



PSB Boisjoli, S.E.N.C.R.L. - LLP
Comptables agréés | Chartered Accountants
3333 Graham, #400, Montréal (Québec) H3R 3L5
T. (514) 341-5511 | F. (514)342-0589 | www.psbboisjoli.ca

March 2010

RE: 2009 Personal Income Tax Returns

Dear Client,

The time has come to begin thinking about the preparation and timely filing of your 2009 personal income tax returns. For 2009, we would like to bring the following matters to your attention:

Federal Home Renovation Tax Credit (HRTC) - NEW

HRTC applies to eligible expenses in excess of \$1,000 but not more than \$10,000 for improvements to your house, condo, cottage that you owned for personal use. The HRTC applies to works performed or goods acquired after January 27, 2009 and before February 1, 2010 under an agreement entered into after January 27, 2009.

Quebec refundable tax credit for home improvement and renovation - NEW

This credit applies to eligible expenses incurred in 2009 in excess of \$7,500 to a maximum of \$20,000 but paid no later than June, 30, 2010 on renovation and home improvement on an eligible dwelling located in Quebec. This credit applies only to individuals who engage a qualified contractor to carry out major improvement and renovation work on an eligible dwelling.

First-time Home Buyers' Tax Credit - NEW

A new non-refundable tax credit based on an amount of \$5,000 for first-time home buyers who acquire a qualifying home after January 27, 2009 if neither the individual nor the individual's spouse or common-law partner owned and lived in another home in the calendar year of the home purchase or in any of the four preceding calendar years. A qualifying home is one that is currently eligible for the HBP.

Declaration of foreign property

If you owned or held foreign properties at any time in 2009, the Canada Revenue Agency ("CRA") requires you to report this information where the total cost of those properties exceeded \$100,000 Canadian. Please note that the definition of foreign property includes foreign stocks, bonds and rental property. It does not include a personal-use vacation home, property in your RRSP, RRIF or RPP, mutual funds registered in Canada that contain foreign investments, or property you used or held exclusively in the course of carrying on your active business. Failure to report this information to the CRA by April 30, 2010 will result in substantial penalties.

Prescription drug insurance

In addition to the name of the group insurance plan of which you or your spouse might have been a member, we ask that you forward us a copy of your final 2009 pay stub so we can determine the total group insurance premiums you paid in the year.

List of prescription medication

In order to ease the compilation of your medical expenses, please ask your pharmacist for a summary of all prescription medication sold to you, your spouse, and your children in 2009.

Pension income splitting

As of 2007, taxpayers can choose to split up to 50% of certain pension income with their spouse. We will determine if this election is applicable in your situation and we will inform you on how your family's overall tax burden will be affected.

Children's fitness tax credit

Generally, parents can claim a tax credit to register a child who is under 16 years of age at the beginning of 2009, in a physical activity program. Please provide us with all your receipts so we can determine your eligibility to this tax credit.



Tax credit for home-support services for seniors

Please provide us with all your receipts so we can determine your eligibility to the Quebec tax credit for home-support services for seniors.

Tax credit for respite of caregivers

Individuals who provide home care to a spouse or relative who has a significant disability or needs palliative care may now benefit from a Quebec refundable tax credit for expenses they incur to obtain specialized respite services.

Donation Made to Assist Victims of the Earthquake in Haiti - NEW

Individuals who, after January 11 and before March 1, 2010 made a donation of money to assist the victims of the earthquake in Haiti will be deemed, for Québec purpose only to have made the donation at the end of 2009.

Electronic filing

In order to file your income tax returns electronically, we have to obtain your consent. Once your income tax returns are completed, we will send you the necessary authorization forms that you must sign and return to us. Upon receipt of the signed authorizations, we will send your income tax returns to the government authorities.

Questionnaire

As in prior years, in order to assist us in the preparation of your 2009 tax returns, we are enclosing a general questionnaire for you to complete.

Please complete the form and send it to us along with all your tax information slips, receipts and a summary of your capital gains and losses, to enable us to prepare your tax returns. If there is anything specific we should be made aware of please let us know. In order for us to meet the April 2010 filing deadline, we ask you to provide us with the necessary information as soon as possible and preferably not later than the second week of March 2009. Even if you are missing certain slips, please send us those you do have and indicate the details of those forthcoming at the bottom of the questionnaire.

Engagement letter

Upon signature of your income tax returns, we will ask you to sign an engagement letter detailing the following:

- a) the terms and objectives of the tax services we render, and
- b) your responsibilities in connection with your income tax returns.

