



# THE Tax Tipper

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We take your taxes personally!

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Check out our [Media Room](#). We make press now and then! Ever wondered what folks say about us? Check out our [testimonials page](#)! As usual, we [welcome your comments](#) on the **Tax Tipper**!

## Christmas Message

Dear Clients & Friends:

There was no lack of boredom in 2022, and it's hard to believe another year is winding down. If you are a new reader to the [Tax Tipper](#), welcome. Since 2000, [www.ptccanada.com](http://www.ptccanada.com) has been servicing our clients via monthly bulletins, [newsletters](#), [resources](#), and more. Our [revamped website](#) has been up for some time with more tools to help you and, simply, to get the job done fast. The need for good information has moved from important to priority as the world is going into overdrive with change. There's more transformation this time in history, and as like most of you, I've never seen anything like it.

Is COVID finally over and ready for the past or is the scamdemic making another comeback? Whether you believed in it or not, people have generally had enough of it and 3 years later they want their lives back. As of 2 months ago there are 20 million dead due to COVID vaccination, over 2 billion injured, and the number is jumping daily. The recent plea from the deep state for a vaccine amnesty is beyond arrogant and Canadian pathologist Dr. Roger Hodgkinson, who's been such a stalworth against these traitors, said it; "Hang Them High"! He elaborates: *"Leaders in Canada and the rest of the world have perpetrated the biggest kill ever in medicine's history as a result of COVID lockdowns and vaccine coercion. I am vengeful, it's time to put these bastards in jail. We have seen the biggest kill ever in medicine's history; how can you look into the eyes of a pregnant woman and tell her this is safe as a physician."*

The recent push in Medical Assistance in Dying (MAID) is not only shocking but with so many who "died suddenly," it may be a cover

up since many of these losses are never published. Pfizer has not only admitted their vaccine is poison, but municipalities are now hiring "Body Removal Agents" working through various brokers. With reports from the UK Ministry of Health confirming the virus never even existed, the whole vaccine, lockdowns, and masking have come into the spotlight. In fact, there's a dedicated channel, CovidBC, which exclusively covers vaccine injuries, and they upload lots of stories daily. The push for euthanasia not only makes sense for the deep state but if you study the 1948 UN Genocide Treaty, which sounds like something good for humanity but in fact it's the opposite, governments are carrying out a depopulation mandate through the lockdowns.

On a more positive note, Alberta seems to be bucking the trend with the passing of the "Alberta Sovereignty Within a United Canada Act." This is not only getting a lot of praise from within the province but across the country and around the world. Saskatchewan has a similar "Saskatchewan First Act," and I expect Manitoba to follow with possibly the territories uniting with the prairies against federal overreach. From what I can see, the act seems to be brilliantly crafted as constitutional lawyers and justices from all sides have approved of it and even corporations are on board, which is rare in these days of fascism. But the largest clue for me that this will fly is when the opposing NDP tried to protest it, very few from their side showed up and in fact the largest group were supporters of the law. The Canadian Constitution Foundation (CCF) has added another mark in its favor as a recent Supreme Court Case between the Quebec and Canadian governments over provincial sovereignty couldn't have come at a better

Continued ...

time. With an expected caving by the feds to Quebec, Alberta will have a much stronger case for control over its destiny. Some may ask, will GST eventually go? We'll have to wait and see but it may not be unreasonable. Let's face it, when Ottawa just mysteriously lost \$32 Billion dollars, people don't trust them anymore, and Alberta seems ready for an exciting 2023 and beyond.

Lastly, I need to extend a huge thank you for 24 years in business as I look forward to celebrating my silver anniversary with you next year. I want to close with a beautiful speech by Brad Wylder, a tribute to the unvaccinated. It's long, but necessary as I know how terribly some of you suffered for you own medical rights and there are some things in this world worth standing up for, so here goes:

### **BEAUTIFUL MESSAGE to the UNVACCINATED**

"Even if I were pollinated and fully vaccinated, I would admire the unvaccinated for withstanding the greatest pressure I have ever seen, even from partners, parents, children, friends, colleagues and doctors.

People who were capable of such personality, courage and critical ability are undoubtedly the best of humanity. They are everywhere, in all ages, levels of education, states and ideas.

They are of a special kind; they are the soldiers that every army of light wants to have in its ranks. They are the parents that every child wants to have and the children that every parent dreams of having. They are beings above the average of their societies, they are the essence of the people who have built all cultures and conquered horizons. They are there, next to you, they look normal, but they are superheroes.

They did what others could not, they were the tree that withstood the hurricane of insults, discrimination, and social exclusion.

And they did it (even though) they thought they were alone, and believed they were the only ones.

Banned from their families' tables at 'special events', they never saw anything so cruel.

They lost their jobs, let their careers sink, had no more money ... but they didn't care. They suffered immeasurable discrimination, denunciation, betrayal and humiliation ... but they kept going.

Never before in humanity has there been such a "casting," now we know who are the best on planet Earth. Women, men, old, young, rich, poor, of all races or religions, the unvaccinated, the chosen of the invisible ark, the only ones who managed to resist when everything collapsed.

