

# GOT DEBT?

## Do you have personal tax debt?

You may be able to settle your debt by filing a proposal with a licensed trustee. The advantages of filing a proposal under The Bankruptcy and Insolvency Act are:

- All interest and penalties stop once the proposal is filed.
- Garnishments and other actions by CRA will also stop once the proposal is filed.
- CRA will often accept less than the total amount due.

**Call us for a free consultation today!**



SONYA STRAND BA, CIRP

**905.690.9999 • 50 Dundas Street East, Unit 102, Waterdown, ON**  
**[www.paddonyorke.com](http://www.paddonyorke.com) • [ssstrand@paddonyorke.com](mailto:ssstrand@paddonyorke.com)**