS (cont'd)

option to claim the exempt amount of up to \$1,000 for honoraria will remain in lieu of the credit, if desired.

Tradespersons' Tools Deduction

This tax deduction on tools, delivered by the previous Conservative government, helps those tradespeople who often must pay for their work expenses up front out of their own pockets.

Meal Expenses of Long-Haul Truck Drivers

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

Lowering of the Small Business Tax Rate

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



HIGHER TAXES FOR ALL CANADIANS

*Despite record cost-of-living pressures, the Liberal government continues to raise your taxes – CPP premium rates are rising, the carbon tax is climbing, and taxes on items like beer and wine are going up again . My Conservative colleagues and I are worried that the government may raise taxes even further to pay for Prime Minister Trudeau's out-of-control spending. **We will be voting against any and all new tax increases.***

Carbon Tax

Alberta will be one of the provinces to see a significant increase in the Liberal Carbon Tax as it rises to \$65 per tonne. But this is just the beginning. It will eventually reach a staggering \$170 per tonne in 2030, tripling over the next decade. This is a devastating blow to Canadian jobs. As the carbon tax rises year after year, it could cost you thousands of dollars. (Despite all of these taxes, GHG emissions have increased under the Liberal government. The Liberal Carbon Tax is not an environmental policy, it's a taxation policy.)

Disability Tax Credit

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

Beer, Wine and Spirit Excise Tax

The Liberal government increased the excise tax, which makes beer, wine and spirits more expensive. Worse, they introduced an escalator, so their tax automatically increases on April 1st of every year with inflation. In fact, after this year's tax hike, the federal government's alcohol excise taxes will have **increased 18.4% in just five years.**

Tax-Free Savings Account Rolled Back

The Liberal government clawed the maximum contribution amount back down from \$10,000 to \$6,500.

Public Transit Tax Credit Cut

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

Family Tax Cut (Income-Splitting) Scrapped

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

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

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

Education Tax Credit and Textbook Tax Credit Scrapped

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

CPP Tax Hike

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

Employee Discounts Failed Attempt

The Liberal government proposed to tax your employee discounts, such as servers getting free meals at work, or retail clerks getting a percentage discount on purchases. However, they backed down—for now—thanks to pressure from Conservative MPs.

Hiring Credit for Small Business Scrapped

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

EI Premium Rate Hike

The previous Conservative government lowered EI premium rates to \$1.49 in 2015. In 2023, because of more Liberal government spending, the rate will be \$1.63 meaning workers and businesses will pay more.

Income-Splitting for Family Businesses Rolled Back

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

Passive Income Tax Failed Attempt

Instead of the 73% tax, the government gradually withdraws eligibility for the small business tax rate for those companies with investment income greater than \$50K. Once investment income reaches \$150K, the business would no longer be eligible for the small business tax rate. This is somewhat simpler than the previous (awful) proposal, but it will unfairly penalize businesses that use passive investments in order to save for downturns, to buy property or for future investments. Thousands of local businesses will no longer qualify for the small business tax rate or will see it reduced.



Stephanie Kusie

MEMBER OF PARLIAMENT

Calgary Midnapore

Stephanie.Kusie@parl.gc.ca www.stephaniekusiemp.ca



[/stephaniekusiepolitician](https://www.facebook.com/stephaniekusiepolitician)



[@stephaniekusie](https://twitter.com/stephaniekusie)



[stephaniekusie](https://www.instagram.com/stephaniekusie)

OTTAWA OFFICE

Justice Bldg, Room 818
Ottawa ON K1A 0A6
Tel. 613-992-2235
Fax. 613-992-1920

CONSTITUENCY OFFICE

204—279 Midpark Way SE
Calgary, AB T2X 1M2
Tel. 403-225-3480
Fax. 403-225-3504