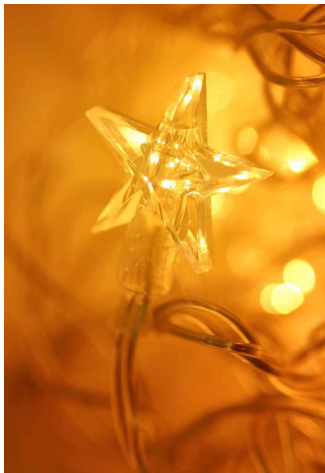




Bean Counters' Quarterly

December 2022



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GREETINGS! WELCOME TO THE DECEMBER 2022 ISSUE!

It's December! That means many different things to different people. You might think about certain holidays you celebrate, such as Hanukkah or Christmas or Kwanzaa. You might think about winter and winter solstice. You might reflect about the end of this year and the beginning of a new year. You might be excited about what December brings or you might be struggling to get through this month. Whatever it is for you, we hope this enewsletter will give you something to connect with, as we share a few things in this issue.

First, you'll definitely want to check out **the Dialogue** section, we asked everyone to provide their individual responses about whether they have a best part of the holidays. The only response missing is from Derek, as he's away on vacation.

Speaking of vacations, if you're planning to vacation in Ontario before the end of December, this is a reminder about the temporary 2022 Staycation Tax credit for Ontario travel. See the article and link below to find more details. You can claim eligible expenses of up to \$1,000 as an individual or \$2,000 if you have a spouse, common-law partner or eligible children, to **get back up to \$200 as an individual or \$400 as a family.** The credit is for the year,

not per staycation booking, but may be the nice incentive you needed to book that local getaway.

Holiday Giving. As you know, we usually promote a charitable/non-profit organization in our Spotlight section, because it's something important to us, all year round. However, if there is a time of year that helping others can resonate with everyone, it's the holidays. Most holidays are a time of giving...holidays from various cultures, religions, and traditions will have giving as a central theme. Recognizing that giving is easier for some, while others are struggling, can be a strong motivator to help others, especially in tangible ways such financially or with food or gifts.

However, helping others comes in many forms...it can certainly (and is very helpful and practical) be in a monetary form, but also it can be sharing food, donating clothing, gifts, kind deeds, patience, acts of caring, words of hope, encouragement, work opportunities, etc. These may be available for all of us to give, as we're able.

Our Spotlight section once again provides links to **Oakville's FareShare** and **Kerr Street Mission**. Kerr Street Mission is in the middle of their ***Christmas Wonders and Beyond*** campaign! They highlight the data showing how your neighbours in Oakville are struggling and why the need is great. If you are in a position to donate, please consider one of these local organizations or choose any organization or individual that needs help and is meaningful to you. Even small amounts can make an impact.

Also, we'd like to use this space to highlight **The Salvation Army** which has so many programs to help people all through the year, and at the holiday time are especially needing your donations through their Fill the Kettle programs via online or in person at over 2000 locations across Canada.

Note: you can give to fillthekettle.com and direct where you want the donation to go.

Interesting facts about **The Salvation Army** (recent annual figures*):

Over 2.6 million people helped; 1,400,000 people received food, clothing, or practical assistance; 43,000 people were helped in rescue and suicide prevention; 5,500 shelter beds were provided for people in need every night.

This is the best time of year to make a reading recommendation, especially if you consider a Christmas tradition in Iceland. According to many websites and personal sharing, they have what is called Jolabokaflod which is **one of the most unique and charming Iceland Christmas traditions**. The people of Iceland celebrate it on Christmas Eve. Jolabokaflod (yo-la-bok-a-flot) translates into "**Christmas Book Flood**." The tradition is to give or receive new books on Christmas Eve. It's not just about the giving though—it's also about the reading! (<https://adventures.is/blog/iceland-christmas-eve-tradition/>). They also seem to mention chocolate a lot...books and chocolate. A winning combination!

Like many in Iceland, you might be spending more time indoors, in a cosy chair or wrapped up on the sofa, with a hot beverage and hoping to read a good book. At first glance, our recommendation may seem unusual for the season, and yet it's actually really timely. As mentioned above, this time of year can be difficult for many people, whether experiencing sadness, loss, grief, loneliness or anxiety, and this book might be the balm you needed by acknowledging and validating those emotions.

In her new masterpiece, the author of the bestselling phenomenon ***Quiet*** explores the power of the bittersweet personality, revealing a misunderstood side of mental health and creativity while offering a roadmap to facing grief in order to live life to the fullest.

BITTERSWEET: How Sorrow and Longing Make Us Whole by Susan Cain.

"At a time of profound discord and personal anxiety, *Bittersweet* brings us together in deep and unexpected ways."

Check out the team updates in the **About Us** section. The team activities have definitely taken a winter turn (see curling mentioned more than once, and ice fishing). Of course, there is also family and food...or is it food and family...lots of both. Hopefully we'll get to hear about Derek's adventures in our next issue.

