

Ask the professional



Q What does "Tax Compliance" mean?

A You may hear the Tax Office and tax agents talking about "Compliance Issues". Well basically "tax compliance" means fulfilling your obligations for; income tax, capital gains tax, fringe benefits tax, superannuation guarantee and any other federal or state tax. The tax office has many ways of detecting non compliance and they are continually finding new methods. These include; benchmarking, data matching, unexplained wealth and their biggest source is "dobbers", usually family members, disgruntled employees and ex-spouses. When they detect or suspect non compliance they may estimate the tax payable and send a bill including fines and penalties. The severity of the fine or penalty is generally determined by the intent of the taxpayer, or non-taxpayer in this case. Was the non-compliance an honest mistake or was there an intention to defraud the Commonwealth? It's a bit like a homicide, was it accidental manslaughter, or was it premeditated murder. Honest mistakes may incur no penalties at all, whereas fraud is a criminal offence and may incur jail time. So what can we do to comply? Keeping good records is essential and if errors are found then make voluntary disclosures to the tax office. The tax office are currently more amicable than ever before, but also the most intuitive and able to detect non compliance.
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Q How do I decide on the price to list my house?

A Because residential property is often an emotional purchase, it can be difficult to place an accurate value on the probable selling range for your property. Typically we use historical data of previous sales of similar properties in close proximity to yours, together with other relevant factors. We also look at the supply and price of properties currently on the market and the volume and strength of current buyer activity we are experiencing. A genuine concern for vendors (apart from not selling their property) is to under sell their property. This is one of the reasons auctions have been growing in popularity as they remove a price cap and allow the property to be judged on its own merits rather than a list price. Unfortunately we do often find that auctions are being promoted by agents making unrealistic promises leaving vendors disappointed with the result and out of pocket. Make sure you get factual evidence to support your price and your agent demonstrates how they will achieve a premium result for you. I'm available 7 days to answer any questions.
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Q What are the differences between POP3, IMAP and Exchange Email?

A Are your emails different on your phone to your work computer? Do you have two different sent items? If you are experiencing this frustration you may still be running POP3 mail. POP3 works by storing the messages from your inbox on an internet server. When you "pop" the mail out of your inbox it comes down to your PC or device. Most devices nowadays are setup to leave the messages on the server for 7 or 14 days which means you can retrieve the same messages on multiple devices. However, if you read a message on one device it doesn't update on the other one. You can never sync your sent items in a POP3 setup either. IMAP is slightly better. It stores your Inbox, sent items and other folders on an internet server and you synchronize the folders when you send/receive. This means you can see your sent items on multiple devices. The problem with IMAP is that it is normally hosted by the people who host your website and you can run out of space fast. The alternative is Exchange Online. This product gives you complete synchronization of all your email folders and contacts, calendars and reminders. It works on apple, android and windows devices and computers and comes with a massive 50gb of storage per mailbox. There are numerous other benefits such as sharing calendars with colleagues. At \$4.40 per mailbox per month there is no reason you need to feel frustrated anymore. Give us a call or email to discuss your upgrade options.
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Q Shoulder Rotator Cuff, Bursa or Impingement – What's the difference?

A Shoulders are the most complex joint in the body, moving and functioning in multiple ways. The ball sits in a soft socket on a bony disc, like a golf-ball on a tee. This is unstable, so the 'rotator cuffs' tendons plus many ligaments are needed. The tendons can wear-out and even rupture. Bursa are anti-friction sacks protecting tendons from overlying bony like the protrusion from the shoulder-blade. Impingements occur when tendons or bursa are caught between the bones of the ball and overlying shelf. Sometimes injections can reduce the symptoms – but the cause remains. Coolum Physio has additional training and expertise for managing shoulder problems and post-surgery rehabilitation. We treat the cause-the joint and muscle tightness, weakness, loss of control, pain and swelling. Every shoulder is different so individual programs are necessary.
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Q What is a multi-coat?

A A multi-coat - also known as an anti reflective coating, is a series of layers on the inside and outside surfaces of your glasses designed to minimize lens reflections, improve the clarity of your vision and protect the lenses. The surfaces of a glass or plastic lens can show up reflections that may hinder your vision. By using multi-layered coatings that are only a fraction of the wavelength of light thick, these reflections can be practically eliminated. Multi-coated lenses can be of great benefit while using a computer or for improving the contrast for night driving. They also let other people see your eyes more clearly, so are great for people in sales or lecturing, as sometimes lens reflections may mask your eyes. Modern multi-coats also provide scratch resistance to the lenses and may repel dust and water. Some multi-coats may be more difficult to keep clean than regular lenses, however newer technology coatings are better at preventing smudges and fingerprint marks. Ask us if multi-coated lenses would suit your next pair of glasses.
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Q What's in your mouth?

A Do you know what is in your mouth? Laboratories constructing dental appliances in Australia are legislated to use only materials with TGA approval and are on the TGA register. Suppliers pay large fees to the TGA to first have a product placed on the TGA register and then annually to retain it on the register to protect the public and for the TGA to have the capacity to track any materials that might have influence on the public. Unfortunately in the opinion of this observer the TGA seem to have dropped the ball when it comes to policing appliances received directly from Overseas and are not currently checking the ingredients of appliances directly imported. So the next time your clinician is about to put something in your mouth ask them if they know where it has come from and what it is made up of. You can't tell by just looking at it.
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What is the Therapeutic Goods Administration (TGA)

The Therapeutic Goods Administration (TGA) is the part of the Australian Government Department of Health and Ageing responsible for ensuring that healthcare products available in Australia are of an acceptable standard. Our community expects therapeutic goods in the marketplace to be safe, of high quality and of a standard at least equal to that of comparable countries. The TGA monitors the safety of therapeutic goods in Australia and can take action to address safety concerns and have educational materials developed to provide information to consumers about how therapeutic goods are regulated in Australia.

Users of medical/dental devices are encouraged to report problems that have caused, or could cause, harm to patients, caregivers or others. Investigations of medical/dental device incidents can lead to actions such as product recalls, safety alerts, product improvement, user education and compliance testing.

A product recall is the removal of a therapeutic good from supply on the Australian market due to an 'established deficiency in quality, efficacy or safety'. Alerts provide important information and recommendations about therapeutic goods. Even though an alert has been issued, it does not necessarily mean a product has been found to be unsafe.

Regrettably in the opinion of this observer custom made devices are not required to undergo premarket assessment by the TGA or to be included on the ARTG before supply. This is because the TGA has placed a relatively low risk associated with the use of custom made devices such as dentures and dental crowns, as well as the impracticalities of the TGA assessing such devices.

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