

2017 NEWSLETTER

phone: (519) 291-3040 fax: (519) 291-1850

website: www.wardanduptigrove.com/

December 2017

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Christmas Shutdown

The offices of Ward & Uptigrove will be closed during the Christmas holidays from 4:00 p.m. on Friday, December 22nd and reopening in the New Year on Tuesday, January 2nd.

Taxation Issues

Proposed Tax Changes

Status of Tax Proposals for Private Corporations

Please refer to our November 1, 2017 tax alert ([click here](#)) for an update on the status of the proposed tax changes. We will provide further updates in respect of these proposed measures as they become available.

Reduction of the Federal Small Business Rate

On October 16, 2017, the Federal Government announced rate reductions to the small business rate as follows:

- Decrease from 10.5% to 10% on January 1, 2018, and
- Decrease from 10% to 9% on January 1, 2019.

Ontario's 2017 Fall Economic Statement

Ontario's 2017 Economic Statement was presented on November 14, 2017, and included the following income tax measures:

- Reduction of the corporate small business income tax rate from 4.5% to 3.5% on January 1, 2018;
- Reduction of the personal dividend tax rate for non-eligible dividends on January 1, 2018; and
- Replacement of the Apprenticeship Training Tax Credit with a Graduated Apprenticeship Grant.

Small Business Tax Rate Reduction

Together with the proposed Federal small business rate reductions, the combined Federal and Ontario small business tax rate will decrease from 15% in 2017 to¹:

¹ Please note that the 2018 and 2019 small business tax rates are pro-rated for non-calendar fiscal year-ends.

- 13.5% in 2018 (10% federal and 3.5% Ontario); and
- 12.5% in 2019 (9% federal and 3.5% Ontario).

Increases to Non-Eligible Dividend Tax Rates for 2018 and 2019

As the small business tax rate declines in 2018 and 2019, the non-eligible dividend rates will increase each year. The following chart summarizes the personal income tax impact to a top-rate taxpayer²:

	Ordinary Income	Non-Eligible Dividends	Increase in Non-Eligible Dividends (from 2017)	% Increase in Tax From Rate Increase (from 2017)
2017	53.53%	45.30%	N/A	N/A
2018	53.53%	46.65%	1.35%	2.98%
2019	53.53%	47.40%	2.10%	4.64%

Replacement of the Apprenticeship Training Tax Credit Program

A new Graduated Apprenticeship Grant for Employers (GAGE) will replace the existing Apprenticeship Training Tax Credit (ATTC). Employers with eligible apprentices who have registered their apprenticeship program with the Ontario College of Trade after November 14, 2017, will be eligible for the GAGE, as the following chart summarizes:

Apprentice's Completion Stage	Apprentices in underrepresented groups ³	Other apprentices
Level 1	\$3,000	\$2,500
Level 2	\$3,000	\$2,500
Level 3	\$4,000	\$3,500
Level 4	\$4,000	\$3,500
Attain Certification ⁴	\$5,200	\$4,700
Total available grant	\$19,200	16,700

Under the existing ATTC program, the maximum income tax credit is \$15,000 per apprentice. As the chart above shows, assuming an apprentice completes the apprenticeship program, under GAGE the employer should receive total grants that

² Top rate taxpayer has taxable income over \$220,000. Please note that all taxpayers will be affected by the increased non-eligible tax rates, not just top-rate taxpayers.

³ These include women, Indigenous peoples, Francophones, people with disabilities, newcomers and visible minorities.

⁴ Either through a certificate of apprenticeship or certificate of qualification, if applicable

exceed the total tax credits under the ATTC program.

The GAGE would be available to all 125 trades that are currently eligible or the existing ATTC, plus an additional five Red Seal service sector trades:

- Hairstylist;
- Cook;
- Baker/Patisserie;
- Appliance Service Technician; and
- Horticultural/Landscape Technician.

Employers with apprentices already registered in an eligible apprenticeship program before November 15, 2017 will continue to be eligible to receive the ATTC for up to 36 months.

CRA Review Activity Update

During the past year, we have had numerous clients receive requests from the CRA to support their claim for travel and automobile expenses. We would like to remind all our clients of the importance of maintaining a travel log for all business related travel to support their claims.

Business Matters

Rising Interest Rates

Start planning now for interest rate increases.



Historically low rates have encouraged borrowing for equipment, real estate, operating

lines of credit and everyday purchases. How much longer interest rates will remain at these levels is an open question but now is a good time to start thinking about the potential impact of higher rates on your business and personal life.

