



THE Tax Tipper

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We take your taxes personally!

Issue 88

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

Thanksgiving Message

Dear Clients and Friends,

Another summer has passed by us, and we are having a warm fall here so far in Southern Alberta, after months of summer heat waves. Farmers in our community have been racking in the crop, and the smoke from forest fires in the West were not as bad as previous years. The mountains still do not have much snow and we need the moisture badly, so hoping for large dumps soon. According to the Farmer's Almanac, [2023-2024 winter](#) will be remembered as a time of "The Return Of The Brrr"—traditional winter weather is coming back as very cold temperatures are expected for much of the West.

COVID's BACK—or is it? That depends on who you ask. While the threat of new lockdowns, etc. seem real, the public is generally rejecting it in light of all the evidence of the past 3 years going public. Dr. Roger Hodkinson explains how [the Covid vaccine killed 20 million people globally while over 2 billion were injured](#) but what's important to remember was it was the actual lockdowns which caused many deaths/injuries. There are [lots of viral videos of vaccine injured health professionals becoming whistleblowers](#) because they've learned they are either loaded with cancer or terminally ill. This has not only activated some [companies to reject COVID mandates](#) but even [politicians like Danielle Smith are not considering any requirements](#). No surprise there are a lot of videos of [unconventional cancer cures like Fenbendazole making their way online](#).

You know it's a bad day in the mainstream media world when the leading Democrat candidate for the 2024 US election race, [Robert F. Kennedy, says "the American people are tired of being lied to by the government & the media."](#) Amazingly this

not only agrees with what President Donald Trump has been trying to relay for decades, but the people from both sides are finally getting it so much so, radio stations are now using AI instead of DJs. One example is [Al Ashley from Portland, Oregon](#) where they used one of their long time employees to program the computer with her voice, etc., and now they can run the station without people. I have no doubt this will work in some form because the whole idea of media is being recaptured by the people as the censorship has not worked. The old [Asch conformity model](#) of trying to coerce the public into a false narrative is ending and it's no surprise they are even starting to tell the truth. Recently, [CBC regretted a hit job on Alberta Premier Danielle Smith](#) and even [gave semi positive press on the recent \\$11+ Billion dollar surplus](#).

While [this windfall does generally benefit the country](#), needless to say, this has sparked a massive interest in Alberta. [Interprovincial migration is at record highs](#) and there's no sign of it going back down anytime soon. One of the Facebook Groups I follow daily, "[From Ontario to Alberta](#)," is very telling. While the majority are kicking tires, I'd estimate about 25% have either moved, are in transit, or are pulling up stakes to come over. As a former Ontarian who saw all the danger signs in the early 1990s, it's now become so unbearable some are fleeing like their house is on fire. Don't laugh; they have the right attitude, and if you've been in Alberta for a while, it's starting to dawn on you what a brilliant move it was. [Alberta has secured the top spot in the Human Development Index \(HDI\) for 2021-2022](#) across North America, outperforming all other Canadian provinces and U.S. states. According to a new Aaron Gunn

continued . . .

Neel's Message, continued

documentary, "[Fractured Nation | The Pillaging of Western Canada](#)," the issue of separation is now coming up again and is now a possible reality. My advice is, [if you're making the move](#), good for you but do it soon, and I believe by next year, it'll be very difficult due to housing, etc.

The economy is going to get much worse as we approach winter. Many will have to choose between heating their homes or eating. Forget 10%, 20%, or 50% rental increases. Even in rent control provinces, [landlords can get around it and are asking almost 400% increases AND GETTING IT!](#) How can you possibly compete against that? So many are going to fall into poverty by next year it's no surprise crime is skyrocketing. Some are pretty creative and are offering "[hot bedding](#)," where women rent out the unoccupied side of their bed, but I'll let you draw your own conclusion on that. On the other end, [B.C. prisoners are asking to stay in jail because they can't find housing](#); people are getting desperate. It's no wonder people are getting fed-up and want their government out. After last month's revelation of [Nazi's still living in Canada with full knowledge of the Feds](#), I'd be

ready for a fall election. This is nothing new if you studied "[Operation Paperclip](#)," as many Nazis were relocated to Western countries after WWII. I saw an interesting documentary, "[The Greatest Show On Earth](#)," which explains that for the last few years the world has been under silent military rule while a special operation was conducted in the background to remove the deep state, so check it out.

