1. Tax Troubles? 3 Steps to Financial Success - YouTube

<https://www.youtube.com/watch?v=qeMADxR7Ckc>

Transcript:

yeah Welcome to our webinar wanted to thank you all for joining me today as we dig into a common challenge that a lot of business owners face and that's falling behind on their taxes and before we get started uh we'd love for you to help give us a sense of where you're all at today um quick fact did you know that one in five business owners fall behind on their taxes and if you fall into that category don't worry you're taking the first step um so congratulations and and thank you for joining us today um in the meantime

we'll give people some time to filter in over the next couple minutes um and yeah to get started we' love to hear in the chat where you're tuning in from be sure to um change your chat message setting to panelists and attendees so everyone can see your um your notes and your posts and feel free to chat and interact with other business business owners in attendance because you really never know um what a new connection could turn into uh joining me as well is my colleague Alex who will be also tuning into the

chat during the first part of our presentation and he'll be around to answer any questions that that you might have during that time um as well if you're an existing bench customer let us know um we're we're happy to to have you here and want to thank you for joining us today as well and you'll see here is we have our first poll set up and we'd love for you to vote let me just give me a second to pull up the poll and um poll here is asking on a scale of one to five how confident are you in the current state of your

financial records and tax compliance one being not at all confident and five being absolutely very confident so I'll give folks um a couple minutes just to um fill out the the poll and then I will share some of the results right I think most of us have answered the poll I'm just going to pull up the results here uming everyone can see them

um but what we see here is that about 60% of you have said um and answered one in that you are not at all confident about um the current state of your financial records and and tax compliance um that's that's definitely something for for us is we're we're really glad that you're joining us here today as um purpose of this is we're going to help you feel more confident and give you knowledge on how to get yourself uh back on track okay great so before we dive into our topic today I'd like to make a land acknowledgement

I am located in Toronto and it's the traditional territory of many nations including the Miss sagas of the credit the yish nebec the chipa the hod Nashi and the wendat peoples and is now home to many diverse First Nations in uids and metis and let's just hop into our agenda now I'll start off with um some introductions and then we'll jump into talking about um how many business owners end up falling behind in their taxes and specifically what to do if you fall behind and the steps to take in

order to get caught up we'll then have a live Q&A session for you to ask us any questions and as well as um feel free to ask your questions live in the chat uh my colleague Alex who you'll get to know in a minute will also be available to answer your questions let's get started with some introductions um my name is Joyce I work at bench which is a full service bookkeeping and tax filing solution for small businesses I work in marketing and we'll chat a bit later on how bench can help business owners get caught up with

their bookkeeping and taxes and joining here joining me here today is Alex and I'll let him talk a little bit more about himself hi there everyone um thank you for coming I appreciate it so um yeah I'm a team lead for Partnerships and sales for the bench retro Department in specific and so we help business owners every single day um hundreds and hundreds of them come to our website to basically deal with exactly what you guys are dealing with now um either are not confident with their historical financials their historical tax

situation and we help them get back on track so happy to be here today to go through some of that with you all great and we also have Bob Crane here fix your tax problem um you'll hear from him in a few video clips he's prepared for us and he'll also be available during our live Q&A to answer any questions um Bob did you want to give yourself a quick introduction to everyone here yes sure I'm I'm a partner in fixture tax problem and we've been doing this work for 25 years all across 50 states in United

States and we're really happy to be partnering with bench as they solve a critical problem that all my clients need we can't do their back tax prep if they don't have their bookkeeping and their profit and loss statements for accuracy so we love working with bench they handle uh now all of our clients that need bookkeeping we send to them so thank you Joyce thank you Alex for having me today awesome great thank you so much Bob okay so without further Ado let's get started okay so life happens and whether your

business starts to get really busy or you're going through a major life event it can get really easy to start falling behind and you're not alone in that we find that about 20% of people who sign up for bench have back tax problems and according to tax guard one in five small businesses in the United States owe the IRS but with that that means is by not paying taxes you could face a failure to file penalty which can then be levied even if you owe no taxes or or even do a refund and you have to keep in mind that

all taxpayers including individuals and businesses will face a late filing and payment penalties if they miss their deadline but don't worry the good news is the IRS is very happy and willing to work with small business owners who have fallen behind and at the end of the day the IRS really just wants you to file and get back on track so think about it here's what needs to happen if you're behind and you want to get caught up first you'll need your bookkeeping done so you know your business earnings and expenses next

