



# THE Tax Tipper

March 28, 2021

We take your taxes personally!

Issue 76

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### Our Readers Respond

*"Thanks PTC Canada for the efficient service. Neel Roberts is a no-nonsense kind of businessman. He listens to understand what the client's wants and needs are, then he strives to help the client achieve their goals. He efficiently and in a timely fashion provides the consulting and tax return services I am looking for!"*

Wayne Clarke  
 Floor Installer  
 Red Deer, Alberta

Check out our [Media Room](#) and [testimonials page!](#)

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

As usual, we [welcome your comments](#) on the **Tax Tipper!**

Dear Clients and Friends,

Spring's here but those -55C forecasts a month ago sent shivers up many spines. As I write, things are much better, but it is looking very dry before seeding season, so come on rain! Naturally, I am looking forward to ATV and cruising season, and I need to pull my rod out of the barn for my first ride of the season. If you're new, welcome aboard; you can get all our previous [newsletters](#), [bulletins](#), and more resources on our website [www.ptccanada.com](http://www.ptccanada.com). With over 23 years of information, we do not miss much and have helped countless individuals around the world get their Canadian taxes resolved.

Rex Murphy recently published an article: ["This is the worst Canadian government ever. Can there be any question?"](#) Um, no kidding; those who read the Tax Tipper knew that over 5 years ago but at least he's catching up. To Rex's credit, he is one of the better mainstream journalists as the rest of them are so beyond horrible, the industry has become a perpetual death cult advocate. Last week's [worldwide lock down protests](#) had millions of people marching while the mainstream media barely reported it. A recent poll indicates that over [52% of Canadians don't trust the media](#). It is no wonder independent channels are exploding with no sign of reversing. Last week, [Project Veritas](#) won a significant ruling that the [New York Times](#) used "reckless disregard" and "acted with actual malice" to smear the [broadcasting company](#). In their 11 years in business, they have never lost a lawsuit and always exposed the deception of the mainstream media. It is not that the New York Times is incapable of doing real journalism. In February, they confirmed a poll that ["a group of Satan-worshipping elites who run a child sex ring are trying to control our politics."](#) And [that almost a third "believe that voter fraud helped Joe Biden win the 2020 election."](#) Even

[more, 39 percent agree that "there is a deep state working to undermine President Trump."](#) AMAZING!

If you did not think that wasn't arrogant enough, Time Magazine ran an article around the same time admitting a ["Secret, Well-funded Cabal, Worked to Protect the 2020 Election."](#) Friends, they are not hiding it anymore that it is all rigged. Donald Trump has a wonderful meme which sums it up perfectly: ["In reality, they're not after me, they're after you; I'm just in the way."](#) I believe people are finally starting to get the picture as the majority now believe the US election was fixed and many countries around the world feel the same way. Mike Lindell, owner of [MyPillow](#), has produced a documentary called ["Absolute Proof"](#) which in under 2 hours breaks down how the whole scam was done. It was censored so much that he is now [starting his own social media platform](#) called [Frank](#), and Donald Trump [has decided to do the same](#) by summer 2021 [with a company called FreeSpace](#).

With all the protests around the world and the push for vaccines, the good news is there is ["some relaxation"](#) of COVID restrictions, depending on where you live. Here in Alberta, we are moving toward totally opening by next month compared to Ontario which remains restrictive. In fact, some states like North Dakota are [making masks illegal](#) which is awesome. We can hope for more of these as the public's awakening continues. For over a year now, many workers have been working out of their home and [I do not believe the old days of 9-5 are coming back](#). The workplace is about to change radically as office towers remain empty in many cities. I get asked how my industry is doing—it is a mixed bag. While I believe the [accounting industry will change at the corporate level](#), the little independents like myself still march on. I have found clients gravitating to more personalized service,

*Continued on page 2*

# Neel's Message, continued

which is more prominent in the smaller businesses.

Now that inflation is starting to show up in places like real estate and commodities, I expect prices in general to start rising this year. While Bitcoin has gone up an impressive 10 times + in under a year, I am still not a fan. Let's face it, even Bill Gates gets it right once in a while and recently police have been seizing it in busts. My biggest problem with the current crypto currencies is they are very controllable like the central banks and if the internet shuts down, they are instantly worthless. Cash still works despite its dwindling popularity but I still believe gold and silver will be the long term winners as they are too hard for a centralized system to control. In fact, states like Kansas are moving to make it legal tender which will become a trend now. I believe a real boom will return once the monetary system is fixed and power is returned to the people. If you remember last month when Texas had snow, power bills went as high as \$17,000 which is totally unthinkable. We can expect this type of volatility as this current financial system is in its dying days. I have remained an optimist not because I am naturally one but so much doesn't make sense and I see clues there are much bigger events going on behind the scenes which leads me to believe better days are coming soon.

