My dear fellow-citizens,

Paying tax, simultaneously to two Governments, without either taking into account that I am paying them both, makes it almost not worth running a small business at all.

There appears to be no tax agreement between the New Zealand Govt and the US Govt.

The NZ Govt forbids the taking of two pensions (ie one from more than one country) (my former US Marine Husband, aged 64, will retire soon after working for ten years in NZ) - despite our paying tax in both countries to fund both pensions.

Paying an accountant that is an expert in US tax law to figure it all out is, in a tiny country like NZ (population 4 million) is hugely expensive – in fact, we have only been able to find one in the last 6 months who is willing and able (for a large fee) to look at it. My own NZ accountant has to be paid extra to send the requisite documents.

And of course, just for fun, the US tax year is different from everyone else's tax year.

We did try another US tax person (based in Okinawa) for a few years, but they clearly didn't understand the system.

Thanks.

Kind regards,

Jeanie Morrison-Low (US Citizen, UK citizen, and NZ permanent resident).

Jeanie Morrison-Low, MNZAS.
Kapiti Hearing Ltd,
[redacted]