volume 6 issue 3
December 2002

PROSPERiTY

Wilkinson & Company's newsletter for our clients and friends

SPECIAL EDITION

WILKINSON LAUNCHES NEW FINANCIAL SERVICES COMPANY

On November 4, 2002, Wilkinson & Company LLP established a new company, Wilkinson Financial Services, dedicated to providing financial planning and customized wealth management services to clients. Clients will benefit from the continued advice and oversight of their Wilkinson Client Services Partner and the exclusive services of impartial financial advisors who have access to a full range of investment products.

By Bob Yager CA, CFP, RFP
Client Services Partner

"The Mission of Wilkinson Financial is to Safeguard and Build Wealth for our Clients."

Why Has Wilkinson Financial Services Been Created?

Wilkinson Financial Services is a completely separate and independent financial planning, wealth management and investment company. During the past few years, many of our partners have had requests from clients to either manage or assist in the selection of the investments for their retirement portfolio. Many of these clients view these financial planning and wealth management services as a natural evolution of the expertise that they have come to expect from their Wilkinson accountant.

After many months of due diligence and research, we determined that our best option was to enter into a strategic partnership with the Independent Accountants Financial Group (IAFG) based in Listowel, Ontario. Three months ago, we incorporated Wilkinson Financial Services and began preparations to launch this financial services company.

Features and Benefits:

1) Independent and Unbiased Financial Planning

   Financial advisors at Wilkinson Financial have access to a full range of investment products, and are not confined to any one provider.

   They work with the client to prepare a comprehensive personal financial plan. Once this plan is prepared, they advise the client on investment and insurance products that need to be purchased in order for the plan to be realized.

   The Wilkinson Financial advisors are not paid by commission. Their advice is impartial and rendered with the client's best interests and goals in mind.

2) Safeguarding and Building Wealth

   The investment and wealth management philosophies at Wilkinson Financial Services will mirror the philosophies of Wilkinson & Company LLP. The advice offered by our financial advisors will be conservative and careful, designed to produce a steady increase in net worth. The mission of Wilkinson Financial is to safeguard and build wealth for our clients.

3) Complete and Written Disclosure of Fees

   Should a client choose to use our services and subsequently purchase products from Wilkinson Financial, a full disclosure document detailing the association of all parties and compensation arrangements is provided.

4) Getting Your Wilkinson Accountant on Your Investment Team

   Your client services partner at Wilkinson & Company LLP will be involved as part of a team, along with the financial advisor from Wilkinson Financial and you the client. Together, they will ensure that the new personal financial plan is consistent with the client's risk tolerance. Through their association with Wilkinson & Company LLP, the financial advisors at Wilkinson Financial will access the wealth of tax knowledge and estate planning expertise available at Wilkinson & Company.

5) Preserving the Independence of Your Wilkinson Accountant

   Clients have told us they value our

objectivity and independence. At the same time, they also want the benefit of one-stop shopping, with product and financial planning services available from an impartial source that will work exclusively to meet their needs.

However, a Wilkinson Client Services Partner is not required to either recommend or use the services of Wilkinson Financial and no referral fee will be paid as an incentive to do so. Your Wilkinson Client Services Partner will recommend replacing the services of Wilkinson Financial, should a client request this.

6) Effective Monitoring of Your Progress

An additional benefit for the client in choosing to use the services of Wilkinson Financial arises from the close working relationship between their Wilkinson Client Services Partner and the Wilkinson Financial Advisor. This close, but independent relationship means that your Wilkinson Partner will be overseeing and monitoring the implementation of your financial plan, and the performance of your investments.

7) Clear, Client-Friendly Reporting

The reporting documents that the client receives from Wilkinson Financial will be clear and easy to understand. They will be provided quarterly, and will show information such as rate of return since inception, year-to-date rate of return, and asset allocation. Since these documents are designed and prepared by accountants, they will also be income-tax preparation friendly.

