



THE Tax Tipper

October 7, 2024

We take your taxes personally!

Issue 90

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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 mountains still do not have much snow. According to the Farmer's Almanac, 2024-2025 winter will bring cold and snowy, traditional winter weather, so bundle up and get the ploughs ready for much of the West. Personally, I like four seasons and while spring and fall are relatively short in Alberta, I think living in a year-round summer country like Mexico or California would be exciting in the beginning but boring later. I'm able to do this with my business, etc., but prefer to stay here.

The US elections are days away and it's going to be anything but dull. With the devastating storms from Hurricane Helene in the East coast/inland, P Diddy revelations about human trafficking, enormous COVID vaccine deaths, mass migration, and much more, there's never been so many dynamics all at once. While Trump is favoured by the numbers, Harris may manipulate the electoral college and steal it again. Many don't understand the American system votes for the electors and ultimately they decide who to cast their vote for. So, in theory, a polling station can get 100% for Trump and that elector has the constitutional authority to vote for Harris. See, our elections don't seem so bad now?!?

Whitney Webb, independent writer, researcher, journalist who deep dives into the deep state summed up last month with an interview with Neil Oliver: "it's us (the people) verses them (the deep state)" and even mentions they have the technology to wipe out humanity in 21 days. That may have sounded conspiratorial a few months ago, but now people are waking up to weather,

chemical, and biological warfare which doesn't even take 21 days. Add to that a shaky economy, it's a lethal situation.

Over the summer, the Toronto Star reported "Nearly 40% of new Canadians say they're considering leaving their province — or Canada — over high housing costs" while nearly half of Canadians report daily struggles due to cost-of-living crisis. The whole job market seems to be a mystery as many cannot find work and, according to <https://www.shadowstats.com>, the real unemployment rate is 25% due to government policy and not so much China, etc. Since COVID, people are now questioning the governance of Canada since rights seem to have been chucked out the window and little justice has been served. According to a series of Druthers articles on Canada's constitution, bill of rights, etc., it casts much doubt on the validity of Confederation and the Articles of Confederation. We used to assume we had natural rights, etc. and it is a very complex subject to arrive at a correct understanding, but the bottom line is Canadians have been deceived into thinking it's "all good." I've always believed the bones of Canada, which started well before Confederation, etc., in the 1500-1600s based on Catholics and Protestants fleeing European tyranny, still lives on today despite more recent religions like Islam, Hinduism, Sikhism, secularism, etc. We just want to be free and have a fair chance to make a living while enjoying our friends, families, etc.; that's the gist of it!

2025 will be the year people start to think outside the box on a mass scale. It's no longer a surprise corporatism is corrupt, and the people are not enemies with each other but have been engineered to think otherwise. The legal system clearly doesn't

continued . . .

Neel's Message, continued

work for us and digital soldiers are looking into [Angelic Law](#) as it doesn't cater to the wants or needs of government employees, servants, officers, or officials, and it must be dismantled. Does it work? I don't know yet, but these are unusual times calling for unusual action. Also, the [strawman accounts](#) are being investigated which is a trust account opened on your behalf but is hard to access. I've heard some are successful but much more research must be done to make it feasible on a mass scale.

Rediscovering lost technologies or uncovering fraud is dangerous work but must be done. There are too many examples to list but [Jacob Grinberg](#), the Mexican scientist found the link between science and the paranormal. He claimed [we live in a holographic matrix](#) (hasn't [David Icke](#) been saying this for decades?) where we could dynamically interact with the construction of reality and vanished after that. Whether it's [free energy from the air \(Ether\)](#), [dicyanin glasses which help us see beyond the visible spectrum](#), [riding the body of parasites](#) which cause most diseases, or [replacing internal combustion engines with hydrogen](#) which is not only cheap, environmental friendly and low maintenance, the future is amazingly good if we want it bad enough.

One of my favorite movie franchises I always enjoyed since I was a kid was none other than [Planet of the Apes](#),

which first aired over 55 years ago in 1968 and the latest one which came out this spring [Kingdom of the Planet of the Apes](#). In a nutshell, [Noa](#), a young ape goes on a quest which leads him to question everything he's been taught about the past and to make choices that will define a future for apes and humans alike. Does that sound familiar? Maybe we're all Noa, which is not necessary a bad thing, but if we've been lied to about everything in the past, we'd better become like Noa because we are our own salvation when it comes to finding the truth.