Last Thanksgiving, I headed out to Vancouver Island for an unusually warm long weekend. We were swimming, boating, and watching the salmon jump in 25C weather. This year it's a return to the traditional [deep fried turkey](#) which I've been doing since 2012. I'd like to thank all the regulars for years of loyalty since 1998 and the opportunity to wish you, your family, and all loved ones a safe and restful Thanksgiving while you enjoy the latest **Tax Tipper with your turkey--wherever that may be, and remember, "THE BEST IS YET TO COME!"**

Neel Roberts
President and Founder

What's Happening

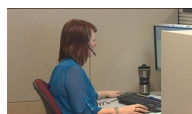
E-File Available All Year

For those of you who have been following my newsletters over the years, it's exciting to know that E-file is now available year round for personal returns. You can now file previous returns if you're behind up to 6 years, meaning you can go back to 2017. For corporate and GST returns, you may be able to go back as far as 10 years. For further information check out the "[E-File](#)" [webpage](#) or contact the call center at 1-800-959-8281.



New Permanent, Extended Call Center Hours For CRA

Great news if you work Monday to Friday during the day and have no time to call CRA. As of right now, the [new hours](#) are Monday to Friday 08:00 AM to 08:00 PM and Saturday 09:00 AM to 05:00 PM. While they are still closed Sundays and holidays, it's a noticeable improvement and it's for both personal 1-800-959-8281 and business 1-800-959-5525.



2023 Tax Service Now Available

As some of you were alerted in the summer, 2023 tax preparation service is now available. Those who have all their information or are filing zero income can take advantage of this service and avoid the rush. You can also get the paperwork yourself from the [forms website](#). Unfortunately most will have to wait until early March 2024 when they have all their T-slips, etc. One of the bonuses is the 2023 calculations are also available (of course based on the current information) so, for example, if a client foresees a sizable amount of money coming from a buyout with the option to defer, it's always recommended they book a consultation to utilize the most tax advantageous strategy. I have done several of these and have saved clients untold thousands with a brief planning tactic. Unfortunately, most end up paying too much tax on severances because they are not properly informed on how to address it!



More on What's Happening

Taxes Versus Necessities of Life: The Canadian Consumer Tax Index 2023 Edition and Why We're Going Broke



A [new study published by the Fraser Institute](#) finds that the average Canadian family spent 45.3% of its income on taxes in 2022. That's more than housing, food, and clothing costs—combined! The total tax bill for Canadians includes visible and hidden taxes paid to all levels of government, including income tax, payroll tax, sales tax, property tax, carbon tax, health tax, and fuel and alcohol taxes. Since 1961, the average Canadian family's total tax bill has increased nominally by 2,778%, dwarfing increases in annual housing costs (1,880%), clothing (654%), and food (870%). Yes, you're going broke!

Alberta Court Rules COVID Mandates Illegal



Over the summer, an Alberta court ruled Chief Medical Officer of Health (CMOH) Deena Hinshaw did not have the final say regarding COVID-19 health recommendations, [rendering them illegal](#). According to a [City News article](#), Justice B.E. Romaine's 90-page decision concluded "the Public Health Act requires that decisions with respect to public health orders must be made by the CMOH, or her statutorily- authorized delegate. The final decisions implemented by the impugned Orders in this case were made by the cabinet of the government of Alberta or by committees of cabinet." Further, the Military Grievances External Review Committee found the [vaccine mandate for the Canadian Armed Forces was unconstitutional in a ruling](#). It's a massive win for the people which came at the right time as many governments, etc., seek to reinstate them.

Canadians Using Tax Professionals More Than Ever



With rules getting more complex and less time to learn the ropes, Canadian taxpayers are seeking tax pros at record rates. [According to Knowledge Bureau](#), Canada's tax professional educator, almost 60% of returns filed were done by professionals like me. That's almost 18.5 million returns and climbing. One of the points Knowledge Bureau stressed was income from business, investments, and rentals. As jobs disappear, people will exit the work world and move into self-employment. This will further boost the need for a professional, and I don't see this trend reversing.

