

# Business Outlook

## Speaking up over errors makes sense in long run

Sauce for the goose, they say, is sauce for the gander.

If a professional person or a merchant can waste your time, shouldn't you be able to bill them for the value of your lost hours?

Granted, that's an idea that has been around for a long time, mostly in the realm of fantasy.

What brings it back to mind is the fact that doctors in Ontario have imposed a whole range of new, additional fees for services that, until recently, have been considered almost as obligations to the public — like stocking their waiting rooms with old National Geographics.

The doctors, you remember, last year lost a long dispute and, eventually, a strike over the provincial government's legislation to remove their right to bill patients more than the agreed schedule of fees for medical treatment.

In retaliation for the ban on extra-billing, some Ontario doctors now charge for their time and trouble in renewing prescriptions, taking telephone calls, writing letters and so on.

Fine — as long as they, in turn, will accept and pay bills from patients for the hours they spend in the waiting room with those Geographics, while the doctor is unnecessarily running late. (Certain delays, of course, may be unavoidable.)

But why stop there? Here are some common, business-related annoyances for which the offended consumer ought to be reimbursed, suggests Mike Palmarchuk in CN's magazine, *Movin'*:

— The publishing company keeps billing you for a magazine subscription you have already paid, even though you have sent them a copy of the cancelled cheque. Bill them \$7.25 for wasted time, photocopying, stationery and stamps.

— Your dry cleaning was promised for yesterday afternoon but wasn't ready until today. Deduct \$12.50 to recompense for your unnecessary travel.

— The supermarket offers a big special on detergent, but when you get there at store-opening, after a 30-

### VINCENT EGAN

#### On Business



minute drive, there's nothing in sight. That will be \$25 for one hour's driving time.

— You buy an unassembled set of shelves, get home and find that three screws are missing. Bill the store \$12.50 for your half-hour trip for replacements.

In a more perfect world, you would be able to collect. And cyclists would stay off the sidewalks. And it wouldn't rain on weekends.

In this imperfect world, however, don't count on getting paid for the trouble you have seen, no matter how justifiable your claim may be.

The best that consumers can hope for is that doctors will stick reasonably close to their schedules, and that business people who deal with the public will wake up and realize that it's pretty dumb of them to drive customers away through incompetence, inefficiency, discourtesy and the like.

After all, it's easier — and makes more sense — to satisfy and thus retain a current customer, than to attract a new one. What's more, customers are almost sure to talk about their problems to several of their friends, thus alienating still more potential customers.

If you have a complaint, don't take the easy way out, shrugging it off, according to people who have conducted research on the subject, is what a substantial majority of dissatisfied consumers do.

## In business, tax is your business

If you operate your own business, Revenue Canada Taxation considers you to be a self-employed worker. In that case, you must pay particular attention to your income tax affairs.

When you become a self-employed worker, your first tax concern is to establish your fiscal period, ending not more than twelve months after the day your firm begins operating. You report your business income on the same income tax return (normally a T1 General) as you would report other income. However, the first tax return in which you report your business income will determine your choice of when your fiscal period ends. Once the fiscal period has been chosen, you cannot change it without written approval from Revenue Canada Taxation.

**Books and records**  
You are also responsible for keeping books and records of all your financial transactions. These documents will be used to establish and justify your business income and expenses for income tax purposes.

All your transactions must be recorded in detail (description, cost, and date of transaction or payment for purchases or sales). Note that each entry must be supported by original documents such as sales invoices, receipts, fee statements and contracts.

You must also retain your books and records, including the supporting documents, at your place of business or your residence for at

least six years. To destroy these documents before this time limit expires, you must obtain written authorization from the director of your district taxation office.

**Accounting method**  
All self-employed workers (except commission salespeople and farmers and fishermen who may use the cash method) must use the accrual method of accounting to keep their books and records. This means that your income is to be reported

in the year in which it is earned, regardless of the year in which you actually receive it. Similarly, your expenses are reported in the year in which you incur them regardless of when they are paid.

**Financial statements**  
When you report business income, don't send all your documents with your tax return. What must be attached to your return are financial statements.



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### Grass fire near Churchill Rd.

Firefighters were called to a grass fire Sunday at 12:58 p.m. on Churchill Road South in Acton. The cause of the fire which began near the railroad tracks is unknown. There was no damage.

Firefighters were called to another grass fire Monday behind

a home on Chipper Court in Georgetown. The fire, which began at 12:59 p.m., caused no damage.

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