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“The most effective way to destroy people is to deny and obliterate their own understanding of their history.”

— George Orwell

Lies are made believable using propaganda. Propaganda creates fear. Fear leads to emotional discomfort which, when instilled en masse, leads to mass hysteria. This sets the stage for totalitarianism.

— My distillation of Matias Desmet’s work,
The Psychology of Totalitarianism

Tax and Financial Strategies

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Wealth Creation Strategies

A Potpourri of Central Planning-Created Energy Tax Credits

The picayune details required to qualify for energy credits introduced under the so-called “Inflation Reduction Act” of 2022 have overwhelmingly complicated this area of tax law. We have long viewed tax credits as indirect government subsidies to favored industries, which do not align with customers’ preferences (the proof is in the subsidies), and is a form of central planning gone amuck. However, we must deal with the system as it is, not as we might wish it to be. To help you understand these tax credits, we have included flowcharts on pp. 2-7 which, by necessity, include excruciating, mind-numbing details. Reviewed carefully, these should help you identify costs in need of tracking for this and coming years (assuming the law stays the same) and, crucially, to help you structure the timing of home improvement purchas-

es to help you qualify for larger credits.

Note in particular the annual income limitations for the “Clean” Vehicle Credits, and much lower limits for Used “Clean” Vehicle Credits. The MAGI referred to in the flowchart is Adjusted Gross Income, line 11 of Form 1040, Modified by otherwise excluded foreign earned income, which few have. There is a complicated *yearly* \$1,200 maximum credit for most of the Energy Efficient Home Improvement Credits. If you follow the flowchart, you will see by doing “too much” in any one year you might cheat yourself out of an additional \$1,200 credit over a two-year period, or \$250 for each additional exterior door up to the yearly two door maximum.

In fact, **you might increase your total credits from \$1,200 to \$12,000 or more** by stretching purchases out

over a decade. While likely not practical, spreading out purchases might be worth considering for work done near year-end, when you might do some before and some after December 31st, paying for the improvements as the work is done. Say you buy new windows costing at least \$2,000, four new doors costing at least \$833 each and a new electric panel costing at least \$2,000. If you complete and pay for the work in one year, you get the maximum \$1,200 credit. Spread out and paid over two calendar years, you may increase your credits to \$1,100 per year, or \$2,200 over the two-year span.

As you review the flowcharts, consider that the Tax Code and the “nudges” in which Congress is engaging (i.e., central planning) is far more than a disgrace. It is an abomination.

Stamp Collector Wanted

Although overall snail-mail volume has shrunk substantially, we continue to receive a considerable amount of such mail. While a majority of mail is sent with machine postage, we still come across unique stamps, usually cancelled but occasionally not.

We tossed clients’ envelopes containing multitudes of stamps until a couple of decades ago, when a client asked us whether we would send her stamps. I responded, “Of course!” and berated myself for not having thought of it before.

Sadly, our dear client is no longer in a position to enjoy collecting and sharing her collection with her philatelic community. We would love to find someone to take her place. If interested, please let us know.

“There’s this scene at the end of 1984 where Winston Smith, who’s the protagonist, finally gets betrayed. He winds up in the basement of the Ministry of Truth and they torture him.

“What they are trying to make him do is pretend that something he knows that’s not true is true.

“Why is that? Why not just kill him? Because it’s easy to kill people, but the true test of omnipotence is to control someone’s mind. Stalin did the same...he killed them all, but before he killed them, he made them read fake confessions of their crimes against him. Why even bother? Why not just kill them?

“Because that was sign that he controlled them as people. That they had no free will, that they were purely puppets of him.”