8) Service, Service, Service

Like Wilkinson & Company LLP, Wilkinson Financial Services is client-driven and service-oriented. We believe the client should have quick access to our financial advisors, at a time and place that's convenient for the client. Far from being just an "order-taker", the Wilkinson financial advisor will work tirelessly to ensure the client's best interests are served. We will be proactive with our recommendations and follow-up, and we will do our utmost to impress clients with our thoroughness and attention to detail.

9) A Proud Member of IAFG

Wilkinson & Company LLP was approached in 2000 by the Independent Accountants' Financial Group, a coalition of thirteen independent accounting firms, which originated twelve years ago. IAFG was looking for a well-established, pre-eminent accounting firm in Eastern Ontario to invite into their organization, and Wilkinson & Company LLP was the logical choice. This group shares the Wilkinson vision of client-first, pro-active financial planning, a service which will be offered hand-in-hand with sound accounting and tax advice.

IAFG's members are all independent CA firms who have implemented a separate financial planning entity to enhance the strategic planning already being offered to their clients. The driving motive behind IAFG is the ability to provide access to independent financial products and services in conjunction with diligent preparation of personalized, prudent financial plans for clients. All member firms are shareholders of IAFG. TD Waterhouse is the brokerage firm used by IAFG for trade processing and security segregation.

10) Finding the Best Professionals for Wilkinson Financial

We looked for someone with a solid background in financial planning, someone with excellent interpersonal and communication skills, someone, most importantly, who lives and breathes customer service. There was only one candidate in our minds right from the start: Marianne Cowlard.

Marianne is known in Eastern Ontario as an exceptional financial planner and investment advisor. She began her duties on September 26, 2002. Marianne is assisted by Julie Buck, with whom she had worked for eight years, and whose rapport with clients was as strong and pro-active as her own. Partners from Wilkinson & Company LLP will work with Marianne to ensure a workable financial plan is in place for the client, that the investment products chosen comply with the client's goals, and that they are tax-efficient.

I have been asked to be the liaison partner between Wilkinson Financial Services and Wilkinson & Company LLP.

Wilkinson Financial is located at 69 Dundas Street West, Trenton, in a separate office next to the main Wilkinson building. Marianne is pleased to meet with clients at our Trenton, Belleville or Kingston offices, or at their home or place of business. She can be reached at (613) 392-2593. ■

OUR MISSION:

TO SAFEGUARD AND BUILD WEALTH

PLEASE CALL US TO DISCUSS THE FOLLOWING SERVICES:

- Tax Efficient Investment and Estate Planning
- Portfolios with Capital Guarantees
- Tax Sheltered Life Insurance
- RRSPs, RRIFs and RESPs
- Mutual Funds
- Discretionary Managed Portfolios

Wilkinson Financial Services
392-2953

UP CLOSE AND PERSONAL

WITH MARIANNE COWLARD AND JULIE BUCK

By Steve Klein, Editor

Prosperity Editor Steve Klein interviewed Marianne Cowlard and Julie Buck for this special issue. Following is his report.

Steve: Marianne, what do you feel is your biggest challenge as President of Wilkinson Financial Services?

Marianne: Getting to know the many clients of Wilkinson & Company, particularly in Belleville and Kingston, and making them aware of our special services and how we can make a difference in their financial well-being.

Steve: What do you feel is the mission of Wilkinson Financial Services?

Marianne: Our mission is very clear: it's to safeguard and build wealth for our clients.

It's the follow through that will distinguish Wilkinson Financial Services.

- Marianne Cowlard

Steve: You have deep roots in the Trenton area. Tell us about your background.

Marianne: My dad was an NCO in the Air Force, and I was born in Trenton. After traveling all over the world I came back to Trenton fifteen years ago. Our family owned and ran the Raymonds' Morningstar Apple Orchard on Highway 2, just west of Trenton. I was with the CIBC for twenty years, the last fourteen in the Personal Banking Division based in Trenton.

Steve: Tell us about your family.

Marianne: I am married to Clifford and have a son Gregory and a daughter Stephanie.

Steve: Are you involved in the community, other than through your work?

Marianne: Yes, I've been on the executive of the Trenton Minor Hockey Association and served ten years on the Financial Committee for the Quinte West Chapter of the United Way. For the last five years, I've been fundraising for the Quinte Chapter of the Ontario Federation of Anglers and Hunters. I also belong to the Rotary Club of Trenton.