This year for Easter I am back to deep fried turkey. It is such a classic and the neighbors are envious of the smell as it is like driving by a KFC. As the summer is not far now and warmer days around the corner, I would like to take the opportunity to wish you and your loved ones a safe and blessed Easter holiday wherever you may spend it. It is also one of the busiest weekends for me as that's when tax season shifts into high gear, so little celebration for me. **COVID's DONE (you heard it here first!)**. Enjoy the spring Tax Tipper and remember, "THE BEST IS YET TO COME!"

Neel Roberts  
President and Founder

## What's Happening

### COVID Taxes, Benefits, Programs, and More

There are lots of programs in place for both individuals and businesses, it is best to visit the COVID website rather than list them all here. These seem to change a lot so best to check with them first or try calling the COVID line at 1-833-966-2099. I am getting lots of questions related to this and they seem to be more about the policies of COVID payments/rules, etc., and not so much about taxes.



### 2021 Federal Budget April 19th, 2021

At the time of writing, the federal government will release a highly anticipated budget in about three weeks, outlining accounting of pandemic spending and how the Liberals plan to spend billions more on the road out. It is an expected disaster, but what else is new? More to come as we'll have a special bulletin that day, so stay tuned.



### CRA Watching Social Media for Unreported Income/Activities



Are you making money online? No problem if you are reporting your profits but CRA is now monitoring social media for unreported income. A recent Knowledge Bureau article gives a good outline on what to look for but here's a few highlights from it:

**The Gig Economy.** This is short contract-based work through sites such as Clickworker, Crowdsourc, and Fiverr.

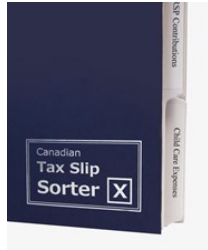
**Peer-to-Peer Selling.** This includes the selling of goods and services through Etsy, eBay, and Craigslist directly between individuals.

**Social Media/Social Influencers.** This includes the earning of advertising revenue through subscriptions and product promotion through YouTube, Instagram, Twitch, etc.

# More on What's Happening

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

Wouldn't it be nice to just deposit all your receipts in a slot and worry about the rest later? Check out the "Tax Organizer" which already has categories laid out so you can just drop and go. Perfect for those who hate bookkeeping but want a fighting chance when tax season rolls around. Prices start from \$14.99, including shipping. Simply call 1-905-542-8299 to order yours today.



## Extended Call Center Hours at CRA

CRA will be open from 9 am to 9 pm Monday to Friday and 9 am to 5 pm Saturday until April 30<sup>th</sup>, 2021. There is now a "call back" option if the lineup is too long, so I will have to wait for feedback to see how successful this was as it's brand new. Knowledge Bureau has a short article on this for details. Most still use the online services as it is much faster and can cover the bulk of general needs. The general number for personal is 1-800-959-8281 and business is 1-800-959-5525.



See <https://www.canada.ca/en/revenue-agency.html>.

## New Credits, Benefits, and Services for Your 2020 Personal Taxes

Every year there are several new changes and/or additions to the tax code. Most don't directly affect the average filer immediately, but the CRA recently listed the highlights of changes and benefits, which the filer may be interested in, with a list of tips including filing your own for free, improved online access to your taxes, benefit and social security information, acceptance of payment arrangements, Auto Fill, and getting free filing services.

For further details, check out the Finance department's news website or contact the tax line at 1-800-959-8281.



## CERB Repayment Interest Relief & T4A's May Be Incorrect

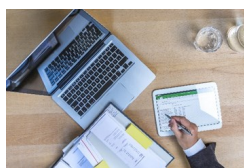
Recently, CRA announced interest relief for those voluntarily repaying CERB benefits. To qualify for targeted interest relief, individuals must have had a total taxable income of \$75,000 or less in 2020 and have received income support in 2020 through one or more of the COVID-19 programs. Also, some 2020 T4A's that reflect these payments may be wrong, so it is up to the taxpayer to report the correct income and not CERB. Knowledge Bureau has a detailed article on this, but for further information contact 1-800-622-6232 or see <https://www.canada.ca/en/contact/questions.html>.