you'll need to prep the missing returns so that you'll be in compliance for filing what you're doing then is protecting your business expenses once you're in compliance for filing and remember that no matter how much you owe your business expenses and average living expenses are protected under the Bill of Rights or taxpayer Bill of Rights let's take a couple minutes to have a look at what Bob has to say and he's going to give you a little bit more detail on the process [Music] [Applause]

most of the stories that I hear start with something pretty bad that happened to them a life event that they weren't expecting accidents injury long-term illnesses death of the family Breadwinner um and it just destroys their income in their business and then it takes them a while to recover from whatever those life events are then they go back into oh going to earn a living going to remarry going to buy a house going to start the business back up and it takes four or five years many times before the IRS catches up with

that non-filing and then they go hi so does the state G Wiz you didn't file we see all your income records on file and we're going to bill you 100% income on your 1099 and here's your bill G if you don't like our version why don't you submit some tax returns with your business expenses in so then it starts this collection model which is another trauma cuz if you have gotten over some of those really hard life events and you're putting your life back together always in the back of their mind they're

thinking when's that other shoe going to drop I'm going to get a knock on the door or a phone call I know I have to do this I'm just not quite ready and then it happens and it's scary and shocking and they kind of panic can feel all kinds of emotion and so the first phone call is usually a lot of therapy you're okay you're our normal client we have thousands and thousands just like you and your story is horrible but on a scale of 1 to 10 tend being really bad or hard to fix G is you're

about a three what only a three yeah I know it feels pretty bad but we've done thousands of these cases and it has a regular path to prepare and Implement and put those steps together you'll have some part in those steps and so will we one get all the bookkeeping done so we know what your business did two prep all the missing returns so you're in compliance for filing and then when you get into compliance for filing the the game shifts in your favor in the following way you get the taxpayer Bill of Rights

oh what's that h once your returns are filed no matter how much you owe I get to protect all your business expenses they can't take those garnishments and levies from the business then I also get to protect a certain amount of the average living expenses things you call living indoors and eating regularly uh so I get food clothing rent utilities Transportation Health life disability car payments and things that take care of the kids they got to be put into Day daycare all of those two classes of expenses are now

protected and the only thing you have left to pay the back taxes with is what's [Music] left right so now it's time to move into our second poll of the day so similar as before I'll pause for about 20 seconds or so to let everybody vote the question is have you ever faced challenges in staying up to date with your bookkeeping and tax filings due to your busy schedule yes or no I'll give it a couple seconds for everyone have a chance to answer the poll great I think most folks have had a

chance to respond so I'm just going to share the results here with you okay so uh whopping 100% of you have said yes um that makes sense since you're joining us here today and we'll talk a little bit later on how specifically bench can help you um get back up to date amms your busy schedule okay so 100% of you uh just said that you face the the problem of staying up to dat with your business finances and when you find yourself in the situation there are three simple steps to take when starting down the

path to getting yourself back into compliance and these are these are essentially the three steps and as mentioned earlier it's really important that the first step is getting your bookkeeping caught up and why you need this is that once you get your bookkeeping caught up you'll truly know how much your business has actually made after expenses that's step one step two is you're going to prep we're going to work with you to prep your taxes and have everything arranged and ready to file with the IRS and then finally the

last step is you'll then be able to resolve your tax debt with them so let's take a little bit um some time here to see what Bob has to say in this [Music] video there are three components in the Tax Solution first component is the bookkeeping when you got that done second component you got to do the tax prep great when you've done the tax prep you'll realize M number three how much I owe that I haven't paid for all those years so you have to have the other other two solutions work with bench on

the bookkeeping cuz the bookkeeping alone doesn't solve the problem you need the tax prep and then you need the solution so often times in collaborating with the bench on boarding folks we'll say let's have a talk with them and go to the brightness of the future side for this right now all they see is money and fear and how much I'm going to owe what they don't have is that other side of the rainbow once we file those returns and get the bookkeeping done we'll be able to protect all those business expenses that

once bench does your bookkeeping and we do the other two parts the tax prep and then the solution we're actually kind of drawing digging a moat around your financial Castle throwing a lot of crocodiles in it pulling up the gate against garnishment and Levy and attacks on all sides of the fort and saying we're going to put the gate down and put out small amounts of payment plans to IRS and state that we've agreed are reasonable and that you allow don't come in attack and take big loads of money