Last Thanksgiving, I hung out with friends and enjoyed the usual traditional [deep fried turkey](#) which I've been doing since 2012. This year I have nothing set in stone yet, but likely it'll be the same along with a campfire out in the woods with a bit of stargazing in the Alberta wilderness. 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 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 7 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.



2024 Tax Service Now Available

As some of you were alerted in the summer, 2024 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 2024 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

CRA Wrote Off a Staggering \$4.3 Billion in Taxes Last Year, a 55% Increase From the Previous Year



A [recent article](#) cited massive tax debt losses by the tax agency. According to [Blacklock's Reporter](#), this surge in tax write-offs has raised questions about the agency's efficiency and accountability. Conservative MP Pat Kelly, who requested the figures, believes that the agency's handling of documents and tax files is a significant issue. "The loss of tax files led to \$109,849 in write-offs in 2018," Kelly noted. Kelly also expressed concerns about the agency's service standards, stating that "every bit of evidence we see from people who work in the field is that service standards are getting worse, not better. It really has the appearance of an Agency without accountability." The CRA has acknowledged the need for improved procedures, and a 2021 audit highlighted the lack of parameters defining "timely" write-offs.

Supreme Court of Canada Says Government Can be Held Liable for Making Unconstitutional Laws



In a surprising ruling over the summer, Canada's top court decided the state is not immune from liability for drafting and enacting laws that are later found to be unconstitutional. According to the [Canadian Press](#), governments have a limited liability for laws that are found to violate the Charter. The Supreme Court said governments can be held liable for laws that are clearly unconstitutional, were in bad faith, or are an abuse of power as that high bar has been in place for more than two decades. "By shielding the government from liability in even the most egregious circumstances, absolute immunity would subvert the principles that demand government accountability," wrote Chief Justice Richard Wagner and Justice Andromache Karakatsanis on behalf of the majority. It's hard to say how this will all play out, but it could have some very game changing lawsuits on the way.

CRA Shutting Down System Including E-File in December



CRA is [turning off the filing system](#) and more over a month earlier this year to prepare for an earlier opening of the 2025 tax season. Citing December 2nd, 2024 as the shutdown date, all these services will have to be submitted manually until February 2025. [Knowledge Bureau](#) has a [detailed article](#) on this and while services always continue from us, the professional's point of view, it just moves slower.

CRAZY: Canadians Pay More in Taxes Than for Bare Necessities



A recent [Rebel News article](#) surveyed Canadians if they think the high taxes are worth the quality of government services they receive. A new [study](#) from the Fraser Institute found that the average Canadian family is paying more in taxes, at an average of 43% of their income, than on necessities such as food, shelter, and clothing combined (35.6%). Compared to 1961, Canadians were paying more on average for the bare necessities at 56.5%, and 33.5% on taxes. However, a survey from last year found that less than [half](#) of Canadians are satisfied with the state of the Canadian healthcare system, with leading [reasons](#) for dissatisfaction being lack of staff, long wait times, and bureaucracy. More than half of Canadians surveyed this year also said that [public education](#) is "headed in the wrong direction."

CRA Investing in Tax Audits



There's money in tax audits and that's why CRA's putting more of your tax dollars into it. A new tax audit tool "[Notice of Non-Compliance](#)" allows CRA to issue this for anyone who does not provide and deliver, in a reasonable manner, any information or additional information the CRA may request—even if the requested information was partially delivered. While the taxpayer may appeal this requirement to the Federal court of appeal, there is a daily penalty of \$50 which is capped at \$25,000. [Knowledge Bureau](#) has a [detailed article](#) but this seems like a very nebulous and tyrannical way of dealing with taxpayers as there seem little oversight or conditions for using this.

More on What's Happening

CRA Becoming Harder to Defend

With increasingly bad press about CRA, etc., one accountant tells his story about the subject. [According to the Financial Post](#), a tax professional tells his story on the good, bad, and ugly when it comes to the public perception of CRA. Having dealt with them directly for my clients since 1998 and as a board member since 2010, it's definitely gotten more complicated than the "good old days" of the pre-90's. While the author Kim Moody, a 30-year tax accountant, admits he's "[agnostic about the CRA](#)" while giving a few bones, I would have encouraged the reader to research the central banking system. People are more open these days and since most countries have a central bank, you'll find the taxing agency has a direct link. One of the [Communist Manifesto's goals](#) is a "A heavy progressive or graduated income tax," and the only way this can be achieved is with an agency that carries this out.