Steve: Why does Wilkinson feel you are the best candidate to manage this new company?

Marianne: Over the years, I took many courses through the Institute of Canadian Bankers, keeping up-to-date with just about every aspect of the financial services business. I'm a graduate of the Canadian Securities Course. I love investment and financial planning, and it gave me an opportunity to develop lasting relationships with my clients, to give them on-going support in achieving their goals. I believe that philosophically I fit in well with the values that are important to Wilkinson & Company LLP. They have a client-first attitude, and are leaders in creating value-added services in their field.

Steve: What can a new client expect from you?

Marianne: A detailed, customized financial plan tailored to the individual's goals, but that's only the beginning. It's the follow-through that will distinguish Wilkinson Financial Services. I keep in touch with the client, making sure that the plan is evolving to keep pace with life changes. I ensure that the plan is being implemented and that the client is kept informed. I am very loyal to the client's interests, and if I say I'm going to do something, I do it.

Steve: Thanks, Marianne. Now let's meet your Administrative Assistant, Julie Buck. Tell us about yourself, Julie.

Julie: I was born and raised in Brighton, went to ENSS, then to Trent University where I earned my B.A. in Psychology. My husband Wayne and I met in university and were married fifteen years ago. We have a son, Daniel. We still live in Brighton, and I coach Boys' Minor Soccer. I've worked on the Big Sisters' bowling fundraiser, and I volunteer at Brighton Public School. I'm a painter, and serve on the Executive of the Loyalist Decorative Painters Guild.

Steve: Why did you join Wilkinson Financial Services?

We'll deliver the very best service to our clients.

- Julie Buck

Julie: I love working with people. I began my career at the CIBC in Trenton twelve years ago, and took a number of courses through the Institute of Canadian Bankers. Most recently, I served as Branch Ambassador at the CIBC in Trenton.

Steve: You and Marianne sound like a formidable team.

Julie: We share a mission and a focus. We've been a team for eight years now. We work well together because we both love the challenges of the financial planning and investment business, and we're committed to delivering the very best service to our clients. ■

YOUR FINANCIAL PLAN:

A SOLID FOUNDATION TO BUILD WEALTH

By Marianne Cowlard, President, Wilkinson Financial Services

The purpose of a financial plan is to develop a strategy to help you achieve your short and long-term financial goals.

A comprehensive financial plan covers many areas, including cash management, risk management, special capital needs, investment planning, retirement planning, and tax planning. A sound plan must also address the insurance coverage you and your spouse require, and must look at the best means of transferring your estate to your successors.

> When a man does not know what harbour he is making for, no wind is the right wind.
>
> - Seneca

STEP ONE: An In-Depth Analysis of Your Situation

At Wilkinson Financial Services, we start your financial plan with a comprehensive review of your current financial situation. Using a document known as The Wilkinson Fact Finder, we analyze all of your assets and investments. We summarize your income and expenses. We also list your liabilities, insurance coverage and other estate planning issues. Finally, we calculate your net worth and project this figure through your retirement years.

STEP TWO: Clarifying Your Goals and Vision for the Future

The next step in the process is to get to know you as a person. We will meet to discuss what you hope to achieve in your life financially, what investment goals you may have for your portfolio, and what retirement goals you've been thinking about.

We'll also discuss the obstacles that you see preventing your financial success, and the strengths that you have that will assist you in realizing your dreams.

STEP THREE: Preparing Your Personal Financial Plan

Armed with this information, we can now begin to prepare a detailed and personalized plan to protect your capital and build your wealth.

We'll prepare a retirement analysis which shows how your plan will support your financial needs throughout your lifetime. We'll prepare a cash flow graph which shows the years you will have a deficit or surplus income. We'll also plot your net worth and illustrate the growth of your assets over the same period of time. From this information, we'll identify potential shortfalls, and we can show you where excess income in your working years can be directed to provide for your anticipated retirement needs.

