

July 2007

#### Inside

What's Happening	2-3
The Top Ten	4
Eye of the Expert	7
Just Asking Just Answering	8
Just the Facts, Ma'am	9
Voluntary Disclosure—To Speak Up or Not to Speak Up	10
Summer Recipe	11
Exciting Stories	12
It's a Photo Finish	13
Client Corner	13

Editor Neel Roberts PTC Canada Box 1347 Vulcan, Alberta TOL 2B0

Phone 866-485-2683 Fax 866-485-2761 <u>Neel\_Roberts@ptccanada.com</u> <u>http://ptccanada.com</u> We take your taxes personally!

Volume 7

#### **Dear Clients and Friends,**

Ah, summer is finally here! I just got back from my annual retreat at Osoyoos Lake, B.C., where I make it a first-day summer ritual to float on the water while drinking in the mountain and desert scenery (with a cool bevy in hand, of course!). Someone asked me what was the best part of summer. Without a doubt, it's those long days on the beach. Not because I need a suntan—I'm tanned all year round—but because I need to cool off from all the sweat of tax season. Good thing I love what I do and there are beaches in this world: it's the land of the almost-midnight sun. Speaking of tans, when I was in high school, a teacher once asked me what I was going to do with my life. Having no clue (like most 16-year-olds), I said, "Well, I'd make a great suntan model." He replied, "Forget it. You're over-qualified." And 16 years later, I became a tax consultant! If this is your first **Tax Tipper**, welcome, and remember you can always download *previous editions* from our website.

This was a record tax season. Thanks to many who took advantage of our nocontact services; we were able to get most of you under the wire. Today, over 90% of clients are online, and 60% of returns are completed through email, fax, phone, or courier without any appointments. For those who have been with me since day one, I'm sure you can appreciate some of the features available to clients' desktops compared to a few years ago. Congratulations to many of you who have switched over, as the convenience is hard to beat. I remain committed to improving this so you get the best resources possible. Our <u>website</u> offers much free information, so why not take full advantage of it?

One of my goals this year is to finally write my book. In case you're wondering what it's called, you guessed it, *Are You Really, Really Behind on Your Taxes?* Now, whether you think that's great or dumb, one thing's for sure, it gets your attention, just like my ads! I will rely on your input as always, so don't be surprised if you recognize some situations. Oh, yes, I will announce when it's ready for release in late 2007 or early 2008.

On a final note, I really appreciate your participation in this newsletter. Whether it's the Q & A in *Just Asking...Just Answering, Client Corner*, or more, thank you, and keep it coming. All I ask is that you make it as relevant as possible. I realize I have a fairly casual approach to this industry, but unfortunately some of the enquiries are way out in left field. I remember a woman who was trying to get help with her relationship with her boyfriend. She called in, saying, "I'm going out with the most conceited person in the world. All he does is stare in the mirror all day and drool." Dumbfounded, I wondered which planet she came from. Having no background as a marriage counsellor, I replied, "Smash all his mirrors and get him a bib!"

Now seriously folks, enjoy the latest Tax Tipper!

#### What's Happening

### What's Happening?



#### **Tax Filing Deadline Come and Gone**

The deadline for filing personal returns was April 30<sup>th</sup>. If you're self-employed, it was June 15<sup>th</sup>. As both these dates are long gone, your return is technically late if you owe money. If you are expecting a tax refund or *Personal GST Credits*, you will not receive interest. Also, keep in mind that certain benefits like *Child Tax Credits* have a shelf-life of 11 months, so if you have several years to file, you may be out of luck on the older ones. If you need to get caught up, call the Canada Revenue Agency (CRA) at **1-800-959-8281** and find out how many years need to be filed. Sometimes, if you're really behind, like 20 years, they may only need the last 10, so confirm that with them. Also, have them send you all the T4's they have on their database for the appropriate years with carry-overs, RRSP limits, copy of last Notice of Assessment, etc., so you can get up-to-date properly!



#### 2006 Tax Review Notices Are Out

CRA conducts their review (post-assessment) of current tax returns during the summer of the year they are filed. If your <u>return is selected</u>, you will receive a letter requesting the information they require. It is essential that you respond to this letter even if you need time to track down receipts, etc. CRA can usually grant time extensions if the request is reasonable; however, if you do not respond to the letter, CRA will normally reassess you within 30 days, and you will be responsible for newly assessed balances owing plus interest. After that, you can use the <u>appeals</u> <u>process</u> to dispute the balance, but that can be more complicated than responding in the first place.