Potential Effects of Higher Interest Rates

Here are some of the effects higher rates could have on your business:

- Higher interest rates will drive up the cost of operations, manufacturing and delivery, which will force small businesses to either increase prices or face a smaller bottom line. If prices go up, consumers cut back their purchases if they need to borrow for vehicles and mortgages, or use lines of credit.

- Any resulting cash crunch may force customers to stretch payment time on their payables. This makes you your customers' banker.
- Payout periods of as much as eight years for equipment and vehicles have led many purchasers to believe if they can make the monthly payments they can afford the asset. But, as the years pass, the warranty expires, the vehicle value plummets and repair bills mount. It may be difficult to finance a replacement if a significant amount is still owing.
- Financial institutions become more selective. New companies without credit ratings may find it impossible to obtain a loan. Established companies may not be able to extend lines of credit.
- Start incremental price increases to avoid a sudden and dramatic increase that may scare off clients if imposed later.
- Reduce the number of days outstanding for accounts receivable. Review your client base with the goal of reducing the lines of credit granted. Negotiate new payment terms with your long-term customers.
- Consider deposits on all custom related jobs. Potential customers should understand there are up-front costs that must be paid for, and you are not a bank but a contractor.
- If your business has credit card balances or lines of credit with high interest rates, pay them off. If business credit cards are essential to your business, structure cash flow to pay off monthly balances.
- Use a percentage-of-completion method for payment on long-term contracts. If payment is not made as arranged, stop working. Better to walk away with a 20% loss than a 100% write off.
- Review all sources of company credit. Eliminate those with variable rates. Fledgling entrepreneurs should work to establish a line of credit with their financial institutions and increase it over time to ensure that, in the future, the line of credit is still available.
- More established businesses should work to reduce the debt on their lines of credit in case a buffer is needed to meet short-term cash needs.
- Maintain a good working relationship with your financial institution.

**Review income
statements and balance
sheets.**

Proactive Planning

The following suggestions may help reduce the impact of rising interest rates on your business:

- Review your corporate income statements and balance sheets for the last five years, as they reflect the lower cost of outstanding debt as well as the historical cost of your operating assets. Calculate the impact on the corporate bottom line if interest rates increase by two, three or more percentage points.
- Review your asset base. Determine what assets will need to be replaced within the next five years and estimate their replacement cost. If sales and expenses in the next five years remain the average of the last five years, would the increase in asset cost, combined with the need to borrow additional funds at higher interest rates, put undue stress on your operational capability?
- Review your personal debt at the same time as you review the corporate financials.
- Start building a cash reserve within your business.
- Consider reducing the long-term payouts on equipment and vehicles.
- Lock in existing loans or mortgages to benefit from current low interest rates.

An Ounce of Prevention ...

Should interest rates start to rise, the trend is likely to continue upwards. Owner-managers should start now to model their business activity in potential future economic and credit conditions. Business plans derived from these models will help ensure the continued success of their business and family finances when the 2020 decade rolls around.

Changes to Review Engagements

Accounting standards for Review Engagements in Canada are changing. Entities whose fiscal year ends are on or after December 14, 2017 will require additional documentation, analysis and reporting needs.

In general, Review engagements will not change substantially for most entities. Some of the requirements and/or changes noticed by entities will be:

- A new review engagement report will be issued which summarizes both management's and our responsibilities and provides our conclusion;
- New engagement letters will need to be obtained for updates to standards;
- Further understanding of the entities controls will need to be documented within our file;
- More discussion and inquiry focusing on areas where material misstatements are likely to occur. This will likely result in different questions that may have been asked from prior years.

Internal Controls

It is important for business owners to understand their accounting internal control structure to ensure minimizing the risk of loss or misappropriation of assets .

An accounting system is comprised of the following elements or cycles: cash disbursements, cash receipts, sales, purchases, inventories and payroll. One, several, or many employees or individuals are responsible for various tasks throughout each of these accounting cycles. As a general rule of thumb, if one individual has access to assets (i.e. cheques, inventories, deposits) and has access to the general ledger (i.e. entering transactions, making journal entries), then internal control risk exists. Sometimes accounting departments are too small to ensure these tasks are separated. A business owner should at least be aware of the control risks, and ensure, if possible, other controls are in place to minimize these risks.

Consider the following examples in your organization:

- Cash receipts cycle: Who makes deposits, posts journal entries into the general ledger, takes money to the bank, and reconciles the bank account?
- Cash disbursements cycle: Who authorizes supplier invoices to be paid, prepares cheques, signs cheques, and mails the cheques to the supplier?
- Payroll cycle: Who prepares payroll, pays the employees, and manages human resource functions?

