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Christmas Shutdown

The offices of Ward & Uptigrove and Ward & Uptigrove Wealth Management will be closed during the Christmas holidays from 2:00 p.m. on Thursday, December 24th and reopening in the new year on Monday, January 4th.

Taxation Issues

Recent Tax Rate Changes

On December 7, 2015, the Federal government announced new tax rate changes starting January 1, 2016. These rate changes were anticipated in the tax community as they were key policy changes outlined by the Federal Liberals in their election platform.

As such, we had been incorporating these expected rate changes into our year-end owner manager remuneration planning over the fall to ensure our clients are receiving the most tax-efficient compensation based on their specific needs and circumstances.

Changes to the Registered Retirement Income Fund (RRIF) Withdrawal Requirements

The 2015 budget announced new measures to benefit seniors with regards to their RRIF plans that allow them to defer more tax on their savings in these plans by decreasing the minimum annual withdrawal requirements.

As a background, a taxpayer must convert their Registered Retirement Savings Plan (RRSP) to a RRIF (or purchase an annuity) by the end of the year in which the taxpayer reaches 71 years of age. If the RRSP is converted to a RRIF, an annual amount must be withdrawn from the RRIF plan beginning the year after it is established.

The withdrawal requirements are based on factors corresponding to the taxpayer's age and value of RRIF assets (a spouse's age may also be used in certain cases). To better take into account more recent real rates of return and inflation, the factors have been lowered to allow for lower withdrawal rates that the government hopes will reduce the risk for seniors of outliving their savings.

In certain cases, it may still be advantageous to maintain your current higher level of withdrawals for tax efficiency. It may even make sense to increase your withdrawal rates. These decisions depend on your personal tax situation and estate plan. Please contact your Ward & Uptigrove advisor to assist you in determining your optimal level of RRIF withdrawals.

Be Aware of Recent Scams

Over the past year, many of our clients have been contacted by individuals and organizations who are purporting to be from the Canada Revenue Agency (CRA) requesting personal information that they will then use for fraudulent purposes.

The CRA consistently advises that taxpayers need to be vigilant when they receive either by telephone, mail, text message or email, a fraudulent communication that claims to be from the CRA requesting personal information such as a social insurance number, credit card number, bank account number, or passport number. These scams may insist that this personal information is needed so that the taxpayer can receive a refund or benefit payment. Cases of fraudulent communication could also involve threatening or coercive language to scare individuals into paying fictitious debt to the CRA. Other communications urge taxpayers to visit a fake CRA website where the taxpayer is then asked to verify their identity by entering personal information. **These are scams** and taxpayers should never respond to these fraudulent communications or click on any of the links provided.

Aside from tax scams our clients have been approached by “consulting” organizations promising tax savings or business improvements that seem too good to be true. These organizations usually ask for a large deposit upon signing a contract and promise to deliver a report that will outline the tax savings or business efficiencies. When the client receives the report it is often well presented (i.e. professionally bound) however, upon a further review, the details provided are not relevant to the client’s situation and needs, and it is found that the report is based upon a standard “boilerplate” template of no value to the client.

If you are contacted by individuals or organizations either presenting themselves as the CRA or as someone who is promising the above benefits, we encourage you to contact your Ward & Uptigrove advisor who can assist in determining if the request is legitimate or whether there is value in pursuing the “consultant’s” proposal.

Probate Taxes – Recent Updates/Best Practices/Pitfalls to Avoid

When someone dies, the personal representative of their estate (commonly referred to as the Estate Trustee or Executor/Executrix) may need to make an application to the court in order to administer the deceased assets (commonly known as probate). In making this application, the Province of Ontario levies the “Estate Administration Tax” based on the value of the assets in the application (formerly known as probate fees).

Effective for applications made after January 1, 2015, the reporting requirements are more onerous than in the past. There are new strict requirements regarding the reporting and valuation of assets and that an Estate Information Return (EIR) must be filed within 90 days after the Estate Trustee has been appointed by the courts.

In addition, EIRs are subject to audit and the Estate Trustee will be required to substantiate the details they provided. Further, if the Estate Trustee becomes aware information previously submitted in the EIR is incorrect or incomplete, there are requirements to make amended/new filings within strict timelines. Upon conviction, failure to comply with these new rules can result in fines or in extreme circumstances, imprisonment of the Estate Trustee.

