



Important announcements ...

April 2024



#### MAKING CRA 'My Account' Registration Easier

Thanks to the introduction of a new, user-friendly service, it is now easier and quicker for Canadians to register for the Canada Revenue Agency's (CRA) digital services including My Account.

Rather than waiting up to 10 days to receive a security code through the mail, Canadians can now quickly and securely complete their registration for the CRA sign-in services using a government-issued photo identification, such as a passport or driver's license, and immediately get access to My Account.

Having a CRA My Account makes it possible for users to view and manage their tax and benefit information from anywhere. They can also check the status of requests submitted to the CRA, apply for benefits like the interim Canada Dental Benefit and see if there is an uncashed cheque in their name.



To register for My Account, scan the QR code or visit: https://www.canada.ca/en/revenue-agency/services/e-services/ digital-services-individuals/account-individuals.html

### **Budget 2024:** Fairness for every generation

The goal of Budget 2024 is to make Canada fair for every generation. One where younger Canadians can get ahead, where young families can find an affordable place to call home; where seniors can age with dignity - where everyone can succeed. To this end we've established three overarching goals which aim to build more homes, to make living life more affordable for Canadians, and to grow our economy with innovation in a way that is fair and allows all Canadians to participate.

#### First, is building more homes.

Access to affordable housing is a problem many Canadians are facing and the best way to make housing prices more affordable is to build more homes, faster. To accomplish that red tape is being cut, developments have been fast tracked, public lands are being converted to housing and using innovative technologies has allowed us to build smarter. Put simply, how housing is built in Canada is being overhauled, for the better.

For renters, especially those in the younger generations, putting home ownership back in reach is essential. The First Home Savings Account will help Canadians save for their first down payment; tax free. Renters will receive credit for rental payments, so when it comes time to apply for that first mortgage, they will have a better chance of qualifying. We're protecting affordable units and creating thousands more across Canada.

Second, making life cost less. We're strengthening Canada's social safety net for every generation. Existing programs like \$10-a-day childcare is already saving parents thousands of dollars a year—and giving young Canadians the security to start their own family. And new programs like dental care, the National School Food Program, and pharma care, including for Insulin and contraceptives, will help Canadians find more savings.

### Third, growing the economy

To boost economic growth Budget 2024 will increase investment, enhance productivity, and encourage game-changing innovation - creating good jobs and keeping Canada at the economic forefront. This includes expanding and delivering the major economic investment tax credits to grow the clean economy, securing Canada's advantage as a leader in artificial intelligence and investing in enhanced research grants. All of this will create good jobs and opportunities and grow our economy. Canada's tax system is being made more fair by asking



the wealthiest to pay their fair share. This will allow for more money to be invested back into growing our country, and ensure our younger generations are not left responsible for future debts.

To learn more scan the QR code or visit: https:// budget.canada.ca/2024/ home-accueil-en.html



#### Canada's Consumer-Driven Banking Framework

Consumer-driven banking, also known as open banking or consumer-directed finance, refers to frameworks that allow consumers and small businesses to securely transfer their financial data through an application programming interface (API) to approved service providers of their choice.

Figure 1.1 **How Consumer-Driven Banking Works** 







financial data sharing

**Consumer authorizes** 









**Consumer receives** financial products and services

Consumer-driven banking enables consumers to securely use data-driven financial services that can help them better manage their finances and improve their financial outcomes.

For example, through consumer-driven banking, people could access services that allow them to build their credit by reporting their on-time rental payments to credit bureaus, making it easier to qualify for a mortgage.



finance/programs/financial-sector-policy/open-banking-implementation/budget-2024canadas-framework-for-consumer-driven-banking.html

To learn more scan the QR code or visit: https://www.canada.ca/en/department-

## **Democracy** in ACTION ..... Legislation before the house

## Keeping Kids Safe....

Bill C-252, An Act to amend the Food and Drugs Act (prohibition of food and beverage marketing directed at children), is now in its second reading in the senate.

Obesity has been increasing among Canadian children, which can lead to an increased risk of numerous health problems, like high cholesterol, high blood pressure, diabetes and more.

There is unequivocal evidence among from the World Health Organization, that the marketing of foods and beverages with excess sugar, saturated fats or sodium are a major contributor to childhood obesity. This bill is an important piece of legislation designed to protect children from being exploited by food and beverage marketing campaigns, ensuring they can lead healthier, To learn more scan the QR code or visit:

https://www.parl.ca/legisinfo/en/bill/44-1/c-252



# This month's FREQUENTLY asked QUESTIONS

Member's Bill C-355, sponsored by Liberal MP Tim Louis, which prohibits the export by air of horses for slaughter. Every year, thousands of horses suffer from this horrible practice, and it is time for Canada to put an end to it. The horses that are exported live for slaughter are

I am writing to express my support of Private

being bred for this purpose in Canada and are sent on long-haul flights to Japan.

The conditions in which they are transported raises serious animal welfare concerns. It is time to make sure no more horses suffer in these live exports for slaughter. Please support Private Member's

Bill C-355. I support balanced budgets and less debt. Will you

take the necessary steps to stop the federal gov-

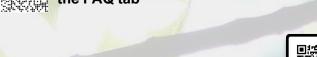
ernment from wasting our money?



I wonder why a MP of my area would have voted to support higher carbon taxes. I wish you would understand how big the impact would be on your voters.



To see the answers scan the QR code or visit: kenhardie.libparl.ca and click on the FAQ tab





To access info about federal government services and benefits available to you, use your cell phone's camera to scan the code