from us that would cause us to perhaps go out of business because you took too much too fast so the collaboration part it's really good between your sales staff and our sales staff because they get to see the problem the middle and then oh if I do it I can actually afford the solution that I won't have to have restless nights where I can't sleep worrying about what I'm not [Music] doing I always love that uh that analogy that that Bob said around the moat and and the gate and throwing in all the

crocodiles together okay and uh just before we head into our next section next section um we want to do another quick poll to better understand your approach to hand handling Financial tasks and want to ask which of the following um resonates best with you um when it comes to handling these Financial tasks a I stay on top of them regularly B I do them occasionally but often fall behind C I often struggle to keep up or D I completely neglect them until it becomes urgent so just going to pull up the poll here give it some time for everyone to

answer answer the question give it about 10 more seconds or so great just G to share the results right here now okay so about uh 2third of you said that you do your um Financial tasks

occasionally but often fall behind and about a third of you you have uh said that you completely neglect them until it becomes urgent um definitely appreciate uh your transparency and and honesty with that with answering this poll and um what I what I'm going to say now is g to pass it on to um Alex Moore who's going to give you a little bit more detail on U bench and how we can actually help you um you know actually get caught up with your financial tasks make it a little bit easier um on yourselves with your busy

schedules and dive a bit deeper um specifically on our retroactive bookkeeping services great thank you so much Joyce I appreciate it um so I'll speak to a little bit more of why we have an entirely separate Department our bench retro Department specifically for this problem in particular um so you've decided to resolve your taxes properly we've went over this so Step One is bookkeeping to make sure you have all the financials required to go ahead and solve the problem so why would bench make sense for you um real question here

you can go ahead and answer in the poll but has anyone ever heard of an accounting firm that employs 70 plus people just to deal with historical years of bookkeeping Bob here has worked in the tax resolution industry for 25 years and he has never found one until bench retro and so what that means is that we are specialists in this area and why is that important there are tons of mom and popop shops independent CPA firms and accounting firms um and you can find them locally in addition to their um limited capacity because they have not a

ton of people who are there but bookkeeping is also typically the least profitable of uh services that accounting firms can offer and so they really make their money on Tax Prep tax Consulting financial planning Etc um so bookkeeping especially large scopes of tedious historical bookkeeping usually find the back burner before anything else that's on their plane and so here in the bench retro Department we eat sleep and live historical bookkeeping it is the one and only priority for our team and so you know that your books are getting the

attention that they deserve um and lastly we understand that if you're trying to solve your historical tax problem money a huge Factor here uh that's why our team does not bill by the hour our Representatives will work with you to fully understand your situation that way we can make sure the pricing and payments are fair for your exact situation instead of trying to fit you into some sort of predetermined box um so Joyce I'll get you to go ahead and flip over to the next slide there um so how does it work basically

what happens first is that you can have a consultation with one of our Representatives that consultation is to fully understand your unique tax case they'll work with you to create a road map of where you are now to tax compliance and it's important that you know exactly what's happening every step of the way and we'll make sure that we walk you through that second step and this is something that gets overlooked all of the time is that most people think oh you know I have a big box of receipts I can go drop

them off and they'll take care of my taxes um when you're resolve and your taxes your biggest weapon to reduce what you owe is your business expenses I'll go ahead and repeat that one for dramatic effect when you're resolving your taxes your biggest weapon to reduce what you owe are your business expenses so onboarding and document collection are crucial to trying to get you to your goal of paying the IRS the least amount possible um and so at bench what that means is you get a dedicated onboarding

specialist they audit all of your doc documents and ensure that we don't just have your receipts but we also have your bank statements your credit card statements your loan and Lease agreements your payroll reports your Merchant reports your asset depreciation documentation and much much more so this is how you minimize your liability and we make sure we dedicate an entire employee to making sure that this piece is done properly lastly it's our Fast tround Times so when you're behind on your taxes the clock is ticking even if you

filed an extension that only holds the IRS off for 6 months so monthly penalties fees and interest are applied to your balance automatically and that's to say nothing of leaving yourself at risk of receiving one of those dreaded letters from the IRS these fun things contain things like leans and levies on your assets and possibly wage garnishments to satisfy your tax obligation so once our onboarding is done and we have all your documentation our team is super fast your bookkeeper will leverage our in housebuilt

bookkeeping platform our data processing team and also our bookkeeping quality team to make sure that we can complete and double check all your financials before we deliver them in app to you as well as to Bob or the tax resolution specials who you're working with this process gives us the best way to get compliant as soon as possible and make sure that we're minimizing your liability um great so bench tips if you are choosing bench here's how to optimize your experience first is to leverage our team when you

