



May 30, 2025

**PERSONAL AND CONFIDENTIAL**

Laramie Morrison  
2044 Dovercourt Ave  
Ottawa ON K2A 0X1

Mrs. Morrison,

We have completed our work on your 2024 personal tax return. If you requested a paper copy of your tax return and all related schedules, you will find them enclosed. Otherwise, we have placed a PDF copy on our secure portal. We have prepared the return based on the information that you have provided us. We would ask that you review the return carefully to ensure that it is accurate and complete. Once you are satisfied that the return is in order, we would ask that you sign the declaration on Form T183.

As soon as we receive Form T183 with your signature in Part F, "Declaration and authorization," which includes the authorization to represent you, we will transmit your federal tax return to the Canada Revenue Agency.

Please keep your supporting documents. Do not send a copy of your federal return or supporting documents to the Canada Revenue Agency unless you have been requested to do so during the review of your return.

There is a balance due of \$5,183.43 on the tax return. If you are making your payment in person at financial institution, you will need to provide the T7DR(A) remittance form. You can also make your payment online using your financial institution's online banking services or using the CRA *My Payment* service. If you mail your payment, enclose a cheque or money order payable to the Receiver General with Form T7DR(A) making sure to enter your social insurance number and the taxation year on the back of the cheque and mail it to the following address: Canada Revenue Agency, PO Box 3800 STN A Sudbury ON P3A 0C3.

***To avoid further interest charges, please make a payment for this amount as soon as possible.***

According to the information you provided, you did not hold foreign property at any time in 2024 with a total cost of more than CAN\$100,000. If this information is incorrect please contact us immediately in order for us to prepare Form T1135, and for you to avoid penalties.

According to the information you provided, you did not dispose of, at any time in 2024, a principal residence for which the total or partial exemption could be claimed. If this information is incorrect, please contact us immediately in order for us to prepare the forms required, and for you to avoid penalties.

Instalments for the 2025 tax year have been calculated based on the second preceding year method (2023):

Due date	Quarterly tax instalments	Instalments paid	Balance due
September 15, 2025	\$2,592.00	\$	\$2,592.00
December 15, 2025	\$2,592.00	\$	\$2,592.00
Total			\$5,184.00
March 15, 2026	\$1,296.00	\$	\$ 1,296.00

If you expect a significant change in your tax situation for 2025, please contact us so that the instalment payments may be revised.

The CRA will confirm by mail the instalment payments required before your September and December payments are due. To avoid interest and penalty charges, you must make the payments indicated.

If you receive a notice of assessment which differs from the federal tax return as filed, please send it to us. We must determine if the assessment is correct before the time limit for an objection expires.

Based on your family information and income for 2024, your Canada Child Benefit will total \$5,031.19 for the period from July 2025 to June 2026. The amount of the CCB is based on current legislation and will be confirmed by the CRA.

Based on your earned income, you can contribute up to \$82,711.00 to your 2025 Registered Retirement Savings Plan and/or your Pooled Registered Pension Plan.

Your Canada training credit limit for 2025 is \$750.00.

Beginning January 1, 2024, payments to the CRA in excess of \$10,000 must be made electronically. Failure to do so may result in a penalty of \$100 for each

occurrence. Payments made physically at a bank with a remittance voucher are considered to be made electronically.

Please contact us if you have any questions about your tax return.

Sincerely,

*Vaive and Associates*

**Vaive and Associates Professional Corporation**  
**Chartered Professional Accountants**