



THE Tax Tipper

March 27, 2013

We take your taxes personally!

Issue 36

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Our Readers Respond

Neel, thank you very much for your help with this stressful matter. PTC Canada handled it in such a timely manner!

Jon Robbins
 Calgary, Alberta

Check out our [testimonials page](#) and [media room](#).
 Need tax help right away?
[Click here](#) to get started now!
 We [welcome your comments](#) on the **Tax Tipper!**

P.S. Astronomy enthusiasts can follow Neel's monthly column [Sky's the Limit](#) in the [Vulcan Advocate](#) the first Wednesday of every month!

Dear Clients and Friends,

I love it when spring is in the air. While there's still another month of tax season, it's refreshing that warmer days are ahead and the cold ones behind. Before you know it, we'll be off on our summer vacations and no longer worried about getting out of our snow-filled driveways. I don't really stop working after tax season, as late filers still make up the bulk of my work, but I'll hibernate for a week under the covers to refuel.

Thanks to the internet, faxes and other ways of staying in touch, clients who can't get out of their driveways or just prefer to stay home no longer have to meet in person. As I look back 15 years to 1998 when I started this business, the old-fashioned way of doing things on paper seems so obsolete compared to the options clients have now. Our website, www.ptccanada.com, has made it possible for over 80% of our business to be conducted online, and we're heading for 100% by the end of the decade. That may sound optimistic, but technology continues to open doors for every situation. One of the first things I noticed when I was a new entrepreneur was that people are too busy and have little interest in taxes. It was essential to create a business that clients could access easily but would still be effective.

Our website is currently being enhanced and will be launched in a month. Check out the new, intuitive design *geared toward mobile users* (specifically tablets and [phablets](#)) to make your tax preparation experience even better. Also, voice-recognition technology is now opening up the possibility of filing with a simple phone

call. I believe that smartphone technology is only just getting started, and the integration of telecommunications with computerization will radically change the way business is done. We are very much on top of that!

One of the trends I've noticed in the last couple of years is the number of new clients coming on board to have their taxes done by a professional rather than doing it themselves. These clients have always done their own returns, but because their time is limited and the laws are getting more and more complex, that doesn't make sense any more. Interestingly, this includes simple returns, because taxpayers are finding that they have missed deductions that could have saved them thousands of dollars. I remember a client a few years ago who had had a [disability](#) for over 20 years that he had never claimed. After all the adjustments, he got back over \$20,000! Another client was not using the [pension splitting allowance](#) with her spouse, and they had missed thousands each year in refunds. Fortunately, CRA allows a taxpayer to amend returns up to 10 years, and these monies can be recovered in most cases.

Let me share with you a credo I live by, both professionally and personally: *When in doubt, get a professional!* It's worked wonderfully. Whether you need a simple return or you are several years behind with many complexities, our free [easy access tools](#) will help you make intelligent decisions. Folks who use our services say consistently that they have found the right service for their needs, and that gives me a sense of fulfillment.

Continued on page 2

Neel's Message, continued

One of the questions I get asked by a few prospects is "Why should I use this service?" I'm puzzled by why someone would want me to make their choices for them. That's their responsibility, and leaving it to me is the hallmark of an accident waiting to happen. So, I immediately hand the question back to them, "Why are you here?" PTC Canada is not a shopping amenity or even the best choice for some taxpayers. We are in business to assist those who want a sound experience with their tax filings. It's no coincidence that many come back and recommend us to others, because

in their opinion they have finally found something practical and want others to know about it. We'll continue to facilitate a variety of clients as long as they choose to do business with us.

May I take this opportunity to wish you and your loved ones a safe and blessed Easter holiday wherever you may spend it. And of course, enjoy the March **Tax Tipper!**

Neel Roberts
President and Founder

What's Happening

2013 Federal Budget Is Out

A few days ago, Minister of Finance Jim Flaherty tabled the latest Federal Budget. Economic development continues to be a priority, with focus on job growth and infrastructure. Check out our [March 21, 2013, bulletin](#) for details.



Families and Taxes

Whether you're a parent, a child or a distant relative, there are benefits and credits available to families to help them with their expenses and reduce the amount they owe at tax time. Check out this list put together by CRA: [Top Things Families Should Know About Taxes](#). For further information, contact the tax line at 1-800-959-8281.



New Credits and Benefits for Your 2013 Personal Taxes

Every year there are several hundred changes and/or additions to the tax code. Most don't affect the average filer directly or immediately, but CRA recently listed the [highlights of changes and benefits](#) that filers may be interested in. For further information, contact the tax line at 1-800-959-8281.



CRA Finding Billions in Unpaid Offshore Taxes

Over \$4.6 billion in lost revenue has been recovered to the Canadian purse through research by international authorities and the RCMP. According to several [news releases](#), this was one of the Harper government's top priorities on coming into office in 2006. The effort has not only paid off but continues to break new ground. Canadian residents are taxed on their world income, not just their income at home, so if you have money offshore, make sure the correct taxes have been paid. For further information contact the [international tax office](#) at 1-855-284-5942 or call collect 1-613-940-8495 outside of Canada and the United States.