We next produce a Cash Flow Analysis to ensure that you have a sufficient fund of liquid assets on hand to cover emergency expenses. After these areas are balanced, we may be able to see ways in which you can further enhance your net worth through additional savings and investments. We'll analyze your existing life insurance and the impact on survivors if either or both spouses were to die, or if either or both were to become disabled. We'll recommend changes in coverage if necessary.

We'll also calculate the value of your estate for your beneficiaries, taking into account shrinkage factors over the next twenty years, as well as potential for asset growth.

At this stage, your current financial picture and its future implications are clearly set out for you. But this is only the third step. Your goals, the tax laws, and market conditions change over time. Decisions must constantly be adjusted and fine-tuned. Your plan should be updated and revised at least once a year.

STEP FOUR: Adding the Personal Touch

At Wilkinson Financial, we take a strong personal interest in each and every one of our clients. We will take the initiative to telephone and make sure that the financial plan is on track. And we will work with your Wilkinson & Company LLP partner to make sure that the initial plan meets your accounting requirements, tax situation, and estate planning strategies.

Your financial success begins with a strong financial plan. Call us today, so we can start working together to make your financial and retirement goals a reality. ■

TIPS TO SAVE TAX AND IMPROVE THE RETURNS ON YOUR RRSP INVESTMENTS

By Marianne Cowlard, President
Wilkinson Financial Services

Planning your annual RRSP contribution is an important part of implementing your lifelong financial plan. It's vital that your RRSP investments are part of a well-considered strategy to build wealth and preserve capital. Here are some tips to help you save tax and improve the returns on your RRSP investments.

Maximize Your Allowable Contributions

You should maximize your contributions, if possible, for at least fifteen years prior to your retirement. If available cash is tight, it usually makes sense to borrow, make the maximum contribution allowable, then use the tax refund to pay back the loan.

When you turn sixty-nine, make sure that you top up your contribution and do not turn seventy with any room available in your RRSP contribution allowance.

Investigate Little Known Options To Save Tax

For younger Ontario investors, there are a number of RRSP options, especially a Registered Education Savings Plan.

The RRSP Home Buyer's Plan, a federal government initiative, allows first-time buyers of a principal residence to withdraw up to $20,000 tax-free from their RRSPs to put towards a home purchase, subject to eligibility requirements. What you may not know is that each spouse, if qualified, can withdraw this amount.

Take Advantage of New Venture Capital Plans

There are also some new plans which can be extremely tax advantageous, for example, Labour-Sponsored Venture Capital Corporation Shares (LSVCCs). These investments are sponsored by labour organizations, and allow individuals to pool their money to purchase a diversified portfolio of shares in small and medium-sized businesses. The federal and Ontario governments each provide a maximum credit of 15% on a $5000 investment, for combined federal and provincial tax credits totaling $1500. Some research-oriented investment funds qualify for an additional 5% Ontario credit to a maximum of $250, bringing the combined credit to 35% or $1750. When we register the purchase for you as an RRSP, you receive the normal RRSP deduction as well. If you are in the highest tax bracket (46.41%), this translates to an additional $2321, for a combined potential savings of $4071!

Choose Your Beneficiary Carefully

Wilkinson Financial Services is also able to take your overall financial picture into consideration through our close relationship with the taxation and estate planners at Wilkinson & Company LLP.

For example, it is extremely important to carefully consider the beneficiary of your RRSP purchases. Generally, a spouse is designated as the beneficiary by most people. In this case, should you die, the value of your RRSPs is not included when the estate is probated. The RRSPs can usually be transferred to your spouse (or fully dependent child) without becoming taxable.

However, depending on the tax situation of the deceased and of the beneficiary, it can be advantageous to make the estate the beneficiary, as the tax advantages here may be greater than the probate fees saved. It's worth noting that if the beneficiary is someone outside the estate, income tax on the RRSPs, if payable, must be paid by the estate.

Make Your RRSP Purchases Part of Your Plan

Many investors take into consideration only their taxable situation at the present time, when purchasing their RRSPs. While any prudent RRSP investment is better than none, it makes sense to use your money in the most strategic possible way, to help achieve your long-term goals. Your RRSP purchases should be part of a well-considered long-term personal financial plan.