— Tucker Carlson in an interview with Glenn Beck, July 2023

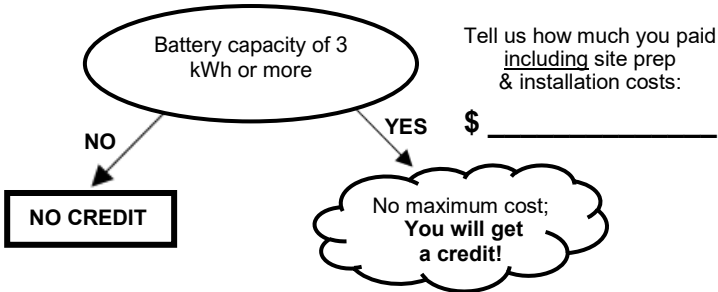
Solar Panels / Battery Storage / Other Solar (Residential Clean Energy Credit)

1. Is this home your main home, second home, or vacation home?
If no, you DO NOT qualify for this credit.
If fuel cell property; see below. ***
2. There is a **30%** credit for such equipment placed in service (i.e, connected to the grid) from 2022 through 2032.

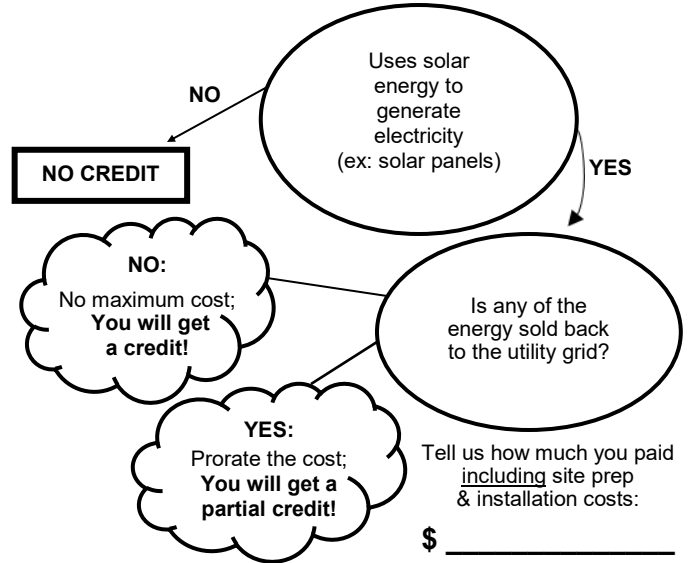
3. You qualify for this credit whether you **own** or **rent** the home.
4. If this credit zeros out your income tax, you can carry the unused credits over to future years

BATTERY STORAGE TECHNOLOGY

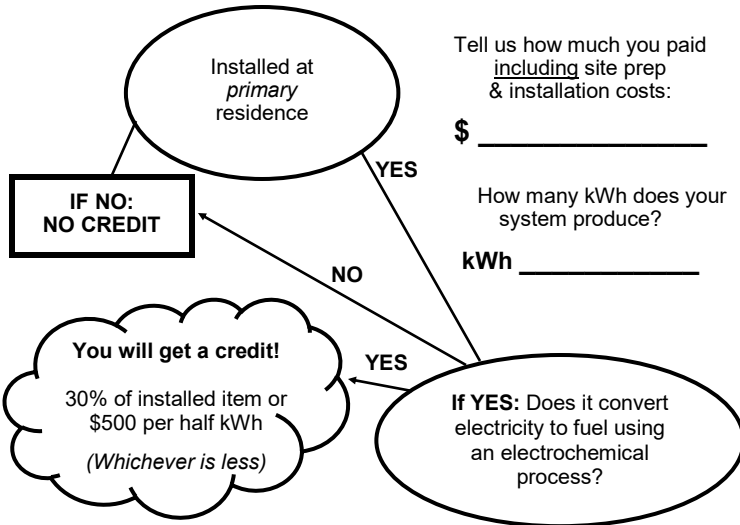
Must be placed in service during 2023-2032