Given these changes, it may be worthwhile reviewing your will with regards to who you are appointing as your Estate Trustee to ensure they are capable of fulfilling their duties and are willing to take on the responsibility.

While considering these new government requirements, it is also a good time to review your estate plan to determine if it is possible to reduce or even eliminate your Estate Administration Tax reporting obligations and liability. Specific items to consider are as follows:

- 1) Consider the use of a “secondary” will – By having a second, it is possible to avoid paying Estate Administration Tax on certain assets such as shares of private Canadian companies.
- 2) Consider putting assets in joint names – By naming other individuals as legal owners on certain assets, Estate Administration Taxes can be reduced. However, care needs to be taken when changing legal names on assets as this can result in unintended results such as triggering income taxes or having assets left to the wrong individuals.

- 3) Consider naming beneficiaries directly on plans such as RRSPs, pensions or insurance policies – Care still needs to be taken in ensuring the beneficiary designations are consistent with the estate plan and a review of designations should be conducted regularly or upon a major life event (i.e. birth of a child, divorce).
- 4) Consider transferring assets to an “inter-vivos” trust before death such that the assets included in this trust do not form part of your estate and thus are not subject to the Estate Administration Tax.

Your Ward & Uptigrove advisor can assist with guiding you through the estate administration process and in preparing an estate plan that minimizes the Estate Administration Tax.

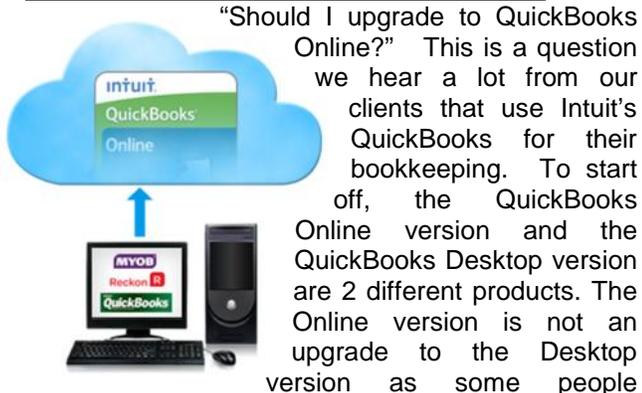
So Your Child Wants to Continue Their Education?

To help answer questions you may have about post-secondary funding options, student financial literacy, and how to teach your child to be financially responsible, Ward & Uptigrove Wealth Management Inc. is pleased to offer a “Student Financial Literacy Catalogue”. This catalogue will help educate your child on post-secondary funding and budget options available to them and will begin to lay the financial literacy foundation necessary to help your child achieve their dreams!

For more details, and to receive a copy of the “Student Financial Literacy Catalogue”, please contact Mich Landry by email: michl@w-u.on.ca.

Technology

Should I Upgrade to QuickBooks Online?



“Should I upgrade to QuickBooks Online?” This is a question we hear a lot from our clients that use Intuit’s QuickBooks for their bookkeeping. To start off, the QuickBooks Online version and the QuickBooks Desktop version are 2 different products. The Online version is not an upgrade to the Desktop version as some people believe. So the real question is not “Should I upgrade”, it is “Which product should I use”? The answer is “It depends”. Both products are similar in the fact they are tools for bookkeeping but they do

have some different feature sets. It is these feature sets that we advise clients look at to determine which product best meets their needs. Below is a list of some of the Pros and Cons of these feature sets.

QuickBooks Online

Pros:	Cons:
Anytime, anywhere access for up to 25 people at the same time.	Must be connected to Internet to use.
Automatic updates and upgrades that don’t require any action from your client.	Learning curve for those switching from Desktop version.
Automatic online backup.	Multiple companies require multiple monthly subscriptions.
Free support from Intuit to help with setup or to answer “how-to” questions.	No purchase order or inventory tracking.
Free 30 day trial.	Less Report Customization.
Easy invoicing to get paid faster.	No Job Costing.
iPhone, iPad, Android apps that sync key tasks across all devices.	Ownership of data and availability to access data if you stop paying monthly fee (view and print for one year after subscription ends).
Bank & credit card transactions automatically downloaded from all major Canadian banks.	
Automatic emailing of recurring transactions (invoice/receipts) and reports.	
Free access for up to 2 accountants or bookkeepers to work on the books at the same time.	
Large number of third party add-ons available and being developed.	