If one individual has responsibility for more than one of these functions within each cycle, control risk exists.

Consider ways to change employee duties within each area of risk and/or add controls at the owner or manager level to reduce overall risk. Some examples of high level controls: owners or managers could review and authorize bank reconciliations, approve payroll remittances prior to payment, have two cheque signing officers, or demand monthly financial reports and ask for supporting documentation if something does not look right.

Ward & Uptigrove has assisted clients in the past with a review of client internal control systems. We can help you understand what is going on within your accounting system, the control risks that exist, and recommend areas of improvement to ensure peace of mind. Contact one of our professional accountants if you want to review this further for your business.

Management

Motivation



Being motivated and inspiring motivation are the keys to success.

Motivation, according to Business

dictionary.com is the “Internal and external factors that stimulate desire and energy in people to be continuously interested and committed to a job, role or subject or to make an effort to achieve a goal. Motivation results from the interaction of both conscious and unconscious factors such as the:

- intensity of desire or need,
- incentive or reward value of the goal,
- expectations of the individual and of his or her peers.”

Keeping yourself motivated, as well as staff is difficult, especially for owner-managers constantly sidetracked by issues that pull them away from their course of action.

***Know Yourself — Know
Your Reasons to Be
Motivated***

One of the first steps to maintaining motivation is to determine the reason to pursue a project.

Determine whether your motivation is perhaps sparked by a deeply rooted need to emulate your parents, a desire to reach certain sales levels, or to meet the needs of others by providing a high-quality service or product.

Whatever your reasons, following are some tips to maintain the drive to reach your goals.

1. Treat your life as a project and yourself as the project manager. Break the project into long-term, medium-term and short-term projects. Over the long-term, you may want to sell your business and retire at age 60, but in the next five years (medium term) you want to reach \$10 million in sales. In the short term (this year) you need to improve your operating margin to X%. Warren Buffett, chairman and CEO of Berkshire Hathaway and one of the world's most successful investors, got it right: "I don't look to jump over seven-foot bars—I look for one-foot bars that I can step over."
2. Establish the steps needed to reach the goal. Break each step into identifiable stages. Within each stage outline and document the tasks needed to complete that specific stage of operation. Periodically review the outline and determine the progress. Such an approach allows you to determine the progress of that stage and to "tweak" the task to move forward quickly. Successful completion of the task will provide you with the motivation to move onto your next goal.
3. Prepare yourself mentally for your day. When you awake, review what you plan to achieve that day. Outlining your goal motivates action and gets results.
4. Maintain a list of tasks to be done. Thus, when a major task hits a delay and you start to feel overwhelmed, you can look to your list and work on a simpler task that can be more easily completed. Completing each task, even a small one, will provide confidence that other tasks can be successfully completed. Even small successes can sustain motivation and prevent demoralization.
5. Pace yourself on all projects. Time frames that are too tight may lead to costly mistakes that will limit your ability to move forward. A measured pace ensures a better rate of success and the successes keep the flame of motivation lit.
6. Remember: No matter how much you learn or how much you try, you cannot achieve everything by yourself. Understand both your mental and physical limitations and pick your projects and tasks accordingly. Struggling to reach unattainable goals demoralizes. Knowing your limitations frees you to engage others more knowledgeable and allows you to say "NO" to tasks above your competence level. Staying within your capabilities within your field of expertise allows you to concentrate on what you are good at, which in turn maintains your confidence level and allows you to keep motivated.
7. Be positive. Never say "I can't". Much of success is attributable to simple endurance. When you have self-doubts, talk to your spouse, a peer or an outside professional. Simply articulating your concerns often provides insight and renews confidence in your own ability.
8. Read how others overcame similar obstacles. Meet with others inside or outside your organization who inspire you to move forward. Positive reinforcement or constructive ideas for change are great motivators. Consider finding a mentor that can provide you with a "big picture view" and one that can act as a source of encouragement and accountability.
9. Motivation comes not only from within but from the enthusiasm and desires of others who share your dreams and goals. When you decide to take on a project, ensure your team is fully vested from the start. The mutually reinforcing drive, ideas, and solutions of a team will keep not only you motivated but will also maintain team motivation until the project is completed. Share your dreams and goals with your family. They need to be onside with your goals.
10. "Success" is a word every entrepreneur likes to hear, but "failure" is the word that often creeps into an owner-manager's thoughts when projects go off the rails. Fear of failure and the accompanying financial loss is a strong motive to keep going. Failure motivates us to re-examine our process and make changes to move forward until we succeed. We can learn from our past mistakes.