#### March E-Filing Glitch Update

Remember back in March when E-services shut down for 11 days? This included E-file, E-pass, and more? Not only was it front page news across the country, but also a horror story for some of my co-workers in the business, because they couldn't get much done. Basically, it was a bad software patch that some of you even got caught in. I am glad to report I did not hear of one concern from my clients or elsewhere, so this is good news! Most of you should have received your Notice of Assessment in 1-2 weeks. If you didn't, you can check online or by calling **1-800**-**959-8281**. CRA has a list of *Q* & *A*'s about the incident relating to this whole episode!



#### T4's Coming to an End

Are you an employee who receives a T4 or an employer who issues them at the end of the year? CRA recently announced that they will no longer send out paper T4 slips, but will make available electronic tools for preparing, filing, and even amending T4 slips. For more information, contact the Business Enquiries line at **1-800-959-5525** or go on the *internet*. At the time of writing, the employee or tax professional will not have access online as with tax returns, but I believe this is in the works!



#### Temporary Interruption in Processing of GST/HST Refunds

CRA has redesigned their internal GST/HST processing by putting in a new system that enables them to modernize their business processes, expand their services to businesses, and improve compliance. This includes:

- searching for the status of a payment
- reviewing interest charged or paid
- transferring a credit to other accounts
- providing additional remittance vouchers for payments
- providing account statements, such as statement of arrears and/or statement of interim payments
- providing copies of previously issued notices or statements
- changing some of the communication instructions on accounts, and more.

For further information, contact the department at 1-800-959-5525 or go on the internet!



#### **E-services and Taxes**

Are you aware of all the E-services available to you? Whether you're an individual, business, or another tax pro who gets my newsletter, I suggest you check out the *E-services webpage*. As you can see, there's definitely a lot, and it seems to grow every day. You'll notice two things: you can access other government services and sign up for a variety of newsletters.



#### New Taxpayer Bill of Rights and Taxpayers' Ombudsman

Last month, the Honourable Carol Skelton, Minister of National Revenue, joined by the Honourable Jim Flaherty, Minister of Finance, announced <u>two new initiatives</u>, a <u>Taxpayer Bill</u> <u>of Rights</u> and a <u>Taxpayers' Ombudsman</u>, to ensure the Canada Revenue Agency is more accountable to Canadians. In addition to introducing these two new measures, CRA will now track the types and number of complaints received through a new service complaints process, and will increase awareness among Canadians of how to complain to CRA. So, the bottom line is, if you're not satisfied with the way you have been treated, or you have a beef about the tax system, here's your chance. Go for it!

#### The Top Ten



Top Ten Summer Destinations Courtesy of MSN Travel



We at the **Tax Tipper** like to feature the **Top Ten**. We are all used to the top ten on the radio music scene. Our **Top Ten** is designed to help our clients while keeping things interesting. With summer finally here, are you wondering what there is to see and do? Below are some suggestions I came across. I hope you find them interesting!

#### 1. <u>Capri</u>

Italy's most glamorous getaway, the island of Capri is one of the most picturesque islands around. With whitewashed villas shrouded in bougainvillea, cliffs reaching up from the sea, and medieval alleyways winding through romantic villages, Capri's charms are unwavering, even in the crowded summer months. Accessible only by boat, the tiny island on the Bay of Naples, off the Amalfi Coast, attracts jet-setters and glitterati who flock to the Piazzetta, just as Audrey Hepburn and Jackie Onassis did when they helped popularize the island in the 1950s and '60s. The island is also home to mysterious natural wonders, like the massive rock formations of Faraglioni and Blue Grotto, an underground sea cave that continues to awe visitors with its brilliant, almost iridescent waters.

