



THE Tax Tipper

December 2006

We take your taxes personally!

Volume 4

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Dear Clients and Friends

How many of you have finished your Christmas shopping? Started? What? That many! Well, I have to admit I feel a bit guilty as I'm not completely finished, but with having to put together the Christmas issue of **The Tax Tipper**, I have a legitimate excuse ... yeah right!

With the first day of winter just around the corner, prepping all my vehicles, farm equipment, etc. does take time, but I'll admit I should have been shopping instead of taking that afternoon nap yesterday. Okay, back to work!

I'm delighted the feedback has been positive for **The Tipper**, so I'm going to continue it into 2007 and beyond. I also have another bonus for y'all in the New Year. During the tax season, I'll be sending you timely updates and reminders of events such as RRSP limits, tax deadlines and news flashes in a short format called "Tax Update 2007". Don't worry, we'll still have the other stuff like Q & A, recipes, Just the Facts, Ma'am, etc. in **The Tipper**, but the Tax Updates will be a quick briefing which will take 5 minutes to scan and keep you informed. Look for the first one in mid-January, and enjoy this issue of **The Tipper**. You can download previous issues from the website!

Neel Roberts
President and Editor

What's Happening?



Last Call for the First Alberta Prosperity Bonus Payment

All qualified Alberta residents who filed a 2004 tax return should have received their \$400 *Alberta Energy Rebates* by now.

If you have not filed your 2004 return, you have until the end of this year before the rebate expires. If you need a hand with this, please contact me.

Regarding future bonuses, Ralph Klein recently announced that he will not authorize one under his tenure, which expires at the end of this year. However, this doesn't mean the newly appointment premier can't authorize one for 2007.

While record surpluses continue to come in, and energy prices seem optimistic, many have expressed the need for cash in infrastructure, schools, etc. So, it's a 50/50 chance we'll see another one. I'll keep you posted!





Unpaid Traffic Tickets Could Cost You Your Tax Refund

The Government of Alberta and CRA have started a pilot project to collect unpaid traffic tickets via the taxpayer's income tax refunds and other credits. If successful, it will be no surprise if this spreads nationally. I expect to see more information in the New Year, so stay tuned!



Skilled Trades Finally Get a Tax Break!

Now here's a tax break that has been on the board for who knows how long. Finally, it was addressed in 2006.

New tax credits for skilled trades tools and hiring apprentices are still being finalized, but are expected to be implemented for the 2006 tax season. You can look them up in the *2006 budget* or call 1-800-959-8281 for details.

The latest I have is a list of 45 eligible trades that can claim the Apprenticeship Job Creation Tax Credit, which is 10% of qualifying wages paid after May 1st, 2006, to a maximum of \$2,000 per year per employee. Also, *all* trades people are allowed a deduction for tools up to \$500 as long as the expense was over \$1,000, so save those receipts!



Check Out Your Business Online Now!

As of the fall of this year, those of you who have your *Epass* can check out your business transactions like GST, corporate returns, payroll and so on via *My Business Account*.

You will need a business number, and you can even register for that online now. Online authorized representation, which allows the client to have a representative like me handle your transactions online, will start in 2007. For further information, you can check out the *Business Site* or contact 1-800-959-5525!



Children's Fitness Tax Credit

Some of you may have heard of a "Children's Fitness Tax Credit" in the making. You can check out the details of the *Expert Panel's Recommendation*, but essentially what they are suggesting is to give caregivers/parents a tax credit to keep their children active.

So far, it looks like it will be a non-refundable tax credit up to \$500 starting in 2007 for kids up to 16 years of age towards enrolment fees, cost of incidental supplies, equipment and rental. Stay tuned for further developments!



2006 Tax Service Now Available

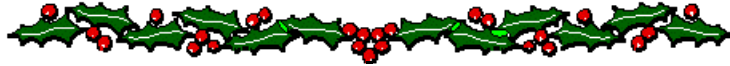
Are you all ready to file your 2006 return? We are ready to roll with this one, thanks to the help of our speedy software developers. Simply contact me with all your information, and you may have your refund in January.