***You cannot achieve
everything by yourself.***

Managing the Crests and Troughs

Motivation to succeed starts out as a tsunami when an idea is first born but tends to diminish to a ripple before it reaches the shore of success. Ensuring that enthusiasm is maintained throughout the life of a project or for your business means that as an entrepreneur, you must manage the crests and

troughs of the wave to ensure that motivation keeps you and your staff moving forward toward a future that fulfills the needs of your employees, the needs of your business, and, of course, your own personal needs.

Ward & Uptigrove Veterinary Team



The Ward & Uptigrove Veterinary Business Advisory Group was started a few years ago to address the growing needs of our existing and new veterinary

clients. In 2017 we launched our Veterinary Industry Ratio analysis. This analysis assists veterinary owners in gauging the health of their veterinary practice in the veterinary industry. The analysis compares their practice with practices in our database as well as against the Ontario Veterinary Medical Associations annual ratio analysis. We have had positive feedback on this analysis from our veterinary clients indicating it is a very well drafted management tool.

The Ward & Uptigrove Veterinary Business Advisory Group will be attending the annual OVMA Conference at the Westin Hotel and Conference Centre in Toronto in January 2018. Please stop by our booth for a visit! As well, the group is also participating in Industry Day at the University of Guelph in March 2018 to reach out to the students of the veterinary school to introduce them to the business side of their veterinary career.

We would like to welcome two new associates to our group. Joining us from Ward & Uptigrove Human Resources division is Emily McRobbie CHRL and from Ward & Uptigrove Wealth Management division is Luke MacLennan CPA, CA. Please contact Emily and Luke with any of your Human Resource and Investment questions.

For more information on the Veterinary Group Services, please visit our website www.Wardanduptigrove.com or e-mail at VetGroup@w-u.on.ca

Human Resources (HR) Matters

Leadership Training Series Spring 2018

This is our 19th time running this highly successful training program. The Leadership Learning Program

is designed to give you and/or your employees the tools to lead and to supervise effectively. It covers leadership and self-awareness, productive time management, communicating for reduced conflict, coaching for engagement and developing high functioning teams.

- Five consecutive Thursdays April 5, 12, 19, 26 and May 3 2018 from 8:30am to 12:30pm
- Your Investment: \$995.00 + HST per participant

To register or get more information email Alexis Richards at hrresults@w-u.on.ca or call 519-291-3040 or visit www.wardanduptigrove.com.

This series usually sells out so register early to guarantee your spot.

Fair Workplaces and Employment Standards Act Changes coming into Effect on January 1, 2018

The Ontario government conducted an extensive review of current employment standards and tabled Bill 148; which included many changes to the Ontario Employment Standards Act (ESA). The ESA sets the minimum standards for treatment of employees in Ontario. The Bill received Royal Assent on November 27, 2017. This means the proposed changes will come into effect starting January 1, 2018 (with some changes taking effect in April 2018 and January 2019).

These changes may have significant impact on our small business clients. The most significant change affecting our clients will be minimum wage, effective January 1, 2018:

- General Minimum will increase from \$11.60 to \$14.00
- The Student Minimum will increase from \$10.90 to \$13.15

Other changes include:

- Paying casual, part-time, contract and seasonal workers at the same rate as full-time workers if they perform the same job.
- Major changes to the scheduling rules.
- Three weeks of vacation for workers after five years of service with the same employer.
- Changes to the calculation of public holiday pay.
- The ten day Personal Emergency Leave (PEL) would apply to all workplaces.
- The first two PEL days per year would be paid.
- New job protected leaves to match federal EI programs.

For more information about the changes to the ESA, go to: https://www.ontario.ca/page/plan-fair-workplaces-and-better-jobs-bill-148?_ga=2.19621048.1207300505.1511470609-2025617264.1484255636

To help our clients understand the changes and plan effectively for January 1, 2018, the HR practice of Ward & Uptigrove will be offering a complimentary seminar on the final ESA changes on December 15, 2017 at our offices. We will email an invitation to this seminar to all those on our subscription list. If you have not already added your name to this list do so at <http://www.wardanduptigrove.com/newsletters/subscribe.cfm>.