At Wilkinson Financial, we'll work to maximize the returns on every dollar in your RRSP portfolio.

Our colleagues at Wilkinson & Company LLP will consult with us to ensure that your estate plan and other elements of your portfolio work together seamlessly to minimize your taxes and build your wealth for retirement. ■

FRUSTRATED WITH YOUR RRSP RETURNS?

Marianne Cowlard can give you fresh ideas and sound advice to put your RRSP investments back on track.

For a free consultation, call Marianne at 392-2593.

IT MAY BE THE PERFECT TIME TO REALIZE TAX LOSSES

By Bob Yager, CA, CFP, RFP, Client Services Partner

Stock values continued to slide this year and investors may see significant losses in the value of their holdings in 2002. If the affected stocks were held in a non-registered, taxable portfolio, a strategy known as tax loss selling may prove to be a prudent move.

These losses must be actual rather than merely on paper in order to reap the tax benefits; therefore the sale must take place before December 31, 2002.

If you wish to retain a certain stock for your portfolio in the hope that it will eventually recover, you can either wait thirty days after the sale and re-purchase it, or buy it back immediately as an RRSP.

With the stocks sold at a capital loss, an investor has a choice between carrying the loss forward, or applying it to 2002 or prior years.

Federal and Provincial Tax Rates Have Fallen

This year, investors enjoy more favourable regulations regarding taxation of capital gains than in previous years. In the last two years, general rates for federal and provincial taxes have fallen. For example, incomes between $61,510 and $100,000 are now taxed at 3% less beginning in 2001 than they were previously, with other rates similarly reduced.

Further, the so-called inclusion rate, the amount of capital gains that had to be included in the calculation of taxable income, was lowered in increments from 75% in 1999 to 50% as of October 17, 2000.

For those in the top tax bracket, capital gains in 1998 and 1999 would have been effectively taxed at 37%, by the time those gains were carried into personal income. In 2001 and beyond, this rate would plummet to 23%, based on the 50% inclusion rate and the lower rate of personal taxation.

Taxes paid during the last three years can now be recouped as a refund if you can apply a tax selling loss to capital gains in those years.

Refunds May be Available by Creating Capital Losses Now

What this means to the investor is that taxes which have already been paid during the three years prior to 2002 can now be recouped as a refund, if the investor can apply a capital loss to capital gains in those years.

When You Should Hold Off Until 2003

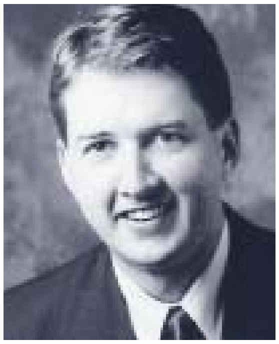
What if you already have net realized capital gains in 2002? In this case, you can hold off on the sale of any possible capital losses until the 2003 tax year. You can then carry them back against any gains in prior years.

What About Losses in Your RRSPs or RRIFs?

If you have losses but they have occurred in stocks held in your RRSPs and RRIFs, there is no advantage to be gained in realizing the losses, since there will not be a taxable situation until the plans are eventually collapsed, by which time the stocks may have recovered.

If, like many investors, your non-registered portfolio contains a mixture of realized and unrealized capital gains and capital losses, your best strategy is probably to maximize the realized losses and minimize the realized gains. You can then analyze net capital losses and net capital gains for each of the previous three taxation years, and either apply realized current losses against them for a refund, or hold the losses to apply to an indefinite number of future years.

Any decision to sell to create a capital loss should begin with a consultation with your professional tax advisor at Wilkinson & Company LLP. He or she can look at the overall picture and recommend the best strategy. As time is short to implement a tax loss selling strategy for this year, please call your Client Services Partner today. ■



THE FORENSIC FILE

SEE YOU IN COURT

Rob Deacon, CA, Partner, Forensic Accounting Services Division

Victims of employee fraud suffer substantial losses, not all of them monetary. There's a loss of trust. Once-valued employees may be suspended or fired. Stolen goods may be unrecoverable. But one thing you can get back is your money.

