

CONNEC

Showcasing Real CPAs: Leaders in Business and Society

CPAs are leaders who positively influence all sectors where their skills and experience can make a difference. Each of their stories illustrate the range of skills, competencies and ethical standards that represent the diversity, strength and innovative spirit that exemplifies the Canadian <u>CPA</u> profession.





The Institute of Chartered Professional Accountants of Saskatchewan

101 – 4581 Parliament Avenue Regina, SK S4W 0G3 TEL 306-359-0272 1-800-667-3535 FAX 306-347-8580 EMAIL info@cpask.ca cpask.ca

Contributors

Myrna Buttner, (Hon.) CPA Leigha Hubick, CPA, CA Vanessa Kohlenberg Vienette Levesque Shelley Lukasewich, CPA, CGA Rebecca Parry Sherri Schmidt Jennifer Zerr, CPA, CA

Design and Layout

MGM Communications 433 – 20th Street West Saskatoon, SK S7M 0X3 TEL 306-955-4811 mgmcommunications.com



What do you think?

Send your letter to the editor to mbuttner@cpask.ca or by mail to CPA Saskatchewan. Letters may be edited for length and clarity.



CONTENTS

Board Chair Report	2	Member Profile	12
CEO Report	3	CPA SK Member Events	13
CPA Canada Foresight Initiative	4	Regulatory Matters	16
Top Story – 2019 CPA SK Member Recognition Gala	6	CPA Insurance Plans West	23
CPA Assist	9	News, Resources, Programs, Professional Updates & Events	24
Member Services News	10	After Hours	26

NOTES FROM THE LEADERSHIP





Diana Leray, CPA, CA, Chair of the CPA Saskatchewan Board

It is that time of the year again when we are all getting into the holiday groove. It feels like we have been celebrating a lot this past quarter at CPA Saskatchewan.

We held our annual Member Outreach events in Prince Albert, North Battleford, Moose Jaw, Weyburn, Yorkton and Swift Current in October, where we introduced some new programs and initiatives such as CPA Assist, New Member Awards, Rule Changes, Foresight and answered many questions brought forward by our members.

It is important for us to stay connected with our members in smaller centers and hear what challenges they face as CPAs. It was great for me to attend many of the Member Outreach events where we saw our best turnouts yet.

We were happy to be celebrating our 5th Anniversary as CPA Saskatchewan with our members by implementing our CPA SK Anniversary Pin Program and recognizing members who have served the profession and met milestones of 25, 40 and 50 years as members, since unification. It was such an honor to meet these long-standing members and hear stories of how our profession has changed and grown over the years.

I was also thrilled to participate in our 2019 CPA SK Member Recognition Gala, held at the Remai Modern Museum in Saskatoon on October 25. At the Gala we recognized our Regulatory Committee Volunteers and celebrated our three new Saskatchewan FCPAs!

For most of our young lives, we did everything possible to not receive an F! An F was the worst thing you could get; it was embarrassing, showed a lack of dedication, and represented poor work ethic. We each worked incredibly hard to pursue our CPA designations, avoiding the F as often as we could. But receiving the F of Fellowship is certainly a reason to celebrate! This year we recognized three members who received their FCPA designation: James Barr, FCPA, FCA, Tim Herrod, FCPA, FCA, and Mark Lang, FCPA, FCA. These three men have made a significant impact on our profession and I want to once again congratulate each of them on this accomplishment. Happy New Year to everyone and wishing you all the best this holiday season.

I look forward to connecting with you again in 2020!

Cheers!



cpa sk VISION

The Canadian CPA is the pre-eminent, globally respected business and accounting designation.

MISSION

CPA Saskatchewan enhances the influence, relevance and value of the Canadian CPA profession by:

- Protecting the public interest;
- Supporting its members and candidates; and
- Contributing to economic and social development.

VALUES

We create trust by living by our values:

- Accountability
- Excellence
- Transparency
- Integrity
- Trust
- 1
- Leadership

NOTES FROM THE **LEADERSHIP**





Shelley Thiel, FCPA, FCA, CEO of CPA Saskatchewan

This fall was a time of many celebrations for CPA Saskatchewan. In October, we celebrated our three new FCPAs. Congratulations to James Barr, FCPA, FCA, Tim Herrod, FCPA, FCA, and Mark Lang, FCPA, FCA. We are proud to recognize their contributions to the CPA profession, the Saskatchewan business community, as well as the larger community. We also recognized our Regulatory Committee Volunteers who are critical to CPA Saskatchewan.

During October, our staff and Board members travelled to Prince Albert, Moose Jaw, Yorkton, North Battleford, Swift Current, and Weyburn to meet with members. It was an opportunity to provide an update on the activities of CPA Saskatchewan and discuss challenges and opportunities facing the CPA profession. Thank you to all the members who joined us and for the excellent conversation.



Our next outreach was to celebrate CPA Saskatchewan's 5th Anniversary. We hosted events in Saskatoon and Regina. Both were wonderful evenings of fellowship and networking.

During all the member outreach sessions, we recognized members who had reached milestones of 25, 40, or 50 years as members of the profession in the last five years. Our Board members had the opportunity to present pins to those CPAs who attended the outreach sessions. The highlight of each was the presentation of the 50 year pins. Congratulations to all members who celebrated these milestones in their careers!

On November 10, we celebrated the 5th Anniversary of the proclamation of *The Accounting Profession Act*. We are proud of the progress in the past five years and look forward to a bright future for the CPA profession.

This fall, we also introduced the new CPA Assist program which provides confidential 24/7 counselling for all members, candidates, and their immediate families. I encourage you to visit our website under Member Benefits and CPA Assist, for additional information.



On behalf of the CPA Saskatchewan team, Happy Holidays and all the best in the New Year!





CHARTERED COMPTABLES PROFESSIONAL PROFESSIONNELS ACCOUNTANTS AGRÉÉS CANADA CANADA



Together, we found The Way Forward

How did six months of thoughtful face-to-face discussion and digital exchange pave *The Way Forward* for the accounting profession? Find out.

view THE REPORT NOW: cpacanada.ca/en/foresight-initiative

WHAT WILL THE ACCOUNTING PROFESSION LOOK LIKE IN 2030?

PIVOT | 10.25.2019 | JOHN LORINC



A team of futurists takes stock of CPA Canada's four possible Foresight scenarios.