Loans, Mortgages, and Everyday Expenses Burying Canadians in Debt



It's a living nightmare for the average Jane and Joe just trying to stay above water. According to a [Globe and Mail article](#), we are up to our necks in debt at a time when interest rates are at multidecade highs. [Knowledge Bureau](#) has a [detailed article](#) with all the variables, but one of the highlights is over a million households are expected to renew their mortgages in 2023. Statistics Canada states the interest portion of mortgage payments was 70% higher in the first quarter of 2023 compared to the year before. The Bank of Canada has estimated that by 2026 most taxpayers with mortgages will see increases in monthly payments of 20 to 40%; yes, that's on top of everything right now!

CRA Rules Not All Losing Businesses Are Tax Deductible



In an interesting summer tax court decision, a taxpayer lost his case when the judge concluded his venture was not run in a commercial manner with a view to a profit. A [recent article](#) by tax journalist [Jamie Golombek](#) cited a Brampton, Ontario consultant was disallowed losses on the basis that the taxpayer had no source of income and, therefore, no true business. He claimed a continuous series of losses on his tax returns as far back as 1993 but eventually closed his website in 2017 without experiencing a single profitable year. Offhand, the ruling does make sense as running a loss for 24 years doesn't make sense in any form but the lesson here is even legitimate businesses showing a loss may be subject to the same scrutiny, so taxpayer beware.

Canada Student Loan Forgiveness For Family Doctors and Nurses



Doctors or residents can receive up to \$40,000 in [Canada Student Loan forgiveness](#), \$8,000 per year, over a maximum of 5 years; while nurses or nurse practitioners can receive \$20,000 in Canada Student Loan forgiveness, \$4,000 a year, again over a maximum of 5 years. A [Knowledge Bureau article](#) details all the conditions, etc. In addition, the province of Saskatchewan offers loan forgiveness to nurses and nurse practitioners. Applicants must complete at least 400 hours total of in-person service over the 12-month period.

More on What's Happening

Taxpayers are Spending 2+ Hours on Hold With the CRA



Have you got nothing to do all day?

Great, you can now contract yourself out as a “CRA caller.” Just kidding, but the delays are no joke. [According to a CBC article](#), there's been a spike in the number of irate callers lashing out at agents after experiencing long periods on hold despite repeated promises of faster service. François Boileau, Canada's taxpayers' ombudsperson—an independent officer who investigates CRA service-related complaints—said his office will probe the agency's wait-time claims. A [Knowledge Bureau article](#) explains if the complaint matter is urgent, the Ombudsman suggests calling directly to 1-866-586-3839. Second, many communications can be done online using MyAccount. Most important, taxpayers have rights to timely communications, and CRA has published a guide to those rights. Specifically, Right #6 and #9 address the issue, but takes the taxpayer down a further time-consuming bureaucratic road: “6. You have the right to complete, accurate, clear, and timely information. . . Our enquiries agents have extensive training and reference tools that let them respond quickly and accurately to your questions and provide you with the highest quality of service. If you feel the information you received from us was inadequate. . . 9. You have the right to lodge a service complaint and to be provided with an explanation of our findings.” More to come as the story unfolds.

Backyard Burial a Tax Property Advantage? Do Your Own Research!



I have no idea if this is a conspiracy but the story itself is fascinating. Granted it's American, but the principles may apply here. Recently a [viral TikTok](#) by an influencer named [realkipforce](#) suggests homeowners bury their loved ones in the backyard, according to [www.dailydot.com](#). “Did you know that if you bury a loved one in your backyard that your house now is zoned as a cemetery, and you no longer owe property taxes?” she explains in the video. Burying loved ones on your property [seems legal in most states](#) but it does not go into the tax breaks. I know Donald Trump recently [buried his ex-wife Ivana Trump at his National Golf Club in Bedminster, NJ](#), so does he qualify for a cemetery status exempting him from taxes? It's worth looking into as he plans to build a family tomb there and to be buried there himself.