SOLAR ELECTRIC

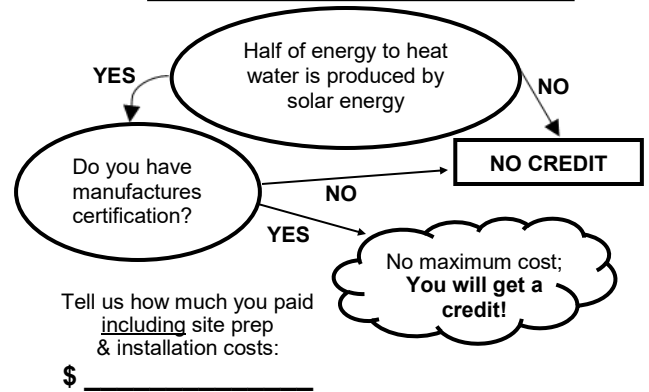


FUEL CELL PROPERTY ***

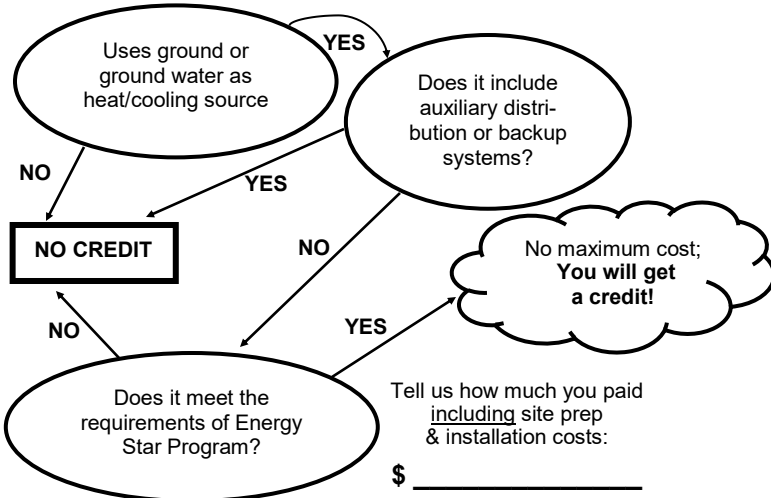


SOLAR WATER HEATING

- Solar air heaters **DO NOT** qualify -

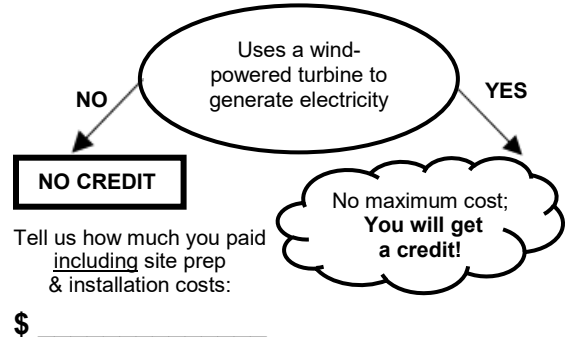


GEOHERMAL HEAT PUMP



SMALL WIND ENERGY PROPERTY

- Equipment can be **USED** -



Windows / Doors / Insulation / Appliances (Energy Efficient Home Improvement Credit)

1. Improvement was made on *main* home? YES / NO
If no, you do not qualify for this credit. If yes, go to Q2.
2. Is this home in the United States of America? YES / NO
If no, you do not qualify for this credit. If yes, go to Q3.
3. Is this a newly built home? YES / NO
If yes, you do not qualify for this credit. If no, go to Q4.
4. Does this improvement meet the highest efficiency tier requirements for CEE? Look up at this website:
<https://www.irs.gov/credits-deductions/energy-efficient-home-improvement-credit>
 - Use it or lose it! No credit carry over allowed.
 - Equipment primary function is to conserve energy.

HAVE YOU MADE IMPROVEMENTS TO ANY OF THE FOLLOWING?

**INSULATION
or
EXTERIOR WINDOWS**
- Including skylights -

**30% of cost
up to \$2,000**
(not including installation labor)

Tell us your cost
(not including installation labor):

\$ _____

ELECTRIC PANEL

Was the panel installed as part of
and to enable another energy
efficient improvement or qualified
energy property?

