



Bean Counters' Quarterly

September 2023



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GREETINGS! WELCOME TO THE SEPTEMBER 2023 ISSUE!

“There is something incredibly nostalgic and significant about the annual cascade of autumn leaves.” ~ Joe L. Wheeler

‘Sweater weather’ season is upon us! Some people love that, some people not so much. Regardless, the season is about a lot of things...and there’s something for everyone. For some people it’s a ‘new’ year, for others it’s the last quarter of the year, it can be a happy season and a spooky season, it can be a time of thanksgiving and Thanksgiving! Enjoy what you can!

We have the whole team replying in **the Dialogue** section by sharing how they're intentionally approaching the fall season and last quarter of 2023. It's important that we make sure we take advantage of this time and make the most of 2023, in whatever way that's important to us.

There's a link to a Retail Council of Ontario article reminding us that the Ontario government announced on March 31, 2023 an **Ontario Minimum Wage Increase to \$16.55/hr.** The increase is effective October 1st, 2023 with an increase of \$1.05/hr. Ontario increases are annually indexed by CPI inflation. This increase could also mean discussions about an increase for other employees who were close to the minimum wage level, but are intended to remain above due to factors such as retention, attraction, or job skills.

Our Spotlight section continues to link to **Oakville's FareShare** because food insecurity is an ongoing and serious issue for many people and families, but **Thanksgiving** puts an even brighter spotlight on it.

The second organization we're spotlighting is **Food Banks Canada** and right now they're having a **2x Impact Match** campaign funded by their partner Desjardins! All funds received will be matched equally. It's a wonderful opportunity to make a difference.

Please consider one of these food bank organizations or choose any organization or individual that needs help and is meaningful to you. The Salvation Army is also promoting a 2x Impact Match until Oct 9th.

Our book recommendation is a practical, timely, and important new book called **Writing for Busy Readers: Communicate More Effectively in the Real World by Todd Rogers and Jessica Lasky-Fink.** They outline cognitive facts about how people actually read and distill them into six principles that will transform the power of your writing.

“This book won't just make you a better writer—it will turn you into a more effective communicator. WRITING FOR BUSY READERS is a surprisingly captivating guide to conjuring words that captivate people. Move over, AI: this is the ultimate guide to sharpen every meaningful message you craft.”

—**Adam Grant**, #1 New York Times bestselling author of

Think Again and Hidden Potential

You might see some lamenting about the Summer to Autumn transition in the **About Us** section. You'll also find out what activities are planned for the Fall season and more updates from the team, such as who has a new puppy! We're also reminded about the

importance of family. Andre shares a lovely story about his family reunion in New York City after some long Covid years apart. Ana shares the sad news about the loss of her Mom at 102 years young. There was also time spent wth friends and family by everyone. Steve shares about how far Sherry travelled on her annual pilgrimage. He also tells us how many fish 4 guys caught in 4 days on his annual fishing trip (you won't believe the number, seriously!)

We wish everyone a very happy Thanksgiving.

“Never let the things you want make you forget the things you have.” ~Sanchita Pandey

On behalf of,

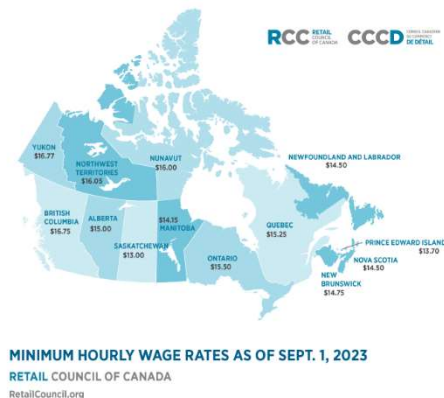
Steve, Sherry, Ana, Andre, and Tanya.



Dialogue Department

Here's our question/topic for this issue:

“As we go into the next season and last quarter of the year, what are the intentional ways you're stepping into this time? Have you prepared for it, are you excited or worried, is there more focus on gratitude, do you have any



Ontario Minimum Wage Increase on October 1st, 2023

Ontario's Minimum Wage to Increase from \$15.50/hr to \$16.55/hr

From the Retail Council of Canada

The Ontario government announced on March 31, 2023, that **the province's general**

specific ideas or plans or activities that you want to accomplish?”

