

# BooksBetter

News & Information for Canadian QuickBooks Users | Edited by Arlene Nora Arlow | No. 7, October 2007

## A Newsletter to Serve and Celebrate Serious QuickBooks ® Users

### **Bookkeeping with QuickBooks ® The Canadian Guide 2<sup>nd</sup> Edition**

Arlene Arlow, President and Executive Director of the Addventive Academy is pleased that the 2<sup>nd</sup> Edition of *Bookkeeping with QuickBooks* is available for shipping.

The second edition promises to be an even-better deskside reference manual for new and active QuickBooks users. The index at the back of the manual lists hundreds of page references for common QuickBooks tasks from “Preferences” to “Lists” to troubleshooting and everywhere in-between.

Newcomers to QuickBooks can also order the accompanying workbook. Visit our website and order page for info:

[www.addventive.com](http://www.addventive.com)

[www.addventive.com/order.html](http://www.addventive.com/order.html)

### **SAVE ON QUICKBOOKS!**

QuickBooks 2008 is rolling out with much fanfare, so expect some promotional pricing coming soon to your local Certified QuickBooks ProAdvisor. To keep in the know, send Arlene an email and she will drop you a line as soon as Intuit Canada announces the next promotional pricing (or offers up some coupons). Arlene’s email address is [arlene@addventive.com](mailto:arlene@addventive.com)

Oh, and remember that QuickBooks payroll functionality is most economical if you purchase BOTH the software and payroll component direct from Intuit Canada. You will pay less the first year by contacting Intuit Canada before you buy than if you buy QuickBooks at a retail outlet and then activate payroll!

### **DE-CODING THE ROE CODES: “Reason for issuing this ROE”**

Employment Insurance and the Record of Employment are based on an equitable system of employment criteria. With few exceptions, quitting or being fired from a job negate the employee’s ability to receive EI. An employee who collects EI has no impact whatsoever on the “rate” that the employer pays to the Employment Insurance program.

If an employee quits due to harassment or an unhealthy work environment, they must document the circumstances; must generally inform the employer of the circumstances; and must generally give the employer an opportunity to remedy the undesirable circumstance.

The employer must use the code that most closely resembles the reason for the employee’s departure. Personality conflicts do not justify the employer using code “M-DISMISSAL” if there is instead a lack of available work.

An employer cannot use code “A-SHORTAGE OF WORK” if the employee will be promptly replaced by another worker.

Code “K”-OTHER” should be used only in exceptional circumstances since codes have been assigned to the most common reasons for issuing an ROE. The use of “K-OTHER” may result in processing delays and fact-finding calls from Service Canada.

An interruption of employment lasting seven (7) consecutive calendar days is sufficient reason to provide the employee with an ROE (30 days if the employee is part-time).

**Information provided herein is an interpretation of Service Canada policy and procedure only. Service Canada and its employees reserve the right to decide all matters on a case-by-case basis. Contact your local Service Canada Centre for comprehensive assistance.**

<b>ROE CODE</b>	<b>CIRCUMSTANCE/CRITERIA FOR EMPLOYEE'S DEPARTURE</b>
-A-SHORTAGE OF WORK:	Lack of substantial work with the employer. Includes end of contract, end of season, temporary shutdown and similar circumstances. Shortage of work may be temporary or permanent. Where there is a lack of work and the employer wishes to reassign the employee to tasks unrelated to what the employee was hired to do, an ROE may still need to be issued using code "A". Eligibility is decided by Service Canada on a case-by-case basis.
-B-STRIKE OR LOCKOUT:	A Union Strike or Union Lockout prevents the employee from entering the workplace.
-C-RETURN TO SCHOOL:	The employee is returning to a predetermined, short-term program of study that relates to the employment and is expected to return to work with the employer upon completion of the course of study. The employer must approve or authorize the course. ( <b>Do not</b> use this code for university or college summer student returning to their program of study. <b>Do not</b> use this code for employees wanting to study for their High School education.) Eligibility is decided by Service Canada on a case-by-case basis.
-D-ILLNESS OR INJURY:	Illness or injury prevents the employee from working. A medical certificate does not need to be presented to the employer unless company policy dictates. A medical certificate must be presented to Service Canada with the claim. Eligibility may be affected if the reason for leaving the last employment was "Illness". May be combined with Maternity Leave (biological mother) or Parental Leave. Eligibility is decided by Service Canada on a case-by-case basis.
-E-QUIT:	Employee has terminated employment of their own volition. Employer has employment available. Includes summer students returning to a post-secondary program of study and employees pursuing their High School education.
-F-MATERNITY:	Employee is pregnant and will soon give birth or has already given birth and wishes to care for the child under one year of age. Biological mother may combine Maternity Leave with Parental Leave or Sickness Leave.
-G-RETIREMENT:	Employee has reached a pre-determined duration of service with the employer. This code is generally used only where company policy lists the number of years of service required to achieve "retirement".
-H-WORK SHARING:	Employee has contacted Service Canada requesting that a claim be initiated due to the employer not having sufficient work but where there is the prospect of full-time work with the employer. Service Canada must agree to subsidize the employee's earnings until such time as the employer has full-time employment for the employee. Intended as a short-term measure. Employee is still required to look for full-time work elsewhere but the criteria are not as rigid.
-J-APPRENTICE TRAINING:	Employee and employer have entered into a licensed apprenticeship training program that has been approved by Service Canada and the on-site employment is being interrupted in order for the employee to attend a post-secondary institution to further their apprenticeship training. The employee must receive the appropriate authorization code from Service Canada prior to beginning the program of study.
-M-DISMISSAL:	This code is generally used at the employer's discretion. Eligibility is decided by Service Canada on a case-by-case basis.
-N-LEAVE OF ABSENCE:	Employee wishes a leave from employment on a temporary basis for personal reasons. Eligibility is decided by Service Canada on a case-by-case basis.
-P-PARENTAL:	Employee wishes a leave from employment to care for his/her biological child under one year of age or his/her adoptive child under one year of age. May be combined with Maternity Leave (biological mother) or Sickness Leave.
-Z-COMPASSIONATE CARE:	Employee wishes a leave from employment to care for a family member or extended family member who is gravely ill and requires care and assistance. Medical certificate must be provided to Service Canada confirming the patient faces a serious risk of death within the next 6 months. Claim period is only 6 weeks.
-K-OTHER:	Contact Service Canada for assistance.