do choose bench it's basically like hiring a remote employee for the business and so leverage them our inapp messaging gives you a direct line to speak with your bookkeeper whenever you have questions we promise to get back to you within usually one business day of reaching out and we're also fans of phone calls Zoom or however else you prefer to communicate secondly uh we do partner with plaid um it's a secure connection that gives us seamless secure and instant access to the data we need in order to create your financials and most

banking institutions will connect also if you leverage Shopify stripe Square PayPal or Gusto we will integrate directly into your bench account to allow us easy access to to get everything done for you um and so that's pretty much everything for me on bench retro and how it can help so I guess to recap if you've learned lot today um I saw the question in the chat I will answer that quickly uh venmo uh doesn't have a direct integration but venmo is pretty um uh it's easy to grab the reports from venmo and our

onboarding Specialists will make sure that we uh are able to get all that information uh PNC Bank is also a thumbs up on plaid but um to return to this so if you learned anything today if you feel like a decent amount of this resonated with you and you think you'd like to take the next step it is a good time to and so whether that's with bench whether that's with someone locally who can help you out an accounting firm a tax resolution firm a friend who knows a lot about this it's always going to benefit you to

tackle this sooner rather than later given that the longer you wait the more you owe the IRS so taking the first step and attending this webinar is a fantastic First Step however if you would like to book a free call with our team to create that road map to comply we'll go ahead and throw a link into the chat so that you can go ahead and uh schedule an appointment totally no obligation with our team to have a chat about how we can solve the issue um we'll also post this webinar out for anyone who couldn't attend live

today um that way if you have any friends or colleagues we know that this is a topic that is hard to admit you know a lot of people feel a little bit ashamed they're like oh you know I haven't found my taxes for two three four years however long it can be we've had clients of up to 25 years that haven't filed tax um it is something that that you have to build up some courage to go ahead and and start to tackle but it happens all the time and uh feel free to shoot this webinar over to anyone who you thinky

might find it useful um in any case there Joyce I think we do have a decent amount of time here put aside for a question and answer period um I don't think there's anything else in particular that we have to go over so um if anyone in the chat has any questions um feel free to shoot those questions into the chat and we can answer them directly now um but yes basically we we do work with a ton of um businesses who use venmo so it's not a it's not a big deal in terms of cost there um Jenny so you

can see the pricing on our website pricing is $299 per month in terms of ongoing bookkeeping and like I had mentioned historic L we make sure we customize that pricing for everyone um given that obviously there was the co pandemic sometimes there are months where you don't have any transactions going on sometimes you had full uh the business was running full steam uh we go ahead and we work with you to go ahead and customize a quote based on how your business has done over the past couple years so on an ongoing basis it's

roughly $ 299 per month there's a couple options historically we'll work with you to make sure that it makes sense for your business in particular uh we also have a question that um came in thank you Alex uh from alexandraa um the question is can you convert back to QuickBooks um if we um if we after after the trial if we prefer it to use another service so the answer to that is yes now basically when you sign up with bench um we provide you with a platform where it's an app you you can go in and see

all your financials but we also for each full year provide you with a year-end Financial package and so that comes in the form of a an Excel package sorry and uh what that means is that you can have that information in the Excel package to do any of your own financial analysis any of editing of the data that's required um but also what that means is that you can go ahead and upload that information to QuickBooks if you do decide to switch back um and so you'll have all that information now again total transparency it's not a

100% easy upload uh you do have to match up some columns and rows in order to have that information load up to QuickBooks properly um but you definitely can switch back to QuickBooks um Jenny so uh if you do go to the pricing uh piece of our website the uh that does not include the price the prices that I chatted about does not include the price of the taxes um the big reason for that is whenever we're dealing with big uh scopes of multiple years of historical taxes that's why we bring in people like Bob

here um it's important when you're filing those historical taxes to deal and make sure that you have the best solution for exactly what you owe any of the penalties fees and interests that have been occurred and so they take care of that and make sure that you get the best possible outcome moving forward we do have a tax filing Service as well and if you did want to keep everything in house um we do ongoing tax filing for our clients as well and feel free to drop in any more questions that um that you have

especially if you um if you have specific questions for for Bob um whether it's it's a specific situation or or a scenario that um you've seen or faced in the p in the past um definitely feel free to um to ask away for for Bob while he h will you have him here and if you don't mind Joyce and Alex I I I like to always tell people that are thinking about Tax Solutions just give them a rundown of what the top 10 Solutions are and this might also help generate more questions because people generally don't know what the

