BATAVIA ACCOUNTING & TAXATION SERVICES

[redacted]

September 11, 2018

Leora Berman

[redacted]
K0M 1S0

Dear Ms Berman:

We have prepared your 2017 individual income tax return based on the information you provided. Please review it carefully to ensure that it is both accurate and complete.

The return has been transmitted to the Canada Revenue Agency (CRA) electronically and one copy together with attachments is enclosed for your records. At the request of CRA all T-slips and any other data, that otherwise would be filed with CRA, will be retained by our office for six years.

Signatures required:
The following forms require a signature before submitting to CRA:
-T183 Information return for electronic filing

Balance owing:
Your return shows a balance owing of $7,472.48. Payment may be made at any financial institution by using a properly completed 'Electronic filing remittance voucher'.
If your return is filed after June 15, 2018, you may be assessed a late filing penalty. Interest will be charged on any unpaid balance from April 30 2018.

Instalments required:
Unless your income taxes payable and income taxes withheld at source, for the year 2018 differ from the year 2017, we have calculated that you should make tax instalments as shown below:

$1,868.12 on March 15, 2018
$1,868.12 on June 15, 2018
$1,868.12 on September 15, 2018
$1,868.12 on December 15, 2018

In the absence of historical data on our records, you should use the amounts suggested by the Canada Revenue Agency. Please contact us an inquire about changing these amounts should an increase or a decrease in the taxable income, for the year 2018, be anticipated.

RRSP Contribution Limit:
We have determined, on the basis of your 2017 return, that you are eligible to contribute up to $64,392.00 to your Registered Retirement Saving Plan for the 2018 tax year. Please advise our office, should the 2017 assessment notice differ from this amount.

GST Credit:
You should be receiving four equal instalments of $108.25 in July and October of 2018 as well as in January and April of the following year. If yo have a spouse, only one of you will be receiving it.

Ontario Trillium Benefit (OTB):
We have estimated that starting July 2018 you will receive OTB of $10.58 per month. This payment combines the Ontario Sales Tax Credit, Energy and Property Tax Credit and Northern Ontario Energy Credit.

Foreign Reporting:
According to the information you provided, you did not hold foreign assets at any time during 2017 with a total cost of more than $100,000 Canadian and that you had no dealings with a non-resident trust or corporation. If this information is incorrect, please respond immediately as failure to disclose this information could result in substantial penalties.

Elections Canada
Unless we hear from you to the contrary, we have indicated a "YES" to your agreement to provide your name, address and date of birth to Elections Canada, in an effort to keep their register up to date.

Assessments:
If you receive an assessment notice which differs from the return as filed, please contact us immediately. We must determine if the assessment correct before the time limit for an objection expires.

Canada Revenue Agency / Agence du revenu du Canada

T1 GENERAL 2017

Income Tax and Benefit Return

Step 1 – Identification and other information

ON 7

Identification

Print your name and address below.

First name and initial
LEORA

Last name
BERMAN

c/o

Mailing address:
[redacted]

P[redacted]

[redacted]

City: HALIBURTON | Prov./Terr.: ON | Postal Code: K0M 1S0

Email address

I understand that by providing an email address, I am registering for online mail. I have read and I accept the terms and conditions on page 17 of the guide.

Enter an email address:

Information about your residence

Enter your province or territory of residence on **December 31, 2017:** ONTARIO

Enter the province or territory where you currently reside if it is not the same as your mailing address above:

If you were self-employed in 2017, enter the province or territory of self-employment: ONTARIO

If you became or ceased to be a resident of Canada for income tax purposes in 2017, enter the date of:

entry Month ___ Day ___ or **departure** Month ___ Day ___

Information about you

Enter your social insurance number (SIN): [redacted]

Enter your date of birth: Year Month Day [redacted]

Your language of correspondence: English [X] Francais [ ]

Is this return for a deceased person?

