



## JUNE 2016 Newsletter

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### Welcome, Summer!

We're right on the edge of summer, and I hope everyone is getting a chance to enjoy being outdoors these days! As we bring the first six months of 2016 to a close, it's a good time to look at your financial goals and see where you're at to date, and what you need to do in the next six months to get to where you want to be at the end of the year. I'm always happy to meet with my clients to discuss their plans, strategies and goals, and to help where I can in achieving them. If you'd like to book an appointment to chat about anything, please feel free to call 613-271-0683 or email either myself at [lynne@forgette.ca](mailto:lynne@forgette.ca) or my Office Manager Chantal Deland at [chantal@forgette.ca](mailto:chantal@forgette.ca). Chantal is also currently booking appointments for Sage One training sessions, an online bookkeeping system, and you can find out more about the program on page two of this month's newsletter.

### A Note from Lynne



*I wish you all a wonderful summer! Enjoy the sunshine!*

#### SUFFERING FROM CELIAC?

When I tell people diagnosed with celiac disease that there's a tax credit available for the incremental cost of gluten-free foods, I'm often met with the response that the paperwork required is more work than it's worth. A clever young accountant in Toronto, Justin Gravelle, came up with a solution that makes tracking those incremental costs much more simple: an app called CeliTax that you can download and use for free. Visit the CeliTax website for more info:

[www.celitax.ca](http://www.celitax.ca)

#### CANADA CHILD BENEFIT

Beginning in July 2016, the new Canada Child Benefit (CCB) will replace its predecessor, the Canada Child Tax Benefit (CCTB), and families with children under the age of 18 will be affected. If you already receive either the CCTB or the Universal Child Care Benefit, you don't have to apply. Visit [canada.ca/canada-child-benefit](http://canada.ca/canada-child-benefit) for info!

## LOOKING FOR A NEW BOOKKEEPING ALTERNATIVE?

There are so many options available these days for record keeping “in the cloud” and I know the choices can be overwhelming! FreshBooks, Wave, Xero and QuickBooks are just a few of the online choices for small businesses, each with their own set of pros and cons. One other choice you can consider is called Sage One, a monthly subscription based package that I can offer free of charge to my clients\*. Like all cloud-based accounting solutions, there is still some room for improvement, but one of the benefits of Sage One is that it integrates with desktop accounting software that my firm uses called Sage 50. In my opinion, cloud-based accounting has its place, but software like Sage 50 is still a more robust solution than many of the cloud-based solutions currently available. When clients choose to use the cloud-based Sage One alternative, it allows us to help you with reconciling and reporting using Sage 50’s desktop features on our end. You can learn more about Sage One by visiting <http://www.sage.com/ca/sage-one>. If you think Sage One might be beneficial to your business, call or email our office for a demonstration. There are lots of YouTube videos to help you learn the system, or contact us to book a training session.

\* Regular fee of \$ 8 per month is waived for my clients, but credit card processing fees, if applicable, still apply

### GET IT IN WRITING!

If you’re thinking of doing some summer renovations, you will of course want to work with a reputable contractor. Avoid dealing with anyone offering a cash deal, as it puts you at risk and takes away your control over how the project turns out. The Canadian Home Builders’ Association has an excellent brochure called “Get It In Writing” that you can download here:

<http://www.hiringacontractor.com>

### GST/HST RATE CHANGES



GST/HST rates in New Brunswick and Newfoundland are increasing July 1<sup>st</sup>, with increases to PEI’s rates following in October. Contact me for more info!



### And now for a break from taxes...

Planning to do some gardening this summer? You might benefit from some of the tips available in “Trowel Talk”, a monthly electronic gardening advice newsletter available from the Master Gardeners of Ottawa Carleton. June’s issue includes a “To Do” list including changing the height of your lawn mower blades as the weather heats up. Visit [http://www.mgottawa.ca/Trowel\\_Talk.php](http://www.mgottawa.ca/Trowel_Talk.php) for back issues and to sign up!

*Please remember that the information presented here is for educational purposes only, and it is not possible to include all situations, circumstances and exceptions – individual facts should always be discussed with a qualified professional.*

*Although I have made every effort to ensure the accuracy of the information in this newsletter, I accept no liability for any errors or omissions.*

*Please call or email if you would like any further information or have any questions!*

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