QuickBooks Desktop Version

Pros:	Cons:
Very robust inventory, job costing, or custom reporting capabilities.	No support included in purchase price.
Integration with QuickBooks point-of-sale products.	Requires multiple licenses and configuration of shared setup for multiple user access.
Detailed back orders, work orders, or sales orders.	Backup of data is client's responsibility.
More flexibility in customizing forms.	To keep current on the version being used you must buy new version and install each year.
Robust AP and bill tracking.	
Progress invoicing or ability to receive partial purchase orders.	
Budget vs. actual for jobs.	
Balance sheets by class.	
Allows for multiple companies to be accessed from one installation license.	

If you still have questions on which version would best meet your needs, we would be glad to assist you with your decision or any other bookkeeping software needs. Contact Jake Heibin by email JakeH@w-u.on.ca or by phone (519) 291-3040.

Metamorphosis



“A change would do you good.” — Sheryl Crow

The software industry is in the midst of a revolutionary

change. Change is sometimes considered a constant in the world of IT; however, the model of the industry itself has only shifted a few times and each shift has changed the way people work with technology.

Early programmable computers were huge and expensive – what we may now think of as mainframes. The next major era in computing was the transition to stand-alone, personal computers (PCs); everyone could have one on their desk for productivity-boosting applications such as word processing and spreadsheets. The ability to network PCs together led to the client-server era; computing work was split between the PC as client and centralized servers. Email, the “killer app” of the networked PC, revolutionized the way people communicate at the office.

The Cloud

The next step, Cloud computing, is not substantially different from the client-server model we’ve come to know, save for a key detail: ownership. Infrastructure, platforms, and applications are changing from something that was once purchased and installed to a service, with a monthly or annual fee instead. In the Cloud-based model, computing is a utility, much like hydro, water or the Internet.

Pros and Cons

Pros:

Based on your business needs, the Cloud model may have some compelling advantages:

- **increased productivity:** simplified processes and easy sharing of information.
- **lower capital costs:** infrastructure, hardware, and software costs are all shifted to the cloud provider(s).
- **reduced overhead:** easy information sharing and “accessible anywhere” architecture means your workforce could log on from Listowel or Tahiti just as easily as they could from their desk in Kitchener.
- **expanded hiring pool:** knowledgeable people are all over the globe; Cloud-based technology provides the opportunity to tap into this expertise without the costs associated with relocating workers and family members to a central location.
- **improved knowledge sharing:** even if your staff are all located within the same office, they may benefit from the quick accessibility of Cloud-based software that’s always up to date.
- **more time:** day-to-day minutiae such as running the servers and backing up data are handled by someone else as part of the package.
- **access from device of choice:** with the data and service being in the Cloud it allows more flexibility for both employees and clients to

access through their preferred device and has also increased the trend of BYOD (bring your own device) culture to some businesses where staff provide their own device for their day to day work. (i.e. PC, MAC, Tablet, or Smartphone).

Cons:

The Cloud is not a magic bullet and has some potential disadvantages to consider:

- **geographical implications:** servers are physically located elsewhere; your data may be subject to the laws of the country in which it is stored, and this may not be the same country in which you or your business operate.
- **loss of control:** a vendor manages the system, its functionality, and your data.
- **potential security risk:** online applications, regardless of whether hosted under your desk or in a data centre by a Cloud provider, are always “on” and theoretically could be hacked.

Things to Consider

Financial Information Management

Cloud-based accounting services allow multiple users to enter financial data such as expenses, sales and deposits, anytime, from anywhere, and from almost any device. From a management point of view, it is important to ensure that every transaction can be traced to the individual who made the entry. Without this safeguard, accountability could go out the window.

The ability to connect your financial platform to your bank removes barriers; the ability to create invoices from literally anywhere, and enable customers to pay them seamlessly and instantly simplifies billing. Easy collaboration is another big advantage that allows your accountant or bookkeeper access to your books remotely.

