



# THE Tax Tipper

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We take your taxes personally!

Issue 102

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Check out our [newsroom](#) – We make press now and then! Ever wondered what folks say about us? Check out our [client testimonies](#) !

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

## Canada Day Message

Dear Clients and Friends,

It's the first day of summer and I just arrived back from my annual trip out to Osoyoos. Canada's desert mountain lake is a real treat; Lake Osoyoos is Canada's warmest lake, and while it was cooler with some rain, it never disappoints. However, my yearly retreat to the Okanagan isn't the real vacation. Vancouver Island, the Canadian region of perpetual summer is the nation's vacation spot, and a dip in Pacific Rim's Long Beach is the ultimate treat. For those who have been there, the ocean's cool all year round and I brave it without a wet suit. Sure, it numbs your skin but when it's over 30 outside, it's not so terrible. As a bonus, I'm taking a long weekend trip down to Sedona, Arizona as one of the [YouTube channels](#) I follow claims to have the ability to summon in UFOs. If you've seen the documentary "[Contact: The CE-5 Experience](#)" featuring Dr. Steven Greere, you know what I'm talking about. Needless to say, I'm skeptical but just as excited that this may be real, so wish me luck. On the way back, I hope to [beach bum a bit in LA](#) as you can't beat those Venice waves.

Welcome aboard all new clients, especially if this is your first [Tax Tipper](#). I am delighted with the feedback I have received since it was launched over 20 years ago in May 2006, and it is all on the newly revamped website [www.ptccanada.com](http://www.ptccanada.com) which was started around 2000. Mine was one of the first tax companies that had a functional website and those who have been with me since the beginning have seen it evolve into one of the most informative sites in the industry. As always, I'm looking for ways to make your

experience more manageable whether you've been a client for decades or just window shopping.

The matrix is imploding, and the public is now starting to notice too many things don't add up regarding the mainstream narrative. A recent poll showed social media surpasses [TV news as the dominant source in Canada](#), as trust in corporate media officially falls to 37%, the lowest score ever recorded. I've been saying for years now that "we are the news" whether you're reporting it or making it, citizen journalism is the future. Coined the "[Age of Distrust](#)," this seems to be the new term for the times we live in, and it's not just in Canada. Governments, institutions, and many corporations are nothing like they were a generation or so ago, so the [return to traditions pre-industrial age](#) is sparking interest in the youth considering they [can't afford to live nowadays](#).

A [recent independent poll](#) on independence movements in Canada had some startling revelations. No surprise Alberta leads the country at 41% in favor of leaving, ahead of Quebec at under 33%, Saskatchewan 35%, and B.C. at 24%. Amazingly the national average is over 25%, extrapolated means over 10 million are dissatisfied with the current confederation. That is just astounding by any metric, and this is by no means an "Alberta Separation" issue but proof the people are discontent with the state of our union. [Dan Fournier](#), an independent Canadian journalist who's done some outstanding work, recently wrote an in-depth article titled "[Canada is Dead: Top 20 Reasons Why I'm Leaving Permanently](#)," and here are the highlights:

*Continued on page 2*

# Neel's Message, continued

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And this is only the shortened version; you could continue with topics like third world corruption everywhere, crime off the charts, massive censorship/surveillance, tyrannical gun grabs, mental health crisis like a lunatic asylum, on and on and on. It's not as if they ran out of issues, there's just so much it's too overwhelming to process. If you studied the documentary "[Canada The Illusion](#)" released in late 2024, we learn the idea of Canada was a massive psyop. I'm convinced millions have not only watched this, but the average citizen has started to do their own research. Unbrainwashing the population is a tremendous task, and it's been done, like in the former communist countries like USSR, Eastern Europe, North Vietnam, etc., but I see more and more people wanting to return to common sense which is hopeful.

If you remember back to the 2022 trucker's convoy, the Canadian flag was seen as poisonous and a hate crime by the powers that be. Fast forward to 2026, they've flipped the

script by making the Alberta flag the new hate symbol while worshipping the Canadian flag and blaming Donald Trump for all our problems. This is a complete manipulation tactic, but not as many are falling for it given the lack of trust in officialdom and authoritarianism. People now want to know "Who are our allies?" Canadians or Americans? Albertans tend to think favorably of our neighbors south, however too many in Eastern Canada are still giving into [Trump Derangement Syndrome](#). No doubt lack of discernment is a big issue as I still remember in 2015 when he promised to "drain the swamp," I knew exactly what he was talking about and sure enough you're seeing that in live time today.

Trump also did say "they have everything" and he isn't kidding; the recent [UFO files](#) revealed the [Moon has a Starbase](#) and there's way more to go. One thing, of many more, which will shock the world is the shape and nature of the Earth. For centuries the Earth was not only believed to be honeycombed in the inside but has [whole civilizations living there](#) like the [Agarthians](#) and advanced cities like [Shambhala](#). When you finally realize how much we've been lied to by these entitled, arrogant, pampered, parasitical brats who claim to be the authority, it's no wonder so many people are having a crisis of faith and [posting their crash outs on Tik Tok](#). Yeah, some are a little bonkers but it's more like the manifestation of clashing belief systems. They managed to convince most of us being independent was fringe, and it's only recently it's becoming more socially acceptable. But now you conclude it's not only necessary but a matter of survival if you want to keep your sanity.