#### 2. The Hamptons

Long stretches of sand, seaside villages, sprawling vineyards, and grand estates—the Atlantic-facing Hamptons are simply spectacular come summer and the perfect antidote to bustling New York City, just 120 miles away (approximately). Whether busing in on the Hamptons Jitney or flying in by helicopter, droves of Manhattanites clear out of town each Friday afternoon in anticipation of some sun, R&R, and mingling with the rich-and-famous who make the nightlife one of the best on the East Coast. Most visitors head to one of four areas: colonial *Southampton*, the old-money neck of the woods, with high-priced boutiques on chic Job Lane; elegant Bridgehampton, where you can sample wine from nearby vineyards and join the upper crust for the prestigious Hampton Classic Horse Show (Labour Day weekend) and Mercedes-Benz Polo Challenge (mid-July–mid-Aug.); hip East Hampton, popular with the new-money arts and media crowd, including Martha Stewart, Jerry Seinfeld, and Sean "Puffy" Combs (who all maintain homes here); and, finally, Montauk, favoured by yachters and fishermen for its boating community and abundant catch.

#### 3. Greek Islands

Scattered in the sparkling Aegean Sea, the Greek Islands are a much-fantasized-about summer hotspot, with Europeans and Americans alike flocking to their dazzling shores for hedonistic fun in the sun. All the islands have something different to offer, but no self-respecting island hopper can skip two of Greece's most beloved: Santorini and Mykonos. The volcanic isle of *Santorini* is renowned for its magnificent scenery of white-washed houses and blue-domed churches, the lot of it accented by beaches of dark-red and black volcanic sands; backpackers and billionaires climb the steep winding road to the cliff-top town of Fira for postcard-perfect views. On the island of *Mykonos*, meanwhile, homage is paid to Dionysus—the Greek god of revelry. While Mykonos also has immaculate white villages with winding cobblestone streets, it's the nightlife that draws visitors here; beach bars turn up the music as the sun sets and, before you can say *oopah!*, dancing and drinking takes over the sand. The party continues into the wee hours, with waterfront bars and hidden alcoves pouring plenty of ouzo as dawn breaks.

#### 4. London

London is never more animated than in the height of summer, when fair weather brings out the best in Londoners, who endure an infamously gloomy weather forecast the rest of the year. Eating, drinking, and all around merry-making abound, with a slew of events ranging from outdoor theatre and music shows to special exhibitions and oddball festivals. The royal city parks, including <u>Hyde</u> or Regent's, overflow with sunbathers and picnickers, who come to enjoy the lush greenery and English garden splendour, like the magnificent Queen Mary's Rose Gardens in Regent's Park. Stick around after sunset for your own mid-summer night's dream twilight Shakespeare performances unfold, alfresco, in Regent's Park (May-Sept.) throughout the summer months.

#### 5. <u>Montréal</u>

Montréal's joie de vivre is most visible in summer, when festivals and celebrations light up the town and droves of locals and visitors take to the streets to join the fun. Eleven days of non-stop musical entertainment, otherwise known as the Festival International de Jazz de Montréal, enlivens the city annually in early July; streets get closed down and over 350 free outdoor concerts delight the ears of music aficionados. Also in July, downtown Montréal hosts the world's largest comedy festival, Just for Laughs, featuring some 1,000 performances from top-name comics who are bound to keep you in stitches. Even if you happen to visit in between festivals, summer is simply a fine time to hang out at an outdoor café and people-watch under the warm sun.

#### 6. National Parks

Summer and the great outdoors go hand and hand, and the outdoors just don't get much greater than in US national parks. The US counts 388 of them, and you could easily spend a weekend hiking any of them. Of course, two of the most spectacular ones—the Grand Canyon and Yosemite—offer more than hiking. One of the Seven Wonders of the World, the Grand Canyon is truly a sight to behold: A vast abyss of multi-hued canyon walls stretching some 277 miles long and as much as a mile deep, the *Grand Canyon* was sculpted over millions of years by the pulsating Colorado River. Another gem, *Yosemite National Park*, is a preserve of breathtaking Sierra Nevada valley-and-mountain scenery, jutting granite rock formations, giant sequoia trees, and magnificent cascading waterfalls. For hikers, bikers, or white-water rafters, or simply those who prefer to appreciate the views, these pristine land reserves are meccas for nature-lovers.