Record Retention

Modern financial systems may allow or even encourage storing digital versions of documents. Businesses must be sure they are following CRA and other regulatory authorities’ retention policies. Get to know conventional records management practices so you will understand which documents must be kept in original paper format, for example, or the length of time digital and/or physical records must be retained. Redundancy is also essential. Most Cloud-based servers back up the data to other sites. If you need to keep an in-house backup copy of your data, make sure your Cloud provider has this ability.

Integrity of Data

Consider what happens if you decide to change your Cloud-based service:

- Will you be able to transfer the data from one provider to another?
- Do you retain ownership of your data?
- In what country is the data stored?
- Can I make backup copies on my own server?
- Can I recover my files if I decide to terminate the service and what is the cost?

Hiring, Communication and Collaboration

Communication and collaboration can be difficult in any company. In a digital world without physical boundaries, whether you are working together in the office or with your team at a distance, modern collaboration tools offer more features than mere meeting facilitation through screen, document, and digital whiteboard sharing, and more than simple chat, such as web, telephone, and video conferencing. There are even some collaboration tools that encompass all of these features, and more!

Understand and Adapt

The availability of Cloud-based applications and platforms will require owner-managers to adapt their businesses to embrace the virtual world. As with many other technological advances, however, the previous foundational technology never went away. We’re seeing the beginning of a trend: client-server-based computing is giving way to a Cloud-based model. Stand-alone and client-server applications will continue to become more and more specialized, serving niche markets, as Cloud-based computing becomes the norm. While this metamorphosis is taking place, the challenge for business is to understand and adapt to the changing technological world.

Human Resources (HR) Matters

Leadership Training Series Spring 2016

Leadership Strategies is designed to give you or your employees the tools to lead and supervise effectively. It covers time management, conflict resolution and communication for results, motivating, coaching and team building.

- Five consecutive Thursdays April 21st, 28th, May 5th, 12th, 19th 2016.
- Investment: \$975.00 + tax per participant.

To register or get more information email Tonya Wilson at tonyaw@w-u.on.ca, call 519-291-3040 ext. 700 or visit www.wardanduptigrove.com. This series usually sells out so register early to guarantee your spot!

Accessibility for Ontarians with Disabilities Act (AODA)

The AODA is legislation that is in place to help create a more accessible Ontario for all to live and work. It is made up of a group of standards which are being phased in based on type and size of your organization. All organizations in Ontario with one or more employees are required to comply with the standards. If you are a private sector organization that does not have employees, you are not obligated to act upon the requirements of these standards.

All organizations should now be in compliance with the first standard called the Customer Service Standard. The second standard called the Integrated Accessibility Standard is being phased in between 2013 and 2025. This regulation provides details on what your organization must do to ensure accessibility in the areas of information and communication, employment and transportation (as applicable).

New compliance deadlines come in to effect January 1, 2016. Visit www.ontario.ca/page/accessibility-laws to view your organizations requirement.

Joint Health and Safety Committee (JHSC) – New Training Standards March 2016

A JHSC is required in any workplace that regularly employs 20 or more workers. At least one worker and one management person must be certified members. This certification involves training in health and safety law, and the identification, assessment and control of hazards. The current certification system is a two-step process (Part One - Basic Certification training and Part Two - Workplace Specific-Hazard training) and once received, no refresher training is required.

Effective March 1, 2016, certification is now a three-step process and requires refresher training every three years. Each part of the training now has a minimum duration requirement. In addition, training must be received through a training provider that has been approved under the new standards. For a list of approved training providers, visit the Ministry of Labour website:

<http://www.labour.gov.on.ca/english/hs/topics/certification.php>

Part One Basic Certification Training	Part Two Workplace Specific- Hazard Training	Refresher Training
3 days (19.5 hours) Training focuses on occupational health and safety law; rights, duties and responsibilities; hazard recognition, assessment and control; and evaluation of hazard controls.	2 days (13 hours) Receive training on a minimum of 6 hazards relevant to the workplace. Training focuses on RACE methodology (Recognition, Assessment and Control of hazards, and Evaluation of the hazard controls).	1 day (6.5 hours) Training reviews key concepts from Part One and Part Two Training, updates to legislation, standards, and best practices. Must receive refresher three years after becoming certified and every three years going forward, in order to maintain certification.