That's YOU. You passed an unimaginable test that many of the toughest Marines, Commandos, Green Berets, astronauts, and geniuses could not withstand.

You are made of the stuff of the greatest who ever lived, those heroes born among ordinary men who glow in the dark."

Merry Christmas, Happy New Year, and enjoy the last Tipper of the year. Remember, "THE BEST IS YET TO COME"!



Neel Roberts

President and Founder



us on Facebook!



# What's Happening

## 2023 RRSP, DPSP, TFSA, Maximum Pensionable Earnings Limits and More



Each year, the finance department sets limits for different programs based on the budget, feedback, and more. For 2023 the RRSP contribution limit is \$30,780.00, TFSA \$6,500.00 with maximum pensionable earnings limited to \$66,600.00. For further information, check out [Income Tax Folio S3-F10-C3](#).

## Clients Already Booking 2023 Appointments



Clients are taking advantage of the space available for the 2023 tax season without the worry of being left behind. There is generally no cost, and we can flex you within reason. Are you all ready to file your 2022 return? We have been ready to roll for a few months thanks to the help of our speedy software developers. Simply contact me with all your information and you may have your refund in January. Unfortunately, "E-File" is starting later each year and this time its Monday, February 20<sup>th</sup>, 2023, and all early returns will be paper filed with the usual 2-4 weeks turnaround time, but there is still a slight advantage especially if you are expecting a large refund. On a positive note, we can now upload manual returns that can't be E-filed but because the feature is new, I have no idea what the turnaround time is.

## Selected Tax Measures in Canada's 2022 Fall Economic Statement



Here is information on the recent [Fall Economic Statement](#) on November 3, 2022, including its impact on both domestic and multinational enterprises. Topics include plans to tax share buybacks by public companies, and reaffirmation of the federal government's intention to introduce a new minimum tax regime for high income Canadians and its intention to implement the Organisation for Economic Co-operation and Development (OECD)'s two-pillar plan on international tax reform. Other significant tax measures announced in the Fall Economic Statement include an extension of the Residential Property Flipping Rule announced in the 2022 Federal Budget to assignment sales, and an investment tax credit for clean technologies.

## Tax Planning for 2023



We only have a few more days before the year's over so as you hit the road running for 2023, here's a [few changes](#) that may affect you. At the end of last year CRA released the comparative figures for 2022, 2021, and more for tax brackets, non-refundable credits, exemptions, GST credit, other [benefits](#), and [TSFA](#). Included are [2022 year-end tips](#) from [Jamie Golombek](#), and we'll keep you updated as changes unfold.

## To Incorporate or Not? That's the Question



I get asked this question all the time and the easy answer is "it depends on your situation." [Knowledge Bureau has an article](#) on this and here's a few points:

### Pros of Incorporating

**Limiting Business Liability, Access to Capital, Lower Corporate Loans Rates, A Corporation is its Own Entity, Estate Planning, Lifetime Capital Gains Exemption (LCGE), Retirement Planning and Tax Deferral, Income Splitting, Tax Savings**

### Disadvantages of Incorporating

**Administrative Burden, Higher Costs, Possible Increased Taxes, Utilizing Losses**

We also had an article called "[The Road to Incorporation](#)" which gives more insight, but the bottom line is you should get professional help from the legal, financial, and tax sides.

## Are You "Tax Preparation Volunteer" Material?



Have you ever considered a profession preparing taxes but lack experience? The "[Tax Volunteer Program](#)" is an excellent program to get started in as there are minimal qualifications necessary. This experience can be very helpful if you want to pursue a career in the tax industry. Many professionals started here before going into practice full time. I even heard a rumour they have a free meal at the end of the season, but you must bring your own ketchup, so do not let that discourage you. For further information contact the general enquiries line at 1-800-959-8281, check out the [updated bulletin](#) or drop by your [local tax center](#).

# More on What's Happening

## Canada Dental Benefit

As of this month there is small relief for dependents under 12 from the [Canada Dental Benefit](#). [Knowledge Bureau has an article on it](#), but briefly, eligible families earning less than \$90,000 per year can apply if the child receiving dental care does not have access to a private dental insurance plan. Depending on your adjusted family net income, a tax-free payment of \$260, \$390, or \$650 is available for each eligible child. This interim dental benefit is only available for 2 periods: December 1, 2022, for those who receive dental care between October 1, 2022, and June 30, 2023, to a maximum of 2 payments for each eligible child administered by the Canada Revenue Agency (CRA).



## Disabled People Now the World's Largest Minority

Would you believe that there are now over 1.1 billion people classified as disabled in the world? Canada has over 6.2 million, which is a staggering 15%+ of the total population! [Knowledge Bureau has an article](#) on the details but one should check out the [CRA disability webpage](#) to see what they're eligible for. Unfortunately, now that vaccine injuries are being acknowledged at a mainstream level, I expect this to go up a lot. Interestingly, I used to wonder why there were so many handicap parking spots in public lots and now it makes sense.