On a final note, Happy 159<sup>th</sup> Canada Day as it's one of the last ones. I'll probably try and attend one of the Alberta Day events with friends. With 10 acres of grass to cut and 50 trees to maintain, it never ends for me. Whatever you do, enjoy the **Tax Tipper** with your well-deserved summer, my fellow countrymen, and remember, "THE BEST IS YET TO COME"!



Neel Roberts  
President and Founder

## Tax Filing Deadline Come and Gone

The deadline for filing 2025 personal returns this year was Thursday, April 30<sup>th</sup>, 2026, and if you're self-employed, it was Monday, June 15<sup>th</sup>, 2026. As both these dates are long gone, your return is theoretically late if you owe money. If you are expecting a tax refund or **Personal GST Credits**, they do not pay interest on moneys expected back. Also keep in mind certain benefits like **Child Tax Credits** have a shelf life of 11 months, so if you have several years to file, you may be out of luck on the older ones. [If you need to get caught up](#), call CRA at 1-800-959-8281 and find out how many exactly need to be filed. Sometimes if you are really behind, like 20 years, they may only need the last 10, so confirm that with them. Also have them send you all the T4s they have on their database for the appropriate years with carryovers, RRSP limits, copy of last Notice of Assessment, etc., so you can get up to date properly!



## 2025 Tax Review Notices Are Out

The CRA conducts its review (post-assessment) of current tax returns during the summer of that year filed. If your **return is selected**, you will receive a letter requesting the information they require. It is absolutely important that the taxpayer responds to these even if you need time to track down the receipts, etc. CRA can usually grant time extensions if the request is reasonable, however if the letter is not responded to, normally they will reassess you within 30 days and you will be responsible for newly assessed balances owing plus interest. After that, the taxpayer must use the **appeals process** to dispute the balance which can be more complicated than the first step.



## Has CRA Service Improved?

Now that tax season is over, is it better than last year? It's a little early to tell but on my end, I have to say it went reasonably smooth. There's still a backlog for appeals and cases but that doesn't represent the majority of transactions. [Knowledge Bureau has a detailed article](#) on this and it addresses topics like Value and Service, Call Center Volume, Help for Lower Income Filers, and more. At the end of the day, there were some improvements, but accounts have been hacked. Also, the MyAccount system is not functioning at peak efficiency with many taxpayers unable to access their MyAccount.



## CRA Lifts Sworn Testimony For Audits

It may sound like good news, but audits still remain tense as [Bill C-31](#) still gives the CRA lots of one-sided powers like recordings not permitted, stiff/inflexible penalties, scrutinized foreign holdings, and more. [Knowledge Bureau has a detailed article](#) on this, and it'll have to be monitored to see how it goes as it remains tyrannical.



## Surprise Tax Bill From Home Renovations?

Just when you thought you'd heard it all, here's one more. According to Toronto Realtor's [Ragona Sisters](#), *"If you've done a major renovation and you're thinking about selling — the CRA may already know. And the bill they're building isn't based on your renovation costs. It's based on your home's full fair market value. [In this video](#), we break down Canada's GST/HST Self-Supply Rule: what triggers it, how the CRA finds you using your own MLS listing description, and what every renovating homeowner must do before they list."* This is not only unbelievable but imagine how much uncollected taxes are sitting there over the years?



## CRA Pays Out Another Bogus \$5M Income Tax Refund

While you and I were paying our "fair share" turns out it went the other way as falsified returns lost millions to scammers. [According to a CBC article](#), CRA paid out another \$5-million refund to a single taxpayer, B.C. businesswoman Teresa Wallace, despite what it now alleges was a bogus return that included "illogical" and "falsified information." Detailed in an episode of the [Fifth Estate](#), after releasing the funds, a CRA affidavit shows the agency believed it had made a huge mistake after realizing it had failed to examine the legitimacy of the requested refund—even though it had been red-flagged for manual review. After the review, the CRA determined it was owed a full refund, plus interest and penalties, which brought Wallace's total debt to the CRA to \$7.9 million. Good luck collecting that!



## Special Report | Spring Economic Statement: April 28, 2026



A recent [Knowledge Bureau detailed report](#) outlines Canada's economic growth appears to be flatlining over the next five years, according to the Spring Economic Update (SEU), but despite the sputter in volatile and unpredictable economic conditions, the good news is that there are no unpleasant tax hikes in this budget, and the Bank of Canada agreed today that longer term expectations for inflation have not changed, even if oil prices rise. It held its key interest rate at 2.25%. Highlights of the SEU are summarized and address topics of seniors, Old Age Security, the Disabled, Construction Workers, Investors, First Time Homebuyers, CPP Premium Relief for Workers and Small Business, Business Succession Planning, Capital Acquisitions (CCA and ITCs), Debt/Deficit, and more.

