

SHARING



NEWSLETTER FOR NEWCOMERS

Canadian Taxation Benefits

Canada offers many services and benefits to newcomers. To access these you need to file an income tax return.

The first step in being able to file a return is to apply for a **Social Insurance Number (SIN)**. Your spouse and your dependents should also apply for their own numbers. The annual deadline for filing your tax return is April 30th for the prior calendar year. You may file online through the Canada Revenue Agency or you may request a paper form to complete and mail to the CRA. CRA usually offers free tax clinics in March and April to help you complete your return. If you have a spouse both of you should file a return to be able to access all benefits. <https://www.canada.ca/en/employment-social-development/services/sin.html>

Income tax is based on your residency status which is not clearly defined in the Income Tax Act. However you are considered to be a resident if you maintain or establish significant ties with Canada. Some of these ties include a home, a spouse and dependents in Canada, a Canadian Passport, a provincial driver's license, and owning property such as a car. Filing an income tax return is required if you owe tax or if you want to claim a refund of tax. If you received government benefits or if you worked during the 2021 year you will receive "T" slips from the government and your employer. Canada has a self reporting tax system which requires that you report income from all sources inside or outside of Canada from employment, business and property. <https://www.canada.ca/en/services/taxes/income-tax/personal-income-tax.html>

The amounts paid to you for the **Child Care Benefit**, the GST/HST credit and the GIS are determined by the information on your tax return. You can also claim medical, dental and eye care expenses not paid by any insurance program on your tax return to reduce your income. University and college tuition expenses that the student does not need to reduce income to zero may be

transferred to a parent. You may also split any private pension income with your spouse to lower the total tax paid. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html>

Credit Report; <https://www.creditkarma.com/>

The Canada Pension Plan (CPP) retirement pension is a monthly taxable benefit. Every person over the age of 18 who works in Canada and earns more than a minimum amount (\$3,500 in 2022) MUST contribute to the CPP. If you have an employer you pay half the required contributions and your employer pays the other half. In 2022 the earnings ceiling is \$64,900 so your maximum contribution is \$3,499.80 if you are employed. At the age of 70 you no longer contribute to CPP even if you are still working. Your contributions may help your family become eligible for a retirement pension, disability benefits and survivor benefits. The minimum age to claim the retirement pension is 60 but you can start as late as age 70. If you elect to start your pension at age 60 the amount will be smaller than at age 70. At age 70 no further increases in the amount of the pension occur. In 2022 at age 65 the pension is \$1,203.75 per month. <https://www.canada.ca/en/services/benefits/publicpensions/cpp.html>

The Old Age Security (OAS) is a non-contributory pension with a monthly taxable payment you can receive at 65 or older. In 2022 the payment is \$642.25 per month. To qualify, you must be 65 years or older, a Canadian citizen or a legal resident and have resided in Canada for at least ten years since the age of 18. If your earnings from all sources exceed a specified amount (approximately \$81,000 in 2022) you may have to repay some of your OAS. <https://www.canada.ca/en/services/benefitspublicpensions/cpp/old-age-security.html>

By: Ann MacGillivray



Free Tax Clinics

Halifax Public Libraries:

<https://www.halifaxpubliclibraries.ca/adults/free-tax-clinics/>

CRA: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>



Winter Quiz

1. Which of the following are household reserves in winter?

- A. Snow shovel
- B. Ice salt
- C. Snow brush
- D. All the above

2. If you plan to use a traditional fireplace in winter, you need to

- A. Check if you got leaves on the chimney to prevent causing a fire.
- B. Close the air vent in the fireplace.
- C. Check if the snow shovel is damaged.
- D. Seal the fireplace.