One year ago, CPA Canada assembled a team of 40 business leaders and big thinkers from across the country for Foresight: Reimagining the Profession, a forum on the future of accounting. In a series of roundtable discussions, the participants—CPAs and non-CPAs from finance, industry, technology, government and academia—asked themselves: what will the profession look like in 2030 and beyond?

To answer that question, they had to ask a bigger one: what will the world be like in a decade or two? Their response took the form of four "scenarios," disparate visions of the future. In some, the international community bands together; in others, it fractures apart. Some scenarios envision technological change as a force for good; others see it as a threat. "Of course, it's impossible to predict the future," says Tashia Batstone, CPA Canada's senior vice-president of external relations and business development. The coming years are likely to contain elements of all the scenarios, rather than just one. "They're not what we think or hope the future will be, but simply what's plausible. The value of the scenarios is that they frame the discussion. They encourage CPAs to think differently and consider the challenges and opportunities that we may face in the future."

As part of Foresight, more than 1,000 CPAs and business leaders weighed in on the scenarios online, imagining what each future might mean for them. If governments embrace strict environmental regulations, for example, what role can CPAs play to help businesses meet them? If tech titans set the global agenda, should CPAs become the keepers of Big Data? The goal: to ensure the profession remains relevant in all possible futures. "I'm impressed by how carefully and thoughtfully this profession is thinking through its future, given all the technological disruption coming their way," says Rohinton Medhora, president of the Centre for International Governance Innovation, a Waterloo-based think tank. "This is a good process for all professional associations to pursue."

To read the full article, visit cpacanada.ca, under "News" or click here.

CPA CANADA BOARD OF DIRECTORS 2019-2020

The membership of CPA Canada's board reflects a crosssection of perspectives based on regional representation of the membership and public input.

CPA Canada's board is composed of 12 directors, eight of whom are nominated by the regions, two public directors, and the chair and vice-chair, as nominated by the board.



Amanda Whitewood, FCPA, FCMA

Amanda is the new chair of the CPA Canada Board of Directors, joining the board as vice-chair in September 2017. Amanda is originally from Castlegar, BC, spent her formative years in Montreal and now lives in Halifax.

With more than 25 years of leadership experience in the healthcare, municipal and provincial government, and post-secondary education sectors, today Amanda is the chief operating officer of the IWK Health Centre. Previously, she was the CFO and director of finance and asset management of the Halifax Regional Municipality.

Her experiences have made her a progressive leader with a passion for corporate sustainability built on social, cultural and economic considerations.

At the beginning of her career, Amanda relocated to Fremantle, Australia, where she established operations and maintained the finances for Canada's entry in the Twelve Metre World Championship yacht races with the crew of True North Yachting Challenges. She also holds various board leadership and directorship positions, with the most recent being director, Immigration Services Association of Nova Scotia (2016-present), and director and chair of audit and finance, Canadian Medical Association's Joule Inc. (2014-present).

TOP STORY

2019 CPA SK MEMBER RECOGNITION GALA



The event began with a Reception, where guests enjoyed wonderful piano music and canapes. Dinner was served at 7 pm. Afterwards, the Master of Ceremonies, Martin McInnis, FCPA, FCMA, introduced the honorees: James Barr, FCPA, FCA, Tim Herrod, FCPA, FCA, and Mark Lang, FCPA, FCA. Our Board Chair, Diana Leray, CPA, CA, toasted our new FCPAs and made the presentations.

Our 2019 Fellowship recipients are not only strong ambassadors of the CPA profession; they have rendered exceptional services to the community.

CPA Saskatchewan hosted its fourth annual Member Recognition Gala in Saskatoon on Friday, October 25, at the Remai Modern Museum in the beautiful Riverview Room, where our newly minted Saskatchewan Fellow CPAs were honored and our CPA SK Regulatory Committee Volunteers were recognized.







Board Chair, Diana Leray, CPA, CA, presented Fellow CPA certificates to James Barr, FCPA, FCA (far left), Tim Herrod, FCPA, FCA (middle), and Mark Lang, FCPA, FCA.

Next, Leigha Hubick, CPA, CA, Registrar, recognized our committee volunteers for their dedication and service.

Congratulations to all our volunteers and our newest FCPAs! Thank you to all our guests for attending the Gala, and thanks to the CPA SK staff who organized the event.





(Photos by Kristin MacPherson)



MEMBER RECOGNITION CALL FOR NOMINATIONS

CPA Saskatchewan is proud to recognize its members who are leaders, volunteers, community workers, trail blazers and educators through its Member Recognition Awards. Our awards program recognizes members who have achieved remarkable success as CPAs through their involvement in the profession and community. CPA Saskatchewan will host an annual Member Recognition Gala in the fall to recognize the recipients of our Awards program. Nominations for all awards are now open for next year's Gala and must be received by 4:00 pm, Friday, May 8, 2020.

Fellow Chartered Professional Accountant

CPA Saskatchewan formally recognizes those members who have rendered exceptional services to the profession, or whose achievements in their careers or in the community have earned them distinction and brought honour to the profession, by the awarding of the title and designation Fellow Chartered Professional Accountant (FCPA). To review member eligibility, please download the FCPA Nomination Package.

Early Achievement Award

The Early Achievement Award (EAA) is awarded to a recent CPA graduate (less than 10 years of membership) who has demonstrated excellence, innovation and an ongoing commitment to the designation in the area of career, profession, community, volunteer service, charitable involvement or other service. To review member eligibility, please download the EAA Nomination Package.

Lifetime Achievement Award

The Lifetime Achievement Award (LAA) is awarded to a CPA Saskatchewan member with 20 or more consecutive years of service, and who has demonstrated leadership in the profession by supporting the CPA SK Mission and Vision throughout their career as a CPA. To review member eligibility, please download the LAA Nomination Package.

CPA SK MEMBER OUTREACH EVENTS HELD IN OCTOBER



CPA Saskatchewan held six Member Outreach presentation events in the province in October 2019, including Prince Albert, North Battleford, Moose Jaw, Weyburn, Yorkton and Swift Current, where members heard updates on the CPA Canada Foresight: Reimagining the Profession, about the new CPA Assist program and other Regulatory updates.

At these member events, CPA Saskatchewan presented anniversary pins to members who reached 25, 40 or 50 years as members since unification in 2014. Congratulations to all pin recipients! Thank you to all members who attended our 2019 Outreach Events!

FIND A CPA MEMBER

CPA Saskatchewan is pleased to announce that the Find a CPA Member feature is now available on our website, under the Protecting the Public tab.