Unfortunately, E-File does not start until Monday, February 12th, 2007, so all early returns will be paper-filed with the usual 4-6 weeks turn-around time. But there is still a slight advantage, especially if you're expecting a large refund!



New Tax Fairness Plan for Seniors

In late November, the Minister of Finance announced several *new tax measures for seniors*. You can check out the Department of Finance Canada's fact sheet and other information on their website. Some of it will be retroactive to January 1st, 2006, such as a new age limit, but quite a bit of it, including "Pension Income Splitting," will start in 2007. For further information on income that qualifies for the pension income credit, contact CRA at 1-800-959-8281!



Top 10 Tips to Avoid Christmas Shopping Line-Ups

Courtesy of everythingchristmas.com

TOP 10

We at the **The Tax Tipper** started a new feature in our last issue called the **Top Ten**. While 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. Believe it or not, it's possible to avoid long retail lines during the Christmas shopping season. See the tips below to find out how. I trust you will find them useful!

1. Use catalogues and/or the internet whenever possible and avoid line-ups completely! Now you can buy almost everything on the web: *books, music, CDs, electronic toys, videos, clothes, cameras* and even cars!
2. If you must, get to the mall at opening hours or near closing time, but avoid mid-day "shopping rush hours."
3. Be savvy about finding a parking space. In general, go to the section of the parking lot that is as far as possible from the most popular entrance.
4. Make each trip to the mall multi-purpose, with several gift purchases planned. Write a list and plan your route when you get there.
5. Reduce or eliminate purchases from stores that make you stand in two or more lines for a single purchase. Buy gifts in bulk when possible.
6. Avoid stores that queue customers separately in parallel lines. Parallel lines require shoppers to play stressful games of "queue calculus" to guess which line will move fastest. Queue calculus has mostly losing players!
7. If you're shopping in a department store, assemble as many purchases as possible for one point-of-sale transaction. For instance, in the men's section, bring all the men's gifts you plan to purchase to one register a single time and get it all over with at once.
8. If you must join a gift-wrap line, arrange to wrap all your purchases at one time. You can always buy your own gift wrap or gift bags (easier!) and wrap gifts in the privacy of your own home.
9. Leave plenty of time to mail your presents from the post office or other service provider. Don't wait for the widely publicized last day "guaranteed" pre-Christmas delivery. Avoid Saturday morning and lunch hour trips to the post office.
10. Buy supplies early! Purchase stamps, wrapping paper, tape and everything you will need the week before Thanksgiving. Help out by being well prepared. Avoid the need to buy these materials on Dec. 24th!

Send us your interesting Top 10 list.

Small Business and Taxes

Last time, we featured Ken Sands, lease consultant from Equipco Leasing in Calgary. This time, we bring you the views of Marty Park, a business coach in Calgary.

All of us have had to ask a professional for help. Why? Because professionals understand some things much better than we do. I know this as well as anyone because I rely on experts to help me get my job (and other things) done so that I can give you the service you deserve.

Eye of the Expert features professionals to help you get the most on a particular subject. While it is usually tax-related, it will be focused outside the realm of taxes because that's what these experts are good at.

I have known Marty for about five years. He has an impressive list of credentials and has given me personally quite a few tips. Marty has individually owned and run nine different types of businesses, all before the age of 40.

I first met Marty at a seminar in 2001, and what I learned from him in two hours I have never forgotten. He really knows how to focus and guide a growing business in the right direction in an amazingly short time. In today's competitive environment, a business coach has practically become mandatory in addition to an accountant, lawyer, etc. Sit down, enjoy the ride and let Marty teach you!

How to Move Your Business to the Next Level—TODAY!

By Marty Park, Business Coach



You arrive at work, get a coffee, check your voicemail and email, and quickly it begins ... The phone is ringing, staff need your help, customers on line 1, supplier problems, etc. Before you know it, it's the end of the day.

Suddenly, it's almost the end of December. Where has the time gone? This is the scenario many people in business face—especially owners and managers.