YES

NO

**30% of cost
up to \$2,000**
(including installation labor)

Tell us your total cost:

\$ _____

EXTERIOR DOORS

**30% of cost
up to \$833 per door
up to two doors**
(not including installation labor)

Tell us your cost per door,
maximum two doors
(not including installation labor):

\$ _____

\$ _____

HOME ENERGY AUDITS

Do you have an inspection
and written report?

Starting in 2024, taxpayers will
need to substantiate that a quali-
fied auditor (certified by Depart-
ment of Energy) conducted the
home audit.

YES

NO

**30% of cost
of up to \$500**

NO CREDIT

Tell us your cost:

\$ _____

♦ **CENTRAL A/C**
♦ **WATER HEATER**
♦ **FURNACE/HOT WATER BOILER**

MUST USE NATURAL GAS, PROPANE, OR OIL

**30% of cost
up to \$2,000**
(including site prep & installation costs)

Tell us your total cost:

\$ _____

You are allowed up to \$1,200 in yearly
credits for any of the items above. Any
excess credits will not carry over and
will be lost.

PLAN ACCORDINGLY!

SEPARATE CREDIT FROM \$1,200 CREDIT

♦ **BIOMASS STOVE OR BOILER**
♦ **ELECTRIC OR NATURAL GAS HEAT PUMP**
♦ **WATER HEATER**
♦ **ELECTRIC OR NATURAL GAS HEAT PUMP**

**30% of cost
up to \$6,667**
(including cost of site prep & installation)

Tell us your total
cost:
\$ _____

Electric, Plug-in Hybrid, or Fuel Cell Vehicle (“Clean” Vehicle Credit)

Purchase Date: _____ Purchase Price: _____ Battery Capacity: _____ kWh

Make and Model: _____ VIN: _____

Is there an income limit on claiming the “Clean” Vehicle Credit?

Yes, MAGI must be under (may use current year or immediate prior year MAGI) :

- \$300k for Married Filing Joint or a qualifying Surviving Spouse
- \$225k for Head of Household
- \$150k for Single or Married Filing Separate

Credit Carryover
NO credit carryover allowed!
Use it or lose it!

****Even \$1 over, you do not qualify for this credit****

Is there a vehicle cost limit for the “Clean” Vehicle Credit?

Yes, MSRP (retailer listing price NOT what you paid), must be less than:

- \$80k for vans, pick-ups, and SUVs
- \$55k all other cars

****Even \$1 over, you do not qualify for this credit****

Please see below and check YES or NO.
If any of the following are NO, you do not qualify for this credit.

For vehicles purchased at any time **during 2023 and later:**

Yes No

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | New vehicle |
| <input type="checkbox"/> | <input type="checkbox"/> | Vehicle is at least 7 kilowatt hours (kWh) |
| <input type="checkbox"/> | <input type="checkbox"/> | Vehicle has 4 wheels (no motorcycles) |
| <input type="checkbox"/> | <input type="checkbox"/> | Gross vehicle weight rating (GVWR) of the vehicle is less than 14,000 pounds (shown on the label located on the driver's side door) |
| <input type="checkbox"/> | <input type="checkbox"/> | Dealer reported the following info on the transaction to the IRS and buyer: VIN, battery capacity, name and tax ID number, date of sale and sale price, maximum credit allowance |
| <input type="checkbox"/> | <input type="checkbox"/> | Final assembly of the vehicle occurred in North America (USA, Canada, and Mexico)
Enter the VIN to see where vehicle was assembled: https://afdc.energy.gov/laws/electric-vehicles-for-tax-credit |

Credit Transfer to Dealer
For vehicles purchased in 2024 or later, you may transfer the credit to a licensed dealer. This may allow you to apply the credit to the down payment. Be careful, if your income is too high or tax is too low, you may owe the credit back.

For vehicles purchased on or after 4/18/2023, there are two additional requirements.