This directory provides a listing of CPA Saskatchewan members; however suspended and former members are excluded. If you cannot find a member in this directory or if you require additional assistance please email the registrar.

Many of the members listed in this directory do not provide services to the public. Only CPAs who are practice leaders at firms and are authorizing reports under assurance services (e.g. audits, reviews and other assurance and financial reporting services) require a valid licence. If you wish to know if a member is licensed please email CPA Licensing.

If you are looking to find a CPA firm near you, please download our firm list. If you are looking for a Candidate/ Student, please email the registrar.

The information in the directory reflects the most current information available. However, CPA Saskatchewan does not represent, warrant, or guarantee the accuracy, reliability, accessibility, or completeness of the information in the directory. The directory and its contents are the property of CPA Saskatchewan, and must not be used for any commercial, marketing, or fundraising purposes.

THE FACE OF ADVANCEMENT

CeCe Baptiste, CPA, CMA Saskatchewan Indian Institute of Technologies



cpask.ca/becomeacpa



HOW ARE YOU SPENDING THIS HOLIDAY SEASON?



The holiday season is full of joy, gratitude, giving, as well as office celebrations and family meals and exchanging of gifts to express appreciation for friends, family and colleagues. The pressure to find the "perfect gift", and the price tags associated with some wish-lists, can leave even the most savvy holiday shopper feeling stressed about their personal financial strain this time of season.

Financial stress has a huge impact on personal health and wellness. In a 2016 survey done by Sunlife, 29% of Canadians are distracted at work as a result of their financial situation. One-third of Canadians report feeling insecure about their overall financial health. These stressors have been correlated to physical health and strains on personal and professional relationships.

5 tips to help you stay financially fit this holiday season:

- 1. Set a realistic budget and stick to it. Set a comfortable price point for everyone one your list. Plan in advance. Including in your budget extra items such as stocking stuffers, gift wrap, holiday cards and tape, make a big difference. Those small items can add up if they are not accounted for in the preliminary stages.
- 2. Do your research. Set aside time to compare prices and find discounts through online/flyer offers. You can even set up notifications if there is a sale on a certain item.

- 3. Communicate with your loved ones, colleagues and acquaintances about your personal situation and your limitations. For example, if there is an office gift exchange, set a limit of \$10-\$15 dollars or offer up alternatives to a traditional gift. Get creative with your gift giving; bake something, make something, or do a "white elephant" gift exchange instead, etc.
- 4. Pay with cash. There is a mental self-check that happens when you exchange cash for an item. It is a visual reminder to be conscious of what you are purchasing. In this day and age it is very quick to shop online and charge it to a card. Shipping costs and other fees add up quickly and statements are often out of sight, out of mind.
- 5. Resist the urge to splurge. When you go shopping (online or in person) make a list and check it twice. Decide what you're gifting before you go find an item and establish, based on your research, what is a reasonable price point. Stick to the allotted items and try not to deviate and splurge on a bigger, more costly item.

Let's all stay physically, mentally and financially fit this season.

If you or someone you know is struggling with stress, health and wellness issues, please reach out. CPA Assist provides confidential 24/7 help to Alberta and Saskatchewan Chartered Professional Accountants, candidates, and their immediate families. Call for 24 hour toll-free confidential support at 1-855-596-4222.

MEMBER SERVICES NEWS

PROFESSIONAL DEVELOPMENT



An updated Fall/Winter PD Calendar is available online. Check out the range of offerings including the new Video on Demand courses (previously Self-Study).

Courses are filling faster than ever so we encourage you to register as soon as possible to avoid disappointment.

The following is a selection of upcoming courses in 2020:

- Income Tax 5 Years of Development, January 14, Saskatoon
- ASPE Review of the Standards, January 14 and 15, Regina
- Governance, Risk and Compliance, January 17, Saskatoon
- Controllership Strategic Management, January 23, Regina
- *NFPO Taxation*, January 27, Regina and January 28, Saskatoon (content previously covered in *NFPO and Registered Charities – Accounting and Taxation*)

To check other PD course offerings, click here.

CPD REPORTING DUE APRIL 15

Members are reminded that the deadline for reporting CPD hours earned between January 1, 2019 and December 31, 2019 is April 15, 2020.

Please also remember that members are required to report their rolling CPD three-year cycle by April 15, for the period January 1, 2017 to December 31, 2019.

FAQs ABOUT TECHNICAL & LOGIN

What website do I use?

https://member.cpask.ca

Is my Member ID the same as my Firm ID?

No. Make sure you are logged into the correct account in order to complete the correct renewal. If you are unsure which number is your member ID and which is your firm ID, contact us at info@cpask.ca or call us at (306) 359-0272.

I can't login to the MEMBER'S page, what should I do?

If you have forgotten your password or your CPA SK Member ID, click the "Forgot my password" or "Forgot my CPA SK ID" link on the login page. The reset password email will be sent to your preferred email address on record with CPA Saskatchewan. Please make sure to check your Junk/Spam folder.

If the link still is not working correctly, your account may be locked. You will need to contact CPA Saskatchewan at info@cpask.ca or call us at (306) 359-0272.

I can't login to the FIRM page, what should I do?

If you have forgotten your firm password, contact CPA Saskatchewan at info@cpask.ca or call us at (306) 359-0272. The "Forgot my password" or "Forgot my CPA SK ID" link will not work for Firm accounts.

How do I get an invoice/receipt?

CPA Saskatchewan does not print copies of your invoices/ receipts. Invoices/Receipts are available online in the member's page. Go to "My Profile" section of member's page. Select "Invoice/Receipt" tab and then the "History" tab to display all invoices/receipts. Click on View Report for the year that you wish to view. Click the PDF icon on the left corner of the receipt for a printable copy. An email confirmation of a payment is not an invoice/receipt.

What forms of payment do you accept?

VISA, MASTERCARD and Cheque.

CPA BUILDING COMMUNITY AS THE JDC WEST 2020 DIAMOND SPONSOR

CPA is proud to support talented students in Western Canada through the continuing sponsorship of JDC West. The host university for JDC West 2020 is the Hill Business School in Regina. The event will run from January 17 – 19, 2020.

JDC West is the most prestigious undergraduate business competition in Western Canada. The competition is a three-day event that showcases academics, athletics, debate, and an out-of-the-box social competition. This event hosts approximately 1,300 attendees with 650 undergraduate delegates from twelve of the premier post-secondary institutions across British Columbia, Alberta, Saskatchewan, and Manitoba.