#### 7. New England

New England truly springs to life between the July 4 and Labour Day holidays, when a vibrant summer culture produces a mind-boggling array of special events in the region's many maritime and mountain towns and historic cities. Out-of-towners snatch up beach houses on the Cape and cottages at inland lakes, and spend their vacations perusing antique shows, old-fashioned county fairs, arts-and-crafts festivals, and, of course, traditional New England lobster fests and clam bakes. Cultural types head off in search of top summer festivals, like the famed Tanglewood Music Festival in the *Berkshires* (July-Aug.), while outdoorsy folks soak up ocean scenery by hiking and biking the *Outer Cape* or by sailing windjammers in *Camden* and yachts in scenic *Marblehead*. Strolls through quaint towns like Stockbridge, immortalized in Norman Rockwell's paintings, serve up quintessential Main Street, U.S.A., while opportunities for scenic drives abound, like along *Newport*'s Ocean Drive. Or, if you're looking to throw back a cold one or sip a martini at a beach bar, you can't do better than P-Town (more formally known as *Provincetown*), the Cape's most happening summer nightlife scene.

#### More on the Top Ten

#### 8. <u>Russia</u>

Notorious for its long, frigid winters, summer shines an entirely different light on Russia, particularly on its thriving cultural capitals of Moscow and <u>St. Petersburg</u>. While the sunny season is short (flurries can be seen as late as May or as early as September), Russians know how to make the most of it, hosting a magical mix of alfresco festivities and events. During the white nights of summer in these Russian cities, dusk is simultaneously greeted by dawn, and as such, you can gaze at the Kremlin and majestic Red Square or stroll the Nevsky Prospekt well into the wee hours of the morning without the help of streetlights. St. Petersburg commemorates the white nights phenomenon during the weeks surrounding the summer solstice, when the Stars of the White Nights Festival (mid-May–mid-July), an acclaimed celebration of music, dance, and opera, is held in the city's famous Mariinsky Theatre. During this summertime time warp, when the sun virtually never sets, midnight and later are as good a time as any to plan a picnic or take a cruise along St. Petersburg's Neva River—you may even get to see the aptly named Summer Palace, the home of Peter the Great in the mid-1700s, nearby.

#### 9. Scandinavia

While you'd have to be a thick-skinned Viking to make it through a Scandinavian winter, happily, you needn't be much more than a revelling vacationer with a good pair of sunglasses during the summer months. Scandinavia is a sizzling summer destination, where the northerly latitude of this country fivesome—namely, <u>Norway</u>, <u>Denmark, Sweden, Finland</u>, and <u>Iceland</u>—translates to unending daylight hours during summer. Head out on a midnight whim to go hiking, biking, or white-water rafting in Norway's exquisite wilderness, composed of stunning fjords, majestic mountains, glistening glaciers, and serene valleys. Visit the Danish cultural capital of <u>Copenhagen</u> and stroll through the lovely Tivoli Gardens, or head to magnificent <u>Stockholm</u>, to check out traditional Swedish folk music and traditions at Skansen, where a jovial Midsummer festival (late June) is also held to celebrate the lightest night of the year. Or, you may prefer to simply soak up the animated nightlife of beer gardens and street musicians that lingers well into the night in Iceland's lively capital of Reykjavik. There are tons of other special summer events scheduled, as well, ranging from midnight marathons to gay pride parades to cultural events—try the <u>Helsinki</u> Festival (late-Aug.—early-Sept.), for example, when the Finnish capital lets loose with music, theatre, dance, visual arts, film, and more before autumn comes around.

#### 10. Upper Peninsula, Michigan

If city-living gets too hot, pack up some marshmallows, hot dogs, and camping gear and head to the refreshing Upper Peninsula of Michigan, where majestic wildlife, unspoiled rivers, waterfalls, and dense forests abound. Blessed with some 1,700 miles of shoreline along three of the Great Lakes—Superior, Michigan and Huron—it should come as no surprise that fishing, canoeing, and camping are prime activities here, with moose, bears, and beavers as common companions. The region's strong Native American and French Canadian heritage are experienced everywhere as well; enclaves with names like Sault Ste-Marie and bridges like the Mackinac hearken back to the days of the earliest settlers. You'll probably feel like one of North America's earliest explorers yourself as you paddle the waterways here and set up camp in the woods.

#### Send us your interesting Top 10 list.

# Take It from a Tax Lawyer



Chris Moser Tax Lawyer

Last time, we featured Eileen Reppenhagen, accountant, author, and speaker. This time, I'm delighted to present someone I work with in my field. Chris Moser is a Calgary tax lawyer who has been in business for many years. If you've ever been to the <u>Tax Court of</u> <u>Canada</u>, you may have retained

him. Chris also does work on the corporate side, and some of my clients have used him for their small businesses. You can check out *Chris's background*. Chris has written an excellent article on tax appeals, explaining in straight-forward language the complex world of tax audits, assessments, objections, and appeals.