2018 WSIB Rates

In 2018 WSIB rates will decrease by an average of 3.3%. This is in addition to the 6.2% decrease for 2017. To find out your rate go to www.wsib.on.ca. The WSIB maximum insurable earnings ceiling for 2018, increases to \$90,300 from \$88,500 in 2017. Do not remit WSIB premiums on any annual insurable earnings per employee greater than this amount in the year.

New WSIB Framework

The Workplace Safety and Insurance Board (WSIB) is implementing a new rate framework effective January 1 2020. The old Rate Groups (155) and Classification Units (800 plus) will be folded into 34 Classes based on the North American Industry Classification Structure (NAICS). For 2020 and on, WSIB premiums will be more influenced by your individual claim records (last six years of claims history) than the current industry group concept. Your rate may go up or down in 2020.

Rate Group 755 for construction firms is currently planned to be eliminated effective January 1 2020. MAP, CAD-7 and NEER will be phased out with 2019 as the last injury year. Premiums for 2018 and 2019 will be calculated in the same manner as they are currently.

If you want to know more, go to www.wsib.on.ca and click on "Rate Framework".

This autumn WSIB has sent letters to all WSIB registrants showing your current Rate Groups and Classification Units and your new proposed Predominant Class under the new framework. The Predominant Class is determined by your largest percentage of insurable earnings in the last three years (2014 to 2016). The letter asks for feedback. There is a deadline of 30 days to complete the on-line survey although that deadline is not binding.

You should review the letter from WSIB carefully to ensure the Rate Groups and Classification Units shown are accurate (compare to your most recent WSIB remittance) and the proposed Predominant Class makes sense. In limited circumstances, if you currently have more than one Rate Group, you may have the opportunity to maintain multiple classes in 2020 and the future.

If you have questions or would like your letter reviewed please contact Ben Cornell CPA, CHRL at 519-291-3040 ext. 702 or benc@w-u.on.ca.

2018 Employment Insurance (EI) Contribution Rates

In 2018, the employee EI premium rates will increase from the 2017 rate of \$1.63 per \$100 of insurable earnings to \$1.66. The maximum insurable earnings for 2018 increases to \$51,700. The maximum employee contribution is \$858.22 (was \$836). Employers will normally pay 1.4 times the employee contribution or \$2.32 per \$100 of insurable earnings. The maximum employer contribution for 2018 is \$1,201.51.

2018 Canada Pension Plan Contribution Rates

Effective January 1, 2018 both the employee and employer CPP contribution rates remain unchanged at 4.95% of pensionable earnings. The basic exemption remains unchanged at \$3,500. Maximum pensionable earnings for 2018 increases to \$55,900 from \$55,300 in 2017. The maximum contribution for both employers and employees is \$2,593.80 in 2018.

More information

For further information on any of the above topics call the Ward & Uptigrove general phone number and ask for the Human Resources Team or use the email addresses on our website wardanduptigrove.com/Consulting-Solutions-Team.htm.

HR Risks and Opportunities Assessment

Are you aware of the risks and opportunities related to your most valuable resource, your people, We have developed an assessment tool that will allow you to evaluate how your organization is performing. Contact us to discuss how this tool will benefit your organization.

Wealth Management

With recent tax changes causing some Canadian small business owners to re-examine their savings strategies, now is a good time to review two specific types of accounts available to most Canadians for saving for the future: Registered Retirement Savings Plan (RRSP) and Tax Free Savings Plan (TFSA).

Although both of these accounts were introduced by the federal government to encourage Canadians to save for the future, there are subtle differences between the two.

The table below provides an overview of some of the key features of both RRSPs and TFSAs.

	Registered Retirement Savings Plan (RRSP)	Tax Free Savings Account (TFSA)
What is the objective of the account?	Assist Canadians in saving for retirement through tax deferrals.	Assist Canadians in saving for any future expenses through tax savings
When was the account first introduced?	1957	2009
Who can open an account?	Any Canadian tax payer age 18 to 71	Any Canadian who is 18 years or older and has a Social Insurance Number.
Does the account ever have to be closed?	All funds must be transferred to a Registered Retirement Income Fund (RRIF) in the year the account holder turns 71.	No
Are contributions deductible from taxable income?	Yes, contributions made during the year and up to 60 days after can be deducted	No
Are there contribution limits?	Yes, annual contribution limits are the lesser of 18% of income earned in the previous year or the annual contribution limit (\$26,010 in 2017).	Yes, the current annual contribution limit is \$5,500.
Do unused contribution limits carry forward to future years?	Yes, up until age 71.	Yes, as of January 1, 2017 the life maximum TFSA contribution limit for an individual born in 1991 or earlier was \$52,000. This