What you need to know:

- JHSC members becoming certified after March 1, 2016 must be certified in accordance with the new training program standard and by an approved training provider under the new standards.
- Refresher training will be required every 3 years.
- Any JHSC members fully certified under the previous training program standards do not require refresher training.
- Any JHSC members that have completed Part One Training the previous standard and have not finished Part Two of the training until after March 1, 2016, will need to receive refresher training every 3 years.

Mandatory Health and Safety Training

Effective July 1, 2014 all Ontario employers were required to conduct mandatory worker and supervisor health and safety training covering employee and supervisor rights, duties and responsibilities under the Occupational Health and Safety Act. If you haven't complied with these rules yet contact us.

Ontario Retirement Pension Plan (ORPP)

In an effort to assist Ontarians in retirement, Ontario appears to be moving forward with the ORPP. Implementation will be phased in beginning January 1, 2017. Employers will be responsible to deduct and remit contributions, in accordance with the established contribution rates, earnings threshold (minimum and maximums) and employee eligibility.

Employees that participate in a comparable workplace pension plan will be exempt from contributions. The definition of a comparable plan must meet federal and provincial pension legislation.

The ORPP will be phased in over 4 years, beginning with large employers with no comparable workplace pension plan. Beginning in early 2016 the ORPP Administrative Corporation will begin contacting employers to gather information on current pension plans to determine whether ORPP is applicable to their employees. For more information go to

<http://www.ontario.ca/page/ontario-retirement-pension-plan>

2016 WSIB

The WSIB maximum insurable earnings ceiling for 2016, increases to \$88,000 from \$85,200 in 2015. Do not remit WSIB premiums on any annual insurable earnings per employee greater than this amount. For the third consecutive year, the 2016 WSIB rates have been frozen at the 2013 levels. To find out your rate go to www.wsib.on.ca.

2016 Employment Insurance (EI)

Also for the third consecutive year, the employee EI premium rates are frozen at the 2013 rate of \$1.88 per \$100 of insurable earnings. The maximum insurable earnings for 2016 increases to \$50,800. The maximum employee contribution is \$955.04. Employers will normally pay 1.4 times the employee contribution or \$2.63 per \$100 of insurable earnings. The maximum employer contribution for 2016 is \$1,337.06. The maximum regular weekly benefits increases to \$537 effective January 2016.

2016 Canada Pension Plan

Effective January 1, 2016 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 2016 increases to \$54,900 from \$53,600 in 2015. The maximum contribution for both employers and employees is \$2,544.30 in 2016.

For suggestions to avoid paying CPP on personal earnings visit our website at www.wardanduptigrove.com or contact us.

2016 Summer Student Grants

In 2015 the Ontario government ran both the Summer Jobs Service (SJS) and Rural SJS program to assist employers in providing summer employment for students. The deadline for applications was mid-April. The Ontario SJS programs were run on a first come first served basis. There was a \$2 per hour subsidy available. A typical 2015 SJS grant was \$700 per approved student with a limit of three funded students (\$2,100) per applicant. The Ontario rural program was slightly more generous. We expect both programs to be available again in 2016 and encourage you to apply early in 2016 to ensure you don't miss your piece of the pie. Be aware students, will require WSIB or equivalent coverage. We can help you apply. For more information:

www.omafr.gov.on.ca/english/rural/rsj/index.htm.

New HR Service: Conflict Resolution

Do you have conflict in your workplace? Do you have two (or more) employees, who can't seem to get along and as a result are less productive? A workplace conflict affects the productivity of all employees by causing a distraction and reducing employee engagement. We have developed a new service to help you solve conflict in your workplace. We can train you to resolve a conflict or we can facilitate a solution. Contact us for more information.

DISC Behaviour Trait Assessment

We have had great success using a tool called DISC to select new hires, manage and coach performance, improve communication, resolve conflict and build teams.

