



# THE Tax Tipper

April 7, 2017

We take your taxes personally!

Issue 56

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### Our Readers Respond

Everything about PTC Canada was a good experience on my part. Thanks for your help, Neel. Much appreciated and a lot less stressful now!

Chris Button  
 Just Energy Sales  
 Edmonton, Alberta

For more, go to our [testimonials page](#) and [media room](#).

Need tax help right away?  
[Click here](#) to get started now!

We [welcome your comments](#) on the **Tax Tipper!**

P.S. Astronomy enthusiasts can follow Neel's monthly column [Sky's the Limit](#) in the [Vulcan Advocate](#) the first Wednesday of every month!

Dear Clients and Friends,

Spring has been here for a couple of weeks, but with the recent Chinooks, it looks more like summer in southern Alberta. While I'm still hoping to get some more snow-mobiling in, the farmers are getting ready for seeding, so it's not looking good for me. I've lived in a rural area since 1998, where farming is one of the most challenging businesses and weather forecasting is essential. So they're probably right to get started.

Between **Tipper**s, I save lots of clips, links, and interviews for you, the client, so you can get the edge not only on your taxes but also on world events that may affect you. It's more challenging to do your taxes now than it was just a few years ago, and the cost of living is rising while jobs and income fall. The threat of [artificial intelligence and robots](#) moving in that can [eliminate as many as six jobs each](#) has caused much anxiety. The [average American dies with \\$62K in debt](#) and [half of Americans are unable to write a \\$500 check](#), and it's about the same this side of the border. The last federal budget is only going to accelerate this trend by raising taxes, reducing public services, and darkening the future in general, even though tax compliancy has gone up dramatically.

Two huge moves were the [\\$1 billion cash injection to crack down on tax evasion](#) over the next five years, more than double last year, and the [fingerprinting of those charged \(not convicted\) with tax offences](#), making it hard if not impossible to leave the country. The language as to who can be charged is very general, applying not only to the taxpayer but also to anyone directly or

indirectly involved at any time. This combination seems not only punitive but overreaching, as almost anybody could fit into it, guilty or not.

Schemes like this have many skeptical as to the real motives, considering that average people don't seem to benefit. One journalist I've been watching on [YouTube](#), [Brian Thiesen](#), has very good commentary on these oppressive rules, which he thinks are part of a bigger agenda. His clips [The Great Carbon Con](#) and [Countdown to Default: Pension Ponzi Set to Collapse](#) explain much. While I don't agree with the political views of [Press for Truth](#), they uncover some pressing issues I've discussed in the past.

This is real news, not mainstream media's [fake news](#), which [Donald Trump has rightly labelled the "enemy of the people,"](#) going so far as to brand people like Mr. Theisen as [fake news](#). Duplicitous news sites are losing the battle so badly that [lawsuits have been judged against CNN](#), while [Project Veritas](#) has done [sting jobs](#). Experts are even predicting that [this is about to peak in 2017](#). If you can believe it, [the fake news is even exposing the fake news!](#)

It's no surprise that the internet is starting to be censored, and [truthers' channels](#) are [either getting shut down or de-funded](#), or are being branded as "unsuitable for advertisers" or even as hate speech. This is absolute baloney. No surprise, self-funded free media like [Infowars](#) have shot up in listenership. Did you know they get over 60 million views a week (5 billion in total after 21 years) and half their viewers are under 18? These are statistics any network would die for! With a \$50M annual operation, this is impressive

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# Neel's Message, continued

compared to the billion-dollar, money-losing mainstream budgets. [Rebel Canada is Canada's fastest growing media company](#), with a much smaller capital, so this is an international trend.

One of the recommendations I've made in the past is to look at starting your own business. I believe that many of the jobs disappearing today will not come back, given technological change and the cost of doing business. A recent *Forbes* article, [15 Reasons to Consider Self-Employment](#), agrees with many on the points I have raised. In particular, there will be a mass shift from employment to self-employment, because if you can get sales, self-employment is much more attractive and tax-friendly. Also, the investment world is looking shakier as the fake news keeps unravelling. Who knows what's real anymore? I've been a big advocate of holding cash that's easily accessible, instead of gold and silver bullion. Someone joked to me the other day, "If the criminals are taking cash, that's strangely a good sign," considering they rarely take anything else. The black market tells much; otherwise, the people involved in it wouldn't risk their lives. No matter what you do or where you do it, cash will always be accepted.

This newsletter exists for you, the client. I have no idea how difficult things are going to get out there, but I'm committed to servicing the taxpayer despite all that. I will continue to speak out against harmful policies that you should know about so we don't become a third-world banana republic. Did you know that [in Norway, everybody's tax return is online for anybody to see?](#) Deemed a "culture of openness" by Hans Christian Holte, head of the Norwegian Tax Administration, this is total brainwashing, which we don't want here. There's an old Latin saying, *Vox populi, vox Dei*, "Voice of the people, voice of God," recognized by all world governments whether they believe in God or not. It means that when we as a collective population speak out, the government must take appropriate action or be replaced.