Would you like to check out the opening ceremonies or watch the talented students presenting a business case, participating in debate and athletic games or performing a skit? As the Diamond Sponsor for the event, CPA Saskatchewan has a few Observer passes available. Email CPA Saskatchewan at info@cpask.ca by January 1, 2020. If the requests exceed the number of passes available, a draw will be held on Thursday, January 2 to award the passes. You will only be notified if you are receiving a pass.

UPCOMING CAREER FAIRS

- January 22 Saskatchewan Polytechnic, Prince Albert Campus
- January 29 Saskatchewan Polytechnic, Saskatoon Campus
- January 30 EdwardsConnects 2020, University of Saskatchewan
- February 3 Spring Career Fair, University of Regina
- February 5 Saskatchewan Polytechnic, Moose Jaw Campus
- February 6 Saskatchewan Polytechnic, Regina Campus

Do you enjoy talking to others about becoming a CPA? Are you interested in volunteering in this capacity at career fairs or other events? Let us know by emailing CPA Saskatchewan at info@cpask.ca. Include in your email the city where you would be willing to attend events.

CPA CERTIFICATION PROGRAM - PRACTICAL EXPERIENCE REQUIREMENTS

Practical experience is one of the three pillars of the CPA Certification Program. Are you an employer that wants to support talented staff members in earning a CPA designation? Do you want to support your staff in meeting the practical experience requirements but are unsure of how to begin?

First, watch the short video at **cpacturals cal** practical experience and review additional resources on the 'Overview for Employers' page.

Second, email practical expe

to arrange a call or in-person meeting with Shelley Lukasewich, CPA, CGA, to discuss your specific questions and the opportunities in your organization.

SCHOLARSHIP FUND NEEDS YOUR SUPPORT



Did you know that as a registered CPA member in Saskatchewan you are a member of the CPA Saskatchewan Scholarship Fund?

The CPA Saskatchewan Scholarship Fund Inc. (the Fund)

is an affiliated but independent entity to CPA Saskatchewan.

The purposes of the Fund are:

- To provide scholarships, bursaries or grants to those enrolled in the CPA educational program.
- To assist recipients in the continuation of their course of studies in Saskatchewan leading to the CPA professional designation.
- To promote higher education by providing bursaries, scholarships and grants to qualified students.

The Fund is primarily supported by member donations.

A simple way to make a difference is to give a monthly donation. It is these donations that will allow the Fund to assist and support Saskatchewan students and candidates in achieving their dreams of becoming Chartered Professional Accountants.

To donate online, please visit cpask.ca, under 'Become a CPA.' Thank you for your support!

MEMBER PROFILE



SKILLS AND EXPERIENCE THAT CAN MAKE A DIFFERENCE

Mark W. Leugner, CPA, CGA

Mark Leugner is from Regina and he is the IT Team Leader for two very distinct support groups within the national IT support structure inside the Canada Revenue Agency (CRA). "Although I am a CRA employee, my one team provides IT Deskside tech support in a partnership to a different, separate Federal department," he explains. "My other team is a national IT training team that develops and delivers virtual online IT technical training in both official languages to on-site IT teams (Deskside) and remote Helpdesk staff across the country. This team reports to me virtually as well."

Mark has been working at Canada Revenue Agency (formerly Revenue Canada) since 1988. He has held a variety of other positions at CRA over the years, including Payroll Auditor, GST Auditor and Income Tax Auditor, along with assignments as the IT Manager. "Although my professional role is a support one, I feel that my team ensures that my client has the necessary tools to ensure the safety of our country," Mark notes. "I hope that my commitment to that role filters down to my team and that they have the same dedication."

Mr. Leugner also believes that it is important to personally maintain his current CPA status and actively continue to learn and maintain his professional development. "Hopefully that provides a role model for others to continually learn and to be informed," he said.

After graduating with an Accounting Diploma in 1988, he went on to work through the CGA program, receiving his legacy CGA designation in 1992. "It was my interest in numbers and logic that ultimately lead me into the IT field in 1999 to assist the local IT team with the Y2K challenge at the time," he said. "I came and never left."

When asked how he sees the CPA designation in 10 years, Mark lists key values in order to make a difference in society. "I hope to see CPA as an inclusive, fair, and factual leader," he said. "This not only applies to the financial reporting aspect of the accounting industry but also from a culture and societal point of view as well."

Mark also thinks it is important to make a difference in the community by volunteering your skills and time. "I coached speed skating in the Regina Speed Skating Club for 16 years," he noted. "I am proud to say that my daughter also coached with the club after her skating career was done. And I also coached minor football for approximately 12 years."

Mark has been married to Lori for 27 years. "We have a daughter and a son and both of them graduated from their respective programs this year," he said. "I hope to see them develop their respective careers in the teaching and bioscience fields."

Mark and Lori are currently quite involved in physical activity. "More specifically, we participate in steel mace training (Warrior Flow)," he explained. "We have also been quite involved in Spartan training – obstacle course racing – for approximately five years. This means we run, climb, crawl, carry, pull through mud, water, hills and mountains for five to 21 kilometres. As of this spring, I have become a certified Spartan SGX instructor and I am currently coaching at a local gym in Regina."

They also enjoy travelling to Brazil. "My wife and I have visited Brazil on several occasions as we have a number of friends there. We call them our 'Brazilian kids' because they are the same age as our daughter. More recently, we returned in October to participate in a wedding north of Rio de Janeiro, as part of the bridal party (there were 18 couples!) for one of our 'kids'. It was an amazing affair and a great party! While Rio is a pretty cool place to visit, we quite enjoy two beach cites that we have visited numerous times. One is Natal, which is in the north of Brazil and another one called Cabo Frio, which is north of Rio. The beaches in both cities are amazing! We have tentative plans to go back to Brazil for another visit in 2021. *Obrigado!*"

CPA SK MEMBER EVENTS

CPA SASKATCHEWAN CELEBRATES ITS 5TH ANNIVERSARY

November 10, 2019 marked the 5th Anniversary for CPA Saskatchewan (CPA SK). Since unification, CPA SK has kept a steady momentum to strengthen our vibrant profession.

We are very proud to be celebrating our 5th anniversary this year and there are three groups that we would like to acknowledge:

First, thank you to the CPA Saskatchewan Board and our Regulatory Committee volunteers. They are the leaders of our profession. They had the vision and worked tirelessly to build the new CPA profession.

Secondly, thank you to our CPA SK team members, past and present. There were many challenges when we started down the CPA SK path. But we came together with a common purpose and vision and have grown into a strong team.