solutions are and in the no particular order the top 10 tax Solutions that we work with every day number one pay the IRS in full it's generally their favorite it's not generally the favorite of my clients and many of them cannot pay them in full it will not be an option for them the second option is did you know you can get up to a 10-year payment plan with the IRS on the back taxes figure out what you ow divide it by 120 12 months wow that becomes possibly affordable and they have underpayment plan something called a partial payment

installment agreement how's that work well to pay it off it be a th000 a month they can't afford it my financial show I can pay 380 a month okay well set set you up on the 380 a month even though it doesn't pay the tax off in full over the 10 years what's the third solution oh statute of limitations runs out in 10 years what after I file my return if they don't collect the money within 10 years at the IRS I don't owe it anymore that's correct so if they give me a partial payment that doesn't pay it off

in 10 years and they stick to that lower payment plan I'm saying yeah and all I have to do is wait in one year at a time as they age 10 years they fall off the books yeah that's part of the non-collectible or partial payment plan oh what was that other one non-collectible many of our clients that are rebuilding their financial lives when we do their taxes fill out their financials they actually meet no ability to pay the IRS and there's a program for that they get qualified in a temporary hardship that temporary hardship lasts

years if their financial condition doesn't improve with no payment due on the back tax as long as they pay the current tax each year number four people that can't pay for a while do a compromise what's that I settled $1.6 Million last month for a client for $400,000 that's the offering compromise program they don't owe that 1.

6 anymore same month I settled $27,000 for $7,000 I can guarantee you both people feel great about not having to pay the tax in full even though there are larger numbers between that span number five solution file a bankruptcy people don't know income taxes can qualify for bankruptcy when they meet certain conditions so these are just a few of the solutions there's also innocent spouse there's penalty abatement those are lesser used programs but they do they are available when someone does the bookkeeping with bench and then we do

the back tax prep we do an evaluation that hones in exactly which one of these Solutions your financial condition fits you'll know before you hire us what solution is going to work how long it'll take what it'll cost and when it will be over and then hopefully one day we have our favorite call ho ho ho you don't ow which sometimes happened years later so if you have any questions about those top 10 tax Solutions please put them forward to Joyce Alex myself be happy to have a private consultation with you

about what your solution would look like generally takes about 45 minutes on a zoom call thanks for sharing Bob that's really great um actually we have one question that I have is are you able to you know give uh folks here a little bit more insight about how how you work um with with the IRS um in those situations and a little bit of the work that that you do in in the background sure the IRS allows licensed tax professionals to have an IRS power of attorney for representation matters and once that's

signed and faxed over and posted to the calf unit of the IRS they stop calling the client they now call the licensed power of attorney and direct copies of all the correspondents to them takes the pressure down deescalate the communication cycle the IRS likes working with licensed professionals why we've been doing this 25 years we already know exactly what they want they don't have to scare threaten and take from the client in order to get them to comply when they have a licensed professional they tell us what they want

they give us a time frame for when we have to deliver it we get it to delivered in that time frame and we have an orderly solution without a lot of aggressive collection in ttention so that power of attorney is a marvelous tool by the way if you don't know how many years you should file for whether or not they build you the IRS has a special division called the tax practitioner division oh what's that clients can't call that licensed professionals can we can go in there with without fear of collection have a

peek behind the curtain and go hi what's going on for Susie oh she hasn't filed in six years you've build her for three of them oh and she owes you 42,000 for those three oh and she's in collections right now and doesn't know it oh you've sent her lots of letters she hasn't responded can we have a hold oh okay we can a hold from all collections to give us time to do the back tax prep that would be great because if you reach around and pull money out of her business banking account it's going to

disrupt her ability to operate her business her ability to hire bookkeepers and get tax prep done you'll actually kill the Golden Goose that we're trying to keep alive so that power of attorney representation has a preview where we can see what's going on without kicking the Sleeping Dog in the collection side and then a post preview hold hold hold don't do anything bad because we're getting into compliance and it's going to take time to get the bookkeeping done and the tax prep so those tools of the pre- and postp power

of attorney are really powerful provide a lot of Peace of Mind to people because they know nothing's going to happen to me now as long as I follow this path and complete on that path and I get my income and my expenses protected and they can only have what's left which may be a smaller payment oh I feel great thank you so power of attorney representation really really is powerful that's great thank you so much Bob and and I think that's a lot of knowledge that um not not many business owners know especially if they you know