My business is to represent the average taxpayer with above-average challenges, and maybe more. That was my vision in the mid 90's and it's still the same today. I had the chance to join the big leagues years ago, but it just wasn't for me. I've kept my methods simple yet effective so results happen the right way. I've never been much for social media, as it's proven untrustworthy and very political. [Social media is blocking whoever they want](#), and many who have relied on them for a living are now going to go down.

Besides, I love what I do and I sleep very well at night. I heard that [a good night's sleep is like winning a small lottery](#). Even if that's a stretch, passion for what one does for a living is a big lottery win. I recently saw [a doctor who had passed his 105th birthday and was still working](#). Man, I sure hope I can do that in 50+ years!

In February, I read that [Bob White, a famous union leader from the 70's to the 90's had passed away](#). I remember him as our representative back in my days at Boeing—a person who fought for the ordinary man. The documentary [Final Offer](#) shows how he went up against incredible odds, threats, and much more to do what was right. While he was not that well known in the west, I had the chance to meet him once off duty. I found him to be a man of the people, even as he negotiated multi-billion-dollar labour deals weekly. It takes a special type of perseverance to stay committed to one's calling without compromising your integrity.

Now that you can relax, may I take the opportunity to wish you and your loved ones a safe and blessed Easter holiday wherever you may spend it. I've always celebrated it with a [deep-fried turkey](#) on the farm. I suggest you try it. It's simply to die for and there's nothing like it. Enjoy the spring **Tax Tipper!**

Neel Roberts  
President and Founder

# What's Happening

## 2017 Federal Budget Now Here



Finance Minister Bill Morneau presented the [second Trudeau government budget](#) Wednesday, March 22, 2017, called "Building a Strong Middle Class." As reported in [my news bulletin that day](#), it was not well received, for several reasons. Skyrocketing deficits, reckless spending, and more taxes will only lower the quality of life in Canada while enslaving future generations. No doubt, many jobs and companies won't stand for this and will find friendlier places for business. Commenting on the budget, Kevin O'Leary promises, if he wins, "[In 2019, it's going to be an exorcism. I will exorcise him out of power \(in the next federal election\) and reverse all of these damaging economic policies immediately. I will eliminate the carbon tax.](#)"

## Seven Tax-Timesaving Tips and Common Questions People Call the CRA About



Whether it's about credits, benefits, refunds, or money owing, or you're just plain curious, taxpayers are frantically looking for ways to improve their bottom line.

CRA has [7 ways to help you save at tax time](#). Before picking up the phone, try looking up your enquiries about [your accounts](#) online. You'll get answers instantly, 7 days a week, almost 24 hours a day. [The 5 most common questions](#) people ask include how to get copies of notices of assessment, details of tax returns, balances owed or refund status, change of address/marital status, and location of volunteer tax clinics.

New for 2017 is [onsite help for small businesses from a liaison agent](#). Recently, a Simon Fraser University student took the place of a CRA call-centre agent. If you've ever wondered what it's like to be on the other end of the phone, [here's her story](#). For further help check out the [information bulletin](#) or contact the tax line at 1-800-959-8281.

## Need to Simplify Your Tax Receipts? Get the *Tax Organizer* Today!



Wouldn't it be nice to just deposit all your receipts into a slot and worry about the rest later? Check out the [Tax Organizer](#). With categories already laid out, all you have to do is drop and go. Perfect for those who hate bookkeeping but want a fighting chance when tax season rolls around. Prices from \$14.99 include taxes and shipping.

And there's a bonus! Just mention this ad and Web Code #EFA2527 for a 15% discount. Simply call 1-905-542-TAXX (8299) to order yours today.

## New Credits, Benefits, and Services for Your 2016 Personal Taxes



Every year there are several hundred changes and/or additions to the tax code. Most don't affect the average filer directly or immediately, but the CRA recently listed the [highlights of changes and benefits](#) that filers may be interested in. The [list of tips](#) includes [filing your own taxes online for free](#), [improved online access to your tax, benefit, and social security information](#), acceptance of [payment arrangements](#), Auto-fill, and getting [free filing services](#).

For further details, check out the [CRA's tax news website](#) or contact the tax line at 1-800-959-8281.

## The Sharing Economy and Taxes



With Uber, file sharing, carpooling, online sponsoring like Go Fund Me, and more resource allocation, CRA is taking a closer look at these activities to see if there are tax consequences. Known as the [Sharing Economy](#), it's a little like bartering, though it usually has some cash or value exchange. While each case is assessed differently, the taxpayer should keep accurate records in case they are asked, whether they report it or not. Depending on the situation, some, like a business owner or landlord, may be entitled to deduct expenses. To learn more, check out the [Sharing Economy bulletin](#) or contact the call centre at 1-800-959-8281.

