



# THE Tax Tipper

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We take your taxes personally!

Issue 91

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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:

If you thought 2024 had a lot going on, just wait until next year. 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 importance to priority as the world is going into overdrive with change. There's more transformation this time in history; as like most of you, I've never seen anything like it.

Ladies and gents, 2025 and beyond is ACCELERATION where it's time to tromp on the gas and go, go, go! Governments and institutions are collapsing worldwide, and corporations are going to follow that same pattern while the new golden age will start to show itself later in this decade. How many people remember this passage from a world-famous book?

*"Every record has been destroyed or falsified, every book rewritten, every picture has been repainted, every statue and street building has been renamed, every date has been altered. And the process is continuing day by day and minute by minute. History has stopped. Nothing exists except an endless present in which the Party is always right."*

If you guessed [1984](#) by [George Orwell](#), congrats! It seems that history is being altered right before our eyes with the goal of destroying anything good about the past. The hero of the novel, Winston Smith of the "Outer Party," was trying to preserve the integrity of the antiquity while his oppressor,

O'Brien of the "Inner Party," was shaping the future narrative by denying or manipulating the former.

The recent [US Congressional COVID Report](#) ended a 2-year detailed investigation as to what the whole pandemic was really about. In the [520 page report](#), it reviewed 100 investigative letters, conducted more than 30 transcribed interviews/depositions, held 25 hearings/meetings, and reviewed more than one million pages of documents. The conclusion was the "[conspiracy theorists](#)" were right about [everything](#) while the health care industry and more were highly corrupt.

Interestingly around the same time [similar reports from the Canadian Covid Care Alliance](#) cite significant safety concerns/regulatory oversight issues for the approval of the Pfizer/BioNTech COVID-19 modified mRNA products and the [Dutch Government's admission the pandemic was a 'Military Psy-Op for Extreme Depopulation.'](#) For those who have been following me for years, I was calling out COVID as early as the [February 2020 Tax Tipper](#) when no one had a clue about it. Specifically "[The fake news is at it again clogging up the news cycle with the Corona virus scare. Sadly, many independent media are falling for it and while I don't deny it's existence with fatalities, I found out the Coronavirus has been patented since 2018 by the UK's Pirbright Institute.](#)"

Now that the "real" narrative is out after 5 years, this is not only freaking out the population who got vaxxed, but the medical industry is being shaken up. Many heard of the [United Health CEO being shot in cold blood](#) from a disgruntled policy holder and [a pharmacist who administered the shots is now concerned he'll be hunted down](#). People are now finally realizing there is a deep state

Continued ...

and an anti-human agenda.

So, what is the "deep state"? [A recent article](#) did a respectable job of explaining it as "an ancient elite ruling class of 100-300 individuals, controlling Earth with fiat currency for thousands of years." These elites live in a different world with an average I.Q. of 500 and are genetically unlike according to DNA testing with a dissimilar blood type. Over 99%+ of the population are hooked into their systems in one way or the other with the exception of those totally off the grid. With a motto "Rule by Deception," they [control all the choke points](#) in society and stay in power; and yes, [they hate all of us!](#)

The recent insinuation that [Canada should become the 51<sup>st</sup> state](#) by Trump should not be taken lightly. As the author of [The Art of The Deal](#), I think the timing is right and we should not fear this. His 2018 [USMCA](#) agreement authorized by our Liberal parliament/US congress is downstream from the [1965 Autopact](#), [1989 Free Trade Agreement](#), and [1994 NAFTA](#). [Canada's biggest trading partner](#) has always been the US and there's no one to replace them. With energy as our biggest trade, Alberta will windfall for a longtime and [Premier Danielle Smith is gearing up for this](#).

The recent announcement of the [Vatican's bankruptcy](#) will send shockwaves through the financial and religious institutions starting next year. [Religious institutions will be exposed](#) for all the weird things they do behind the scenes and their [congregants will leave to seek spiritual truth at a more independent level](#). One of the reasons [Canadians want massive deportation](#) is a lack of compatibility for those who

came in and I expect this to start in 2025. Culture is downstream from politics and politics is downstream from religion. Many in first world countries like Canada feel their traditions and cultures have been largely disrespected and largely blame our leaders. This will vastly start reversing next year.