DISC measures observable behaviour and emotions. Behaviours are considered to be the "how" of your life and are apparent in the things you do and how you act. DISC is the language of people watching, or observing behaviour and emotions. Behavioural characteristics are categorized into four dimensions of normal behaviour which are referred to as DISC:

- D - Dominance
- I - Influence
- S - Steadiness
- C - Compliance

These assessments are reasonably priced at \$100 each. Volume discounts are available. If you're interested in knowing more about this great tool contact us.

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.

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.

Management A Joint Commitment



Any business is a joint enterprise between its employer and its employees.

Working Together

Employers and employees benefit from each other. Certainly employers have responsibilities for their employees as the many rules and regulations contained in employment legislation demonstrate. On the other hand, employees must understand they too have to conduct themselves responsibly to ensure their employers continue in business. Employees should understand that, if the business they are working for goes under because their behaviour has led to low productivity, layoffs, lawsuits and weak earnings, no one benefits.

Employment contracts should be designed to ensure the continued well-being of both the employee and the employer. For example an effective employment contract should cover remuneration, hours of work, days of work, breaks, vacation pay, deductions from pay, job location, termination and layoff rules, right to discipline, overtime requirements, duties of the job and other issues important to the organization and position.

These areas of common concern are a starting point, but other areas put both the employer and employee at risk during the normal work day. Employers are subject to "vicarious liability" (i.e., the

employer may be liable for the acts of employees while the employees are on company business). Some violations of the terms of employment may even have consequences for the private lives of the employees, such as driving on company business while impaired.

Upfront Explanations

Employees should not feel obligated to sign an agreement before they have read and understood it. The employee should ask for an explanation of any article of the agreement they do not understand. For instance, an employee may well wonder why it is necessary to provide information regarding infractions under their provincial highway traffic act. Management can answer that the business could potentially face higher insurance costs if the employee is found responsible. There could even be a lawsuit. The employee should be made aware that commission of an offence at work can have an impact on not only their employer and their own employability, but also on their personal lives beyond the workplace.

What Should Be in an Agreement?

The type of business will certainly determine the conditions of employment the owner-manager wishes to include in any agreement. For example, an employer may request the employee agree to and understand some or all of the following factors:

1. The employee is responsible for filing personal income taxes and ensuring that any discrepancies in remittances to outside entities (whether taxation or health plans, insurance, etc.) are brought to the attention of management to ensure that both parties to the agreement are in compliance.
1. Under the *Occupational Health and Safety Act of Ontario*, the employer must "instruct, inform and supervise workers to protect their health and safety". Employees must "work in compliance with the *Act* and regulations". This means workers must:
 - use or wear the right equipment,
 - report hazards,
 - not remove any protective device,
 - not operate equipment in a way that would endanger other workers,
 - not engage in pranks, contests or feats of strength.
2. The employee may also be asked to agree that arriving at work impaired or using illegal drugs or alcohol during contract hours is strictly prohibited and could result in immediate termination.

3. Distracted driving laws may require the inclusion of paragraphs that outline the employee's understanding and agreement that the use of any handheld device such as, but not limited to, cell phones, tablets, or laptops, in violation of provincial highway traffic legislation is strictly prohibited and that use of any or all of the above could result, at the discretion of management, in termination.
4. An employee, while under contract, must notify the business in writing immediately of any traffic violation citation regardless of whether the citation results in a conviction.

Seeking Legal Counsel

Because employment law and regulations vary from province to province, owner-managers should seek counsel once they have determined what needs to be included in employment contracts. Counsel can then decide whether your requirements are recognized in law and either incorporate them or look for an alternate approach. Our Human Resources Group at Ward & Uptigrove can assist you in developing employment contracts and where required ensure that proper legal Counsel is also considered.

Continuous Care

Employers usually find it difficult not only to keep abreast of changes in the rules and regulations, but they also have a difficult time ensuring these changes are passed down to employees. It is advisable to retain a human resources specialist or employment lawyer familiar with your business to not only construct your first employment agreement but also to keep you informed of the changes that could impact your business. This could reduce the possibility of serious and expensive litigation from employees or third parties claiming your company is not meeting its legal responsibilities. It will also reduce the risk of fines due to non-compliance with applicable employment statutes.

Office News, Comings and Goings

Comings and Goings

This past year we have seen a few staff leave for new opportunities and challenges. We wish them all the best in their future endeavors.