## Most Canadians Doing Taxes Online

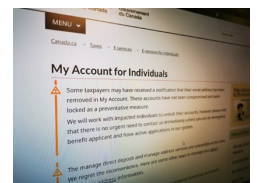
Having been online for over 20 years, it is delightful to see how many are taking advantage of this. I remember in 1998, maybe 1 of every 10 people had an email address let alone anything else. Today, going digital is as easy as falling off a log. Whether it's accessing your online CRA Account, net filing your return, or even launching an appeal, electronic services have come a long way. Sign up now and get online instantly. Many services start the minute you are approved.

For further details contact the tax line at 1-800-959-8281.



## Ombudsman Reviewing Taxpayers Locked Out of CRA Online Accounts

Good news for many who have been locked out of their CRA Account; CRA last month announced the Ombudsman will be looking into why this is happening on a significant scale. It's pretty out of hand how it has grown to the level where almost every other call I get, the client is saying they've been locked out of their account. I will keep you posted as this unfolds this year.



# More on What's Happening

## 2021 Tax Filing Deadline

The deadline is now 34 days away for most personal returns, and there is no talk of an extension this year but some allowances for late payments according to a Knowledge Bureau article. Waiting until the last minute to get your taxes done is never a good idea; especially if you need them assessed soon. Once you are ready to file your 2020 return, plan TODAY rather than April 29<sup>th</sup>. I am jammed to the rafters with appointments, and you may have to wait weeks before getting a chance. Take advantage of our email, fax, phone, or mail service. Make sure you authorize us if you have not already done so or are a new client. The days of office locations and 9-5 hours are really becoming a thing of the past and, regrettably, businesses stuck in yesterday's perception will get left there. Most clients are demanding more options, and no surprise, appointments are no longer necessary!



## 98 Year Old WW2 Vet Has His Tax Returns From 1953; Learn About Change From a "Real" Pro!



In a recent National Post article by Jamie Golombek, Sam Cass had done his own returns since the system started after the second world war. However, he decided to get a pro just after 2000 since it was getting too complicated. Sam is a vet in many ways, not just in combat but in the tax world. Most pros do not have the experience Sam does as he has kept 67 years of returns. As amazing as his life story is, I like the way the article ends: "When asked Sam why he kept his returns for so long, he responded matter-of-factly: As far as paperwork was concerned, I always kept everything. Just personal habit." We all can learn a lot from Sam!



us on Facebook!



## Just Asking ... Just Answering

### No More Collections on Tax Debt, Student Loans, & Fines?

Real People with Real Questions About Real Situations

Dear Neel,  
I am puzzled that I received my refund this year as I owed thousands in student loans, previous taxes, and fines. Is something different this year?



Jason J.

Dear Jason J.,  
Yes, to many surprised this seems to be some new rule that came because of COVID. Also, I found out through a client that EI benefits do not have to wait to use up their severance for benefits to kick in, so it is another win to the average person. It is hard to document this as the site says collectors are back in business. New policies seem to mysteriously show up but if you log into your CRA Account or My Service Canada Account sometimes you can get information that way. I will be monitoring the situation as it unfolds. Hope this helps!

Neel

Are You *Just Asking* tax questions?  
Neel can Just Answer them at  
[Neel.Roberts@ptccanada.com](mailto:Neel.Roberts@ptccanada.com)



Astronomy fans or enthusiasts can follow Neel's monthly column Sky's the Limit in the Vulcan Advocate printed the first Wednesday of every month!

# It's a Photo Finish!

## Easter Egg Wedding Car



Courtesy of: [www.unilad.co.uk](http://www.unilad.co.uk)

I have had the pleasure of lending out one of my collector cars at a wedding because they thought driving a 1970 Duster 340 was a cool item, but these guys take the cake — I mean egg. Chocoholics Stephanie Thompson and Lance Scott Forbes used a Cadbury Cream Egg shaped car as transport at their wedding. Too bad it was not shaped in a sausage because then it'd be for “better or wurst”!

## Did You Know?



“Omelettes anyone?”

The first Easter eggs were red to reflect the blood of Christ.



***Got an interesting fact? Email it to us!***

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