Canadian Entrepreneur Incentive (CEI) Tax Break for Small Businesses

The new [Canadian Entrepreneur Incentive \(CEI\)](#) is a capital gains incentive to reduce the inclusion rate to 33.3 per cent on a lifetime maximum of \$2 million in eligible capital gains. The provision has not extended to trusts and will now be phased in by 2029, as opposed to the year 2034 in the original proposals. [Knowledge Bureau has a detailed article](#) and while it includes all qualified farming and fishing property it excludes professionals including accountants, lawyers, notaries, physicians, mental health practitioners, health care practitioners, veterinarians, optometrists, dentists, chiropractors, engineers, or architects whose principal asset is the reputation, knowledge, or skill of one or more employees or a business that provides consulting or financial, insurance, real estate, or lodging services.



Bare Trust Filing Rules Relaxed for 2024

The recent rules for reporting requirements for [Bare Trusts](#) seem to be changing with the weather, so as it stands there was a last minute pardon for filing the 2023 T3 return. Now, the August 12, 2024, draft legislation extends that pardon for all bare trusts in 2024 but requires T3 filing in 2025 under certain circumstances. [Knowledge Bureau has a detailed article](#) and while it's good for now it'll have to be monitored if anything new develops.

Bare Trust



Bedroom Tax on the Way?

Just when you think it couldn't get worse, there's now a possible bedroom tax to address the tight housing market.

[According to a TikTok reporter](#), any surplus, unused bedrooms in a residence will be taxed unless they are rented out. This is a ridiculous and totally unreasonable idea and no doubt after the next census everybody will have "1 bedroom"!



25% of Canadians Work for the Government?

With over 7,000,000 Canadians out of work, the whole employment scene is a big mystery and no wonder; if [over a quarter of the work force is hired by the government](#), the private sector can't compete with this. Let's face it, the government doesn't have to earn any business and can print as much money as they want, what's stopping them? With no oversight, there's no end in sight and the people have to reject this.



No Surprise - Bankruptcies Skyrocketing in Canada

According to the [Office of the Superintendent of Bankruptcy](#), August bankruptcies paint a grim but realistic picture of Canadian finances. [Knowledge Bureau has a detailed article](#) on the details but it should come as no surprise as jobs disappear, costs increase, and there's not much hope of change on the horizon.



Getting Ahold of CRA Near Impossible

Real People with Real Questions About Real Situations

Dear Neel,
I've had it up to here waiting for over 2 hours on the 800# just trying to get basic information on my refund. Is this ever going to be resolved? I can't believe its been 6 months and I still haven't gotten an answer. HELP!



Sylvia H.

Dear Sylvia H.,
It's becoming the new national epidemic and more of a reason to get online. My Business Account is for business while My Account for your situation. There's now no waiting time for new accounts if you upload 2 pieces of government ID unlike the previous 10-day waiting period, so good progress. There are a variety of ways to contact the CRA but the goal is towards e-services. Over 90% of Canadians are not only online but are performing much of their business there besides taxes, so the trend makes sense. If yours is a case with a serial number, usually you can request a direct person and number to deal with and bypass the call center.
Good Luck!

Neel

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



Don't miss ...



The Leonids meteor shower peaking Saturday, November 16, 2024. Astronomy fans and enthusiasts can follow Neel's monthly columns the first Wednesday of every month!



us on Facebook!



It's a Photo Finish! Watch Your Turkey Grow in Real Time



Live on YouTube

Courtesy <https://explore.org>

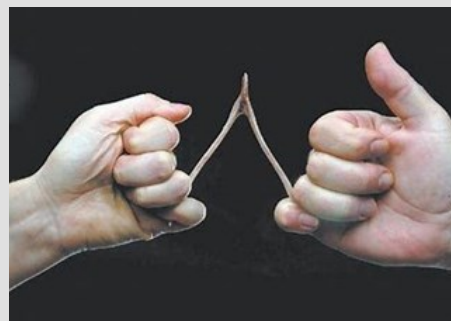
Have you ever bought a Thanksgiving turkey directly from the grower instead of the grocer? It's time you have if you haven't but now it can be even better. Some farmers now have live cams of the turkeys they raise, so early order placers can see their meal grow in real time. They also broadcast sheep, cattle, and chickens, so an amazing new concept to market their goods. I've not only been buying many of my meats and more directly from ranchers for years but highly recommend it. It's not only cheaper and better for you nutritionally but buying local keeps money in the community, so get involved!

Send us your fascinating photo or story.



Did You Know?

The tradition of breaking the wishbone goes all the way back to the Etruscans in 322 BCE when the Romans brought it to England who eventually brought it to Canada?



Give me a break!



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