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Just For Fun

"I just recently had my Visa card stolen. Now It's everywhere I want to be.

(Scott Wood from Laughter, the Best Medicine 2005)

Accord Business Solutions Inc. (888) 791-1589

FCC LAUNCHES ONLINE FARMERS' MARKET

AgriSuccess September 30

by D. Lorraine Andrews

It is "Canada's biggest and most accessible farmer's market" according to Kellie Garrett, Senior Vice-President, Strategy, Knowledge and Reputation with Farm Credit Canada (FCC). And it is open for business at <http://www.CanadianFarmersMarket.com>. The new online market site was developed by FCC to provide consumers with the best products the country has to offer from coast to coast.

Shoppers have easy access to a full range of goods from every province in Canada. Categories include fruits and vegetables, meats and seafood, jams and jellies, syrups and spices, beverages, snacks and sweets, cheeses and wines and even a house and home section. A simple search engine is designed to help

consumers find exactly what they are looking for.

Derek Rawlings, Communication Consultant with FCC, notes, "We wanted to promote the diversity across Canada." Even a brief review of the website reveals an incredible variety of goods to choose from - everything from mushrooms, cabbage and asparagus, to bison, beef, lamb, oysters, trout and pheasants to holly, antler velvet and Christmas trees.

Bert Franssens, who owns Bercley Berry Farms near Bow Island Alberta, heard about the new site from his FCC account manager.

Franssens says, "The sign-up [process] was very simple. We used the online form and FCC gave us feedback and helped with the ad to make it attractive to readers." Franssens raises black currants, which are a new industry in Alberta. He sees the website as a good avenue to help promote a

product that isn't well known yet in the marketplace.

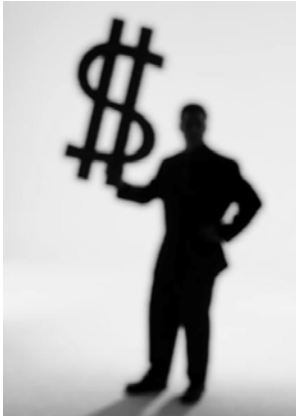
Gail Bresee of Bresee Acres near Ponoka, Alberta, used the online sign-up to list her quarter horses and cattle in the special "Farmer to Farmer" section. Although she hasn't received any responses specifically from the site yet, she believes, "It never hurts to put your name out and get seen." Nancy Gourlay of Little Qualicum Cheeseworks Ltd. near Parksville, BC, agrees. "The more exposure we get, the more business we can expect."

FCC customers can sign up for free using a simple online form. Processing usually takes about 15 business days. Registrants are given the opportunity to review the listing before it is posted. Sellers and buyers deal directly with each other once contact has been made.

SEND US AN EMAIL !

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Tax Season Update



"Tax Season is here again"

Well it's that time again when the government wants its share of our income! You will be receiving letters letting you know when your accountant is coming out to do your tax return, if you haven't already. If it is impossible for you to keep the appointment please let us know as soon as possible so that we can reschedule.

You may receive a Bank

Confirmation form that you will need to send to your bank as soon as possible so that the information is ready when the accountant visits you. We appreciate your cooperation in this matter.

If you are sending us your information please send it as soon as possible to avoid processing delays. Our office staff is here to answer any questions or concerns you have.

Just For Fun

Our three-year-old granddaughter obviously listens to the conversations of her parents, who are both avid runners.

She came limping in from playtime, rubbing the back of her leg. "I think I've pulled my hamster!" she moaned.

*(from **Laughter, the Best Medicine**, 2005)*

"EBay" of the Farming World

There is a new website which focuses on **internet auctions of farm products, materials, and equipment**. Although the number of items being offered for sale at this point is fairly low, one can get an idea of the going rate for certain items. In addition, the site offers a

very easy to use and **localized weather forecast** in addition to a variety of **useful links** and **newsletters**.

Also, if you have any clients that own stores that sell farm-related supplies and equipment, there is a section to enter information about **their**

store and products.

When a website viewer comes looking for specific stores, they will then be able to see the information that your client has posted.

Thank you to Stephen Poettcker of Young Parkyn McNab LLP in Taber, AB for this winning submission.

