

# **Bean Counters' Quarterly**

#### SEPTEMBER 2021



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## **GREETINGS! WELCOME TO THE SEPTEMBER 2021 ISSUE!**

This is the warm, pumpkin flavoured (isn't everything) FALL edition of our enewsletter.

This September/Fall edition of our BCQ issue has a couple of recurring themes... **thanksgiving - specifically for family and for health.**It may seem that the theme of Thanksgiving is a given, since this is our Thanksgiving edition, but if you read the About Us section, you'll see that it's more than that...it's about feeling thankful and happy about having small parts of life returning, more time with family and a few opportunities for time with extended family and friends again (safely). The ability to return to some parts of *normalcy* has everyone feeling thankful.

In our Dialogue section, we've asked Andrea to answer our question about whether she welcomes Fall with open arms or glumly accepts the inevitable change of seasons? How about you, where do you 'fall' on the question about 'Fall'?

Many of you will want to know about the **NEW Ontario Business Registry** which launches on October 19th, 2021. There are a lot of details surrounding this new, modernized service for Ontario businesses and Not-for-profit corporations, so we recommend reading below and clicking on the link. The government says that it will be making it easier, simpler,

and more affordable to do business with them by putting over 90 services online, available 24hrs per day, 365 days per year.

In our Spotlight section it seems appropriate to focus on the work and needs of the **Oakville Fare Share Food Bank.** We all need food, all the time, every day, but during 'harvest time' in the Fall the differences in the need vs bounty seems to really stand out. Check out the information and link for Oakville Fare Share if you can help. We encourage everyone to consider supporting a Food resource program that is meaningful to them, whether it's local, regional, national, or global...the need is great.

Our quarterly book recommendation is quite timely due to this stage of the pandemic where people are trying (and often struggling) to connect/reconnect with people - family, extended family, friends, and colleagues. The book is called **CONNECT: BUILDING EXCEPTIONAL RELATIONSHIPS WITH FAMILY, FRIENDS AND COLLEAGUES** by **David L. Bradford**, and **Carole Robin**. It's based on the legendary and transformational Stanford MBA course taught by David and Carole for a combined 75 years. It's what we all need at this time of our lives. Read below for more details.

As a public service announcement or just a 'heads up', we thought we'd remind everyone that the time change back to Standard time, marking **the end of Daylight Savings Time**, will happen on **November 7th**.

In a section called Happy Thanksgiving, we asked the whole team to each let us know what they are most thankful for this year. We'd also like to say that **we're thankful TO ALL OF YOU** for reading this enewsletter and working with us, and allowing us to be of service to you.

Wishing everyone a safe and Happy Thanksgiving!

Enjoy the Autumn season, the next season will be here before you know it. Steve Kirkham



# **Dialogue Department**

Here's our question/topic for this issue:



Province Launches NEW Ontario Business Registry - Oct 19th 2021

"As we go into the Fall season, many people find themselves very happy to welcome the season, while others are loathe to see it come. Where are you on the Fall debate?"

Our reply for this quarter is from: **Andrea Richardson:** 

ANDREA: "I love Fall... however, I didn't always feel that way. In my school-aged days, I was sad to see the summer disappear and didn't like the return of the colder weather. Now, I welcome the change - I look forward to the back to school routine, the cooler weather, the beautiful coloured leaves, the appearance of pumpkins at front doors, the anticipation of Thanksgiving turkey, and the new Fall fashion!"