If you meet only one of these, you get only half the maximum credit:

Yes No

- Battery Component** requirement (\$3,750 credit)

For 2023: 50% of battery components must be manufactured or assembled in North America and cannot be manufactured or assembled by a “foreign entity of concern”

2024-25: 60% 2026: 70% 2027: 80% 2028: 90% 2029 and beyond: 100%

- Critical Minerals** requirement (\$3,750 credit)

For 2023: 40% of the value of the critical minerals contained in the battery must be extracted or processed in the United States or in a country with a U.S. free trade agreement or have been recycled in North America (post-2024, critical minerals can't be extracted, processed or recycled by a “foreign entity of concern”)

2024: 50% 2025: 60% 2026: 70% 2027 and beyond: 80%

Credit Calculation:

“Battery Component” requirement = \$3,750

“Critical Minerals” requirement = \$3,750

Max Credit = \$7,500

Leased “Clean” Vehicles:

If you lease a “clean” vehicle, the dealer can transfer their credit to you in the form of a discounted lease cost. This may be a loophole around the MAGI or tax liability limitations.

In-Home or Business Electric Charging or Other Fuel Stations (Alternative Fuel Vehicle Refueling Property Credit)

How Do I Calculate My Credit?

Home: 30% of equipment cost up to \$1,000 per station
(not including installation costs)

or

Business: 6% up to 30%* of equipment cost up to
\$100,000 per station (not including installation costs)

Businesses that meet prevailing wage and apprenticeship requirements are eligible for a 30% credit with the same \$100,000 limit.

You must install the equipment in a low income or rural area to receive the credit.

Who qualifies for the Alternative Fuel Vehicle Refueling Property Credit?

- Individuals (must be installed at primary residence)
- Businesses

What qualifies as alternative fuel?

- Electricity (including bidirectional charging stations for motor vehicles propelled by electricity that allow for discharging electricity from batteries to an external electric load)

Any fuel at least 85% of the volume of which consists of one or more of the following:

- Ethanol
- Natural gas, compressed natural gas, or liquefied natural gas
- Liquefied petroleum gas
- Hydrogen

Any qualifying biodiesel mixture which consists of two or more of the following:

- Biodiesel
- Diesel fuel
- Kerosene

The following requirements must also be met to qualify for the credit:

- The original use of the property began with the taxpayer
- The property is used predominantly in the United States
- You placed the refueling property in service during the tax year you are taking the credit
- If the property isn't business/investment use property, the property must be installed on property used as your main home
- Property placed in service after 2022 must be located in an "eligible census tract"

What is considered an "eligible census tract"?

- A population census tract where the poverty rate is at least 20% **or**
- If in a metropolitan and non-metropolitan area census tract, the median family income must be less than 80% of the state medium family income level
- The location cannot be in an urban area
- **Look up your location:** <https://www.arcgis.com/apps/instant/sidebar/index.html?appid=0e980a986c6545a9b4eeb8fc35cebf5d>

Pre-Owned Electric, Plug-in Hybrid, or Fuel Cell Vehicles (Used “Clean” Vehicle Credit)

Purchase Date: _____

Purchase Price: _____

Battery Capacity: _____ kWh

VIN Number: _____

Dealer’s Name: _____

Dealer’s Tax ID Number: _____

If you buy a used electric vehicle, plug-in hybrid, or fuel cell vehicle from a licensed dealer for **less than \$25,000**, you may be eligible for a tax credit.

How Do I Calculate My Credit?

30% of vehicle cost

or

\$4,000

(Whichever is LESS)

Is there an income limit on claiming the Used “Clean” Vehicle Credit?

Yes, MAGI must be under:

- \$150,000 for Married Filing Joint or a qualifying Surviving Spouse
- \$112,500 for Heads of Household
- \$75,000 for Married Filing Separate or Single

Who qualifies for the Used “Clean” Vehicle Credit?