Lastly, thank you to all our members. You also had to adapt. The path was not perfect and sometimes it took us more than one try to get it right. But you were patient as we found our way. You are the reason for our excellence. It is the actions of the CPAs in Saskatchewan that make us a strong profession.

To mark this important milestone, CPA SK hosted two Anniversary Member Receptions held in Saskatoon (November 4) and Regina (November 6). Thank you to all the members who attended these celebrations.

As with the Member Outreach events held in October, members at the events in Saskatoon and Regina, who reached 25, 40 or 50 years of membership since unification, were recognized and received anniversary pins.

Congratulations to all the members who celebrated 25, 40 or 50 years as members in the last five years!

Also congratulations to CPA Saskatchewan and to its members and staff.

HAPPY 5TH BIRTHDAY, CPA SK!







The Regina Reception took place at The Hotel Saskatchewan by Marriot on November 6.



SEPTEMBER 2019 CFE RESULTS AND 2020 CONVOCATION DATE

CPA Canada announced on December 9 that the official results from the September 2019 CFE will be available to candidates on January 7, 2020. Results will be posted online that day by 10:00 AM EST and a link will be provided to writers that morning.

We thank our candidates for their patience following the September 2019 CFE. We know this has been an anxious time for them as they wait for their results.

The next CPA SK Convocation Ceremony, Dinner and Dance is scheduled for Saturday, March 14, 2020, in Regina at the Queensbury Centre, EVRAZ Place, for all successful writers from the September 2019 CFE. Convocation invitations to successful writers will be sent after the exam results have been released.

CONFERENCE IN 2020

SAVE THE DATE

The next CPA SK AGM and Conference will be held on June 16 (evening) and June 17 (all day) at the Delta Hotels by Marriott in Regina. This is a prime opportunity to earn CPD hours, network with colleagues, and participate in an extraordinary learning experience. Watch for the full conference agenda and registration information in the next issue of this newsletter. Don't miss this event!

FINANCIAL LITERACY



CPA Canada's Financial Literacy Program provides unbiased, functional and clear financial literacy information to the general public. Local CPA members deliver the presentations as they are professional financial experts who have a solid reputation and position of trust with Canadians. CPAs are active in their communities and have a long history of giving back.

CPAs interested in volunteering for the Financial Literacy Program please contact CPA Canada.

VOLUNTEER AS A TAX PREPARER AND HELP YOUR COMMUNITY

The Community Volunteer Income Tax Program (CVITP) is a collaborative partnership between the Canada Revenue Agency, community organizations and volunteers to provide free tax preparation services to low-modest income individuals. The refunds and benefits that clients receive from having their tax return filed by a CVITP volunteer can make a big difference in their lives. In the 2018 taxfiling season (May 16, 2018 - May 15, 2019) approximately \$154 million in refunds and benefits were issued to CVITP clients in Saskatchewan alone. Filing a tax return every year also qualifies individuals for many government programs, subsidies, and services.

The CVITP partners with many different organizations in Saskatchewan such as senior centers, shelters, multicultural societies and post-secondary student groups. These organizations host free tax preparation clinics and arrange for volunteers to prepare the returns.

CRA coordinators can help match you with community organizations in your area who are looking for volunteers. Alternatively, as a CPA member, you can affiliate with CPA Saskatchewan and complete returns free of charge for eligible individuals.

The success of our program depends on our volunteers who generously give their time and expertise to help the community. Members of CPA Saskatchewan have the education and experience that makes them valuable volunteers with the CVITP. As a volunteer, you will have access to a volunteer only enquires phone line, free UFILE PRO tax software, and "Auto-fill My Return".

If you have questions about the CVITP or are interested in volunteering, please email us at CVITP.Saskatchewan@cra-arc.gc.ca or call 1-866-315-8833 for more information.

WINTER 2019/2020 FOCUS ON FIRMS PUBLISHED

Newsletter for members working in firms



The Winter 2019-2020 issue of the Focus on Firms newsletter will be published soon. Some of the articles included in this issue were:

- Annual Practice Inspection Results Report
- Elements of Conduct
- Key Dates and Reminders





CPA Canada negotiates great savings with nationally recognized partners to support your professional and personal life. Take advantage of discounts on everything from new cars and travel to accounting software, phone plans and more.

To receive a quarterly update, sign up for the CPA Savings and Offers newsletter.



Save up to 40% off select Dell business tech, plus CPA Canada members save an extra 5% with coupon. Dell Small Business Advisors are ready to help you with your technology questions.



Sign up for QuickBooks Online and receive **50% off** for one year. Existing users get **six months free** with Advanced Payroll powered by Wagepoint.



Exclusive incentives available on the purchase, lease or financing of most new Mercedes-Benz, AMG or smart vehicles.



Get special pricing on new Hyundai vehicles, with **up to \$1,800** in savings on top of great retail incentive offers.



Sign up and get 10% off a Rogers Infinite™ plan and a \$300 credit.



Save on rates from Enterprise, Alamo and National.



Receive up to 35% off products on the Lenovo website. Members also qualify for additional deals, including VIP sales.

For more details, visit: cpacanada.ca/savingsandoffers

REGULATORY MATTERS

CONGRATULATIONS TO OUR NEW MEMBERS!

NEW MEMBERS THROUGH GRADUATION

Tanya Barsaloux, CPA Michael Boymook, CPA Taryn Breckner, CPA Brianne Brown, CPA Mercedes Bruce, CPA Scott Bryden, CPA Mahendre Bungsy, CPA Carey East, CPA Marley Ervine, CPA Jordan Farr, CPA Zachary Friesen, CPA Brittany Giles, CPA Dylan Haynes, CPA Marc Henderson, CPA Michael Hubbard, CPA Iilleen Kaal, CPA Brendan Kozun, CPA Jonathan Kristoff, CPA

Chelsea Lai, CPA Cortlen McLeod, CPA Brittney Miller, CPA Colin Patterson, CPA Aaron Picton, CPA Priti Priva, CPA Jaylene Radchenko, CPA Carlee Ramsay, CPA Caileigh Rendek, CPA Katelin Scalf-Kostiuk, CPA Karlyn Signo-Kim, CPA Nicole Stefan, CPA Brandyn Thurmeier, CPA Ryan Winquist, CPA Sheldon Winter, CPA Keaton Wozniak, CPA Kevin Yee, CPA Ashley Ziegler, CPA