Lastly, I need to extend a huge thank you for 26 years in business as I look forward to celebrating many more decades serving you. One documentary I recently saw called "[Old World Order \(2024\)](#)" explains how fake our history is. I'll let you watch it over the holidays, but I think you'll be amazed how true Orwell's 1984 book came about "*every record has been destroyed or falsified.*" In a nutshell, the movie makes a good case we were a very advanced civilization only a few centuries ago and the population seems to have been reset about the 1700's. The channel "[My Lunch Break](#)" specializes in this and while I'm not totally decided on this, he makes a riveting case for the [Tartarian world](#). Also, the recent upswing in UFOs and aliens will become a narrative moving forward as it can no longer be ignored. I recommend [Clif High](#) as he [seems to focus on this](#). Can't say I've ever met an alien but seen lights in the sky with friends many times. Once they are publicly acknowledged, our history and belief systems will be blown away forever. Wishing you and yours a very Merry Christmas and best for 2025. "THE BEST IS YET TO COME"!



Neel Roberts

President and Founder



## What's Happening

### 2025 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 [2024 the RRSP contribution limit is \\$31,560.00](#), TSFA \$6,500.00 with maximum pensionable earnings limited to \$68,500.00. For further information, check out [Income Tax Folio S3-F10-C3](#).

### Tax Planning For 2025

We only have a few more days before the year's over so as you hit the road running for 2025, here's a [few changes that may affect you](#). At the end of last year CRA released the comparative figures for 2022, 2023, and more for tax brackets, non-refundable credits, exemptions, GST credit, other [benefits, and TSFA](#). Included is [2024 year-end tips from Jamie Golombek](#) and with [Knowledge Bureau's](#) we'll keep you updated as changes unfold.

**2024**  
**2025**

# More on What's Happening

## Clients Already Booking 2025 Appointments

Clients are taking advantage of the space available for the 2025 tax season without the worry of being left behind. There is generally no cost, and we can flex you within reason. Are you already filing your 2024 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 a refund in January. Unfortunately, "E-File" is starting later each year and this time its Monday, February 17<sup>th</sup>, 2025, 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.



## 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. 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 rumor that 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 enquires line at 1-800-959-8281, check out the [updated bulletin](#), or drop by your [local tax center](#).



## UK Tax Protester Wins---For Now

Chris Coverdale explains why he refuses to pay taxes to the British Government in the name of peace, how the state no longer contests his legal position, and what steps people can consider in their own approach to tax and sovereignty. In a recent [article](#), he has been imprisoned 3 times over the last 2 decades despite citing the provisions of the [UN Charter](#), the [International Criminal Court Act 2001](#) (and the International [Criminal Court \(Scotland\) Act 2001](#)), and the [Terrorism Act 2000](#), among other articles of legislation. Check out Chris's campaign and the specifics of his [Declaration of Sovereignty](#) and his [website](#).



## Taxes Coming For Vacant Land?

Here we go again; more taxes are possibly on the way for landowners awaiting development. Budget 2024 announced that the government is considering a [tax on residentially zoned vacant land](#). While it's still in the consultation phase until the New Year, the fed's position is to discourage speculative holding of land by making it more costly to keep land undeveloped. Such taxes could provide a source of revenue for various orders of government, which could be used to fund the construction of more new homes. Yeah, right. Knowledge Bureau has a [detailed article](#) on this and more to come as it arrives into law for 2025.