# More on What's Happening

## 2016 Tax Filing Deadline at the End of April!



The deadline for most personal returns is now 23 days away. Waiting until the last minute to get your taxes done is never a good idea, especially if you need them assessed soon. Once you're ready to file your 2016 return, plan TODAY rather than on April 29. I am jammed to the rafters with appointments, and you may have to wait weeks before getting in. Take advantage of our email, fax, phone, or mail service. Make sure you authorize us if you haven't already done so or you are a new client. The days of office locations and 9–5 hours are becoming a thing of the past, and regrettably businesses stuck in yesterday's ways will get left there. Most clients are demanding more options, and—no surprise—appointments are no longer necessary!

## Does Your Accountant Know You Better than You?



A recent article in the *Wall Street Journal*, called Your Accountant Knows You Better than You Know Yourself, seems to say that your accountant is above you. That's not true as stated. The practitioner from the U.S. who was interviewed shared many of the same situations we encounter north of the border. But I was amazed at some of the issues she dealt with, like repeatedly trying to claim non-deductible, personal expenses.

I believe good practitioners know their industry better than their clients do. The goal of an accountant is to make the client's experience as manageable as possible so all eligible deductions are claimed without compromising the integrity of the return. While not everyone's experience will be smooth sailing, my perspective is that the client will respect the true professional who turns difficult into easy. This is one of the tips I pass on in my practice and personal life.

## Cross Border Changes for 2017



A recent Knowledge Bureau article by cross border expert Angela Preteau explains several new tax-filing changes for Canadians who have assets in the United States or U.S. citizens living in Canada.

Topics include ObamaCare, foreign earned income exclusion, personal exemption amount, F.I.R.P.T.A. withholding tax rate, and U.S. lifetime gift and estate exemption. Every taxpayer involved in these should consult an expert who understands both sides of the issue. For further information on the Canadian side, contact the International Tax Centre at 1-800-959-8281.

## AUTOFILE—A Step Up in Tax Preparation



Last year, a new service was launched that went over well. I am delighted to continue offering Autofile.

For years, other tax agencies, like Revenue Quebec, have tested the idea of pre-filled returns for the simplest taxes, like zero returns. I'm pleased to say that as of this year, not only has this become a reality but it is much better than expected.

Since the CRA now allows access to taxpayers' T-Slips, etc., up to 10 years, we can actually file basic returns right away without any paperwork. While most people still require other information, like donations, self-employment information, etc., this is a big step forward for the client.

More information will be released as the program progresses. Essentially, all you have to do is request that your return be filed. If everything is available immediately, consider it done. No more waiting, no more appointments, no more hassles! And now, no more paperwork!

## Deceased Brother Still Owes CRA: Am I on the Hook?

Real People with Real Questions About Real Situations



Dear Neel,  
I got the shock of my life when my brother passed away last year. I found out that he still owed CRA \$50,000 from previous years and hadn't filed in two years. As the sole executor, I'm terrified I'm going to have to foot this bill, as he didn't own anything. I can't afford this. What can I do besides run away and hide?

Freda R.

Dear Freda,  
Talk about a reverse inheritance! This is one of those complex surprises no one wishes on anyone. Unless you understand the tax game, *get a professional!* CRA will insist this is done right the first time, and you don't want it to go on too long, as collections may come knocking.

Assuming you have Power of Attorney with the latest will, you will have to find a good bankruptcy trustee to direct you so that the debt can be properly discharged. While CRA

generally doesn't hold the executor personally responsible for the debt, an improper sale of assets or cash transactions after death and before discharge can become questionable.

The trustee usually doesn't complete previous returns, so your accountant will have to prepare those with the final return. Also, you'll need financial statements, including assets and liabilities, income and expenses, and net worth, which the trustee can assist with. Once the trustee has finalized his part and issued an "Absolute Discharge from Bankruptcy" for the estate, you can apply for a clearance certificate. Make sure you keep the notices of assessment and everything else on file for at least six years in case of an audit. Hope this helps!

Are You *Just Asking* tax questions?  
Neel can *Just Answer* them.



## Did You Know?

The world's oldest hot cross bun is over 200 years old!



**Now that's an antique!**

# It's a Photo Finish! Easter Polar Bears?



**Rare shot of a polar bear in Wesleyville, Newfoundland, gazing at a lone cross**

Courtesy [www.torontosun.com](http://www.torontosun.com)

In a coastal town of under 1,000 inhabitants, 22-year-old Jessica Andrews caught this worshipping polar bear in the act of praying—or climbing, depending on your interpretation—in her backyard. While many of us have heard the expressions “Holy Cow” or mackerel or Batman and even Toledo, this Newfoundlander has come up with something new for Easter—“Holy Polar Bear.” No, it’s not a church, a ski resort, or an innovative beverage. While most animals haven’t a clue what the holiday is all about, this curious creature went the extra mile to set the right tone just in time. Known for its icebergs, Newfoundland now has something new for its visitors from around the world to try and catch in live motion!

[Send us your fascinating photo or story.](#)

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