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Dear President Obama: I'm A Baby, Not A Tax Cheat

I recently received a copy of a letter sent to Prime Minister Trudeau and President Obama from an eight-month-old Canadian American infant. If you are wondering how an eight-month-old could write a letter, she had help from an adult (Lynne) facing similar tax issues. You see, Baby Elle (not her real name) received a [FATCA](#) letter about her small Canadian bank account. That means Baby Elle needs quite a lot of help, including filling out forms.

Baby Elle could renounce her U.S. citizenship, but the account does not hold enough money to enable Baby Elle to do it properly and pay the steep U.S. filing fee. This is hardly the Panama Papers, but Baby Elle seems caught within their pages. Baby Elle is just an ordinary dual U.S. Canadian already—at eight months old!—caught in a crazy compliance system that is making it increasingly difficult to support both countries. Baby Elle's letter speaks to some of the reasons that [record numbers are renouncing their U.S. citizenship](#). It is reminiscent of [Dear Mrs. Obama, Why I Gave Up My U.S. Citizenship](#) and [Dear Mr. President, Why I'm Leaving America](#).



The voice of a child might be more persuasive than those of adults. Here, then, is Baby Elle's letter:

6 Dear President Obama and Prime Minister Trudeau:

Why do you think I am a tax cheat? I am eight months old. I live with my Mommy and Daddy in Canada. I can't walk or talk yet. So my Nana's friend Lynne is helping me write to you. At Christmas time Mommy and Daddy opened a small savings account for me in Canada.

When I was six months old in February, [TD Bank sent me a letter](#) and other stuff. I can't read. So Nana read it for me. I don't know what the gibberish in the letter means. Nana says it's crazy. I believe my Nana. The letter says TD will squeal on me to Canada Revenue Agency (CRA). Then the CRA will tattle on me to U.S. Internal Revenue Service (IRS) for FATCA.

What's a FATCA? I don't know what a citizen is. But I'm a double one. I was born in the United States. My Mommy and Daddy are Canadian citizens. The Canadian government sent me a letter saying I am too. But I have a blue book that says I'm a U.S. citizen too. TD says because [they know I was born in the United States](#), I have to complete, sign and mail forms to them.

How can I? I can't even print yet. President Obama, why do you want my information? What will you do with it? Prime Minister Trudeau, why are you giving your friend Mr. Obama information about me? Why are you helping him? Why aren't you helping me? Please help me. I can't afford an accountant or lawyer from my allowance.

Bye Bye,

Baby Elle, Vancouver Canada

For alerts to future tax articles, email me at Wood@WoodLLP.com. This discussion is not legal advice.