If this return is for a deceased person, enter the date of death: Year Month Day

Marital status

Check the box that applies to your marital status on December 31, 2017:

1 [ ] Married **2** [ ] Living common-law **3** [ ] Widowed
4 [ ] Divorced **5** [ ] Separated **6** [X] Single

Information about your spouse or common-law partner

(if you checked box 1 or 2 above)

Enter his or her SIN:

Enter his or her first name:

Enter his or her net income for 2017 to claim certain credits:

Enter the amount of universal child care benefit (UCCB) from line 117 of his or her return:

Enter the amount of UCCB repayment from line 213 of his or her return:

Check this box if he or she was self-employed in 2017: **1** [ ]

Do not use this area

Elections Canada

(For more information, see page 19 in the guide)

A) Do you have Canadian citizenship? Yes [X] **1** No [ ] **2**

If yes, go to question B. If no, skip question B.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors? Yes [X] **1** No [ ] **2**

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing the information with provincial/territorial election agencies, members of Parliament, registered political parties, and candidates at election time.

Do not use this area	172						171				

Step 1 – Identification and other information (continued)

Please answer the following question:

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2017, was more than CAN$100,000?
See "Specified foreign property" in the guide for more information

266 Yes [ ] 1 No [X] 2

If yes, complete Form T1135 and attach it to your return.
If you had dealings with a non-resident trust or corporation in 2017, see "Other foreign property" in the guide.

Step 2 – Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada.
When you come to a line on the return that applies to you, go to the line number in the guide for more information.

Employment income (box 14 of all T4 slips)							101	
Commissions included on line 101 (box 42 of all T4 slips)			102					
Wage loss replacement contributions (see line 101 in the guide)			103					
Other employment income							104	
Old age security pension (box 18 of the T4A(OAS) slip)							113	
CPP or QPP benefits (box 20 of the T4A(P) slip)							114	
Disability benefits included on line 114 (box 16 of the T4A(P) slip)			152					
Other pensions and superannuation							115	
Elected split-pension amount (attach Form T1032)							116	
Universal child care benefit (UCCB)							117	
UCCB amount designated to a dependant			185					
Employment insurance and other benefits (box 14 of the T4E slip)							119	
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (attach Schedule 4)							120	
Taxable amount of dividends other than eligible dividends, included on line 120, from taxable Canadian corporations			180					
Interest and other investment income (attach Schedule 4)							121	
Net partnership income: limited or non-active partners only							122	
Registered disability savings plan income							125	
Rental income	Gross	160		Net			126	
Taxable capital gains (attach Schedule 3)							127	
Support payments received	Total	156		Taxable amount			128	
RRSP income (from all T4RSP slips)							129	
Other income	Specify:						130	
Self-employment income								
Business income	Gross	162	64,861 00	Net			135	35,561 81
Professional income	Gross	164		Net			137	
Commission income	Gross	166		Net			139	
Farming income	Gross	168		Net			141	
Fishing income	Gross	170		Net			143	
Workers' compensation benefits (box 10 of the T5007 slip)			144					
Social assistance payments			145					
Net federal supplements (box 21 of the T4A(OAS) slip)			146					
Add lines 144, 145, and 146 (see line 250 in the guide).						►	147	
Add lines 101, 104 to 143, and 147.				**This is your total income.**			150	35,561 81

Attach only the documents (schedules, information slips, forms, or receipts) requested in the guide to support any claim or deduction. Keep all other supporting documents.

Step 3 – Net income

Enter your total income from line 150.				150	35,561 81
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	206				
Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips)		207			
RRSP and pooled registered pension plan (PRPP) deduction (see Schedule 7 and attach receipts)		208			
PRPP employer contributions (amount from your PRPP contribution receipts)	205				
Deduction for elected split-pension amount (attach Form T1032)		210			
Annual union, professional, or like dues (box 44 of all T4 slips, and receipts)		212			
Universal child care benefit repayment (box 12 of all RC62 slips)		213			
Child care expenses (attach Form T778)		214			
Disability supports deduction		215			
Business investment loss Gross	228		Allowable deduction	217	
Moving expenses		219			
Support payments made Total	230		Allowable deduction	220	
Carrying charges and interest expenses (attach Schedule 4)		221			
Deduction for CPP or QPP contributions on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)		222	1,587 06	•	
Exploration and development expenses (attach Form T1229)		224			
Other employment expenses		229			
Clergy residence deduction		231			
Other deductions Specify:		232			
Add lines 207, 208, 210 to 224, 229, 231, and 232.		233	1,587 06	►	1,587 06
Line 150 minus line 233 (if negative, enter '0'). **This is your net income before adjustments.**				234	33,974 75
Social benefits repayment (if you reported income on line 113, 119, or 146, see line 235 in the guide). Use the federal worksheet to calculate your repayment.				235	•
Line 234 minus line 235 (if negative, enter "0"). If you have a spouse or common-law partner, see line 236 in the guide. **This is your net income.**				236	33,974 75