if they see kind of the the letters coming in and immediately they think oh I don't have that that much money it's going to put me out of business but what what they don't know is that there's there's often room to um to negotiate and and have like a bigger picture of um you don't you might not actually owe as as much as you think yes that's accurate oh we have a question here from Jenny um and that's what can I do if I have the old carbon copy of uh checks that prove I paid taxes back in 2010 yet

in 2022 the IRS held the return I was due saying I owed from 2010 yeah that's a great question uh Jenny I get this question hundreds of times a year lots of times we pay a tax and we mail it in and the IRS doesn't post it to the year that we think we're paying for sometimes it sits in a suspense account waiting to find a home to post to a particular year sometimes when we don't Direct where we want it to be posted they post it to the oldest possible tax year we owe without our permission and pay that

older year and then it's no longer owed and doesn't show up on the radar the power of attorney does allow us to go in find out what year they posted that payment to determine whether it was ever posted or if it's still in suspense and then make sure that we get it posted if they haven't already taken it so that's a power of attorney call a review with the tax division that does the processing and posting of returns and it's a common problem Jenny that we see over and over and over again so you may

have a credit sitting there that they're not aware of where to post it also you may think you filed the 2010 return you may have sent it to them they may have received it and they may have never posted and processed the return we often have to send in copies of signed tax return certified mail two three four times to get them to agree to process and sometimes when they won't process that return there's yet another item that we're allowed to do we're allowed to open up something called an audit

reconsideration what's that you guys filed my 2010 you didn't give me all my expenses that I put in you never processed my version of the return would you please reopen that audit that you did not allowing expenses so I can submit the actual return that I did back in 2010 and in that audit reconsideration once we get assigned someone that says yes now they get to see the return they get to post the data in with all the expenses and they have to change the amount that they thought you owe and recorrect it and remove all

the penalty and all the interest on the incorrect numbers so Jenny be happy to to do that kind of thing better for an accountant to make this kind of call than you yeah for you to try to get to these places know where to go how to reach them when to apply for them and have access to the right questions it's a maze that I wouldn't wish on any individual that's why we do it we've done it thousands of times thanks so much Bob and thank you Jenny for um for asking these questions anyone else have any um any other

questions um vny is the US the only country this tax craziness happens well I I'll tell you I wished we were the only company country that had tax problems but uh I have clients that are in many other countries and most of the countries have tax treaties with the IRS so when we're doing foreign tax returns we'll often run into the problem of who was supposed to get the tax on the income you earn Jamaica or the US the United Kingdom or the US Germany or the US will review the treaties we'll go

look at it and sometimes a credit has to be moved from one country to another based on the circumstances but every country that charges taxes has tax problems and it's especially difficult for people that immigrate to the US English may be their second or third language and now they have this brand new tax system that is totally different from the country they move from and they're not quite sure how to make sure that they are in compliance and file the right forms at the right times I have a client bench referred to me he's from

Africa he has three companies a nonprofit and two private llc's he has not been able to figure out prior to meeting up with bench and us how to file his tax returns the proper way on time with the proper numbers in them and so he has thousands and thousands of dollars of late filing and nonfiling penalties that were upill against because his country's way of doing taxes and our country's way of doing taxes was not understood by him but fortunately we got him on the horse we're going across the stream and we're

getting these things caught up and filed so he can run his nonprofit in Africa raise funds for the causes in his his nation that he wants from the us and continue to run his business here so yeah it's crazy everywhere we're just one of the crazy countries great thank you so much Bob um let's take a look if there's any more questions but if um if that's it um I think it's just a few of you left here um I do want to take an opportunity to thank everybody here um for joining us today uh with this live webinar um so

reminder that you will be receiving an email uh shortly after um that will provide you a link to get the recording of uh this webinar so you can feel free to view it again or um share it with other folks that um you know who you'd find it' be a benefit to them to watch this webinar um as well um Alex has uh sent over the the link in the above chat um for you if you want to book a free consultation um no obligation uh with with us here at uh bench to help you get uh caught up and to even answer any other um questions that uh that you have

again sure all right Jenny I'll just uh Alex if you don't mind reposting perfect oh uh Alex I think you have to share that with everyone link me just there we go perfect um and yes um uh that being said uh yeah thank you once again everybody for uh for joining us here uh today thanks so much appreciate it thank you everybody thanks Alex Joyce for having me on the panel I enjoyed it and look forward to working with you on any clients that need help thank you thank you so much for your time and your expertise Bob really thank you I

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