Since we believe that it is crucial that you understand both our role in completing your tax returns, and what the tax authorities expect from you, as a taxpayer; we kindly request that you take the time to read and understand the implications of the engagement letter included with your tax returns.

Please note that this letter is not intended to replace a personal meeting with you. If desired, please call for an appointment when you have assembled all your tax information slips, receipts, and records. We will then be pleased to review your personal tax situation with you.

Yours very truly,
PSB Boisjoli, LLP
Chartered Accountants

2009 PERSONAL INCOME TAX QUESTIONNAIRE

PLEASE COMPLETE AND RETURN TO US AS SOON AS POSSIBLE



PSB Boisjoli

PSB Boisjoli, S.E.N.C.R.L. - LLP
 Comptables agréés | Chartered Accountants
 3333 Graham, #400, Montréal (Québec) H3R 3L5
 T. (514) 341-5511 | F. (514)342-0589 | www.psbboisjoli.ca

Name: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

TAXPAYER

Date of Birth: _____ Present Employer: _____

Social Insurance Number: _____ Occupation: _____

Present Address (if different from above): _____

Tel. (bus.): _____ Tel. (res.): _____ Marital Status on Dec. 31, 2009 Married/common law Wid(er)ow Divorced Separated Single Living Alone

Email Address: _____

At any time in 2009, did you own foreign property where the total cost of that property exceeded \$100,000 Canadian? Yes No

At any time in 2009, did you receive funds or property from, or were you indebted to a non-resident trust which you were beneficially interested? Yes No

Do you consent to Canada Revenue Agency providing over the next 12 months, you name, address, and date of birth to elections Canada to help keep up to date your information currently on the National Register of Electors? Yes No

Throughout 2009, were you covered by prescription drug insurance provided by a group insurance plan of which you or your spouse was a member? Name of group plan: _____ Yes No

If yes, is this insurance in addition to the insurance provided by the RAMQ? Premiums paid in 2009 (include final Pay Slip): _____ Yes No

Have you incurred in 2009 expenses on renovation and home improvement on your dwelling? Yes No

Did you incur expenses for the renovation, improvement, maintenance or repair of a building, a structure or land located in Québec where the property was used in the course of carrying on a business or in order to earn income? Yes No

If yes, please complete the form TP-1086R23-12 (see attached)

SPOUSE

Name of Spouse: _____ Date of Birth: _____

Address (if different) _____ Social Insurance Number: _____

IF YOUR SPOUSE COMPLETES A SIMILAR FORM FOR THIS OFFICE, DO NOT COMPLETE THE INCOME PORTION BELOW

Your Spouse's Total Income for Year \$ _____ Source(s) of Income _____

DEPENDANTS (Indicate next to name (✓) if disabled)

CHILDREN Name	Date of Birth	Income for Year	Name of University or CEGEP	Tuition Fees	No. Months in University or CEGEP
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

IF ATTENDING UNIVERSITY OR CEGEP attach receipts for fees paid, also required are forms T2202 or T2202A(Federal) and Relevé 8 (Québec) and TL11 (foreign school) signed by student and by an office of the institution

Verso

DEPENDANTS (Indicate next to name (✓) if disabled)

OTHER DEPENDANTS Name	Date of Birth	Income for Year	Address	Relationship	Amount paid as support
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

INSTALLMENT INFORMATION: PLEASE ATTACH STATEMENT OF ACCOUNT	FEDERAL	PROVINCIAL
Year 2009		
March 2010		
Tax assessments and correspondence received for previous year(s) - attach		

REGISTERED RETIREMENTS SAVINGS PLAN (RRSP)	DATE	AMOUNT
Please attach your receipts		

Costs Incurred for Work on an Immovable

This form is to be completed by any person¹ or partnership that, as owner, tenant or administrator, incurred expenses during a taxation year or fiscal period (as the case may be) for the renovation, improvement, maintenance or repair of a building, a structure or land that is property located in Québec, where the property was used in the course of carrying on a business or in order to earn income.

You must file this form with your income tax return for the taxation year concerned. In the case of a partnership, the form must be filed for the taxation year during which the partnership's fiscal period ended. In the latter case, it should be filed with the income tax return of the designated member of the partnership. In the absence of a designated member, each member of the partnership must file the form.

Even if you are not required to file an income tax return for the year, you must file this form by the date on which you would be required to file a return if you had income tax payable.

Please provide the information requested for all persons who carried out the work, except in the case of yourself or one of your employees, a government body, or an operator of a gas, telecommunications or electricity distribution network.