Usually, I reprint guest articles in **The Tipper**, but this time I'm giving you the weblink to Chris's article because it's long for **The Tipper** and may be easier to read in the original.

Let Chris explain your rights and the appeal process. I've never been to the Canadian Tax Court, and with experts like Chris, I plan to keep it that way. Enjoy!

#### Click here to read

### Standing Up to Revenue Canada: An Insider's Guide to Tax Appeals

By Chris Moser, Tax Lawyer

Chris Moser is with TingleMerrett LLP in Calgary and welcomes your call at 403-571-8012 or email at <u>cmoser@tinglemerrett.com</u>

Our readers respond!



Send us an email.

### Just Asking? ... Just Answering!

Real People with Real Questions About Real Situations



#### Selling My Multi-Lot Property

Dear Neel,

I have owned my own home for years, and it has three other lots with it that don't have anything built on them. Technically speaking,

there are four titles, but three were never used for anything except vacant land. Now, in ten years my home has more than doubled, and I realize it is not subject to capital gains if I sell. But, how does this work with four separate titles? Are the other three subject to capital gains? I never collected rent or anything else commercially, and for all intents and purposes, it was just an extended back yard, but I've heard many stories and hope you can settle this!

John K.

#### Dear John,

I can understand why you have heard many stories, because it can go different ways depending on your usage, zoning, how it was bought/sold, etc. It is not possible for me to cover every situation, so I will leave you with two, including yours for now.

First, from what you have described, I would think your property would be all considered personal, as long as it is sold in one deal. Many older homes (say, from the earlier part of the last century) traditionally had big lots, and as zoning laws changed over the years, people discovered they had two or more lots with one title. Provided the owner carried on as a "principal residence" only, with no rental income, lot splitting, or commercial activity, CRA generally had no problem treating the sale as capital-gains-free, even though some owners capitalized from the bonus or extra land, deeds, etc.

However, on the other side of the coin, if an owner decided to develop the other title into a separate entity, then capital gains would apply on the commercial side of it. A classic example is an owner who wants to tear down an older home and build two in-fills. The capital gains rule would now apply to the "non-principal" unit. You can check the <u>Capital Gains Guide</u> for details on calculating base cost, etc. All the best either way.



## Pleasant Surprise

Dear Neel,

My husband and I bought a small farm a few years ago, and to be honest with you, we've been hush-hush about this

because we don't know if there are any tax consequences, so here goes. The vendor was a widow in a nursing home, and she basically signed the deal stating everything on the property was ours, including a few "junker" cars. I don't believe this place had been tended to for at least 15 years, but to make a long story short, my husband, to his amazement, discovered one of those "junkers" was a very worn out '67 Mustang Shelby under a stack of hay. We cashed in at \$50,000 without hesitation, but we now wonder if this is taxable. Asking around, we got different answers, and we are by no means car buyers/sellers!

Lindsay J.

#### Dear Lindsay,

As a long-time acreage owner and car collector, I can personally relate to your story and congratulate you on a rare find! This is a classic case of found money, and while it's a nice bonus, it should be considered personal because the vendor threw it into the deal, like appliances. The sale of personal effects (yes, including your car) is not considered taxable. This is more like a hobby as you're not in the business. Check out the <u>Business Guide</u> for details, and happy windfall!



# Trashed Property—Now What?

Dear Neel,

I am fuming with anger as I write this. When my husband passed away a few years ago, I decided to move south and live in our Florida winter home while I rented my acreage (which is my principal residence). I hired a management company and trusted them with everything, as I'm 82 and have no clue how all that works. To make a long story short, the tenants somehow broke the septic pipe, and all the sewage poured into the basement for weeks before the tenants had to be removed by the social services department. My house is now absolutely worthless, given the sewage permeated the walls, and the health department declared it unfit for human habitation. I just want to sell it, and although it breaks my heart after living there 55 years and raising my family, I wonder what effect this has on taxes? We only paid \$21,000 in the early 50's, and before this happened it was worth over \$500,000 on the market, but I doubt I will get half of that now. Please help!

Ann P.

#### Dear Ann,

Talk about some people's kids! As a former landlord, finding a trashed residence was certainly one of my worst nightmares!