Our business department has seen the addition of 3 new staff accountants this year, Autumn Johnson from Listowel, Natalie VanGyssel from New Hamburg, and Alana Lippert from Teeswater.

Brody Tucker from Listowel who was a past co-op student will be welcomed back in January as a full time staff accountant.

The tax group is growing with the addition of a tax specialist. Mihaela Danila from Listowel area joins the group.

Since our last newsletter the farm department has welcomed 6 new staff accountants, Sandra Kuepfer from Milverton, Kelby Krotz from Fordwich, Maralee Parkhouse from Listowel, Tim Barraclough from New Dundee, Ruth Scott from Listowel, and David Szasz from Listowel. Past co-op student Curtis Bults from Moorefield will be returning in January as a full time staff accountant.

Our management team welcomes back Deborah Good from Listowel, who returns from maternity leave as she becomes our dedicated HR Professional transferring from our HR Consulting group. Scott Coghlin from Elmira returns to work at Ward & Uptigrove, joining the management team as the new Firm Administrator.

Congratulations

Natilie VanGyssel passed her last exam in the legacy CGA program and once she completes her experience requirements will obtain her designation. Kelby Krotz completed her experience requirements and has earned her CPA designation.

Congratulations go out to Terry Merkley who is celebrating 25 Years of service with Ward & Uptigrove.

We are pleased to announce that Michael Weber CPA, CA is promoted to position of Principal effective January 1, 2016 in recognition of his dedication and increased client responsibilities.

Office Hours

We remind all of our clients of our increased office hours in 2016 during busy season. Beginning January through April, we are open:

Monday – Friday: 8:30 am – 5:30 pm
Thursday evenings – Jan 28 to Apr 28:
6:30 pm – 8:00 pm
Saturdays: - Feb 13 to Apr 30:
9:00 am – 12:00 pm and 1:00 pm to 3:00 pm

Merry Christmas from the Partners and Staff of Ward & Uptigrove!

Partners and Senior

Principals:

Wil Bakker, CPA, CA, CFP
Brad Buchanan, CPA, CGA
Ryan Deyell, CPA, CA
Paul Hak, CPA, CMA
Dave LeGault, CPA, CGA
John Padfield, CPA, CA
Besnik Sulemanovski, CPA, CA
Kris Uptigrove, CPA, CA

Counsel:

Bob Loree, CPA, CA
Norm MacLennan, CPA, CA
Clare Newell, CPA, CA
Tom Soltys, CPA, CA
Bob Uptigrove, CPA, CA

Staff:

Randy Anderson
Don Annett
Tim Barraclough
Dan Benbow, CPA, CA
Tracy Bender
Melanie Berfelz
Garrett Boekestyn
Sherri Buchanan
Shirley Buchanan
Murray Coghlin
Scott Coghlin
Rita Cole, CPA, CGA
Mark Cranbury, CPA, CMA
Mihaela Danila
Sharlene Dowdall, CPA, CGA
Evan Fallis
Shayna Gibson
Valerie Gillespie
Deborah Good, CHRP
Mary Ann Grobbink
Jake Heibein
Ruth Helmka

Principals:

Brad Bakker, CPA, CA
Tim Bridge, CPA, CA
Brendan Magee, CPA, CA
Jennifer McArthur, CPA, CA
Grace Slot, CPA, CA
Pete Verbeek, CPA, CA

W&U Human Resources:

Ben Cornell, CPA, CA, CHRL
Lindsay Hunsberger, PCP, CHRL
Lindsay McDonald, CHRP
Carrie Sharpin, CHRL
Tonya Wilson

W&U Wealth Management

Mich Landry, CPA, CMA, CFP
Rick Town
Terry Merkley
Jackie Landman
LeeAnn Tucker
Brenda Bulmer
Tamara Campbell

Annette Hoiting
Autumn Johnson
Sandra Kuepfer
Kelby Krotz, CPA, CA
Cheryl Laffin, PCP
Alana Lippert
Debbie Loree
Jennifer MacDonald
Alicia McDonald, CPA, CA
Curtis McLaughlin
Rebecca Newbigging
Dianne Nonkes
Maralee Parkhouse
Cam Ridgway
Ruth Scott
Brenda Sippel
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