People ask, what is the most strategic thing I can do to make my business better? With the demands on your time, finding time to work *on* your business or job becomes the critical competitive advantage you need. Perhaps you have heard this term, working "*on*" your business. This *on*-time is defined as time spent on thoughts and projects that are about building your business, growing it and improving it. Your day-to-day time is spent *in* the business—on daily operations, dealing with daily issues.

Most of us would love more time to be strategic and focused on growing our businesses or our roles in a

company. So how do we find the time? Once we have the time, what do we do? Good questions.

First, let's find the time. Most people are working anywhere from 40 to 70 hours a week now, so often *finding* time to be strategic is tough. Well, here is a tough truth ... No one *finds* the time; they *make* the time.

How much time do you need? Probably 1 or 2 hours a week. If you are working 60 hours a week now and not getting everything done, then what does it matter if you work 58 hours and don't get everything done but take two hours to be strategic? It means a competitive advantage for you! If you usually come to work at 7:30, but make it 7:00 a few mornings, you can use that first 30 minutes to plan what's important in that day.

I recommend taking the first 60-90 minutes of every week to plan things out. Get outside your office where you can think without disruptions and plan for success (try a coffee shop). I start every week at my neighborhood Starbucks. It's a relaxing way to ease into my week and get me inspired. Consider what your goals are for the year, the next 90 days and even this month. (Go on, start a journal where you can record

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your goals and refine them over time.) What tasks and activities *this week* will take you towards achieving each goal and objective? This is where your focus is ... What would make my business better?

Think of each area of your business:

- What system could be improved?
- What one marketing idea could you start?
- What training item should you review with staff?
- What financial report should you review?

All great “on” the business questions. Try to cover all of the functional areas of your business—sales, marketing, team, systems, finance, administration, customer service and production.

If your list is just tiny, insignificant steps, that’s good. Don’t be discouraged. Over the course of a year, these little steps make dramatic changes. People forget that one strategic change to their business each week amounts to over 50 innovations and changes in a year.

Make your written list of 3-5 tasks and steps that will improve the business. Don’t go beyond five a week because you don’t want your list to become overwhelming and discouraging. Now, take a moment to see who can help you with each item. Is there an employee who can share a task or take it on? Get your team or staff helping with your strategic objectives as extra projects with extra responsibility. They love being asked to help!

Keep your ideas close by. I tape each week’s strategic objectives to my desktop, so whenever I have

a spare moment I can be reminded of them and work on them 5-10 minutes at a time.

If you are having trouble keeping your commitment to strategic time, then find a planning partner. Start sharing your weekly objectives with another business owner or associate you can trust to hold you accountable. Make it fun, and stop being so isolated. Hire someone if you want—a business coach is a resource whose sole job is to improve your company’s performance.

Start your habit of success by covering off even one objective that will make your business or job better. Success is a habit that is deliberate. One change to your business or innovation in your job each week will vault you ahead in your industry or company.

Share with your staff the objectives you have each week and see if they want to participate. They will surprise you. Ask them for changes and innovation ideas. They are a wealth of knowledge when you use them.

Finally, value the time you spend thinking about the business as *more* valuable than the time you spend working in it. Embrace the idea that having a coffee and thinking about your business is time well spent. It is not being lazy or egotistical. Be the general of your business army. Plan for success each week. Execute ideas for growth and improvement. Watch your business move to the next level.

Client Testimony

You are an amazing business coach who accepts our company’s big dreams as reality and jumps on board with our vision as if you were one of the team ... and a very integral part of it. You help add value to our lives as business people, and we all know business is so much more than making money. Thanks for believing in our business and me as an individual. The impact your advice, wisdom and coaching has had on our business will have a ripple effect on me forever.

Ryan Gill, President, *Suitcase Interactive Inc.*, Calgary, Alberta

Marty welcomes your comments and can be contacted in Calgary at 403-283-8337.

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www.evolvebusinessgroup.com

Just Asking? ... Just Answering!

Real People with Real Questions About Real Situations



The Early Years of Business

Dear Neel

It's my second year in business, and I wasn't prepared to be suddenly laid off from my salaried job of 10 years in 2004.