NEW MEMBERS TO SK

Olufemi Bamidele, CPA, CGA Michael Brankston, CPA, CA Brianne Harney, CPA Mark Irwin, CPA, CA Mark Iwanaka, CPA, CA Tatiana Jakab, CPA, CGA Karen Matthews, CPA, CMA Jayme Nelson, CPA, CA Katie Pfeifer, CPA, CMA Grant Popowich, CPA, CA Awais Rafiq, CPA, CGA Scott Sisson, CPA, CA Brent Stefanson, CPA, CA Shane Troyer, CPA, CGA Coleen Van De Walle, CPA, CGA

NEW MEMBERS THROUGH MRA

Yue Liu, CPA Danny Bertrand Yew Him Fun, CPA

WANTED: VOLUNTEERS

You can give back to the profession by volunteering with CPA Saskatchewan. We are looking for volunteers to sit in our regulatory and advisory committees. Please contact Sherri Schmidt at registrar@cpask.ca for more details if you are interested in donating some of your time and expertise to one of our CPA committees.

KUDOS

Merlis Belsher, FCPA, FCA, on being recognized this year by the Saskatchewan government with the Queen's Counsel (QC) designation. Congratulations!

IN MEMORIAM

We were saddened to learn of the passing of the following members:

Robert D. Armstrong, FCPA, FCGA from Southey, SK on October 4, 2019

Barbara Lorraine Bright, CPA, CA from Lloydminster, AB on February 19, 2019

Joseph Walter Merriman, CPA, CMA from Regina, SK on August 5, 2019

Our thoughts are with their families and friends.





The Institute of Chartered Professional Accountants of Saskatchewan

NOTICE OF SUSPENSION OF REGISTRATION AS A MEMBER

On August 22, 2019, the Registration Committee of the Institute of Chartered Professional Accountants of Saskatchewan approved the suspension of registration of the following members:

KEN HUI

DONALD BRADFORD VERBEKE CAROL A. BELL

The registration of these individuals has been suspended for the period of one (1) day pursuant to Regulatory Bylaw 33.1 due to non-compliance with Bylaws 10.4, 130.1, 130.9 and Board Rule 467.1

During this period of suspension, these individuals shall not use either the title 'professional accountant', the professional designations 'Chartered Professional Accountant' 'or 'Certified Management Accountant', 'Chartered Accountant', or the initials 'CPA', 'CMA', or 'CA' in Saskatchewan.

Authorized by: Leigha Hubick, CPA, CA Registrar

September 5, 2019









The Institute of Chartered Professional Accountants of Saskatchewan

NOTICE OF SUSPENSION OF REGISTRATION AS A MEMBER

On August 22, 2019, the Registration Committee of the Institute of Chartered Professional Accountants of Saskatchewan approved the suspension of registration of the following member:

CAREY CAMPBELL PEARCE

The registration of this person has been suspended pursuant to Regulatory Bylaw 32.1 due to non-compliance with Bylaws 23.1, 23.2, 23.3, 23.8, 130.9 and Board Rules 341.1 and 467.1.

Having been suspended, this individual may not use either the title 'professional accountant', the professional designations 'Chartered Professional Accountant' or 'Chartered Accountant', or the initials 'CPA' or 'CA' in Saskatchewan.

Authorized by: Leigha Hubick, CPA, CA Registrar

September 6, 2019





Notice of Discipline Committee Decision and Order Case #1709-22

SIGURDSON, BJORN ALLAN

Following the receipt of a Formal Complaint made by the Professional Conduct Committee, the Discipline Committee held a hearing regarding the conduct of Bjorn Allan Sigurdson, CPA, CA (Sigurdson) on September 9, 2019 in Saskatoon, Saskatchewan.

The Formal Complaint arose in the context of preparation of financial statements of a not-for-profit organization for the year ended March 31, 2017.

The general nature of the formal complaints on which the Discipline Committee made a determination of guilt relate to professional misconduct as defined in section 26 of *The Accounting Profession Act* (the APA) and Bylaws 200.1 and 200.4 made or continued pursuant to the APA. The relevant Rules of Professional Conduct considered are: 202.1 – Integrity and Due Care, 202.2 – Objectivity, 203.1 – Professional Competence, 204.1 – Assurance and Specified Auditing Procedures Engagements, 204.4(23) – Specific Prohibitions, Assurance and Specified Auditing Procedures Engagements and 206.1 – Compliance with Professional Standards.

Specifically, the Discipline Committee found:

That Sigurdson did not perform services in accordance with generally accepted standards of the practice of the profession in that he failed to comply with provisions of the Canadian Auditing Standards and Accounting Standards for Not-for-Profit Organizations.

That Sigurdson failed to be and to remain independent and failed to perform professional services with an objective state of mind in that he prepared and entered journal entries into the client records subject to audit without obtaining approval of management.

That Sigurdson failed to provide services with integrity in that he carelessly delayed the completion, issuance and approval of the financial statements.

Therefore, the Discipline Committee, issued the following order:

- That Sigurdson receive and acknowledge in writing a letter of reprimand;
- That Sigurdson pay a fine in the amount of ten thousand dollars (\$10,000.00);
- That the decision and order be published in the CPA Saskatchewan member and firm newsletters and posted on the Institute's website on a named basis with a summary of the professional misconduct and sanction;
- That Sigurdson undertake rehabilitation in the form of professional development. The professional development courses will be practice management and auditing standards focused. A minimum of ten (10) verifiable hours total; and
- That no costs be assessed to Sigurdson.

The text of relevant bylaws and Rules of Professional Conduct:

Bylaw

- 200.1 Practice of the profession or services provided as a Chartered Professional Accountant shall be performed within the context of the following standards of conduct:
 - (a) integrity;
 - (b) objectivity;
 - (c) competence; and
 - (d) confidentiality.

(continued on next page)

(continued from previous page)

Rules

Integrity and Due Care

202.1 A member, student or firm shall perform professional services with integrity and due care.

Objectivity

202.2 A member or student shall perform professional services with an objective state of mind.

Professional Competence

203.1 A member shall sustain professional competence by keeping informed of, and complying with, developments in professional standards in all functions in which the member practices or is relied upon because of the member's calling.

Assurance and Specified Auditing Procedures Engagements

- 204.1 A member or firm who engages or participates in an engagement:
 - (a) to issue a written communication under the terms of an assurance engagement; or
 - (b) to issue a report on the results of applying specified auditing procedures;

shall be and remain independent such that the member, firm and members of the firm shall be and remain free of any influence, interest or relationship which, in respect of the engagement, impairs the professional judgment or objectivity of the member, firm or a member of the firm or which, in the view of a reasonable observer, would impair the professional judgment or objectivity of the member, firm or a member of the firm.