There are two tax situations here. First are the rents you received, and unfortunately any net rent will be taxable in that calendar year. You can check out the <u>Rental Guide</u> for details. Second are the capital gains, which I don't think will be an issue. You will have to find out how much the property was worth before you converted it to a rental. If it sells for less than that (which I suspect it will), then there is no capital gains tax, as the profits before that were considered personal. Given you may have incurred legal/ professional fees, etc., with having your tenants removed and house cleaned, I would think you are likely in a negative cash flow, so overall I can't see a tax liability. I hope things work out for the best!

Are You Just Asking tax questions? <u>Neel can Just Answer them.</u>



### Just the Facts, Ma'am (or is it Man?) Did you know that?

- 1. Bruce Springsteen was the first CD artist in 1983 with "Born in the USA".
- 2. Bats are the only mammal that can fly.
- 3. The number 4 is the only number in the English language that has the same number of letters in its name as its meaning.
- 4. The only country in the world that has a "Bill of Rights" for cows is India.
- 5. Uranus is the only planet that rotates on its side.
- The average person loses an average of 40 to 100 strands of hair a day.
- 7. There are approximately 250,000 sweat glands in your feet.
- 8. A newborn kangaroo is about one inch in length.
- 9. Brown eggs come from hens with red feathers and red ear lobes; white eggs come from hens with white feathers and white ear lobes. Shell color is determined by the breed of hen and has no effect on its quality, nutrients, or flavour.
- 10. Babies' eyes do not produce tears until the baby is approximately six to eight weeks old.

Got an interesting fact? <u>Email it to us!</u>



#### Voluntary Disclosure: To Speak Up or Not to Speak Up By Evelyn Jacks



#### Winnipeg, MB.

One of the more interesting features of the CRA's voluntary disclosure program is that it permits taxpayers to make a no-name

voluntary disclosure. Making the disclosure without revealing the taxpayer's name allows the taxpayer and its advisors to review the likely consequences of the disclosure with CRA officials and make a more informed decision as to whether to proceed.

On April 27, the CRA published a couple of clarifications on issues that arise when such a disclosure is made.

First, it has always been CRA's position that a taxpayer could maintain anonymity for only a limited period of time-90 days. This policy was needed because some taxpavers had filed "shelf" no-name disclosures, never intending to make a full disclosure until their fault was discovered by CRA on audit, and then relying on the voluntary disclosure already filed to protect against penalties.

The first clarification relates to when the 90-day period starts. CRA confirms that the period starts from the date that CRA receives a completed VDP-1 disclosure document or a written disclosure containing equivalent information.

The second clarification relates to the time frame for making a complete disclosure. Although this period normally coincides with the 90-day period for disclosing the name of the taxpayer, the Assistant Director for Enforcement at the local district office can extend this period, if the disclosure is complex or there are other factors that make full disclosure during this time period impractical.

Another clarification relates to CRA's discussion of potentially assessable years. During the no-name disclosure period, the taxpayer and its advisors are often very concerned about obtaining confirmation of how many years CRA intends to assess or reassess. The VDP officer is authorized to discuss this, but only on a "without prejudice" basis and then in reliance on the assumption that the officer has been provided with all relevant information. Furthermore, confirmation of the years to be adjusted can only be given after the taxpayer's name has been disclosed.

In other words, it would appear that CRA is unwilling to give absolute assurance during the noname disclosure period of the periods that it will reassess.

ICoo-1R is to be amended to include these policies. The CRA release can be found by *following this link*.

For more information or to interview The Knowledge Bureau, please contact

The Knowledge Bureau Inc. **Content Reproduction Policy and Disclaimer** 

#### **Summer Recipe**



# Muffy's Rub Recipe

Courtesy of Barbeques Galore



#### Ingredients

1/2 cup brown sugar
1/4 cup of turbinado sugar
1 Tbs. onion powder
1 Tbs. garlic salt
1 Tbs. paprika (any kind will do)
2 Tbs. parsley
1/2 tsp. cumin
1 Tbs. ground mustard
8 twists of cracked pepper
6 twists of sea salt
(all done in a pepper and salt grinder)
1/2 tsp. chili powder



If you like your ribs spicy, by all means add cayenne pepper as well. You will also need some French's mustard and apple juice or apple cider. Whichever you have in the cupboard will do just fine.

#### Directions

Mix all dry ingredients together and set aside.