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

TORONTO — Ontario is launching a **new Ontario Business Registry on** October 19, making it easier, simpler, and more affordable for millions of businesses and not-for-profit corporations to interact with the government. The new online registry will replace out-dated technology, providing people across the province with direct access to government services 24 hours a day, 365 days a year for the first time ever. Businesses will now be able to complete over 90 transactions through the new online registry, including registering a new business and dissolving an existing one. Registrations or filings that were previously submitted by mail or fax, taking four to six weeks to complete, can now be done instantly through the online registry. When online transactions are completed. users will receive automatic email notices with electronic attachments instead of paper documents. The migration of annual return filings that were previously completed through the Canada Revenue Agency will be available through the Ontario Business Registry, allowing businesses to keep all their important filings in one place. "Ontario's businesses and not-for-profit corporations are overdue for a new business registry that meets the needs of our modern economy and rapidly expanding digital world," said Ross Romano, Minister of Government and Consumer Services. "Our government's new business registry will help ensure businesses can access the services they need guickly and efficiently in order to reduce their costs and allow them to focus their time and energy on rebuilding from the impacts of COVID-19." Along with the launch of the Ontario Business Registry, the **Not-for-Profit** Corporations Act, 2010 will come into force on October 19, which will provide a modern legislative framework for Ontario's not-for-profit corporations. The legislation will significantly reduce the

bureaucratic burden on not-for-profit



## **SPOTLIGHT**

**KIRKHAM Chartered Accountants:** This pandemic has affected everyone, but it has not affected everyone equally. Many in our community have been extremely affected by loss of income, business, and/or resources. The impacts are most certainly financial, but also contribute to physical/mental health risk and harm. Many don't qualify for the government programs that have been available or have exhausted the programs or services. In light of this, we'd like to use this space in our enewsletter to highlight a local option (local to us in the Oakville area) where they really need help with donations, resources, and/or volunteering.

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corporations, moving from paper-based filings to digital services and providing them with enhanced flexibility. For the first time ever, Ontario not-for-profit corporations will be able to access an online government system for registrations and filings, saving them time and reducing duplication of paperwork. Features like pre-defined text will help users move along error-free and reduce legal costs.

#### **Ontario Business Registry**



#### HAPPY THANKSGIVING!

Hopefully this past year, as challenging and difficult as it has been, has provided ample opportunity for you to find more reasons to be thankful!

We asked the whole team to share **what they are most thankful for** after this pandemic year. Here are their responses:

**Andrea:** I am most thankful for my health, and the health of my family.

Derek: My health!

**Sherry:** I am so thankful that my family is all okay. I have family in Alberta and in Tennessee and not being able to travel has been hard. I am hoping to see them next year and I pray they stay safe until then.

**Ana:** I am happy that the kids are finally able to go back to school. I have 2 great nephews that just started Junior

#### Oakville Fare Share Food Bank

We are a non-profit registered charity that has been run entirely by volunteers since 1987. We currently have about 700 households registered with us for support. This is about 2,500 individuals, many of whom are children. Client households may come once per month to our location at 1240 Speers Road, between 3rd and 4th Line.

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.

# Oakville Fare Share Food Bank

Kindergarten this September. Hopefully things will stay good so that everyone can get back to some form of normalcy. Stay safe.

Andre: I have been going to swimming pool almost every day. We still need to have a mask on at the entrance, but everyone appears forget the covid risk once we jump to the pool. Furthermore, I have to say there had been some unexpected benefits... The city needs to control the numbers of swimmers... and now I can enjoy more space in the water than before.

**Steve:** As we get older (at least for me), more of the focus tends to be on health, and just how lucky we are if we can maintain good health. I am thankful, knock on wood, for my current good health, but also struggle with thoughts of how quickly that can change. It is quite easy to say "live for the moment", but as time passes, I really think implementing that philosophy becomes more and more important. Hopefully as we learn to live in today's ever-changing world, we can take the time to appreciate the good and take advantage of the opportunities we have (whatever they may be since each and everyone of us will differ in those thoughts).

# **Recommended Reading:**

CONNECT: BUILDING EXCEPTIONAL RELATIONSHIPS WITH FAMILY, FRIENDS AND COLLEAGUES

by David L. Bradford, Carole Robin

About

Biting your tongue?

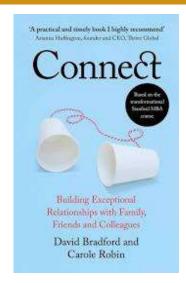
Bottling it all up?

From marriage to management challenges, learn how to change your relationships from exasperating to exceptional with this expert guide.