Specific Prohibitions, Assurance and Specified Auditing Procedures Engagements

204.4 Financial interests

Preparation of Journal Entries and Source Documents

- (23) A member or firm shall not perform an audit or review engagement for an entity if, during either the period covered by the financial statements subject to audit or review or the engagement period, a member of the firm or a network firm:
 - (i) prepares or changes a journal entry, determines or changes an account code or a classification for a transaction or prepares or changes another accounting record, for the entity or a related entity, that affects the financial statements subject to audit or review by the member or firm, without obtaining the approval of management of the entity; or
 - (ii) prepares a source document or originating data, or makes a change to such a document or data underlying such financial statements.

Compliance with Professional Standards

206.1 A member or firm engaged in the practice of public accounting shall perform professional services in accordance with generally accepted standards of practice of the profession.

This notice is issued pursuant to Bylaw 49.1 and the terms of the Order.

Authorized by: Leigha Hubick, CPA, CA Registrar CPA Saskatchewan

November 8, 2019



SELECT THE **BEST** OPTION:

A) MANULIFE COVERME® (\$416.64 PER YEAR)

B) SUNLIFE GO TERM LIFE® (\$442.78 PER YEAR)

c) CPAIPW TERM LIFE (\$186 PER YEAR)

START SAVING TODAY!

Visit our website www.cpaipw.ca or call us at 1-800-661-6430 for more information!

Rates above represent male and female CPAs under the following criteria(s): age 35 and non-smoker; amount: \$500,000 term life insurance; rates are based on similar term life products; rates are based on the combined average of male and female annual rates; policy provisions will vary between carriers; rates as of July 1, 2019.

NEWS, RESOURCES, PROGRAMS, PROFESSIONAL UPDATES & EVENTS

FINANCIAL REPORTING

Webinar: Canadian public company financial reporting update: Q3 2019



This webinar, part of CPA Canada's public company financial reporting webinar series, provides you with the current updates on matters of relevance to publicly listed companies, including key changes to IFRS and Canadian securities legislation. Sign up here.

Webinar: Technology, investors, and the evolving financial information landscape

Learn about global digital reporting developments and how investors, lenders and regulators are leveraging technology and interactive data to access and analyze financial information. Watch this webinar to learn more.

International financial reporting standards (IFRS): Guidance resources

When it comes to IFRS, your search starts here. Get clear, nonauthoritative guidance from a trusted source to help you understand and apply IFRS. Learn more here.

CPAs can help companies adapt to new beneficial ownership rules, experts say

10.29.2019 | SOPHIE NICHOLLS JONES

Corporate legislation improving transparency—introduced to help counter money laundering—puts pressure on Canadian businesses to voice who owns what. As Canada's private businesses adjust to new federal beneficial ownership requirements, CPAs can play a key role in the transition, experts say. Find out what Canada's beneficial ownership legislation means for the accounting profession with What Ottawa's corporate reporting overhaul means for CPAs.

CORPORATE CITIZENSHIP

Mastering Money: The Educator's Edition podcast

This new podcast series for financial educators talks about key issues, trends and tips as they relate to financial education. Listen now!

A Canadian's guide to money-smart living

Take control of your finances with this award-winning guide that will help you make money management a part of your daily life with easy action steps and self-assessment checklists. Learn more here.

Just the facts: Helping you talk about money



Teach your kids basic financial topics to help them manage their money with these no-cost fact sheets. Learn more here.

SUSTAINABILITY

Manulife measures the value of its human capital



With traditional business reporting focused solely on financial and operational factors, Manulife undertakes the challenge to define and measure the value of its human capital. Learn more here.

AUDIT AND ASSURANCE

Quality management standards: How should they apply to related services engagements?

Find out what concerns were raised about the proposed changes to quality management standards. Read more here.

ТАХ

Digital economy taxation: What we recommend

As the world's economy gets ever more digital, governments worry that outdated international tax rules are leading to lost tax revenues. Click here to learn how CPA Canada is contributing to the global project tackling these concerns.

Tax resources for CPAs



See all things tax-related so that you can stay informed and better serve your clients. Click here.

MANAGEMENT ACCOUNTING

Be the disruption

Don't wait for the next disruption. Be the disruption. Succeeding in business today means breaking tradition and doing something different. Need some inspiration? Here are six tools to get you started.

Distributed Ledger Technology / Blockchain: Perspectives



Curious about blockchain and why it matters to CPAs? In this collection of papers, thought leaders present real-life use cases to introduce the possibilities, limitations and the disruption blockchain technologies present. Be prepared to open your eyes to new ways of getting involved.

Business and accounting guidelines

Are you looking for free tools to help you manage risks, improve your organization's decisionmaking processes and stay on top of new business trends? Visit cpacanada.ca/mags to download everything you need.

Transacting in crypto-assets for small and medium-sized enterprises (SMEs)

Are you thinking of using or accepting crypto-assets as a form of payment in your business, and don't know where to start? This publication answers the most commonly asked questions and more! Download a copy.

PROFESSIONAL DEVELOPMENT

Not-For-Profit Forum

February 10-11, 2020 | Vancouver, BC or Virtual

Get the inspiration and practical support you need to thrive in today's complex NFP environment. Through a series of talks and interactive sessions, you'll develop actionable insights that tie mission to growth and boost performance outcomes. Plus, explore the latest issues in policy, compliance, disruptive tech and more from Canada's top not-forprofit experts.

Data Management Certificate

Online Learning

Data can be beautiful and complex. It's also changing the way businesses make decisions. Learn how to use data to produce financial insights that drive results in this fivecourse program focused on data management.

Public Sector Certificate

Online Learning



Advance your career in government with our in-depth training program for today's public sector financial professional.

Performance Management and Strategy Certificate

Online Learning

Learn how to organize, integrate, analyze and automate business methodologies, processes and systems to support decision-making and drive successful business performance.

Public Sector Conference 2020

October 19-21, 2020 | Ottawa, ON



If you're a senior financial professional in the public sector or work for a not-for-profit that follows PSAB standards, this annual event in the nation's capital is the place to be.

The role of public sector financial professionals is continuously evolving. The 2020 conference will give you the opportunity to upgrade your skills and enhance the value you bring to work with a variety of innovative sessions, captivating keynote speakers and thought-provoking panels.