- Individuals who are not claimed as a dependent on another person’s tax return
- Individuals who use the vehicle for personal use and not for resale

What is considered a “qualified vehicle”?

- Bought from a dealership (not a private sale)
- Vehicle model year is at least two years prior to the calendar year of your purchase
- Gross vehicle weight rating (GVWR) is less than 14,000 pounds
- Battery has a capacity of at least 7 kWh
- Sales price must be \$25,000 or less (*\$1 more and you do not qualify for this credit*)
- Only first resale of vehicle qualifies (must be first transfer to a taxpayer other than the original use taxpayer since August 16, 2022)
- Leased vehicles are NOT eligible for this credit

How often can I take this credit?

Taxpayers can claim this credit once every three years (the three-year period begins on the date of purchase)

Can you carry over the credit to a future year?

No, any unused credit is lost

Credit Transfer to Dealer

Credits for vehicles placed in service after 2023 may be transferred to the licensed dealer by the buyer

Check if your vehicle qualifies for this credit: <https://fueleconomy.gov/feg/taxused.shtml>

Business-Use Electric, Plug-in Hybrid, or Fuel Cell Vehicles (Commercial “Clean” Vehicle Credit)

Businesses and tax-exempt organizations that buy a qualified commercial “clean” vehicle may qualify for a tax credit.

Purchase Date: _____ Gross Vehicle Weight: _____ lbs Battery Capacity: _____ kWh

Make and Model: _____ VIN: _____

How Do I Calculate My Credit?

30% of cost * if all electric
(15% of cost if plug-in hybrid or fuel cell)

OR

Incremental cost of vehicle = excess cost of “clean” vehicle
over cost of similar gas or diesel vehicle **

(Whichever is LESS)

Up to \$7,500 for most vehicles or \$40k if over 14,000 lbs

*Cost does not include registration, other licensing fees. Depreciable basis must be reduced by credit taken.

**In 2023, Congress assumes excess cost of “clean” vehicle over gas/diesel vehicle is \$7,500.

Who qualifies for the Commercial Clean Vehicle Credit?

- Sole proprietors
- Partnerships, S-Corporations, or C-Corporations. **Vehicle MUST be titled in the name of the entity!**

The maximum credit is:

- **\$7,500** for qualified vehicles with gross vehicle weight ratings (GVWRs) of less than 14,000 pounds
- **\$40,000** for all other vehicles

What is considered a “qualified vehicle”?

- Used for business purposes and not for resale
- Used primarily in United States of America
- Only for newly purchased or leased vehicles
- Vehicle does NOT need to be purchased at a dealership
- Electric vehicles must be at least 7 kWh (15 kWh if over 14,000 pounds)
- Vehicle has NOT been used to claim any other “Clean” Vehicle Credit
- Must be made by a qualified manufacturer:
<https://www.irs.gov/credits-deductions/manufacturers-for-qualified-commercial-clean-vehicle-credit>
- Vehicle must be either:
 - 1) motor vehicle manufactured primarily for use on public roads
 - 2) mobile machinery

What is the incremental cost of a vehicle? **

The excess of the purchase price over the cost of a comparable vehicle in terms of size and use, which is powered solely by gasoline or diesel internal combustion engine

Is this credit refundable?

No, any unused credit will not carry forward

Credit Transfer to Dealer

Unlike the “Clean” Vehicle and Used “Clean” Vehicle credit, this credit **cannot be transferred to the dealer**

"Of all tyrannies, a tyranny sincerely exercised for the good of its victims may be the most oppressive. It would be better to live under robber barons than under omnipotent moral busybodies. The robber baron's cruelty may sometimes sleep, his cupidity may at some point be satiated; but those who torment us for our own good will torment us without end for they do so with the approval of their own conscience."

