

Inbox or mailbox?

Either way, make sure your CRA notices get noticed

My, how things have changed. With CRA's push to go paperless they hardly ever mail out statements or payment forms anymore. They want more contact to happen electronically.

Actually, they don't always do a good job of that, either.

For example, we filed a couple's tax returns on Apr. 30 this year. CRA processed the returns and issued notice of assessments (NOAs). The wife had signed up for paperless notifications and got an email from CRA around May 11 letting her know her NOA was available online. The husband got his paper NOA in the mail a week or so later.

It wasn't until late July that the wife received not an email but a mailed letter from CRA looking for payment of tax owed. Isn't bigger-better-faster the whole point of electronic correspondence?

At least she got a notice. The husband never received anything.

They went online on Aug. 1 to confirm their account balances as obviously 60-some days of interest had been added to their debt. They paid CRA in full through online banking. Neither one received a confirmation of payment or a statement showing zero balances. Nothing.

Frankly, I think that's wrong.

I'm all for saving trees by going paperless but that doesn't mean you should be communication-less. There is no reason for CRA not to send monthly statements or notices through email for those who have signed up for their "e-services."

It's another reminder that sometimes you have to take matters into your own hands and see for yourself whether you need to resolve a forgotten debt or some other issue.

Self-serve online

You still have to go online but CRA's "My Account" services is a good way to see where you stand.

With My Account for Individuals you can view your past 11 years of tax returns. You can see information about your personal tax refund, balance owing, and payments on your account; set up or revise banking info for direct deposit of your refund; check your RRSP limits; and get details about any payments from Canada Child Tax Benefit, GST/HST credit, and related programs. You can also change your address and phone numbers so your CRA mailings will update properly.

Business owners can use My Business Account to interact electronically with CRA on their GST/HST, payroll, and corporate income tax accounts. Not sure if your accountant filed your GST/HST return? You can see when it was filed and when the money will be direct-de-

posited into your bank account once the return has been processed. Now that's handy information!

You can also file returns, check account payments and balances, view correspondence from CRA, update bank info, request a CPP/EI ruling, and register a formal dispute.

Tax preparers can use "Represent a Client" to access almost all of your information once you've authorized it. One service that has saved us and our clients tons of time and aggravation is that we are able to get info on tax information slips—T4, T4A, T4A(P),

T4A(OAS), and T4E. If you misplace a slip we can simply go download it from CRA.

Here's another common use of this service: if a client is at the bank getting a loan or re-financing and needs the latest NOA, we access it online and send it electronically or by fax – a huge convenience.

In order to use My Account for Individuals or My Business Account, you have to register with CRA and get a user ID and password. You'll have to provide some personal information, know some details about some past tax



Scott Taylor is vice-president of TFS Group, providing accounting, book-keeping, tax return preparation, and other business services for owner-operators. Learn more at www.tfsgroup.com or call 800-461-5970.

filings, and create security questions and answers.

Every time you log on you'll be asked if you are ready to go totally paperless. I always check "no" but I'm getting there. Hopefully CRA will improve their routines and services. **TN**