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United Kingdom

April 12, 2015

RE: My Views on the Current IRS Rules / Input for the Joint Committee on Taxation

I am a 67 year old retiree, permanently resident in England since 1973 but still proud to call myself an American citizen. Through no grand plan at all though, I ended up living most of my adult life (from age 23 to the present) in the United Kingdom. I worked here full time for 40 years and did a post graduate degree here. Through the magic of international flight, email and telephone I have kept in close touch with friends and family in the USA.

I completed my Bachelor's Degree at the University of Wisconsin in 1973 then got permission to work in England for two years. (I am still registered to vote in Wisconsin.) I thought getting to know a different culture would be a life-enhancing, educational thing to do before I settled down to my "real" life back in the USA. But then I found an interesting job in the UK teaching dyslexic children and an interesting Englishman to marry. Initially we thought we might settle in the USA but it just never happened.

I find the American income tax rules and banking reporting requirements for "foreigners" confusing, time consuming, insulting and futile. Before retirement I always worked for organisations with payroll department that arranged payment of income taxes for me. Now that I live on my occupational pensions, the same thing applies: my net pay goes into my bank account and the income tax goes to the government. There is no need for HMRC (Her Majesty's Revenue and Customs) to request an income tax return from me as my financial affairs are straightforward. All my taxes for my pensions and savings accounts have already been paid. What else is there to say? **In the UK only individuals who work for themselves or earn over \$60,000 are required to complete the equivalent of an F1040. I know it would represent a huge psychological shift for the USA to consider taking such an approach, but perhaps you could just air it with your colleagues for 10 minutes.** Think how many millions of dollars you would save by only looking at the financial affairs of people with more complicated financial lives! Isn't this the way to create time to find the serious money launderers and the very clever fraudsters?

Because I have already paid all the taxes I owe, there is never any point to the effort I make in completing IRS forms. I am sad to say that the only possible benefit I can find for reviewing 7.6 million F1040s, FBARs and F8938s every year is in the extra office jobs this creates for Americans. If the only genuine benefit of these forms is to keep unemployment statistics from looking too depressing, then it really is time for a major rethink.

I would like to see the USA getting on better with other countries across the globe. By requiring banks outside of the US to do extra work reporting on bank accounts held by Americans and by requiring Americans living abroad to report on earnings made outside America seems quite arrogant. Do other countries do this? Why not invest the effort in developing integrated, international, non-arrogant ways of catching the big tax dodgers? This will take time but good quality systems usually do.

The Association of Americans Resident Overseas have developed a statement of changes they would like the tax reform committee to consider. **I support the AARO position.**

Yours faithfully

Adrienne Just [REDACTED]