— C. S. Lewis, *Spectator Magazine*, "Is Progress Possible," August 1, 1958

"The behavior of any bureaucratic organization can best be understood by assuming that it is controlled by a secret cabal of its enemies." — Robert Conquest, Historian with a focus on the Soviet Union, who was among the first to report on the horrors of Stalin, while the *N.Y. Times* extolled the virtues of Stalinism

"The State takes the place of God...the socialist dictatorships are religions and State slavery is a form of worship."
— Carl Jung, *The Undiscovered Self*, 1957

Doug's Deep Dive

In my spare time I do "deep dives" into subjects that fascinate me. By doing the research, I have become fairly expert in a tiny sliver of human knowledge. Topics you may be aware of include economics, taxation and tax strategies, Type and Temperament, and behavioral indications of psychoactive drug addiction.

Beginning in 2020, I became intrigued by everything related to "the Virus," including virology, vaccines, and masks. Discovering viewpoints completely at odds with much of what I previously believed became riveting. I increasingly felt compelled to save and organize the best of what I discovered for future use. I began compiling my research into searchable Word documents (copying and pasting while reading does not take long, and aids "active learning"). These documents currently contain close to 25,000 pages, initially covering topics such as the ineffectiveness of masks, cures and treatments for "the Virus," economic fallout from the lockdowns, the Wuhan lab, Anthony Fauci, the World "Health" Organization, mass hysteria, vaccine risks, and the history of vaccines and pandemics. I gradually realized additional seemingly unrelated topics were relevant, including integrity, propaganda, the war on cash, Central Bank Digital Currencies, cryptocurrencies, monetary systems, the survival of Western Civiliza-

tion, the psychology of obedience, the administrative state, climate change, "The Great Reset," fascism, totalitarianism, and more. It would be a shame to keep all this to myself; I would be delighted to share any of these compendiums with any of you. Simply ask for any specific topic(s) in which you have an interest. I can also send you a complete list of topics from which to choose.

During my research, I discovered Substack, a single convenient web and e-mail based newsletter platform supporting an extraordinary community of deep thinkers, investigative journalists, innovative researchers, and creative writers. The platform includes a huge variety of topics; not just the ones in which I am interested. I subscribe to more than 100 Substackers, most of whom post many if not all articles at no charge.* You can get summaries of articles using either the Substack app and/or email, and click straight through either of these to read the full article and comments. Many post incredible in-depth essays, while others often make their points with a meme and a few short, explanatory paragraphs. The comments are frequently as interesting and educational as the main article. You may soon be able to find my work on Substack under the title, *Exposing Lies and Deceptions*. My current top Substackers include:

- *Margaret Anna Alice Through the Looking Glass* by Margaret Anna Alice
- *The Forgotten Side of Medicine* by A Midwestern Doctor
- *Steve Kirsch's newsletter* by Steve Kirsch
- *Who is Robert Malone* by Robert W. Malone MD, MS
- *bad cattitude* by el gato malo
- *uTobian* by Toby Rogers
- *Bill Rice Jr.'s Newsletter* by Bill Rice, Jr.
- *Outspoken with Dr Naomi Wolf* by Dr Naomi Wolf
- *Coffee & Covid* by Jeff Childers
- *Where are the numbers?* by Norman Fenton and Martin Neil
- *Build Back Better* by Mathew Aldred
- *Lies are Unbecoming* by Bekoming
- *Igor's Newsletter* by Igor Chudov
- *Engyppius: a plague chronical* by eu-gyppius

Please keep in mind that most of these Substackers may present views that wildly conflict with "mainstream" ideas. Please keep an open mind. Happy reading!

* I choose to pay many of them because some require payment in order to post comments, and some to read all of their work. And I choose to pay gratitude to several particularly brilliant Substackers who provide tremendous value.

If you or someone close to you has been injured by the "vaccine," I urge you to save health-related documentation both before and after taking the "vaccine". I believe the Vaccine Trials

A Note on Vaccines

will be to the tobacco trials what a trial of a serial murderer would be to a trial over a parking ticket. Having good records may be crucial in the event you want to pursue legal action later and

collect compensation for injuries or deaths. For once, I support the trial lawyers.