## Personal Services Being Tested for Small Corporations

Some small corporations may be personal businesses and may not pass the test of being an employee. I've seen this a few times and [CRA has outlined](#) which is a genuine business versus not. It really depends on how many clients they have and who's exercising the control. If you're working 9-5, M-F for 1 person in an office or as a subcontractor, you should be cautious. [CRA is now starting to look closer at those situations](#): commonly hired service providers, trucking, IT consulting, accounting, construction, and catering may be candidates. Each should ask their tax consultant and do their own research.



## Beware of the Assisted Compliance Initiative Program

Recently, CRA has started a program called the [Assisted Compliance Initiative](#), which is another way of trying to trick the taxpayer into answering questions without your tax representative's first-hand knowledge. If you look at [6:15 of the video](#), it gives an idea of the deception. Below is what I'm referring to:



***If your tax return was prepared or filed by a tax preparer***  
*Although a professional tax preparer may have completed your tax returns, you are responsible for making sure you meet all your tax obligations. Generally, tax preparers will only use the information you give them to prepare your tax returns and may not be aware of all your tax obligations. This is why the CRA has sent this letter directly to you.*

***We suggest you discuss the details of the letter with the CRA officer to make sure you fully understand your obligations before contacting your tax preparer.***

I do recommend contacting your representative first and not directly dealing with it as you can get trapped into a bad deal.

## Saskatchewan to Create its Own Tax Revenue Agency



In an unusual and new move, [Saskatchewan has introduced legislation](#) which will establish a new provincial tax agency. Saskatchewan Deputy Premier and Finance Minister Donna Harpauer said [The Saskatchewan Revenue Agency \(SRA\) Act](#) is protecting the economy, industries, and jobs for Saskatchewanians from the federal government's overreach. I expect this positive trend to grow as other provinces seek autonomy from the federal government's overreach.

## Tips Now Pensionable/Taxable Due to E-Payments

In a long, pending issue, CRA now seems to be closing in on how tips will be taxed with applicable source deductions thanks to electronic transactions. In a [recent court case](#), the appeals judge ruled the employer was responsible for proper EI and CPP deductions for its restaurant employees. [CRA has a webpage](#) to how this is outlined so employers should check it out.



# Just Asking ... Just Answering

Real People with Real Questions About Real Situations

## “Taking Too Long To Get My Back Taxes Assessed”

Dear Neel,

I file my taxes on time but ended up getting audited for 2 years. My accountant submitted the necessary documents online in the summer and we've never heard since. I'm expecting quite a bit of money back, but CRA seems to be taking a long time to do something which seems simple. What can be done?



Coney G.

Dear Coney G.,

This widespread problem has been going on since 2020, so welcome to the club. COVID forced CRA employees out of the office and they have worked remotely from home ever since. Most audit paperwork gets stockpiled into a queue, and it's up to someone to dispatch it to a case worker. All uploaded submissions are given a reference number, and combined with the case number for the audit, it should be traceable. Your first step is to call the general enquiries at 1-800-959-8281 and see what they say. Assuming no email has been sent yet, they should be able to give an idea as to where it is.

Backlog of 2-3 months is now becoming common before anything even starts, but it seems you've been waiting for over 4 months which seems lengthy. I suggest filing [RC193 Service Feedback](#) which usually takes a couple of weeks for them to contact you. The very few I've submitted have not only been effective but were comparatively swift. If that doesn't work, you should look up [the complaint process](#) and escalate accordingly. Merry Christmas and the very best for the New Year!

Neel

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



# It's a Photo Finish! Air BnB in a Grain Bin?



Courtesy of <https://www.cheknews.ca>

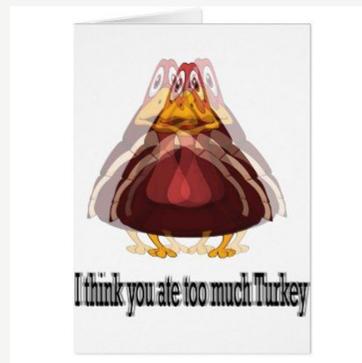
For those who have traveled the world and seen a lot, no doubt you may have had unique accommodations. My most exceptional time was sleeping on a picnic table in the woods but that pales in comparison to this grain silo in Central Saanich, north of Victoria, B.C. Listed in Air BnB under "OMG," this 3 ½ year project opened its doors to welcome guests to a three-acre farm located on West Saanich Road courtesy of hosts Barry McLean and Larissa Kohut. With a diameter measuring 15 feet, the silo's exterior and interior walls are lined with corrugated steel as a unique spiral staircase featuring shovel handles for railings leads guests to the upper bedroom area. McLean says that barnyard animals also call the property home and are not afraid to greet guests who give them a snack so book today if you want to try something new!



Send us your fascinating photo or story.

**Did You Know?**

... Canadians eat turkey over 15 times a year?



*"I'm really stuffed!"*

Courtesy of <https://www.canadianliving.com>

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