If you fail to provide the information requested on this form, you will be liable to a penalty of \$200 for each person for whom the information was not provided. Moreover, any person who fails to provide you with the required information is liable to a penalty of \$500.

Taxation year	
---------------	--

1 Information on the payer (please print)

Name	Period covered
	from to

Check the appropriate box below and enter the number requested.

<input type="checkbox"/> Sole proprietor	<input type="checkbox"/> Partnership.....	Identification number	File
SIN 			S P
<input type="checkbox"/> Co-owner or partnership (maximum 5 persons)	<input type="checkbox"/> Cooperative		R I
SIN 	<input type="checkbox"/> Corporation.....		I C
	<input type="checkbox"/> Trust		

2 Mailing address of the immovable

Number	Street, P.O. box	City, town or municipality	Postal code

3 Information on the person or businesses that carried out the work

Name			
Mailing address			

Social insurance number (if applicable)	QST identification number (if applicable)	Amount paid or payable for the work

Name			
Mailing address			

Social insurance number (if applicable)	QST identification number (if applicable)	Amount paid or payable for the work

Continued on next page

1. Persons exempt from income tax under the *Taxation Act* are not required to file this form. Nor are corporations whose assets (including the assets of any associated corporations) for the previous taxation year totalled \$25 million or more.

Name _____

Mailing address _____ Postal code _____

Social insurance number (if applicable) _____ QST identification number (if applicable) _____ Amount paid or payable for the work _____

Name _____

Mailing address _____ Postal code _____

Social insurance number (if applicable) _____ QST identification number (if applicable) _____ Amount paid or payable for the work _____

Name _____

Mailing address _____ Postal code _____

Social insurance number (if applicable) _____ QST identification number (if applicable) _____ Amount paid or payable for the work _____

Name _____

Mailing address _____ Postal code _____

Social insurance number (if applicable) _____ QST identification number (if applicable) _____ Amount paid or payable for the work _____

Name _____

Mailing address _____ Postal code _____

Social insurance number (if applicable) _____ QST identification number (if applicable) _____ Amount paid or payable for the work _____

Name _____

Mailing address _____ Postal code _____

Social insurance number (if applicable) _____ QST identification number (if applicable) _____ Amount paid or payable for the work _____

If the space provided is insufficient, attach another sheet containing the required information.

Total of the amounts paid or payable for the work _____

4 Certification

I certify that the information provided on this form and in the attached documents is, to the best of my knowledge, accurate and complete.

Signature _____

Date _____

Area code _____

Telephone _____



Z942 ZZ 90575250

N.B. Indicate the eligible expenses starting with the largest amounts and in the section "Description", indicate the name of the project that relates to the expense (i.e.: kitchen, roof, etc.).

T1-2009

Home Renovations Expenses

Schedule 12

Complete this schedule if you had eligible home renovation expenses and you are claiming the Home Renovation Tax Credit (HRTC). For more information, see line 368 in the guide.

Eligible expenses are those incurred after January 27, 2009 and before February 1, 2010, under an agreement entered into after January 27, 2009, for work performed or goods acquired in respect of an eligible dwelling.

Attach a copy of this schedule to your return. Do not include receipts, but keep them in case we ask to see them

Note: Attach a separate sheet of paper if you need more space

	Date on sales slip or contract	Supplier or Contractor		Description (indicate if labor is included)	Amount paid (including all applicable taxes)
		Name	GST/HST No. (if applicable)		
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					

Client attestation for the preparer of tax returns.

I hereby certify that the information that has been submitted to you on said Schedule 12 is correct and that said expenses were incurred by me (or my spouse or common law partner) for a "primary or secondary residence" which I (or my spouse or common law partner) owned or partly owned when they were incurred.

Client's Signature

Date

Tax Credit for Home Improvement and Renovation

Use this form if you wish to claim the tax credit for home improvement and renovation on line 462 of your 2009 income tax return.

If you paid eligible expenses to make improvements or renovations to more than one residential unit, contact us.

To give entitlement to the tax credit, the total eligible expenses paid for improvements or renovations made to an eligible residential unit must be more than \$7,500.

You must enclose this form with your 2009 income tax return. Do not enclose supporting documents (bids, estimates, invoices, etc.), but keep them in case we ask for them.

Include only the expenses that are paid at the time of claiming the tax credit in your income tax return. Where some expenses are paid after filing your return but before July 1, 2010, you may adjust your return at a later date to claim the tax credit for those expenses (see our website at www.revenu.gouv.qc.ca).

If space on this form is insufficient to provide all the information requested, you can use the dynamic PDF form available on our website. It contains schedules on which you can enter additional information and it does the calculations for you. You simply have to complete it onscreen and print it.