## CRA Finally Settles Lawsuit

Last month the CRA resolved the [Sweet v His Majesty the King](#) court case and will [pay out about \\$8.7 million](#). In 2020 there was a serious breach of security at CRA from March 1 to December 31, 2020, impacting about 48,000 accounts. The Office of the Privacy Commissioner estimated in 2024 that there may have been roughly 15,000 additional breaches which went unreported. Of those accounts which were breached, it's believed that some 12,700 accounts were used by hackers to fraudulently apply for Canada Emergency Response Benefits (CERB) and other Covid-related benefits including E.I. [Knowledge Bureau has a detailed article](#) on this and for further information with possible eligibility contact:

[CRA Privacy Breach Class Action - Rice Harbut Elliott](#), or contact Class Counsel at [classactions@rhelaw.com](mailto:classactions@rhelaw.com) or via mail to:

Rice Harbut Elliott LLP  
Suite #820 – 980 Howe Street  
Vancouver, BC, V6Z 0C8



## Home Buyers Plan (HBP) Increases Withdrawal Limits and Repayment Periods



The Home Buyers Plan (HBP) will immediately increase withdrawal limits and repayment periods. Specifically, the cap increases from \$35,000 to \$60,000, and couples can now withdraw up to \$120,000 combined. Together with the FHSA limit of \$40,000, and could save on a tax assisted basis, up to \$200,000 for a new home down payment. Also, HBP repayments begin within two years after a home purchase, but for first withdrawals made from January 1, 2022, to December 31, 2025, the start of the 15-year repayment period was delayed by three additional years. As a result, repayment begins in the fifth year after the first withdrawal—for example, a 2022 withdrawal would start repayment in 2027. [Knowledge Bureau has a detailed article](#) on this and buyers should still consult a financial planner or accountant to confirm eligibility to ensure tax compliance.

## Albertans to Get \$100 Tax-Free Rebate Starting July 01st, 2026

Some good news for Albertans starting next month. As of July 01<sup>st</sup>, 2026, \$100.00 tax free will be directly deposited to all 2025 tax filers. The [Alberta Energy Rebate](#) is something like the [2006 Ralph Bucks](#) but instead of the one-time \$400.00, it's only \$100.00. Alberta residents who are 18 or older, have filed a 2025 tax return and have a household income of \$225,000 or less, will be eligible to apply for the Energy Rebate through a secure online portal starting on July 1, 2026. A household is defined as a single individual or two individuals who are married or in a common-law relationship. The Alberta Energy Rebate is not taxable and does not need to be reported to the Canada Revenue Agency. Receiving these payments will not affect eligibility or benefit amounts under the AISH, ADAP, Income Support, Alberta Seniors Benefit, or federal seniors' programs.



## I Need to Get the Heck Out of This Dumpster Fire

Real People with Real Questions About Real Situations

Dear Neel,  
I'm drowning in debt, maxed out my credit cards, and living in my car while making almost \$100k here in Vancouver as a programmer. Now with a possibility of a \$500,000 departure tax, I can't wait for Alberta independence so what's the correct way out from a tax point of view?



Declan R.

You can also get help with this by reading CRA Tax Folio [S5-F1-C1](#). Once you have confirmation of "non-resident," you no longer have to file here.

I know the common country of choice is the United States, so CRA will need confirmation from the IRS you are paying taxes there, like many other countries. Countries like the Cayman Islands, Bermuda, and Saudi Arabia are exempted due to no income taxes. You do not have to revoke your citizenship and are still free to return as long as you are under 6 months in the country. Assuming you've done your research on visas, work permits, and relocation requirements, it shouldn't be a problem. Good luck!

Neel

Dear Declan R.,

You are one of over 120,000 who are exiting for similar reasons and that trend has only been growing for obvious reasons. The timing may be good as the exit tax is not here yet so depending on the country you're going to, it should be a relatively smooth transaction tax wise. You'll need to file a [Determination of Residency Status Form NR 73 \(Leaving Canada\)](#) and send to the [International Tax Office](#) to determine the official date you left Canada for non-residency eligibility.

Are You *Just Asking* tax questions?  
Neel can *Just Answer* them.



# Did You Know?

**Canada is part of the American Confederation?**



*Check Out Article 11!*

Courtesy of <https://www.sparknotes.com/history/articles-of-confederation/seciton9>

# It's a Photo Finish!

## "Alberta Day Now July 01<sup>st</sup>?"



Courtesy of [whistlestoptruckstop.ca](http://whistlestoptruckstop.ca)

Ready for something different this July 01<sup>st</sup>, 2026? Check out the Alberta Day celebration at the [Whistle Stop Café in Mirror, Alberta](#). Owner [Chris Scott](#) has been a long-time fighter for our rights and Alberta independence so [check out the event](#) as it's shaping up to be a day filled with great entertainment, speakers, vendors, classic cars and bikes, and of course his iconic food. Start time is 10:00 am which not only goes all day, but campers are welcome to stay much longer. Hundreds and possibly thousands may show up as patriots seek alternatives to the traditional Canada Day celebrations.

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