Step 4 – Taxable income

Canadian Forces personnel and police deduction (box 43 of all T4 slips)	244			
Employee home relocation loan deduction (box 37 of all T4 slips)	248			
Security options deductions	249			
Other payments deduction (if you reported income on line 147, see line 250 in the guide)	250			
Limited partnership losses of other years	251			
Non-capital losses of other years	252			
Net capital losses of other years	253			
Capital gains deduction	254			
Northern residents deductions (attach Form T2222)	255			
Additional deductions Specify:	256			
Add lines 244 to 256.	257		►	
Line 236 minus line 257 (if negative, enter '0'). **This is your taxable income.**			260	33,974 75

Step 5 – Federal tax and provincial or territorial tax

Use Schedule 1 to calculate your federal tax and Form 428 to calculate your provincial or territorial tax.

Step 6 – Refund or balance owing

Protected B when completed **4**

Net federal tax: enter the amount from line 62 of Schedule 1 (attach Schedule 1, even if the result is "0")	420	2,941	09
CPP contributions payable on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)	421	3,174	12
Employment insurance premiums payable on self-employment and other eligible earnings (attach Schedule 13)	430		
Social benefits repayment (amount from line 235)	422		
Provincial or territorial tax (attach Form 428, even if the result is '0')	428	1,357	27
Add lines 420, 421, 430, 422, and 428. **This is your total payable.**	**435**	7,472	48 •

Total income tax deducted	**437**		•
Refundable Quebec abatement	**440**		•
CPP overpayment (enter your excess contributions)	**448**		•
Employment insurance overpayment (enter your excess contributions)	**450**		•
Refundable medical expense supplement (use the federal worksheet)	**452**		•
Working income tax benefit (WITB) (attach Schedule 6)	**453**		•
Refund of investment tax credit (attach Form T2038 (IND))	**454**		•
Part XII.2 trust tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	**456**		•
Employee and partner GST/HST rebate (attach Form GST370)	**457**		•
Eligible educator school supply tax credit — Supplies expenses **468** X 15% =	**469**		•
Tax paid by instalments	**476**		•
Provincial or territorial credits (attach Form 479 if it applies)	**479**		•
Add lines 437 to 479. **These are your total credits.**	482		►
Line 435 minus line 482 **This is your refund or balance owing.**		7,472	48

If the result is negative, you have a refund. If the result is positive, you have a balance owing.

Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of $2 or less.

Refund **484** •

Balance owing **485** 7,472 48 •

For more information on how to make your payment, see line 485 in the guide or go **to Canada.ca/payments. Your payment is due no later than April 30, 2018.**

Direct deposit – Enrol or update (see line 484 in the guide)

You do not have to complete this area every year. Do not complete it this year if your direct deposit information has not changed.

To enrol for direct deposit, to update your banking information, or to request that all of your CRA payments you may be receiving or owed be deposited into the same account as your T1 refund, complete lines 460, 461, and 462 below.

By providing my banking information I authorize the Receiver General to deposit in the bank account number shown below any amounts payable to me by the CRA, until otherwise notified by me. I understand that this authorization will replace all of my previous direct deposit authorizations.

Branch number **460** (5 digits) Institution number **461** (3 digits) Account number **462** (maximum 12 digits)

Ontario Opportunities Fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2017 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 484 above			1
Your donation to the Ontario opportunities fund	**465**	•	2
Net refund (line 1 minus line 2)	**466**	•	3

PREPARED WITHOUT AUDIT FROM THE INFORMATION PROVIDED BY THE TAXPAYER

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here _____

It is a serious offence to make a false return.

Telephone: [redacted] Date _____

490 **If a fee was charged for preparing this return, complete the following:**

Name of preparer: BATAVIA ACCOUNTING & TAXATION SERVICES

Telephone: [redacted]

EFILE number (if applicable): **489** [redacted]

Personal information is collected under the Income Tax Act to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to Canada.ca/cra-info-source, personal information bank CRA PPU 005.

Do not use this area **487** **488** **486** •