Finance Releases

October 6, 2005 - 2005-066 - Introduces *Federal* measures to offset higher energy costs including:

- (i) Payment of **\$250** to **families** entitled to receive the **National Child Benefit** in January, 2006; **\$250** to **senior couples** where both spouses are entitled to receive the **Guaranteed Income Supplement** (GIS) in January, 2006; and **\$125** to **single seniors** entitled to receive the GIS in January, 2006.
- (ii) Financial assistance of between **\$3,500 and \$5,000** to **low-income households** to defray the costs of items such as draft-proofing, heating system upgrades, and window replacement. For multiple-unit buildings and rooming houses, financial assistance will range between \$1,000 and \$1,500 per unit (pre 1980 buildings).

A person must have *filed a 2004 income tax return* before they qualify for the Energy Cost Benefit. Also, if you have never applied for the *Canada Child Tax Benefit* (CCTB), you must complete the CCTB application (RC66) to register your children.

For more information call **1-800-OCANADA**.

Tax News

NON-TAXABLE TRAVEL ALLOWANCES

1. Effective **October 1, 2005**, the Treasury Board increased **non-taxable travelling allowances** in Ontario by **5 cents** per kilometre as follows:

Effective 10/01/05	Effective 04/01/05	Effective 07/01/04
50.5	45.5	45.5

Also, the total **meal and incidental allowance** increased from \$73.90 to **\$74.65** per day.

2. The non-commercial accommodation allowance is \$50.
3. The **meal allowances** for Canada and the U.S.A. are:

Breakfast	\$12.20
Lunch	\$11.75
Dinner	<u>\$32.65</u>
Meal Allowance Total	\$56.60
Incidental allowance	<u>\$17.30</u>
Total	<u>\$73.90</u>

The meal allowances are reduced to 75% for the 31st day onward.

For details see website http://www.tbs-sct.gc.ca/pubs_pol/hrpubs/TBM_113/tb-dv-c_e.asp.



DISABILITY TAX CREDIT (DTC) - RHEUMATOID ARTHRITIS

In a July 7, 2005 **Tax Court** of Canada case (Mehra vs. HMQ, 2004-4745(IT)I), the Court permitted a DTC for a taxpayer with a number of health problems including:

- (i) **Rheumatoid Arthritis** which restricted her from performing her daily functions;
- (ii) severe **diabetes**; and
- (iii) a psoriasis skin disorder.

The Court noted that the DTC is available to a person who has a **cumulative disability** creating a severe and prolonged impairment.

Just For Fun

My 76-year-old father, while still a good driver, has more trouble judging distances than he used to. This sometimes results in driving by sound: He hits something, and then realizes it was there. The cost of repairing rear bumpers was getting expensive. So a perfect gift seemed to be a reverse-sensor kit that gave an audible and visual signal when the car was getting too close to something. We had it installed and watched excitedly as Dad backed out of the garage. The audible signal went off – and he reached for his cellphone. “Hello?” **BANG!**
(From **Laughter, the Best Medicine**, 2005)





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CAIS

CAIS generally covers **70% of a farmer's losses** based on his/her **reference margins**. Therefore, CAIS simply stabilizes falling margins. The suggestion was made that CAIS should also cover reduced cash incomes and not just financial reference margins such as the **United States Loan Deficiency Program (LDP)** which provides a financial payment for certain commodities through a floor price.

Federal Agriculture Minister **Andy Mitchell** noted that the CAIS program would **not follow the U.S. model**.

Another problem with CAIS is that farmers **do not know in advance** the amount they will be receiving from CAIS and, therefore, cannot use it as collateral for a bank loan - such as is available under the U.S. LDP program. Apparently, there will be **no changes** in this area either.

Mr. Mitchell noted that in the first fourteen months of operation, CAIS paid out \$1.9 billion and also released over \$.6 billion in CAIS deposit money back to the farmers.

Some **changes** that have been made include replacing the deposit requirement to an **entry fee**, introducing **advance payments**, an increase in the **payment cap to \$3 million** from \$975,000, and **negative margin** coverage of up to 70%.

One change which is **being considered** is targeting **advances** to a particular **farm sector** which is in **trouble**.

This was discussed in the *Manitoba Co-operator*, September 1, 2005 (Page 7).



-- Holiday Wishes --

**Hoping you and your loved ones
have a joyous and safe holiday season!**

From all the staff at Accord Business Solutions Inc



Holiday Hours:

Closing Friday, Dec 23 at 2 pm & re-opening Wednesday, Dec 28.
Closing Friday, Dec 30 at 2 pm & re-opening Tuesday, Jan 3, 2006.

Accord's Services

What do we offer?

People with fresh and innovative ideas balanced with years of practical experience.

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