I'm 46 and I have always done equipment repairs on the side, more like a hobby. Now it's my full-time pursuit, which I'm trying to grow to the point of sustaining myself and getting back to my salary level of 2004. I'm fortunate my wife works and we've always been careful with our money, but are there specific tax strategies I can look at in the growing years of a business? I'd say my cash flow is a priority with sales growth and learning how to hurdle the growing pains, if that makes sense.

Lloyd E.

Dear Lloyd

Your concerns are very common for a newer business, but you actually have a few things going for you which give you a bit of a head start over the masses.

Having a business already running, another income, etc. are wonderful pluses in a situation like this compared to those who have nothing. First, don't feel alone about being forced into self-employment, as that is becoming more widespread; lots of people are getting the golden handshake at middle age. Second, it's a great time to recruit a few professionals to guide you along the way.

Our *Small Business Tax Booklet* gives many tax-related tips, but you should arrange to meet with others such as a marketing expert, lawyer and business coach. What they will show you in a consultation is well worth the money paid. One way to reduce the learning curve is to find a role model, someone who has been through your experience who can be a mentor. I have yet to meet anyone who said they got too much good help in the early days of a business, but I could write a book about those who never got enough. I hope this sheds light on your situation!



To Incorporate or Not to Incorporate?

Dear Neel

I've been an interior designer for many years now, and lately I have been doing very well. My tax

adviser said I should consider incorporating as my profits in the business seem to keep rising. He said there are more options from the tax and legal point of view. Do you agree?

Mickey S.

Dear Mickey

Yes, assuming he knows his stuff and has your interests at heart, I'd likely vote with him. Check out the handout on our website, *The Road to Incorporation by Doug MacLeod (C.A.)*, for more insight on this.

Incorporation opens up a variety of options, including dividend payments, income splitting for all active employees, etc. I cannot give you legal advice—a corporate lawyer is more the person to speak to about that—but sometimes one-person corporate owners can be misled on the question of lawsuit protection.

A plaintiff can name the corporation and the owner(s) and director(s) personally, making the corporate umbrella a little leaky. If you do decide to incorporate, make sure you have drafted a plan with both your tax advisor and lawyer so that you, as the business owner, are clear on the direction to take for tax advantages and in case the worse happens legally. I trust this helps!

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Cash Under the Table

Dear Neel

I work in the construction industry and am confused about getting paid in cash. Some people I know report this as business income, and others just don't bother and never seem to get caught. I don't make that much (under

\$20,000 a year), and I'm not sure what to do but feel compelled to report it as business income.

Craig A.

Dear Craig

I'm delighted to hear your conscience is directing you to do the right thing. Your friends who are doing the opposite are not only wrong but guilty of *evading taxes*, which clearly is a criminal offence.

Did you know *CRA actually publishes the names of all convicted parties*? It's interesting to note that all who got caught had two things in common: First, they didn't think they would ever be found out, and, second, it was not worth the grief that followed. Ask yourself this: "What future do I have with a criminal record that's published for millions to view?" Most reputable tax pros will have nothing to do with you, for good reason. Some people facetiously say, "Well, my friends and family will still love me," but it's never really the same.

On a brighter note, I have met several self-employed people who came to me with a similar situation. Through a series of programs like normal deductions, the *Voluntary Disclosures Program, and Fairness Act*, most of the cases were resolved with great success and the client got back on track as a bonus. No one can make you do this, but, unfortunately, once a person gets caught, there's no end to what you will be forced to do on your own at their command. Hope this clarifies things!

Are You *Just Asking* tax questions?
Neel can Just Answer them.



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

1. The WD in WD-40 stands for Water Displacer.
2. A woodpecker can peck twenty times a second.
3. A fingernail or toenail takes about 6 months to grow from base to tip.
4. A pineapple is a berry.
5. The average person laughs about 15 times a day.
6. Most lipstick contains fish scales.
7. Almonds are the oldest, most widely cultivated and extensively used nuts in the world.
8. An average human drinks about 16,000 gallons of water in a lifetime.
9. Catfish have 100,000 taste buds.
10. The average human body contains enough: iron to make a 3-inch nail; sulfur to kill all fleas on an average dog; carbon to make 900 pencils; potassium to fire a toy cannon; fat to make 7 bars of soap; phosphorous to make 2,200 match heads; and water to fill a ten-gallon tank.