Rising Canadian Bankruptcies Bad News For Seniors



Inflation, record interest rates, and general increases in cost of living are sending more Canadians to the poor house. A [Knowledge Bureau article](#) reports that insolvencies in Canada increased by 13.8% in May 2023 compared to the previous month. More specifically, bankruptcies increased by 19.0% and proposals by 12.2%. The total number of insolvencies in May 2023 was 30.9% higher than in May 2022, with consumer insolvencies seeing a significant jump of 59.1%. Seniors and others on a fixed income are most vulnerable as they may have to drain their savings to help their kids and grandkids stay afloat. For businesses, the easing of governmental restrictions imposed during lockdowns has led to a resurgence in business expenditures. In addition, the repayment of interest-free loans, extended under the Canada Emergency Business Account (CEBA), presents a substantial challenge to numerous small businesses. Certain sectors have faced industry-specific hurdles, notably hospitality, transportation, and construction industries.

New Disclosure Rules For Aggressive Tax Planning



A recent [Knowledge Bureau article](#) details all the changes regarding aggressive tax planning. While some of it may be legal, many of the tactics are questionable for sure. The 30 year old book “[Take the Money and Run](#)” by [Alex Doulis](#) seems to have passed the test of time, and he is a well-received author, so I'd start by seeking someone reputable like him. I still have clients hopelessly dealing with the [mid 2000's donation scam](#), and to date, over \$7 billion in tax claims have been denied-----OUCH!

Shopify CEO Vows to “Fight” CRA Audit



[Tobias Lutke](#), CEO of Ottawa based Shopify, is standing up to [CRA's auditing tactics](#). In a [recent Tweet](#) he explained, “*I don't particularly want a fight with the CRA—but we got asked to backchannel them 6 years of records for all Canadian Shopify stores. This feels like a low-key overreach to me. We will fight this.*” Shopify is fighting turning over 6 years of tax records of their customers to the Canadian government and is framing this request as a “targeted attack on their customers,” according to a [Globe and Mail article](#).

New Business Owner Not Online and Can't Authorize Accountant

Real People with Real Questions About Real Situations

Dear Neel,

I just started my own corporation and when I tried to authorize my tax professional, I just found out I had to get an account with CRA. I don't spend much time online as I'm not very internet savvy but is there another way?



Wyatt D.

Dear Wyatt D.,

Welcome to the club as this has been the ice bucket shock for 2023, but as of right now the My Business Account is the only way to perform this service. Like the My Account, there is a 10-day waiting period before you can complete the authorization which has been the frustrating part. This is all part of the bigger plan to move everything towards e-services, and while some accountants are batting for those not online, they are by far in the minority. Over 90% of Canadians are not only online but are performing much of their business there besides taxes, so the trend makes sense. Some professionals like me are addressing CRA to see if they can allow the authorizing feature instantly so they can carry on the filing with their professional. More on this as the 2024 tax season approaches. Good Luck!

Neel

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



Don't miss ...



The Leonids meteor shower peaking Friday, November 17, 2023. Astronomy fans and enthusiasts can follow Neel's monthly columns the first Wednesday of every month!



us on Facebook!



It's a Photo Finish!

Alberta Man Grows Record Canadian Pumpkin



Farmer Don Crews with his giant 2,537 lbs. prize on display at Lloydminster's Pumpkinfest.

Courtesy www.mylloydminsternow.com

Last year was one of Don Crew's best as he cleaned up big at the local Alberta contest. The Lloydminster Pumpkinfest not only awarded his 2,537 lbs. pumpkin 1st prize but he also set a Canadian first for the 2022 record. After doing it for over 2 decades, he beat the old record by over 500 lbs. and is not quitting anytime soon. *"As each pumpkin comes out, it's a little bigger and it causes a little bit of disbelief. It's fun to watch the amazement on people's faces"* said Crews, according to an Edmonton Journal article. Pearl Bennett, a fan friend, said she is five-foot-two and was barely taller than the pumpkin. Crews said his pumpkin is at least four-foot-10, so Jolly Green Giant, look out, and meet the "Great Alberta Pumpkin" for 2023!

Send us your fascinating photo or story.



Did You Know?

Turkey contain L-tryptophan, an essential amino acid that can induce sleep, causing post-meal sluggishness.



Turkey really makes you sleepy?



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