

It is always a good idea to take at least one credit card with you. Although you may choose not to use it, it will definitely provide you with some peace of mind. Keep it in a safe place for unexpected expenses or emergencies.

Taxes

If you are living abroad but maintain residential ties in Canada, you are usually considered a factual resident of Canada for taxation purposes. However, there may be other factors involved, so you should review your situation with Revenue Canada before you leave in order to avoid surprises. The Revenue Canada publication *Canadian Residents Abroad* provides excellent information for individuals. See page 27 for details on how to order this publication.

Revenue Canada's International Tax Services Office processes income tax returns for non-residents and deemed residents of Canada, including Canadians working overseas. It also provides general assistance by telephone, correspondence and counter service, and looks after all non-resident tax withholding accounts. You can contact the office in writing at 2204 Walkley Road, Ottawa, ON K1A 1A8 or by fax

at (613) 941-2505. You can also telephone the office (collect calls are accepted) at the following numbers:

Non-Resident Withholding Accounts: (613) 952-2344
Problem Resolution Program: (613) 952-3502
General Inquiries: (613) 952-3741

Also, if you have access to the Internet, you can get general information about Revenue Canada, as well as many of its publications and forms (<http://www.rc.gc.ca/>).

You may also wish to consult a private financial planner, who can provide advice and guidance on such matters as contributing to Registered Retirement Savings Plans (RRSPs) and the Canada Pension Plan (CPP) while you are abroad.

Mail

If you are overseas for an extended period, you can arrange to have your mail sent to a post office box or, where possible, to the nearest Canadian mission. In the latter case, the mission will hold on to letter-size mail (not parcels) for you to pick up **in person**. This mail cannot be forwarded to another address.