Prepare your ribs by removing the outer gray skin, then rub your ribs with the French's mustard, front and back (not too much, just enough to coat so the rub will stick).

Now, apply rub to ribs, front and back.

Place on BBQ for about 3 hours on indirect heat; 220 degrees should work just fine.

Within the 3 hours, every hour spray ribs with the apple juice to keep moist while grilling. After ribs are done, brush on your favourite BBQ sauce and grill up for a few minutes just to heat sauce. Remove, cut, and enjoy.

Send us your scrumptious recipe!



### Yes, This Really Happened!

Quite often, I get asked if I run into any extraordinary cases. Like most professionals, my answer is an unqualified "Yes!"

Now, you may be thinking I'm going to spill the beans in this column called *Yes, This Really Happened!* and tell you the goods. Sorry, can't do that for confidentiality reasons (I can just see you saying, Duh!). All I can say is, my comments range from "That's incredible!" (like that TV show years ago) to "Am I seeing straight?" And, believe me, even Simon and Schuster couldn't print some of the stuff I come across!

Now that I've brought up the subject, I'm going to do the next best thing and share some stories I run across from time to time. So, hope these make your day, and let's never forget—it takes more than one person to populate this planet!

### NYC Couple Take 3,800 Kilometre Cab Ride to Arizona Retirement Home

NEW YORK (AP) - Betty and Bob Matas have retired and are moving to Arizona, but like many New Yorkers they don't drive, and they don't want their cats to travel all that way in an airliner cargo hold. Their solution: call a cab.

They met taxi driver Douglas Guldeniz when they hailed his cab after a shopping trip several weeks ago. They got to talking about their upcoming move.

"We said, do you want to come?" said Bob Matas, 72, a former audio and video engineer for advertising agencies. "And he said, sure."

It was initially a gag, Matas said, but as they talked over the ensuing weeks, it became reality.

They plan to leave Tuesday on the 3,850-kilometre trip to Sedona, Arizona, with Guldeniz driving his yellow SUV cab 10 hours a day for a flat fee of \$3,000, plus gas, meals, and lodging.

They're getting a break. The standard, metered fare would be about \$5,000—each way—according to David Pollack, executive director of the Committee for Taxi Safety, a drivers' group. But city Taxi and Limousine Commission rules direct drivers and passengers to negotiate a flat fare for trips outside the city and a few suburban areas.

It's also a good deal for Guldeniz.

"This job is not easy, and I want to do something different," said Guldeniz, 45, who has been driving a taxi for two years. "I want to have some good memories."

The Matases will ride in relaxed comfort in Guldeniz's sport utility vehicle while their cats ride in the back in their travel cases. A mover will haul their belongings.

"It's a little unusual, but it will be fun," said Betty Matas, 71, a retired executive administrative assistant.

Associated Press April 8, 2007



#### Send us your exciting story!



# It's a Photo Finish! Light up the night sky this Canada Day!



Ever since I was a kid, I have always looked forward to fireworks on Canada Day. Not much has changed since then, except I got older (a lot older!), but my longing to watch the fireworks still burns (oops, is that a pun?), and I believe most of you can relate to that. This Canada Day long weekend, I anticipate you will either be setting off or viewing many of the fireworks celebrations going on. If you miss them, here's the next best thing: your own <u>online fireworks</u> <u>show</u>. Enjoy!

Courtesy of <u>www.frankenteddy.com</u>

#### Send us your fascinating photo or story.

### Client Corner It's YOUR Say

Since I moved to Calgary eight years ago, I have used PTC Canada for all my tax needs. At that time, I was a self-employed realtor and needed someone who was experienced and knowledgeable about taxes. That's when I met Neel Roberts. I knew he was the one for me after discussing my situation. Neel was always there to answer my questions, sometimes even late at night. If he did not have the answer for me, he would certainly find it out. I have no hesitation recommending PTC Canada for your personal tax service. Thanks Neel!

Alex Pi <u>ATB Financial-Branch</u> <u>Manager (Creekside Branch</u> <u>NW)</u> Calgary, Alberta Client since 1999



All materials are the exclusive property of PTC Canada and are for information purposes only. Individuals and entities should seek personal advice from qualified professionals before taking further action as PTC Canada and its associates assume no liability whatsoever from this resource.

Click here to unsubscribe to this newsletter

The Tax Tipper is professionally finished by Joyce Gram, your newsletter pro. gramkend@shaw.ca