Need to Simplify Your Tax Receipts? Get the *Tax Organizer* Today!

Wouldn't it be nice to just deposit all your receipts in a slot and worry about the rest later? Check out the [Tax Organizer!](#) With categories already laid out, all you have to do is drop and go. Perfect for those who hate bookkeeping but want a fighting chance when tax season rolls around. Prices from \$6.99 include taxes and shipping. And there's a bonus! Just mention this ad and Web Code #EFA2527 for a 15% discount. Simply call 1-905-542-TAXX (8299) to order yours today.



More on What's Happening

Late Taxes to be Part of a Background and Credit Check?

A recent [article on the American Transport Security Administration](#) revealed that corrupt staff accused of various crimes on the job had gone through extensive background checks before being hired. US journalist [Chelsea Schilling](#) said in a [radio interview](#) that part of the employment screening process now is to ensure that prospective personnel are not late in their Federal or State taxes. While financial institutions may use this as a criterion for lending money, it may be a sign of things to come for job interviews and more. For many years CRA has been after late filers, and now procrastinators may have more reason to be on edge or on time.



2012 Tax Filing Deadline at the End of April!

The deadline for most personal returns is now 38 days away. Waiting until the last minute to get your taxes done is never a good idea, especially if you need them assessed soon. Once you're ready to file your 2012 return, make arrangements TODAY rather than on April 29. I am jammed to the rafters with appointments, and you may have to wait weeks before getting in. Take advantage of our email, fax, phone or mail service. The days of office locations and 9–5 hours are becoming a thing of the past, and regrettably businesses stuck in yesterday's ways will get left there. Most clients are demanding more options, and—no surprise—appointments are no longer necessary!



Just Asking ... Just Answering

Is CRA Requiring Me to E-file?

Real People with Real Questions About Real Situations

Dear Neel,
When I used an accountant, I always E-filed my return, but this year I'm doing my return myself and paper-filing, as I've been out of work for a while and need to save money. When I went to the post office to get the forms, I was told they were no longer available and E-file was the way to go. Do I have to do this as of this year?



Chris H.

Dear Chris,
[E-file](#) is not compulsory yet for individual taxpayers like you, but there's no doubt that CRA has been trying for years to get as many on this system as possible. In fact, last year legislation was passed requiring professionals like your former accountant to use this system only. This isn't possible in every case, so we have yet to see how effective this will be.

I have found E-filing to be very efficient and environmentally friendly, which makes good business sense. However, CRA does request verification of certain claims. For

example, moving expenses are frequently audited, as the amounts can go into the thousands of dollars. The same goes for high medical expenses. While CRA can't force you to E-file, the person who paper-files these returns with all the receipts is not likely to be audited. The time to process paper returns can be longer, however, and an audit of other items is still possible down the road.

I encourage you to try the E-file service, as software companies usually have good support for first-timers. Also, check out the various [E-services](#) CRA has offered for several years now. You should register for your personal [login name](#) so you can access your account or work with your past or future accountants online to resolve any issues. If you need assistance getting this set up, contact the help desk at 1-800-714-7257. Hope this helps!

Are You *Just Asking* tax questions?

Neel can *Just Answer* them.



It's a Photo Finish!
The World's Largest Easter Egg
No yolk! A new sweet-treat record set in Argentina!



Courtesy [Guinness World Records](#)

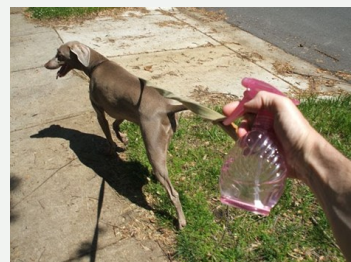
Weighing in at over four tons, this contender for the world's largest Easter egg was certified by the Guinness World Records last year. Twenty-seven bakeries in San Carlos, Argentina, worked for two weeks to make 8,800 lbs. (4,000 kgs) of chocolate for this mondo creation displayed at the Chocolate Festival in Bariloche. At 8.5 metres high (27 ft.) by 5 metres wide (16 ft.), the sugary splendor towered over a huge crowd of spectators who showed up for a taste. Chocolatier Diego Ferraris explained that the Easter egg was assembled using a wooden mould as foundation for the chocolate spread. Pastry chefs, led by master baker Hugo Sosa, attached blocks of chocolate to the frame.

The chocolate egg is said to have beaten (no pun intended!) the previous records, but temperatures in the region meant folks didn't have long to admire the workmanship before the meltdown. Chefs used cranes to break off portions of the chocolate and hand them out to the crowd in the scorching sun.

[Send us your fascinating photo or story.](#)

Did You Know?

In some European cities, it's a custom to actually squirt perfume on each other for Easter wishes. "Now they got me involved in this," says this canine critter!



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