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Hi, Anthony. Here are your Articles for March 17, 2010.

**We help your business grow and be profitable.**

**Business Advisory Reports**

Our objective: **To help you realize your financial goals & make your business more profitable while simplifying your workload.**



In an effort to continually provide you with more valuable services, we've taken the initiative to present your financial statements in a narrative, plain-language report which highlights the areas of your business which are the strongest & those which may need improvement, while outlining an action plan for reaching your financial goals. Click on "**full article**" to learn more.

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**Don't Overlook Tax Deductions and Credits You Can Claim**



**Avoid unnecessary taxes** by providing your accountant with all the information necessary to get the federal breaks you are entitled to and use them to your best advantage. Here's is a breakdown of the most commonly forgotten ways to lower your taxes. Your accountant will know if there are comparable provincial breaks and whether it makes financial sense to transfer or combine certain tax credits with a spouse or common-law partner.

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**Review Strategies in the Face of Tighter Lending Rules**



**New mortgage regulations** could send you back to the financial drawing board. The tougher rules may mean you can only afford a smaller house than you had hoped for or force you to reconsider your property-investment tactics. As well, in the face of inevitable interest rate increases, you may want to consider refinancing to lock in current low rates. Here's a look at how Ottawa's new rules could affect you.

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### Budget 2010: Need to Alter Financial and Tax Strategies?

**Encouraging investment** in Canada, creating jobs and closing tax loopholes are some of the main elements of the latest federal budget. As a result of some of the changes, you may want to consult with your business advisors to review plans you may have for forming partnerships and other ventures and seeking investment capital. On the personal level, you will likely want to vet your tax-minimizing and estate-planning strategies. Here are some highlights of Budget 2010.

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#### Personal Finance/ Estate Planning

##### Get These Financial Decisions Right



**The choices** required to manage your finances can be overwhelming. How do you judge whether you're on a sound course? Here's a guide to managing your finances wisely.

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#### Business Tax - Canada

##### Employees or Independent Contractors?



**Costly employee benefits** combined with complicated payroll rules and employment laws have caused many businesses to urge employees to become independent contractors or to hire sub-contractors to fill job openings. However, there are serious penalties if you don't adhere to the law. Here are some considerations to keep in mind.

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#### Personal Tax - Canada

##### Red Flags for a CRA Audit



**Audit red flags** are not a national secret. In fact, the Canada Revenue Agency goes out of its way to tell citizens how it selects tax returns for examination. Click "Full Article" for a rundown of 10 red flags that could cause your tax return to be diverted to the tax agency's auditors.

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