		amount will increase to \$57,500 on January 1, 2018.
Is investment income tax deferred or tax free?	Tax deferred – tax on investment income will be paid at the time of withdrawal.	Tax free – investment income will never be taxed .
Are withdrawals taxed as income?	Yes, withdrawals are considered taxable income in the year of withdrawal.	No
Are there withdrawal restrictions?	No	If the individual has reached the lifetime maximum contribution limit, any amount withdrawn cannot be deposited back into a TFSA until the next calendar year.
Are there withdrawal requirements?	There are no withdrawal requirements on RRSPs, however there are annual withdrawal minimums on RRIF accounts that are based on percentage values	No

The financial planners at Ward & Uptigrove Wealth Management are well versed in the nuances of these accounts and work with individuals and families to ensure these savings tools are being properly utilized as part of their overall financial plan. If you are unsure if you are taking full advantage of these accounts as a part of your savings strategy, we encourage you to contact us.

Office News

Acquisition of the Accounting Practice of David Richenback CPA

We are pleased to announce that on October 1, 2017 we acquired the accounting practice of David Richenback, CPA, CA. David has operated his own accounting practice for the past 38 years in Harriston.

The Harriston and Mount Forest offices used by David Richenback will remain open. We welcome David and his staff of Wendy Pridham, Lisa Shantz and Lynn O'Dwyer who will be working out of the Harriston or Mount Forest locations.

David has agreed to work with Ward & Uptigrove under a consulting arrangement to ensure a smooth

transition for clients. David intends to reduce his workload, but still make himself available to work with and meet with clients from time to time.

The Partners together with David are excited about this opportunity to expand our client service base, through our full suite of integrated services provided within the Accounting, Wealth Management, Human Resources and Consulting Groups at Ward & Uptigrove.

Comings and Goings

We grieve the loss of former partner Norm MacLennan and original owner Jack Ward.

Jeff Sulemanovski joined our tax group.

Tina Giesbrecht joined the Admin Group.

Our farm department welcomed Roxanne Slotegraaf, a new staff accountant to the team.

The business department also saw the addition of three new staff accountants this year, Tori Jamieson, Amanda Ewing and Stephen Hinbest.

Last year Jake Heibein, Dianne Nonkes and Cheryl Laffin formed our new bookkeeping Group and this year welcomed Trevor Seip as Manager and Dawn Magennis to the group.

We also welcomed Chris Hawkins on custodial duties.

The Human Resources Consulting group has welcomed Alexis Richards and Kelsey Frank to their team.

Amy Fitzsimmons has joined Ward & Uptigrove Wealth Management.

This past year we saw staff Sandra Kuepfer, Dan Benbow, Lindsay Hunsberger and Lindsay McDonald leave for new opportunities and challenges. We wish them all the best in their future endeavors.

Congratulations

Congratulations to Jennifer MacDonald and Chad Martin who passed their CFE exams, achieving a major milestone in obtaining their CPA designations.

Congratulations go out for years of service milestones to:

5 Years – Rebecca Newbigging

10 Years – Cheryl Laffin, Dianne Nonkes,
Sharlene Dowdall, Lisa Shantz
15 Years – Curtis McLaughlin
20 Years – Jackie Landman, Pete Verbeek

New arrival congratulations for:

Mike Weber and Jess on the arrival of their baby boy, Leo.

Deborah Good and Tim on the arrival of their baby boy, Nathan.

Congratulations to the following couples on their marriages this past summer:

Mihaela Danila and Jon Hemsworth,
Alana Lippert and Blair Rubick,
Lindsay Hunsberger and Krishna Beharry.

In the Community

IPM

Ward & Uptigrove participated in the 2017 International Plowing Match near Walton both as sponsor and Exhibitor.



FCC Drive Away Hunger

We participated again this year in the FCC Drive Away Hunger Food Drive. Through the campaign 4,064 meals were raised by us contributing to the local campaign grand total of 27,614 meals donated to the Listowel Salvation Army.

United Way Perth-Huron 2017 Campaign

Staff and Partners once again took part in the United Way Perth – Huron campaign. To kick-off the Campaign in September we hosted a fundraising BBQ.



**Merry Christmas and Happy Holidays
from the Partners and Staff of Ward &
Uptigrove Chartered Professional
Accountants!**

Office Hours

For office hours please check our website for details at www.wardanduptigrove.com

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For a list of our team members please refer to our website at: www.wardanduptigrove.com