## New CRA Powers Overreaching and Egregious

Recent proposed legislation is now going to require taxpayers to swear under oath or by affidavit that the information they are providing is accurate when having a dispute with the CRA. Further, a "Notice of Non-Compliance" could be issued despite a taxpayer making every sincere effort to provide all the necessary information to CRA. Also, "Automatic Penalties in Advance" allows for an automatic penalty for a compliance order issued by the Federal Court. What this means is that "the penalty is calculated as 10% of the aggregate amount of tax payable by the taxpayer for each year in respect of which the compliance order was issued." Lastly, the normal reassessment period can be suspended to the disadvantage of the taxpayer, among them "the normal reassessment period of a taxpayer can be suspended for actions beyond the taxpayer's control or because of audit scrutiny of a non-arm's length person with tax issues that have nothing to do with the taxpayer." [Knowledge Bureau has a detailed article](#) on this and more to come as it arrives into law for 2025.



## 2025 Federal Budget Public Consultation

The federal government will open up the suggestions for the [2025 budget forum for public input](#). Pre-budget consultations are an opportunity for Canadians from across the country to share their ideas and priorities for how the government can build an economy that works for everyone. The questionnaire takes about five minutes to complete and will be available until February 2025. In addition, Canadians are welcome to submit their ideas and comments to the Department of Finance through the formal submission button.



# More on What's Happening

## Taxpayers Hacked as CRA Paid Out Millions in Bogus Refunds



Last tax season it was not just the honest taxpayer who got a refund. According to a [CBC article](#), the agency admits it vastly underreported cyberattacks against Canadian taxpayers while forking out millions to fraudulent claims. At the height of this year's tax season, the CRA discovered that hackers had obtained confidential data used by one of the country's largest tax preparation firms, H&R Block Canada. H&R Block said there is no evidence the breach came from it however investigation by The Fifth Estate and Radio-Canada has found that the H&R Block data breach is just one example of many that are overwhelming the CRA, as auditors and investigators worry the public might lose trust in the agency tasked with safeguarding its taxpayer dollars and personal information. Andre Lareau, an associate tax professor at Laval University in Quebec City, says he's concerned about the volume of bogus refunds paid to scammers. "The CRA does not seem to have found the key to lock the door," he says.

## Trump Pushes No More Taxes For USA



One of Trump's election promises was the [reduction and even possible elimination of federal income taxes](#). "It had all tariffs — it didn't have an income tax," [Trump said](#). "Now we have income taxes, and we have people that are dying. They're paying tax, and they don't have the money to pay the tax." Before income taxes came in the last century with the Federal Reserve, the government largely made their revenue via tariffs. There is no provision in their constitution for a central bank or personal taxes for wages, etc. so time will tell if this will be implemented as it technically doesn't need legislation. Any reason Canada can't follow?

## Airbnb, Taxes, and Selling Your Property



There seems to be less breaks for short-term rentals like Airbnb owners as recently CRA announced that they could deny all tax deductions if they are not compliant with all other regulations like local laws, etc. [Now in Ontario](#), they are required to [pay 13% HST when selling](#). In BC, [Airbnb listings may no longer be valid if they no longer comply to the new regulations](#). Seems like there's little incentive to get into this venture in Canada.

## North Dakota Pushing to End Property Taxes



Voters in North Dakota are lobbying to repeal property taxes and barring counties, towns, and other local governments from levying them. According to [MSN News](#), North Dakota would become the first U.S. state to end property taxes, adding pressure to eliminate the tax elsewhere. While it's hard to tell if it will succeed, you can't help noticing the growing tide opposing taxes in general.

## Alberta Leads in Canadian Freedom Index and Will Soon Be #1 in The World



In a stunning [report from the Fraser Institute](#), Alberta is living up to its motto "[Strong and Free](#)." According to the [160 page report](#), Alberta is the only Canadian province with a high index of freedom, with BC a close 2<sup>nd</sup>, but amazingly the rest of the country is on par with many Mexican states. This has never happened in the history of the country and it's no joke much of the nation is moving towards the third world. The 2023 World Freedom Index still has [Canada at a respectable 13<sup>th</sup> place out of 163 countries](#), and interestingly, Alberta's rating of 8.77 is very close to the #1 country of Switzerland rating of 9.01. Can Alberta pass that? I not only see that as possible but inevitable. Most of the country now hates the Federal Liberals and a super majority Conservative win next year would turn Alberta into a haven of opportunity pushing the Freedom Index close to an unheard of 10. Sounds euphoric but Premier Danielle Smith's popularity is at record levels with a recent convention approval rate of over 91% that'll keep the current party in power for some time. With the [recent announcement to build the world's largest datacenter](#) outside Grand Prairie, the \$70 Billion investment is the equivalent of several car factories and is just the beginning.