Got an interesting fact?
Email it to us!





The Best Darned Canadian Christmas Goose I Ever Had!



Fresh off the farm of Wendy Noualy, *AFAB Mechanical*, Vulcan, Alberta!

In a large pan, add roughly 1/2 an inch of water and then put the goose in (breast side up).

Cover the pan with tin foil or a lid and bake the goose for 3-4 hours (depending on the size of the goose) at 350 degrees F. Baste with its own juice twice during the cooking. Cooking time depends on the size of the bird.

When the meat is tender (3-4 hours), take the lid or foil off the pan and put the oven on BROIL. Watch the bird as the skin crisps hard. The bird can burn easily, so I recommend watching the bird while on broil. It only takes a minute or two.

Use the drippings in the pan for gravy.

****NOTE**** Goose is very fatty. Make sure you use a deep pan. There will be about 2 inches of water and fat in the pan when the goose is done. This may cause overflow in the oven. Drain off some liquid as needed, or you'll have a mess in the oven. I put the excess in a pot on the stove and get it ready for gravy. Don't ever salt the bird while cooking. Salt toughens the meat at that stage. Put any preferred salt and pepper on while serving.

This goose is so good ...



get ready for a line-up at your door!

And be sure to send us your scrumptious recipe!



ComParrot[®] Can you spot 12 differences between these pictures? by Bonnie J. Malcolm



Solution: 1. Tree in background is missing. 2. Point on girl's hat is colored in. 3. Chimney has moved. 4. Mouth on bunny is missing. 5. Corner of gift is colored in. 6. Tag on gift is longer. 7. Arm opening on shirt is different. 8. Tail on piggy has moved. 9. Pocket on girl's pants is taller. 10. Ribbon on sleigh is longer. 11. Lace on skate is missing. 12. Design on Santa's mitten is different.

Planning Under the New Eligible Dividend Rules— Investment Portfolio Review

By David Christianson, Knowledge Bureau
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One of the major drawbacks of earning business income through a corporation is that the income is subject to tax twice. It is first taxed when it is earned in the corporation; it is taxed again when that after-tax corporate income is distributed to the shareholder as a dividend.

This double tax problem has had a significant effect on how Canadian public entities carry on business. A number of businesses have abandoned the traditional corporate structure and now operate as an income trust. The recent announcement that Bell intends to convert its telecom operations to an income trust shows just how significant this issue is to corporate Canada.

A trust is not subject to tax on income earned that is paid or is payable to a beneficiary; the beneficiary pays the tax. Income trusts therefore pay out most of the income they earn each year to their individual unit holders, thereby eliminating the corporate tax paid in a traditional structure, so that the only tax paid is that paid by the individual.

In response in part to the rise of income trusts, a new regime for the taxation of corporate dividends has been proposed. It will apply to all dividends paid after 2005. The new regime applies a 45% dividend gross-up to taxable dividends paid from income which has been taxed at full corporate rates (called “eligible” dividends), which is higher than the 25% gross-up applied to dividends from income which has benefited from the small business deduction, or which generated refundable taxable benefits. At the same time, the dividend tax credit on eligible dividends is greater than the credit given on other dividends.

This new tax regime re-opens many planning issues that investors, business owners and financial advisors had previously considered and resolved.

One of the most obvious—for investors and financial advisors—is re-evaluating the investment portfolio in light of the substantially enhanced value of the dividend tax credit for eligible dividends.

Just what is the investor’s after-tax return on an eligible dividend? It is, after all, the after-tax rate of return that the investor gets to keep for reinvestment or spending.

In calculating the marginal tax rate on eligible dividends, investors and advisors need to consider:

- The investor’s income level. Most published illustrations assume the investor is in the top tax bracket. The vast majority of investors, particularly retirees, are not.
- The provincial dividend tax credit. This is an evolving area, as not all of the provinces have yet finalized the level of credit they will give to eligible dividends. Be on the lookout for announcements as the provinces finalize their approaches.
- The investor’s ability to access means-tested income supports and tax credits. Although the rate of income tax on eligible dividends is lower than on other dividends, the 45% gross-up may adversely affect clawbacks and tax credits, resulting in a much higher effective overall cost.