If you co-own the residential unit, you may share the tax credit with your co-owners. In this case, each of you must complete a separate form.

Read the eligibility requirements on page 4 before completing the form.

1 Identification of the claimant (please print)

Last name First name

1 2

Social insurance number (SIN)

3

2 Information about the residential unit

2.1 Address of the residential unit

Apartment Number Street, P.O. box

11

City, town or municipality Province Postal code

12 Q C 13

2.2 Year the residential unit was built

14

2.3 Type of residential unit (check the appropriate box)

Individual house that is detached, semi-detached or a row house 15

Manufactured home or mobile home that is permanently installed 16

Unit in a building held in divided co-ownership (condominium) 17

Apartment in a building held in undivided co-ownership and containing no more than three units (duplex or triplex) 18

Apartment in a building held by a sole owner and containing no more than three units (duplex or triplex) 19

Other 20

If you checked "other," specify: _____

2.4 Name of co-owner(s), if applicable

21	Last name	22	First name
23	Social insurance number (SIN)		

21	Last name	22	First name
23	Social insurance number (SIN)		

3 Information about the work

3.1 Information about the contractor that carried out the work

31	Name		
32	QST registration number	T Q	33 RBQ licence number (if applicable)
34	Date of renovation agreement	35 Total amount billed (including taxes)	36 Amount paid

31	Name		
32	QST registration number	T Q	33 RBQ licence number (if applicable)
34	Date of renovation agreement	35 Total amount billed (including taxes)	36 Amount paid

31	Name		
32	QST registration number	T Q	33 RBQ licence number (if applicable)
34	Date of renovation agreement	35 Total amount billed (including taxes)	36 Amount paid

31	Name		
32	QST registration number	T Q	33 RBQ licence number (if applicable)
34	Date of renovation agreement	35 Total amount billed (including taxes)	36 Amount paid

3.2 Information about the merchant where materials were bought

Complete this part if materials used to carry out the work were bought from a merchant, and not provided by the contractor (their cost is not included on lines 35).

41	Name		
42	QST registration number	T Q	43 Total amount billed (including taxes)
			44 Amount paid

41	Name		
42	QST registration number	T Q	43 Total amount billed (including taxes)
			44 Amount paid



3.2 Information about the merchant where materials were bought (continued)

41	Name			
42	QST registration number	T Q	43	Total amount billed (including taxes)
			44	Amount paid

41	Name			
42	QST registration number	T Q	43	Total amount billed (including taxes)
			44	Amount paid

41	Name			
42	QST registration number	T Q	43	Total amount billed (including taxes)
			44	Amount paid

3.3 Description of the work carried out (check the appropriate box or boxes)

Renovation of a kitchen, bathroom or washroom	51	<input type="checkbox"/>	Construction of an atrium window, a solarium, patio or balcony	62	<input type="checkbox"/>
Finishing of a basement, attic or garage	52	<input type="checkbox"/>	Construction of a garage or shed	63	<input type="checkbox"/>
Replacement of doors, windows or shutters	53	<input type="checkbox"/>	Replacement of the roofing, rainwater gutters or chimney	64	<input type="checkbox"/>
Replacement of floor coverings	54	<input type="checkbox"/>	Replacement of the exterior siding	65	<input type="checkbox"/>
Replacement of a stairway	55	<input type="checkbox"/>	Replacement of a patio, exterior stairs or front steps	66	<input type="checkbox"/>
Division of rooms (knocking down walls or addition of partitions)	56	<input type="checkbox"/>	Replacement of a weeping tile, sanitary drain, fall pipe or foundation drain	67	<input type="checkbox"/>
Installation of a fireplace	57	<input type="checkbox"/>	Replacement of an environmental system (septic tank or septic field)	68	<input type="checkbox"/>
Installation of an alarm system or home automation system	58	<input type="checkbox"/>	Other	69	<input type="checkbox"/>
Installation or replacement of an air exchange system, a heat pump or an air conditioning system	59	<input type="checkbox"/>	If you checked "other," specify: _____		
Replacement of the plumbing, electrical system or heating system	60	<input type="checkbox"/>	_____		
Insulation (including for a garage or shed)	61	<input type="checkbox"/>	_____		