Our reply for this quarter is from:

The Whole Kirkham Team

Steve: “The last quarter of the year is a kind of transition period. Coming off a generally quiet summer (work-wise), and gearing back into office life. The nature of the business allows for re-ramping, not getting thrown too quickly back into the mayhem that will ensue come the New Year. Sometimes you have to take a step back and try to look from the outside-in at the goings on to realize just how good things are (even when you feel stressed and overwhelmed). I met up with an old local down at the cabins out on the lake one day, and as we simply drifted, chatting about nothing, he mentioned about how we take the beauty of the area for granted, and it takes some guests/visitors to acknowledge just how lucky we are to be able to experience the outdoors as we do. Here’s to looking on the bright side for the last quarter of 2023 and into 2024!!

Sherry: As we step into Fall I am looking forward to the upcoming curling season starting in October. I enjoy seeing the other ladies, getting a little exercise and talking about all sorts of things after our games. I have also volunteered to be treasurer for the Women’s Curling Social division this year so I have my computer set up and ready to go. I’m happy to be busy during the winter

minimum wage will increase from \$15.50/hr to \$16.55/hr on October 1, 2023.

RCC’s stance on the minimum wage has long been that increases should be predictable, instead of driven by political whim. We’ve asked in many jurisdictions that are they indexed annually by CPI inflation. In Ontario, our minimum wage is indexed to CPI inflation.

As members know, last year saw an unprecedentedly high inflationary environment. Minimum wage in Ontario is calculated using Statistics Canada’s Ontario all-items CPI index, based on the increase from March to March – this year, that inflationary figure represents an increase of 6.8%.

This means the general minimum wage will increase a \$1.05 an hour to \$16.55. For students under 18, the minimum wage rises from \$14.60 an hour to \$15.60 an hour.

Finally, Ontario harmonized the minimum wage for liquor servers with the general minimum wage last year – there continues to be no unique minimum wage here as a result.

[Retail Council of Canada - Minimum Wage By Province](#)

months and lucky to be part of the Curling community.

Ana: Nothing special planned for the last quarter of the year other than spending time with family. The only exciting thing planned right now is Christmas. Our nephew, his wife and our 2 goddaughters are coming home for Christmas (they live in Texas) so the family will be all together again.

It has been a difficult year and hope the new year will be better.

Tanya: As we transition into Fall, I am trying to focus more on enjoying this time of year and less on the thoughts of summer ending and the upcoming cold weather which will surely arrive too early! I do enjoy the structure September brings as we slip back into more of a schedule with volleyball beginning and curling returning to take up most of our free time. I love the fall activities and enjoying the outdoors and Thanksgiving is one of my most favourite holidays. It is always so nice to celebrate with family and just enjoy being with one another.

Andre: As we go into the last quarter of the year, I need to worry about completing my professional development courses now. I had subscribed to a 2-years course package, but it is expiring very soon. If I had time, I may be interested in understanding AI (Artificial Intelligence) and whether it can answer some tax questions and help me do audit

analysis... or pose threats to our careers.

Here's What I Have To Say - (let us know your answer, send reply to) steve@kirkhamca.ca



SPOTLIGHT

KIRKHAM Chartered Accountants:

We are using this edition to promote two charitable organizations.

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](#)

FOOD BANKS CANADA

We need your help to ensure that no child, no family, no one in Canada has to spend this Thanksgiving season hungry.

Your gift today will be **MATCHED** by our incredible partner, Desjardins.

Faced with record-high demand, declining food donations, and the increasing cost of food, it's becoming harder and harder for food banks to be there for everyone who needs them.

[Food Banks Canada](#)

Recommended Reading:

Writing for Busy Readers: Communicate More Effectively in the Real World

By Todd Rogers and Jessica Lasky-Fink

ABOUT

Writing well is for school.

Writing effectively is for life.

Todd Rogers and Jessica Lasky-Fink offer the most valuable practical writing advice today. Building on their own research in behavioral science, they outline cognitive facts about how people actually read and distill them into six principles that will transform the power of your writing:

- Less is more
- Make reading easy
- Design for easy navigation
- Use enough formatting, but no more
- Tell readers why they should care
- Make responding easy

Including many real-world examples, a checklist and other tools, this guide will make you a more successful and productive communicator. Rogers and Lasky-Fink bring Strunk and White's core ideas into the twenty-first century's attention marketplace.