Investors and their advisors are well advised to “crunch the numbers” in light of the new rules with a view to ensuring that the portfolio remains as tax-efficient as it can be.

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

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 maybe thinking I’m going to spill the beans in this new 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!

Hong Kong Tycoon Pays US\$160,406 for What May be Priciest Truffle Ever

HONG KONG (AP) - A Hong Kong property tycoon and his wife have reportedly paid US\$160,406 for a huge Italian white truffle, which may be the world’s most expensive ever.

Gordon Wu and his wife outbid connoisseurs from France and Italy to win the 1.5-kilogram Alba white truffle from an international auction on Sunday, a spokeswoman for the Ritz-Carlton hotel, which hosted the Hong Kong part of the auction, said Tuesday.

It was the second time Hong Kong bidders won a pricey fungus at the annual auction, held in Grizane, Italy, and satellite-linked with Paris and Hong Kong.

Last year, a group of bidders in Hong Kong paid \$121,800 for a 1.2-kilogram truffle, a purchase later named by Guinness World Records as the most valuable truffle bought at an auction, said Ritz-Carlton spokeswoman Claudia Hardt.

Guinness World Records officials couldn’t immediately be reached to confirm the claim.

White truffles, known for their extravagant price tag and strong, garlic-like scent, grow underground with tree roots. They’re eaten uncooked or shaved into pasta, salad, omelettes and other dishes.

“They’re very unique. They’re found all together and they’ve got a beautiful shape,” said hotel cook Umberto Bombana of this year’s prize truffle, made up of three palm-sized portions.

Bombana will prepare the giant truffle for a five-course banquet hosted by Wu on Thursday.

Proceeds from the auction—which also featured five smaller truffles weighing 220 to 520 grams sold to other Hong Kong bidders—will go to Mother’s Choice, a Hong Kong charity that cares for pregnant girls and organizes adoptions, Hardt said.



© The Canadian Press, 2006 Wednesday, November 15th, 2006



Send us your exciting story!

It's a Photo Finish!

Now here's one good reason not to overeat!



Python Eats Pregnant Sheep

September 15, 2006—A fresh lamb dinner might sound like a manageable meal for an 18-foot-long (5.5-meter-long) python. But maybe the hungry snake should have waited for the lamb to be born.

This summer firefighters in the Malaysian village of Kampung Jabor were called in to remove the bloated snake (pictured) from a roadway. The reptile had swallowed an entire pregnant sheep and was too full to slither away and digest its supersize meal.

But the stress of being captured likely triggered the python to purge—it eventually regurgitated the dead ewe.

Pythons are constrictors, meaning they rely on strength, not venom, to kill their prey. About once a week the large snakes ambush a likely meal, grab hold with backward-curving teeth, and wrap around the victim, suffocating it to death. Pythons then open their hinged jaws wide to swallow their prey whole.

Sometimes, though, it seems like the voracious reptiles don't think before they snack. This particular snake isn't the first python to get a tough lesson in the dangers of swallowing oversize prey.

In July a pet *Burmese python in Idaho* required life-saving surgery to remove a queen-size electric blanket from its digestive tract, and last October *a python in the Florida Everglades* apparently busted a gut when it tried to make a meal of a 6-foot-long (2-meter-long) American alligator.

Thanks to *National Geographic News: Reporting Your World Daily*

Send us your fascinating photo or story

Client Corner

It's YOUR Say

Running my small business keeps me busy, and taxes are something I'm not really interested in.

When I met Neel Roberts almost seven years ago, I liked his simple approach which didn't take up much time or complicate things.

This year I had an unexpected GST liability which I thought would set me back a lot. I called Neel immediately, and he said it's probably not as bad as it looks.

It turned out that I got a windfall refund which not only relieved me but confirmed why I have kept coming back. Why would I go anywhere else?

Let PTC Canada's personal approach ease the tax world for you!

Bina Devani, Esthetician
Calgary, Alberta
Client since 2000



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