The ability to create strong relationships with others is crucial to living a full life and becoming more effective at work. Yet many of us find ourselves struggling to build solid personal and professional connections, or unable to handle challenges that inevitably arise when we grow closer to others. When we find ourselves in an exceptional relationship -- the kind of relationship where we feel fully understood and supported for who we are -- it can seem like magic. But the truth is that the process of building and sustaining these relationships can be described, learned, and applied.

David Bradford and Carole Robin taught interpersonal skills to MBA candidates for a combined seventy-five years in their legendary Stanford Graduate School of Business course Interpersonal Dynamics. Now, they share their insights with you, including:

- Why relationship-building is not the process of being with "the right person" but rather creating the kind of relationship you want
- Why deepening a relationship takes risk
- The importance of vulnerability, curiosity and empathy in building relationships



- How the modern world can help - and hinder - our ability to connect

Filled with time-tested strategies for giving feedback, negotiating boundaries, and working through disagreements, *Connect* will be an important resource for anyone hoping to improve existing relationships and build new ones at any stage of life.

# **CONNECT**

## **ABOUT US**



We'll use this pic representing our team of 6, saying THANKS to all of you for reading, until we can get a new photo that includes Andrea with all of us!

**Sherry** says she had a really good summer this year even with all the restrictions. She and her husband enjoyed their pool and did a few day trips here and there. She got a bit of shopping done and a few good books read. She golfs on Monday nights in her ladies league and she had a few good social nights with friends and family. Also, their God daughter got engaged just last month so now they're looking forward to a wedding hopefully next year.

**Andrea** says, reflecting back on summer - Covid challenges aside, it was a really good one. She was able to spend time up north enjoying boating, water sports, and relaxing with her family and friends. She's hoping that Fall will bring about some more opportunities to be outside and active.

**Andre** says the pandemic is still lasting and it seems there is no quick ending soon, it is a bit unexpected as at the beginning of its outbreak, as he thought that it would be another SARS of 2003. As we are looking forward to Thanksgiving, he really hopes that the international borders can reopen again and travel and tourism can back to pre-Covid. This year, both of his kids went to Universities in different cities, far away from home and from each other. The home has become quiet and a new kind of life arrived.... he will need to get used to it.

**Ana** says she loves the Fall with all the leaves changing colour (don't love bagging them!), apple pie, cooler weather (even though she LOVES THE HEAT). She remembers that Fall always meant that it was canning season (she did that once since leaving home and that was the end of it), wine and prosciutto making time (don't do that - easier to buy it). She is happy to be walking in the evenings again, as it had been too hot until recently (according to her husband).

**Derek** says that since he joined Laura at Re/Max selling waterfront in Muskoka in the early part of 2021 it's been non-stop ever since. The down side was that he didn't wakeboard or waterski once this year which is a first in 45 years but he supposes those are champagne problems. Paige's chickens are all laying now and she's getting 9 or 10 eggs a day. She's been selling the *"free-range organic"* eggs hoping to save up for a soft serve ice cream machine to sell ice cream next year. Dad makes her keep track of the revenue, expenses and production information with a spreadsheet. Future accountant? He says 'hopefully not'!

**Steve** says all things considered, it was a very good summer, and he's a bit sad to see it come to an (inevitable) end. Weather was great and water was warm. The entire fam of 5 managed to get some together time at the cabins which was quite enjoyable. The "back to school" season started, but that is just down to one...Gavin has begun his next step attending McMaster for business. Justin has moved back in with the parents (supposedly for a max of one year), and Erin is also back for temporary residency, planning to head back to BC soon to start her next adventure. Sherry is doing some Fall maintenance clean up for a few of her landscape clients while trying to get back into home routine after most of summer at the cabins. Steve did manage to extend summer a bit with a revisit to Shining Falls Lodge in Manitoba with buddies for some pretty epic fishing. He's still hoping for some good weather to enjoy Fall before the snow hits.

# Steve Kirkham CPA CA

2-2345 Wyecroft Road Oakville, Ontario L6L 6L8 P - 647-723-6195 x236 F - 905-469-6534 www.kirkhamca.ca

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