



*"We take your taxes personally!"*

# **Ten Ways to Handle a Tax Taboo**

**By Neel E. Roberts**



**Revised March 2024**

**© 2024 PTC Canada**

# Table of Contents

Ten Ways to Handle a Tax Taboo	2
Free Tax Booklets	6
Our Free Services	6
Other Services by PTC Canada	7
Reference Books and Guides	8
Contact Information	9
CRA Contacts	10

# Ten Ways to Handle a Tax Taboo

**H**ave you heard of a tax taboo? You may know someone who is dealing with one right now. A tax taboo is a situation where a taxpayer may have underpaid their taxes intentionally or unknowingly. They may be facing tax evasion and fear the worst. The *10 Ways* in this handout are rarely talked about, but the information may be just what the individual needs. This handout is in no way official or meant to be legal advice, and it is not for large fraud cases, tax racketeers, or those facing charges under international law or the Criminal Code of Canada. Anyone needing legal advice should consult a qualified person and follow their recommendations. We hope you won't have to use the information here, but if you do, you should find it as useful as others have!

## 1. Assess your true tax liability.

First, find out how much you owe. There are several ways to do this, including completing a few trial returns yourself or having a pro do them for you. CRA's assessment and what you actually owe may be two different stories. Have a look at PTC Canada's handout *10 Ways to See if You Have Paid Your Fair Share of Taxes* on our website, [www.ptccanada.com/](http://www.ptccanada.com/), and follow our recommendations.

## 2. See if you have any tax windfalls.

You may have hidden tax refunds and not know it. A "tax windfall" is the discovery that your taxes have been overassessed. Either you have paid too much or you owe less than you thought. In many cases, you may be entitled to get something back with interest, or have the interest reduced on what you owe. Our handout *10 Ways to Find a Tax Windfall*, available on our website, will help you find out if you qualify for a tax windfall.

## 3. Get all the facts about the situation.

Once you have determined how much is owing, the next step is to find out what else is outstanding; in other words, what more must be addressed to bring the matter to a close? If you are dealing with a CRA representative, get all their contact information, letters on file, and status of the situation. If you have suffered hardship, you may be entitled to special treatment under the [Fairness and Taxpayer Bill of Rights](#). You need to determine if the situation can be resolved within the CRA system, which is quite vast. If it can't, proceed to #8, #9, and #10.

#### 4. Find out your rights.

As a taxpayer, you have guaranteed rights under the Charter of Rights and Freedoms, which you can use in your case with CRA. You may also have recourse under the [Fairness and Taxpayer Bill of Rights](#).

#### 5. Consider the voluntary disclosure program.

In addition, there is the [Voluntary Disclosures Program](#), under which a taxpayer can find protection in some circumstances from penalty or prosecution. The program allows taxpayers to come forward and correct inaccurate or incomplete information or disclose information they did not report. While there is no guarantee, the program has had a high success rate because of the trust CRA has built up with past users.

#### 6. Draft an action plan CRA will accept.

If you still owe money after taking the above steps, you will need to come up with a way to settle the balance. Generally, CRA demands payment within one year, except in extenuating circumstances. If you cannot pay right away and need to work out a plan, consult a financial planner. Provided you have some assets and/or steady income, a planner should be able to help you. PTC Canada can recommend a financial consultant with this type of experience.



#### 7. Do what you say you are going to do.

It is important to follow through on the commitment you make. If you default on payments without staying in touch, CRA will be within their rights to seize assets and garnishee your wages without notice. If you need to get them off your back, the last thing you want to do is go into bankruptcy. PTC Canada can put you in touch with debt consultants, but we don't recommend this except as a last resort.

## 8. Turn a court date into an opportunity.

Depending on the outcome, you may be required to go to court for a hearing, pending the CRA examination. If this is strictly a money matter, you may still have a chance to settle before the court date. If it is something else, you should consult a lawyer specialized in the field. PTC Canada does not currently offer this service. We recommend you check your local lawyer-referral service in the phone book.

## 9. Avoid tax traps.

Sometimes a tax taboo comes about because of what we call a “tax trap,” an unforeseen tax liability that you were not planning for. Tax traps happen when a taxpayer has underpaid taxes he or she may have overlooked. The taxpayer may have been misinformed and deducted too much, and is now facing reassessment and a tax bill from CRA, with interest. This is usually preventable. We suggest you get PTC Canada’s *10 Ways to Avoid a Tax Trap*, available on our website at [www.ptccanada.com/](http://www.ptccanada.com/), and follow the recommendations.



## 10. Consult your tax professional.

Every professional will have their own comfort level regarding this topic, for obvious reasons. There is no right or wrong answer, only which approach is best suited to their particular philosophy. PTC Canada believes in the rights and interests of taxpayers, but we absolutely will not break the rules or compromise our integrity. No exceptions! PTC Canada will represent a credible taxpayer up to the end of the CRA process (including appeals). We do not get involved in the courts, and neither do most tax pros. Most pros prefer to focus on their brilliance on tax preparation and believe that the CRA system offers recourse. Also, at the court stage, what the taxpayer needs is a good tax lawyer, not a consultant. Consultants are more interested in strategy, whereas lawyers are trained to handle litigation.