We wish everyone a very **Happy Holidays, Merry Christmas, and Happy New Year!** Our wish from our families to yours is peace, health, abundance, and joy for all.

- 4 Stages of Life**
1. You believe in Santa Claus.
2. You don't believe in Santa Claus.
3. You are Santa Claus.
4. You look like Santa Claus.

On behalf of,
Steve, Sherry, Ana, Andre, Derek, and Tanya.

**donate.salvationarmy.ca*



Dialogue Department

Here's our question/topic for this issue:

"What do you consider to be the best part of the holidays?"

Our reply for this quarter is from:
Everyone (except Derek is away)

SHERRY: "The best part of the holidays are the traditions. Getting the Christmas tree, going to



2022 Ontario Staycation Tax Credit

Vacation, Staycation (Ontario Tax Credit)

The temporary Ontario Staycation Tax Credit for 2022 aims to encourage Ontario families to explore the province, while helping the tourism and hospitality sectors recover from the financial impacts of the COVID-19 pandemic.

see "A Christmas Carol" in Niagara and spending Christmas day with family. We always get the tree on the first Friday close to December 1st. Then we put it up and decorate it and the house that weekend. We have also been to Niagara on the Lake 4 times to go to the Shaw Festival play "A Christmas Carol". This weekend will be the 5th time and this time we are bringing my mother in law. We go for lunch and do a little shopping as well. It's a fun day. Then of course Christmas Day is the big event. Visiting the family is always fun and we always have a good time and laugh a lot. "

ANA: "I remember Christmas when I was younger. I loved getting together with my big family and having a big meal. We celebrated for 3 days. Christmas Eve, Christmas Day and Boxing Day."

ANDRE: "The best part of the Holidays would definitely be that it is the time for family/friend gatherings and celebrations, especially after carefully avoiding those events for the last two years. During this Christmas, we are going to some families gatherings that are being resumed after a 2-year pause, and to see a few of our friends who have not met for a long time. Only one thing is for sure, every one, included me, is two-years older."

TANYA: "It is definitely tough to pinpoint just one best part of the holiday season, as my joy at this time of year certainly comes from a combination of holiday traditions and the time spent with family and friends. I love the annual decorating of the tree and the warmth your home feels with all the Christmas décor throughout. Christmas movies are a regular event, and the season would not be complete without our annual Christmas lights drive with friends and hot drinks. I nicknamed my husband 'Scrooge' when we first met due to his anti-Christmas attitude, but he has come a long way over the years and will now willingly

Ontario residents can claim 20% of their eligible 2022 accommodation expenses when filing their personal Income Tax and Benefit Return for 2022. You can claim eligible expenses of up to \$1,000 as an individual or \$2,000 if you have a spouse, common-law partner or eligible children, **to get back up to \$200 as an individual or \$400 as a family.**

You can claim the Ontario Staycation Tax Credit for accommodation expenses for a leisure stay of less than a month in Ontario, at a short-term accommodation, such as a:

- hotel
- motel
- resort
- lodge
- bed-and-breakfast establishment
- cottage
- campground
- vacation rental property

You can claim a single stay or multiple stays, up to the maximum amount per individual or family, as long as the stay period was within January 1 to December 31, 2022, and you must have your receipts. You can claim it on your tax return filing for 2022 next spring.

More information:

[Ontario Staycation Tax Credit](#)

partake in all the holiday shenanigans! It's so nice catching up with friends, hearing updates through Christmas Cards and getting together for a festive meal. Our families are spread out geographically so the time is even more treasured when we get to spend time over the holidays together."

STEVE: "I'm not sure I have one thing I consider the best for the holidays. Many things make the time something that is special and looked forward to. The gathering of immediate and extended family is of course nice (mainly because it comes with so much great food!) but also just the downtime from the daily grind is a very nice break that is both appreciated and needed to fire back up in the New Year! And did I mention the Desserts.....being a "tea" person, there is nothing better than sitting down with a hot cup and a (few) nice desserts!"

Here's What I Have To Say - (send reply to) [**steve@kirkhamca.ca**](mailto:steve@kirkhamca.ca)



SPOTLIGHT

KIRKHAM Chartered Accountants:
We are using this edition to promote two charitable organizations.



Kerr Street Mission
Oakville's Mission of Hope

KERR STREET MISSION **A True Catalyst to Changing Lives**

Providing care and a community of support for those in Oakville that are struggling and in need, improving their current and future well-being.

For 25 years, Kerr Street Mission has been connecting with families and youth,

FOOD SHARE Food Bank

The bulk of our non-perishable food comes from food drives held at Easter, Thanksgiving and Christmas and ongoing donations from churches, schools, businesses, supermarkets and others in our community.

Financial donations are vital to our existence. We need them to purchase fresh fruit and vegetables, fish meat, eggs, cheese milk, and a variety of other items.