AFTER HOURS

Invisible barcodes to revolutionize recycling

Many of us struggle to figure out which items can be recycled while sorting our garbage at home. Machines in sorting plants can have the same problem. This prevents many countries from achieving the recycling rates they would like.

But new "invisible barcode" technology is being piloted which aims to fix the problem. The trial involves a consortium of some of the world's biggest brands, including Procter & Gamble, Nestle and PepsiCo, who were brought together by the Ellen MacArthur Foundation, a charity that aims to accelerate the transition to a circular economy.

The goal is for the item to let the recycle centre know if it should be recycled. It is possible because the packages are printed with invisible digital watermarks that can be read by recycling centers to sort items efficiently.

Leap Year Coming Up

2020 (MMXX) will be a leap year starting on Wednesday of the Gregorian calendar, the 2020th year of the Common Era (CE) and Anno Domini (AD) designations, the 20th year of the 3rd millennium, the 20th year of the 21st century, and the 1st year of the 2020s decade.

A leap year starting on Wednesday is any year with 366 days (i.e. it includes 29 February) that begins on Wednesday, January 1 and ends on Thursday, December 31. Its dominical letters hence are ED, such as the years 1908, 1936, 1964, 1992, 2020, 2048, 2076, and 2116 in the Gregorian calendar. Any leap year that starts on a Monday, on a Wednesday or on a Thursday has two Friday the 13ths. 2020 contains two Friday the 13ths in March and November. Happy 2020!

Replacing smartphones with smart glasses

Big tech companies are racing for their next big business: getting you to set down your iPhone and pick up a pair of smart glasses.

It was reported that Microsoft, Amazon, Google and Apple are some of the companies working on computers that we wear on our faces instead of the phone versions we cradle all day long.

But these things can take time, and the switch won't happen right away, or even soon.

Currently, smart glasses are too big and expensive; at some point the price will come down, though, and the size will be small enough for everyday use.

Microsoft is said to be joining the race with its HoloLens 2 headset, which launched recently, and originally was being tested by the U.S. Army to make soldiers more effective on the battlefield.

Apple will put out a version in 2022, the size of the Oculus Quest virtual reality headset. In 2023, Apple will launch a smaller version that can be worn all day instead of just around the house.

Amazon hasn't been as up front in the race; for now it has the Echo Frames that are currently just a set of regular glasses, but with a speaker and the Amazon voice assistant Alexa built in.

Frederic Austin and 12 Days



Frederic Austin (30 March 1872 – 10 April 1952) was an English baritone singer, a musical teacher and composer, active from 1905 to 1930. He is best remembered for his restoration and production of The Beggar's Opera by John Gay and Johann Christoph Pepusch, and its sequel, Polly, in 1920–1923. Austin was the older brother of the composer Ernest Austin.

The standard melody for the carol "The Twelve Days of Christmas" was published by Frederic Austin in 1909. His arrangement of a traditional folk melody saw him add his own two-bar motif for "Five gold rings" and he also altered the lyric, adding "on" at the beginning of each verse. The rest is history.

Languages in Luxembourg

Luxembourg is a small European country, surrounded by Belgium, France and Germany. It is mostly rural, with dense Ardennes forest and nature parks in the north, rocky gorges of the Mullerthal region in the east and the Moselle river valley in the southeast. Its capital, Luxembourg City, is famed for its fortified medieval old town perched on sheer cliffs.

Luxembourg's education system is trilingual: the first years of primary school are in Luxembourgish, before changing to German, while in secondary school, the language of instruction changes to French. Proficiency in all three languages is required for graduation from secondary school. In addition to the three national languages, English is taught in compulsory schooling and much of the population of Luxembourg can speak English. The past two decades have highlighted the growing importance of English in several sectors, in particular the financial sector. Portuguese, the language of the largest immigrant community, is also spoken by large segments of the population.

The University of Luxembourg is the only university based in Luxembourg. In 2014, Luxembourg School of Business, a graduate business school, was created through private initiative and has received the accreditation from the Ministry of Higher Education and Research of Luxembourg in 2017. Two American universities maintain satellite campuses in the country, Miami University (Dolibois European Center) and Sacred Heart University (Luxembourg Campus).

New Year Traditions

The New Year is just around the corner. For many non-Japanese, especially newcomers to Japan, many of the customs and traditions of New Year may seem hard to understand. New Year or *Oshogatsu* is the most important holiday period in Japan for families and it is rich in tradition. If you are lucky enough to be invited by your Japanese friends to join them, you will be in for some interesting experiences.

Omisoka is the Japanese expression for New Year's Eve. In order to start off the new year with a fresh mind, families and kids come together to clean up the entire house (called *osoji* - big cleaning) and use the last few days of the old year to make preparations for *osechi ryori*, special decorations and rituals for New Year's Day.

The Curie Cable System

Google, in partnership with SubCom, has completed the installation of submarine cable that unites Chile and California through Google's data infrastructure.

Work commenced on the cable – named Curie – a little over a year ago as part of Google's drive to build a higher-performing public cloud. It invested \$47 billion globally between 2016 and 2018 on data centres and submarine cables that connect the world and serve its users and Google Cloud customers.

Named after physicist and chemist Marie Curie, the Curie cable system is the thirteenth submarine cable that Google has funded. It is a four-fibre-pair and 10,000km cable connecting Los Angeles, California, and Valparaiso, Chile, with a branching unit for future connectivity to Panama. Google claims it will be the first new cable to land in Chile in almost 20 years and will become the largest single data pipe connecting the country.

Let is Snow

Winter 2019-20 predictions for Canada are not surprising if you live here, because then you already know winter often sneaks up on you, bringing with it snow, ice, hail, slush, stressful driving and colds.

The Farmer's Almanac released their 2020 Canadian Extended Forecast already and the trends are looking so volatile they are dubbing it a "Polar Coaster" winter.

The parts of the country most likely to experience the absolutely coldest temperatures are from the Prairie Provinces into the Great Lakes, particularly during the final week of January into the beginning of February.

For Saskatchewan and Manitoba, AccuWeather is saying "the strongest surges of Arctic air are expected to be directed into the eastern half of the Prairies this winter, along with bursts of snowfall from quickmoving storms."

So be ready, drive safe and try not to fall on the ice. Now, where did I leave my gloves, hat and scarf?

From our CPA SK team to you, may 2020 bring you good health, joy and peace.

Happy Holidays! Merry Christmas!