4 Tax credit for home improvement and renovation

Add lines 36 and 44.		101	
Government or non-government assistance, refund or other form of assistance received or receivable for carrying out the work (do not include the tax credit for home improvement and renovation or the federal home renovation tax credit)	-	102	
Subtract line 102 from line 101.	=	103	
Subtract 7,500 from line 103. If the result is negative, enter 0.	-	104	7 5 0 0 0 0
	=	105	
Multiply line 105 by 20% (maximum \$2,500).	x	106	20%
	=	107	
Amount claimed by the other co-owners on line 462 of their returns	-	108	
Subtract line 108 from line 107. Carry the result to line 462 of your return.	=	109	
Tax credit for home improvement and renovation		=	109

Eligibility requirements

You

- You were resident in Québec on December 31, 2009, or, if you ceased to reside in Canada in the course of 2009, you were resident in Québec on the date you ceased to reside in Canada.
- You were the owner or a co-owner of the residential unit at the time the expenses were incurred.
- The residential unit was your principal residence at the time the expenses were incurred.

Note

If you are filing this form for a person who died in 2009, the deceased person must have been resident in Québec on the date of death.

The residential unit

- It is located in Québec.
- It was built before 2009.
- It is not the object of a notice of expropriation, a notice of intention to expropriate, a reserve for public purposes, a prior notice of the exercise of a hypothecary right registered with the registry office, or any other procedure calling into question the ownership of the residential unit.
- It is one of the following:
 - an individual house that is detached, semi-detached or a row house;
 - a manufactured home or a mobile home that is permanently installed, in other words,
 - it is set on permanent foundations,
 - it is permanently connected to an electricity distribution network,
 - it is served either by a water and sewer system or by an artesian well and septic tank, or by a combination of the two;
 - a unit in a building held in divided co-ownership (condominium);
 - an apartment in an entirely residential building, held in undivided co-ownership or by a sole owner, containing no more than three apartments;
 - a structure adjoining or incidental to the residential unit, such as a garage, a shed, front steps, a patio or a balcony.

The renovation agreement

The work must be carried out under an agreement entered into in 2009 between a contractor and

- you;
- your spouse at the time the agreement is entered into; or
- a co-owner of the residential unit at the time the agreement is entered into.

The contractor

The work must be carried out by a contractor that

- is neither the owner or a co-owner of the residential unit, nor the spouse of the owner or of a co-owner at the time the agreement is entered into;
- has an establishment in Québec at the time the agreement is entered into;
- holds, where the work so requires, a license issued by the Régie du bâtiment du Québec, and, as applicable, the security required.

The work

The work must be carried out in order to

- renovate, alter, improve, convert or expand the residential unit;
- add a structure adjoining or incidental to the unit (such as a garage or a shed);
- restore the lot to its condition before the work was carried out.

Non-qualifying work includes the following:

- installation of a swimming pool, hot tub, sauna or any similar equipment;
- installation of household appliances (such as a fridge or stove);
- the services of an interior decorator;
- work aimed exclusively at repairs or maintenance (for example, repairing a door or painting walls only to spruce up the appearance);
- minor repairs further to a break or defect (such as sealing a crack in the foundations);
- landscaping, such as refurbishing the driveway or footpaths, erecting or repairing a fence or low wall, or installing flagstones.

The expenses

- They are higher than \$7,500.
- They are paid before July 1, 2010.
- They are paid by one of the following persons:
 - you (or your legal representative);
 - your spouse in 2009 or at the time of paying the expenses;
 - a co-owner of the residential unit at the time the expenses are incurred.
- They include the cost of labour supplied by the contractor (including taxes).
- They include the cost of materials (including taxes) that
 - were used in carrying out the work;
 - were supplied by the contractor or bought from a merchant registered for the QST;
 - are incorporated with, or attached to, the residential unit after the work has been carried out (for example, building materials, doors, windows, kitchen cabinets, plumbing fixtures, washbasins, toilets, electrical systems, heating systems, water heaters, floor coverings, wallpaper and ceiling lamps).

Special cases

- For work carried out in a condominium unit, the expenses must relate to a private section of the unit and not to a common portion, whether its use is restricted or not.
- For work carried out in an apartment in an entirely residential duplex or triplex held in undivided co-ownership, the expenses must relate to the apartments occupied by the co-owners. They can also relate to common portions, provided the apartments are occupied by the co-owners as their principal residence. Expenses relating to common portions must be divided among the co-owners according to their respective share of the common expenses.
- For work carried out in an apartment in an entirely residential duplex or triplex held by a sole owner, the expenses must relate only to the apartment occupied by the owner and not to common portions.

Examples of non-eligible expenses

- the cost of household appliances (such as a fridge or a stove);
- expenses relating to a portion of the residential unit used to earn business or rental income;
- expenses included in the calculation of another tax credit provided for in Québec legislation.