## **EDITORIAL: KEEPING RECORDS OF NEGOTIATED DEBTS**

by Arlene Arlow, President and Executive Director  
Addventive Academy

Recently, I had a phone call from a client who was being harassed by a debt collector. The client was upset because the credit card had been settled in 2003 and the matter was supposedly closed. The credit card company is not relevant, other than to say it is one of the top three (you choose).

I tried calming the client saying that I recalled acting on his behalf in 2003 to clear up a credit card of that type, and promised to pursue the matter promptly.

I visited the client's office and located the archived faxes that proved the credit card debt had indeed been negotiated and paid.

The client then signed and faxed a letter to the [latest] collection agency authorizing me to act on his behalf. I called the collection agency to confirm the credit card number they were trying to collect on and was told, "We don't generally disclose that information". Were they knowingly flogging a dead horse in case the client had forgotten about paying the debt off?

I insisted that the debt collector fax me the amount, the credit card type, and the original credit card number. His fax confirmed it was indeed the card negotiated and paid in 2003.

An updated authorization letter was drafted and faxed to the credit card company. My first phone call to the credit card company confirmed that the account was listed in their database as "paid", even though the operator hadn't seen the letter authorizing me to act on the client's behalf (so much for "privacy legislation").

I was given two names, two phone numbers and a fax number to contact specific people at the credit card company. I wanted them to "call off their hounds" (ie) the collector. My voice messages were not returned.

I contacted the debt collector in an effort to get a name of the person at the credit card company authorizing the agent to pursue the collection. They wouldn't disclose that information either!

More phone calls from the collector to the client, including intimidating the client's employee.

I sent more faxes to the credit card company (time lapsed thus far from the client's first call to me is three weeks). No response.

Next step, the client threatens the debt collector with legal action and a complaint to the RCMP. The result is a week of phone silence, then the debt collector calls me instead.

Finally, I have reached the end of my professional decorum. I call the credit card company and get the names and fax numbers of 5 people in the appropriate department at the credit card company and fax them each a letter with attachments showing that the credit card had been negotiated and paid in 2003. My letter threatens legal action against the credit card company and threatens a complaint with the Better Business Bureau if they do not remedy the "undesirable circumstance" immediately including contacting the debt collector and advising them to "Cease And Decist". My letter also requests a 'CLEARANCE LETTER' from the credit card company, something that the client did not receive in 2003. My letter demands an apology in writing to the client.

Result: Within 36 hours, I receive two very apologetic phone calls from the collection agency saying they have been requested to cease further action. The client has still not received a phone call, letter or "CLEARANCE LETTER" from the credit card company.

Moral: When credit card debt is negotiated and paid, immediately request a "CLEARANCE LETTER" from both the collection agency and the credit card company. Keep all supporting documentation for at least 7 years because you never know when a dead horse will rise again!

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**I WANT TO BE A "FIRE TRUCK":  
Addventive Academy President and  
Executive Director Arlene Arlow took those  
Junior High career personality profiling  
tests back in 1973, 1974, and 1975. The  
results suggested she become a truck driver  
or a forestry worker!**

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