PTC Canada believes in helping the taxpayer whenever we can, because we work for you and nobody else. This free handout, which will save you time and money, is just a sample of our business philosophy. We are very hands-off in our marketing and hands-on in our work for you. Our clients like us because of the results we achieve and the top-notch service we give. Join our free mailing list today to receive updates on tax events and unique products and services to ease your tax burden. On the following pages, you will find a list of free resources and services. Then you can find out for yourself why PTC (Personal Tax Consultants) Canada *takes your taxes personally!*

Sincerely,  
*Neel*

Neel Roberts  
President & Founder

P.S. Tell us your success story. It means a lot to me and my clients!

*Since 1998, PTC Canada has helped thousands of Canadian taxpayers and clients around the world achieve optimal results with innovative tax preparation, planning, and consulting.*

## Free Tax Booklets

We offer other tax booklets, worksheets, and information that may be helpful to you. These include booklets for:

1. [Canadian Tax Secrets Guide](#)
2. [Employment and Commission Expense Tax Booklet](#)
3. [Investment Tax Booklet](#)
4. [Rental Property Tax Booklet](#)
5. [Small Unincorporated Business Tax Booklet](#)
6. [Farming Income](#)
7. [Personal Tax Organization Checklist](#) (Everyone can use this.)

You can download these and much more from our website ([www.ptccanada.com](http://www.ptccanada.com) under Resources) or we can arrange to have them sent to you.

## Our Free Services

1. Tax booklets, guides, worksheets, and preparation assistance
2. Seminars and information meetings
3. Investment opportunities
4. Mail and e-mail updates
5. 24/7 support via phone, fax, e-mail, courier, and mail
6. Internet filing and interactive website
7. Mobile tax services in certain areas
8. First consultation and personal assessment



**Tip:** If you are not a client but want regular updates, you can join our complimentary update service. Contact us and we'll start you today. There is no cost or obligation, and we love giving away free stuff!

## Other Services by PTC Canada

At PTC Canada, we are a network of Canadian tax and financial professionals who are specialists in our fields. We are committed to providing you with tax and financial expertise and assistance if you are affected by CRA (formerly Revenue Canada). Our goal is to provide insight and help to the taxpayer so that our clients can make informed decisions. Our philosophy is commitment to integrity and win/win solutions. Our services now consist of:

1. All types of tax preparation, planning, and consulting
2. Corporate tax returns
3. General accounting
4. Book and record keeping
5. Financial planning and investment services
6. U.S. and Quebec tax returns
7. Bankruptcy and debt consultation
8. Legal tax matters
9. Client representation to CRA
10. Overseas taxes and relocation assistance
11. Later-filer preparation
12. Previous years' corrections and adjustments up to 15 years



## Reference Books and Guides

I always recommend getting free stuff first and hope this booklet and other PTC Canada publications have been helpful. CRA also publishes a variety of [Tax Guides and Pamphlets](#) every year, which you can get by mail by calling the Forms Centre at 1-800-959-2221. You can also access their list of [forms and publications](#).

Here are a few more things worth looking into:

1. PTC Canada has a free *Canadian Tax Secrets Guide* that you can download from our website at [www.ptccanada.com](http://www.ptccanada.com), or contact us and we will send it to you.
2. I also recommend Tim Cestnick's *Winning the Tax Game 20\_\_* (for whatever year you are doing), available at your local bookstore or [www.chapters.ca](http://www.chapters.ca) for about \$25. The cost is deductible, and I believe you will find more than enough information to recover your investment of time and money.
3. Another book for about the same price is *The 30-Minute Tax Solution* by tax expert Evelyn Jacks of the [Knowledge Bureau](#). You can get it at your local bookstore or by calling Evelyn at 1-866-953-4769.

## Contact Information

In this booklet, I have given you some contact information that may interest you. Below is my contact information, as well as CRA's. If you are looking for something else, please contact me.

### **My contact information:**

Neel Roberts, President and Founder  
PTC Canada  
Box 1347  
Vulcan, Alberta, Canada  
T0L 2B0  
Tel: 866-485-2683  
Fax: 866-485-2761  
E-mail: [Neel\\_Roberts@ptccanada.com](mailto:Neel_Roberts@ptccanada.com)  
Website: [www.ptccanada.com](http://www.ptccanada.com)



## CRA Contacts

Service	Toll Free Number
General Services	1-800-959-8281
Refund Enquiries	1-800-959-1956
Business Number Enquiries	1-800-959-5525
Child Tax Benefits	1-800-387-1193
GST Credit-Personal	1-800-959-1953
Forms	1-800-959-2221
Collections	1-800-332-1312
All other Government of Canada Services	1-800-622-6232
Alberta Family Employment Tax Credit	1-800-959-2809
Fax Number-Depending on your location	Call General Services
Web Site	<a href="https://www.canada.ca/en/revenue-agency.html">https://www.canada.ca/en/revenue-agency.html</a>
Overseas Tax Services-Ottawa	1-800-267-5177
Overseas Tax Services-Outside Canada	Collect 613-952-3741
Local Tax Center	Call General Services

✓ **Note: Toll free numbers work across Canada.**