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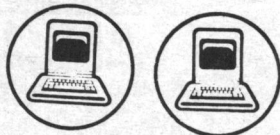
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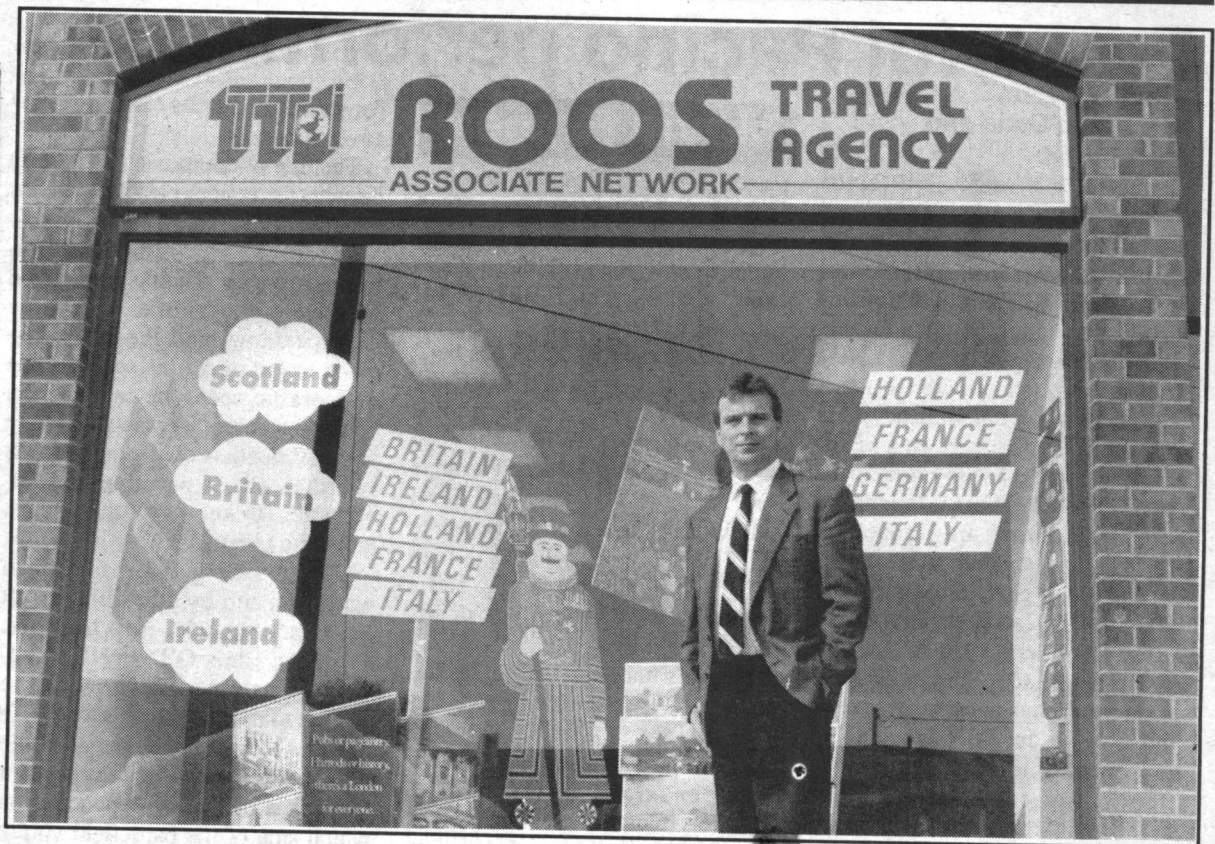


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Arend Roos has been in the travel business for 20 years and despite the recent lean times, sees good times ahead. Roos Travel is located at Guelphview Square, 232 Guelph St., Georgetown, Unit#10. HHTW photo

1992 PERSONAL TAX RETURNS

by GEORGE WAGNER, C.A.

Before you sit down to do your 1992 Personal Tax Return or, visit an accountant to have it prepared, you will have top gather the following information:

1. All information slips such as T-3, T-4, T4A, T4A(OAS), T4A(P), T4U, T-5, TFA1, T600 slips, and corresponding provincial slips.
2. Details of other income for which no T slips have been received such as: other employment income, business income, rental income, alimony, pensions, interest income earned but not yet received (example Canada Savings Bonds, Deferred Annuities, Term Deposits, Treasury Bills), professional fees, director fees.
3. Details of other expenses such as: employment-related expenses (you will need form T2200 "Declaration of conditions of employment", from your employer), interest on money borrowed to purchase investments, investment counsel fees, moving expenses, child care expenses, alimony or separation allowances, safety deposit box fees, accounting fees, pension plan contributions.
4. Details of other investments such as real estate or oil and gas investments - including financial statements.
5. Receipts for: registered retirement savings plan contributions, professional dues, tuition fees and Form T2202, charitable donations, medical expenses, political contributions.
6. Details of capital gains and losses realized in 1992.
7. Details of previous capital gain exemptions claimed, business investment losses and cumulative net investment loss accounts.
8. List of dependents - including their incomes and birthdates.
9. If one of your dependents was in full-time attendance at a college or university, details concerning name of institution, number of months in attendance, tuition fees, income of dependent, form T2202.
10. If you, or are any of your dependents, are disabled and you are claiming the disability credit for the first time, have your doctor complete Form T2201 "disability credit certificate".
11. If you lived in a prescribed area which qualifies for the Isolated Area Deduction, obtain details regarding your residence.
12. Information regarding prepayment of child tax credit.
13. Details of your 1992 income tax installments or payments of tax.
14. Copy of your 1991 personal tax returns, 1991 Assessment Notice and any other correspondence from Revenue Canada, Taxation.
15. 1992 Personalized Tax information which Revenue Canada sent you.

If your return is to be done by an accountant, also provide information such as:

1. Name, address, date of birth, S.I.N., and province of residence on December 31, 1992.
2. Marital status and spouse's income, S.I.N. and birthdate.
3. Do you want your tax refund or credit deposited directly to your account in a financial institution? If yes, provide information on form T1-DD which is included with your personalized income tax return.

George Wagner is a chartered accountant providing a full range of services to the small business community and individuals. His office is located at 2 Guelph Street, Georgetown, Ontario, 873-8100. These are a series of bi-weekly articles of general interest to private businesses and individuals.

Travel business picks up

Even though the Canadian economy is still struggling, travel expert Arend Roos is confident an improvement is just around the corner.

On a Friday afternoon, phones are ringing, agents are hunched over their computers or talking earnestly with customers.

Roos Travel, located at Guelphview Square, 232 Guelph St. in Georgetown, Unit#10, is going into its 20th year of service. Roos founded the company in March 1974, and he has actively participated in its upkeep since then.

Two other Roos' work with Arend - his wife Darlene and his brother Bill. The agency has expanded to two locations, one in Georgetown and one in Brampton. It appears that business is still improving.

"The holiday market over the past winter was very strong...stronger than it's been for two or three years," claims Roos.

"People are confident that we are coming out of the recession. They also feel that since they haven't taken a vacation in a few years, they're due for one."

Roos is very excited about the newest service which his travel agency will be offering - Intrepid.

Intrepid is a quality control program which performs 102 quality checks before customers leave for their holiday. These checks include hotel reservations, car rental reservations and any other aspects of the holiday which concern the customers. The program also offers a seat finding service. Intrepid is directly linked with airline computers and is able to constantly check for preferred seats. The program also offers a fare finding service, which finds the best price for the requested seat.

The Intrepid program is the first service of this nature to be offered in Halton or Peel.

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