3. How to make our home warmer in winter

- A. Strengthen the moisturizer
- B. Change the furnace filter
- C. Using sealant to seal the window
- D. Open the air vent in the fireplace

4. What should we prepare before the snowstorm?

- A. Reserve materials
- B. Prepare another heat source
- C. Go to the emergency camp in necessary
- D. All of the above

5. In snowstorm weather ,we need to pay special attention to travel safety, the mistake is;

- A. Wear sunglasses
- B. Stay away from advertisements
- C. Try to walk under the bridge or under the eaves.
- D. Try to prevent stepping on the brakes when you are driving

6. In order to prevent the water pipe from cracking or expanding, the correct way to do is;

- A. First close the faucet inside, then turn on the outdoor water pipe to discharge the stored water
- B. Open the indoor and outdoor faucets at the same

Newcomer's Business

Punyatoya Creations

Punyatoya Creations is a newcomer women led home based small e-commerce business. The business is registered as Sole proprietorship business in Nova Scotia.

Punyatoya, the owner, combines age old traditional artisanal techniques with an elegant modern touch to her beautifully handcrafted art and stunning home decors. She got her inspiration from the beaches and local artisans selling handmade seashell crafts in her coastal hometown in India.

Before starting her business Punyatoya had participated in a 3 month International Women Entrepreneurship Program conducted by ISANS to gain knowledge and clarity as to how to plan and execute her business idea.

The program not only covered all the necessary aspects of a start-up business but also shared so many valuable resources that helped her in her initial journey.

Visit Punyatoya Creations shop at -

<https://www.etsy.com/ca/shop/PunyatoyaCreations>

Instagram & Facebook: [@punyatoyacreations](#)

If you want to share your business story, please contact the Newsletter Working Group on Facebook:

[@sharingnewsletter](#)



time to discharge the accumulated water in the water pipe

C. None of the above

7. Why do people place salt on icy roads in the winter?

- A. Salt can melt the ice
- B. Salt can reduce the freezing point
- C. Salt can improve traction on the road

By Ming

1. D, 2. A, 3. A, 4. D, 5. C, 6. A, 7. A

Answers

Useful Links

 **Self-immigrant in Canada**
<https://youtu.be/Zl8tWJiRjZk>

 **\$242 vs \$13 Fried Rice**
<https://youtu.be/qk4Zyu5-W7Y>

 **Most Beautiful Piano Pieces**
https://youtu.be/WJ3-F02-F_Y

 **Test Your English Level**
<https://youtu.be/HdnFXmKupRU>

 **Top 10 Things To Do in Halifax**
<https://youtu.be/UJNu6njw-Ws>

 **World's Loneliest House**
<https://youtu.be/taXDBwLOWg8>

 **Burnout vs Depression**
<https://youtu.be/bPSHOlvAlm8>

 **We Don't Talk About Bruno**
<https://youtu.be/bvWRMAU6V-c>

 **Turning \$0.01 to House**
<https://youtu.be/Gxb3L8d0UYt>



Lunar New Year Gallery



Scrambled Fried Cheese



Ingredients for 2 servings

- 100g Feta cheese (or cream cheese), shredded.
- 4 eggs
- 3 cloves garlic, minced.
- 1 tsp. dried dill (or chopped fresh dill)
- ½ tsp. powdered turmeric
- Pepper powdered, as needed.
- 3-4 tabs. vegetable oil (or olive oil)

Notes

- Suitable for breakfast or appetizer.
- Prepare your ingredients in advance.
- **Please do not add salt to this recipe.**
- Run the Feta cheese under cold water for 10 seconds to be clear away any brine.

Instructions

- 1- Place a nonstick frying pan on the stovetop and turn on medium heat to warm it up.
- 2- Add minced **garlic** with 3 tabs of **oil**. Fry them until they seem a little crispy. Stir occasionally with a wooden or silicone spatula to avoid burning.



YOU WILL LOVE IT!

- 3- Add **turmeric, pepper, dill**, and chopped **cheese** into the pan. Mix them very well.
- 4- Meanwhile, your cheese is melting, break the **eggs** into a bowl. Use a fork to beat the eggs.
- 5- Pour the eggs into the pan and continue stirring.
- 6- Turn off the heat when the food is 90% cooked. Perfectly cooked **scrambled fried cheese** is moist but not runny.
- 7- Serve with olive, fresh vegetables, naan, tortilla chips, smoked capelin, or anything that suits your taste. **Enjoy!**

By Roya Fahimi