Monetary donations are vital to our existence. We need them to buy non donated perishable food such as chicken, ground beef, fish, cheese and fresh and frozen vegetables and fruit. A portion of the money pays for the Supermarket gift cards we provide to families at Easter, Thanksgiving and Christmas. Being volunteer run, we pay no salaries.

FareShare Oakville

offering programs and services that are needed in the community. KSM has become a gathering place and a hub of care, offering help for the present and hope for the future.

Our Programs Focus:
Kerr Street Market
Children's Programming
Youth Development
Family Services
Neighbour Care Network

Kerr Street Mission

Recommended Reading:

BITTERSWEET: How Sorrow and Longing Make Us Whole
by Susan Cain

ABOUT

#1 NEW YORK

TIMES BESTSELLER • Sadness is your superpower.

In her new masterpiece, the author of the bestselling phenomenon *Quiet* explores the power of the bittersweet personality, revealing a misunderstood side of mental health and creativity while offering a roadmap to facing grief in order to live life to the fullest.



“*Bittersweet* grabs you by the heart and doesn’t let go.”—BRENÉ BROWN, author of *Atlas of the Heart*

“Susan Cain has described and validated my existence once again!”—GLENNON DOYLE, author of *Untamed*

“The perfect cure for toxic positivity.”—ADAM GRANT, author of *Think Again*

Bittersweetness is a tendency to states of longing, poignancy, and sorrow; an acute awareness of passing time; and a curiously piercing joy at the beauty of the world. It recognizes that light and dark, birth and death—bitter and sweet—are forever paired.

**If you’ve ever wondered why you like sad music . . .
If you find comfort or inspiration in a rainy day . . .
If you react intensely to music, art, nature, and beauty . . .**

Then you probably identify with the bitter-sweet state of mind.

With *Quiet*, Susan Cain urged our society to cultivate space for the undervalued, indispensable introverts among us, thereby revealing an untapped power hidden in plain sight.

Now she employs the same mix of research, storytelling, and memoir to explore why we experience sorrow and longing, and how embracing the bittersweetness at the heart of life is the true path to creativity, connection, and transcendence.

Cain shows how a bittersweet state of mind is the quiet force that helps us transcend our personal and collective pain, whether from a death or breakup, addiction or illness. If we don’t acknowledge our own heartache, she says, we can end up inflicting it on others via abuse, domination, or neglect. But if we realize that all

humans know—or will know—loss and suffering, we can turn toward one another.

At a time of profound discord and personal anxiety, *Bittersweet* brings us together in deep and unexpected ways.

BITTERSWEET

ABOUT US



Sherry says that it's curling season again and she couldn't be happier. It is her favourite part of winter. If we have to have snow, at least she gets to curl. They have a ton of fun at the Burlington Curling Club as it is a very social club. They have fun bonspiels too which help pass the time. Sherry wishes Merry Christmas and Happy Holidays to everyone out there.

Ana says that these days Christmas isn't the "big family gathering" that it was. Now Christmas is smaller due to the kids growing up, moving away for work and starting their own families. Christmas is now shared with others so they tend to have two Christmases every year. But she loves seeing everyone when they come to her house. She enjoys the cooking & even enjoys the cleaning up afterwards (yes she loves washing dishes even though she now has a dishwasher).

Derek is off on vacation!

Tanya says that Fall brought the start of the busy curling season and with six games a week and volleyball there is not a lot of free time for anything else. In October, she and her husband Mike joined 26 of their curling friends for a Wedding down in Mexico. It was a wonderful time had by all! They will be celebrating the upcoming Christmas season with a trip to Jamaica with her family, flying home just in time to spend Christmas with Mike's side of the family. She hopes everyone has a wonderful holiday season and a very happy New Year!

Andre says this season he plans to stay home as his kids are coming back from their universities from east and west of Toronto. However, they are expecting a couple of busy weeks, as an immediate task is to prepare for his son's new internship in Montreal, starting in the new year. He needs to help his son to move from his Kingston home and to sublease his room, then to contact with friends in Montreal to prepare for their trip in Jan.

Steve says Christmas already.....whaaaatttt??? A familiar comment for many these days, and same holds for Steve. Another 3 months flew by although not much really happened as it was a pretty standard routine for him and the family. All are looking forward to the coming holiday season, each for their own reasons.....Steve hoping for some early cold to get the ice fishing season started, Sherry for the socializing that comes with, Erin is making a trip back from BC to reunite with family/friends she has not seen in a while, Justin for some downtime from the office (and of course boxing day shopping), and Gavin since it means the end of another semester at MAC and some chill time, and oh yea, everyone likes the gifts! Steve is also really looking forward to having the family back together for Christmas and the inevitable laughs that will go with game night on Xmas eve and probably some ribbing/teasing about some of the gifts Xmas day, but all in all it will provide some great memories, which is all that really matters.

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