When the influential guides to writing prose were written, the internet hadn't been invented. Now, the average American adult is inundated with digital messages each day. With all this correspondence, capturing a busy

~~You are Writing
more than ever,
competing for
the attention of
Busy Readers
who skim.~~

Communicate
More Effectively in
the Real World

Todd Rogers and
Jessica Lasky-Fink

reader's attention is more challenging than ever. This is how to do it.

Writing For Busy People

ABOUT US



Sherry says that, as almost everyone she knows has been saying, summer has gone by in a flash. She spent most of the summer golfing in perfect weather with her girlfriends. Also, she and her husband Grant, went to Chicago in August with another couple and saw Bruce Springsteen in concert at Wrigley Field. That was a lot of fun too. She didn't get to spend as much time in the backyard swimming as in past years but that's okay.

Ana says this summer was definitely eventful for her and her family.

Again this summer they mostly did the "staycation thing" (her husband does not want to fly anywhere). However, Ana and her husband did travel with friends to Chapeau, Quebec where she tried line-dancing (what a laugh) and zip-lining at Par de Chutes Coulonge (definitely an adventure and a must try experience).

But the most momentous event was the passing of her mom at 102 years young. She had a long life but now she is with Ana's dad and the whole family will miss her.

Tanya says that, as per usual, the summer just wasn't long enough! They had many visits from friends and family on weekends and tried to get as much use out of the pool (when it wasn't raining!) as they could. They managed to escape out of town for a few weekends away but spent the majority of time in Burlington, settling in our new

dog. Tanya and her husband finally adopted a large (112lb!) 1.5 year old Lab named Winnie, who's is keeping them fully entertained with all her crazy antics. They did not get to golf as much as they would have liked with all the wet conditions but they had a great tournament in September which all made up for it.

Andre says this was an exciting summer. He was finally reunited with his family after almost four years of separation due to Covid. In August, he travelled with his wife to the US and met with his mum, his brother, his niece and nephew in New York. His son William also went to New York by taking a bus from Quebec and his daughter Martina came from London via Detroit. This was really a big party for all of them! They stayed in NYC for a few days, visiting lots of famous places. He began to understand that his mum and the families of his brother had suffered a lot from the three years of home confinements in China, with endless Covid tests, plus continuous worries, during the past three years. Now it seems nobody is willing to mention them again. At least, everyone survived and is in good shape. All the kids have grown up, and they had their own sightseeing plans, their own meal destinations and had their own exciting topics to share.

His mum was joyful of seeing her grandchildren after years of separation. She had travelled to many countries but had never been to the US. His brother took her to US this time, to let her fill her travel maps before getting too old for long-distance travels.

For Andre, staying in NYC for a couple of days let him observe and get the feel of the "big apple" in a bit more depth. He really enjoyed biking in downtown Manhattan, especially the bike lane alongside the Hudson River. This was also a rare relaxing time for him after a busy work schedule with deadlines from busy season.

Steve says the calendar shows summer ending, but the weather would indicate otherwise. Steve is hoping for a late summer to get a few more weekends in at the cabins before the snow flies. It was a good summer, but definitely things are changing as the "kids" get older. Boating was quite minimal this year (both result of work schedules as well as boat-working schedules!) at the cabins, but there were still some good memories made around the dock and campfire. Erin managed to come out for a week to spend time with everyone, including Grams and Gramps at the cabins to celebrate Sherry's bday. Justin got a few cabin visits in, one with his crew of friends. Gavin has taken up an interest in golf, and probably the only person that could have coaxed Steve out of golf-retirement to get a few rounds in (with mom as well). Sherry completed her 1200km walk (the first half of the Via Francigena) in mid-July, ending up in Northern Italy. Next summer takes her back again to finish the remaining 800km, ending in Rome. Besides some slow fishing at the cabins, Steve got in another trip to Manitoba with his buddies, 4 guys, 4 days, 353 fish..... not bad! Looking forward to a continued summer.

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