## Personal and Business Bankruptcies Skyrocketing in Canada



No surprise the number of people and enterprises going broke reached higher levels in 2024 compared to last year. According to the [Office of the Superintendent of Bankruptcy](#), "insolvencies in July 2024 was 24.2% higher than in July 2023. Consumer insolvencies increased by 23.9%. Business insolvencies for the 12-month period ending July 31, 2024, increased by 54.7% compared with the 12-month period ending July 31, 2023." Knowledge Bureau has a [detailed article](#) on this and the same pattern is expected for 2025 so far.

# More on What's Happening

## \$250.00 Working Canadians Rebate Is No Hit



The CRA is already working to be ready to automatically deliver the \$250 Working Canadians Rebate in early spring 2025, via direct deposit or cheque, to 18.7 million Canadian workers. No real relief is expected in this inflation-crazed market, and needless to say, it's not getting popular feedback. Knowledge Bureau has a detailed article on this and more to come as payments issued in 2025.

## GST/HST Holiday is an Early April Fool's Joke



Is saving sales taxes for a bit a good thing? Technically yes, but who's going to notice the 2-month drop in the bucket. This is going to cause an accounting nightmare for retailers, restaurants, and shops in general. With selected reductions from 5% to 15%, it's a pittance compared to how much everything costs. Knowledge Bureau has a detailed article on this and we'll have to see how this pans out in the New Year.



us on Facebook!



## Just Asking ... Just Answering

Real People with Real Questions About Real Situations

### "To Join or Not Join the Tax Revolt?"

Dear Neel,

I'm seeing more and more refusing to pay into this lawless, corrupt government while I can barely pay my bills. I've worked hard enough my life and just want out of the system. Can you legally do this?



Jordan D.

Dear Jordan D.,

You're by no means alone in your disdain for the system and while some do evade them you have no idea who gets away with it or not. I'm personally "NOT RECOMMENDING" you follow that crowd as it can get very expensive, complicated, and more to fight this. I'm familiar with the "living sole" argument whereas you're a legal corporation,

etc., but good luck trying to outspend them proving it. The machine is designed to bankrupt, shame, and destroy all opposers so keep that in mind.

Christopher James Pritchard is very open about not filing or paying taxes for years, so if you're confident he can help the right way, go for it and check out his materials. There are others who do similar things, and I have no idea how successful any of this is, but my guess is that if you don't have everything in order, you'll get locked up and made an example of. Personally, I wouldn't do it even if they, forever in a day, declared the nation tax free just to see how true it is. In fact, I'd let others do it for a while just to verify it. I would not be surprised if more movements like Pritchard's ignite down the road. 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!

## Camp Under the Arctic Sky á la Igloo Style



Courtesy of [NASA](#)

In what seems like a portal through space to another dimension is an Earth creation. What may look like a strange nearby galaxy is a normal rocket's exhaust plume -- but unusually backlit. Although the [SpaceX Falcon 9](#) rocket was [launched](#) from [Vandenberg Space Force Base](#) in [California, USA](#), its burned propellant was visible over a much wider area, with the featured photograph being taken from [Akureyri, Iceland](#) by [Seung Hye Yang](#). Like [noctilucent clouds](#), the plume's brightness is caused by the [Twilight Effect](#), where an object is high enough to be illuminated by the twilight Sun, even when the observer on the ground experiences the darkness of night. The [spiral shape](#) is caused by the Falcon [rocket reorienting](#) to release satellites in different directions. Stars and faint green and red [aurora](#) appear in the background of this [extraordinary](#) image!



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

**Did You Know?**

... "Jingle Bells" was originally a Thanksgiving song?



***"Pass da Pumpkin Pie!"***

Courtesy of <https://everythingtrivia.com>

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