Usually, victims recover their losses through the courts. The following are some tips on how to prepare.

Civil or Criminal?

You will need to decide what kind of case to launch. The burden to establish criminal fraud is more stringent than for civil fraud. To pursue criminal prosecution, it is necessary to demonstrate both that there is sufficient evidence a crime has been committed, and that prosecution is in the public interest.

It is not considered in the public interest to criminally prosecute some "dishonest" commercial practices. If your teeth don't actually turn two shades whiter, you may pursue a civil remedy. However, if your fraud investigation uncovers sufficient evidence of a crime, this should satisfy the court that criminal prosecution is warranted.

To prove criminal fraud, you must show "dishonest deprivation." In other words, the accused intentionally deceived the victim, resulting in a loss, which may be actual (stolen goods or money) or harm to the victim's economic interests. It's important that the accused understood their actions would have detrimental consequences to establish a "guilty mind."

In a civil case, the intent of the perpetrator is not important. It is enough to demonstrate that the accused knowingly made false representations and that the victim was harmed as a result. A civil action may result in a damage award that far exceeds the actual fraud loss. On the downside, civil claims can be time-consuming and expensive.

The Waiting Game

It has become a well-worn cliché that the wheels of justice turn slowly. An ordinary lawsuit can take several years to progress from initiating an action to final judgment. The passage of time is particularly harmful to victims of fraud, as stolen assets can be irretrievably lost.

While awaiting judgment, the plaintiff can apply for several types of injunction. A restrictive injunction prevents the undertaking of a particular action; a mandatory order requires one. For example, the defendant can be ordered not to re-sell goods alleged to have been stolen from the plaintiff. An interlocutory injunction may be issued before the case has been decided on its merits, often at the outset of the lawsuit.

To win an injunction, the plaintiff is required to meet high standards of disclosure, and to demonstrate that irreparable harm will result if the injunction is not granted. If the court later decides that by granting the order it has caused the defendant damage, the plaintiff may be required to compensate the defendant.

Extreme Remedies

Plaintiffs can apply for two further extreme remedies. A Mareva injunction allows seizure of the defendant's property prior to judgment. This extreme measure is intended to preserve assets while a dispute is before the courts. The plaintiff must show that the defendant has assets in the jurisdiction, and that there is a risk they will be removed or dissipated before judgment is made.

In extreme cases, an Anton Pillar order may be granted, allowing the plaintiff and his or her lawyer to enter the defendant's premises in search of specific items, and in some cases, to remove them. There must be clear evidence that the defendant is in possession of the material in question, and a real possibility that it may be destroyed, causing the plaintiff to suffer serious damages.

Costly Mistakes

The evidence presented in court will include the results of your fraud investigation. Avoid these costly mistakes to improve your outcome.

Invest in the investigation. A shoddy investigation can expose the employer to a wrongful dismissal suit. An experienced investigator such as a forensic accountant should be retained to lead the investigation. An employer acting as chief investigator may give rise to questions about objectivity and even fabrication of evidence. Ensure there are adequate resources available, evidence gathered with poor surveillance equipment may be thrown out of court.

Loose lips sink ships! It's essential to keep your suspicions quiet until the investigation is complete. Allegations of fraud can be very damaging; a wrongly accused employee may sue for defamation of character, loss of reputation and punitive damages.

Let the facts speak for themselves. The employer should refrain from suggesting the desired outcome of the investigation. A forensic accountant's role is to follow the evidence and to objectively draw his or her conclusions based on the facts.

And a case based on fact and presented with sound evidence is your best asset in court. ■

EDITOR'S NOTE:

This article is reproduced from Accounting & Claims, a newsletter published in Canada by the National Association of Forensic Accountants.

WILKINSON & COMPANY LLP
GROWING AND ON THE MOVE
SPECIAL EDITION
FOCUS ON KINGSTON

Wilkinson & Company LLP is pleased to make the following announcements with respect to our Kingston practice's senior professionals.

Jennifer Fisher, FCA has been appointed Practice Leader and Resident Partner effective February 1, 2003. Jennifer's commitment to client satisfaction continues the tradition established by Shurtleff and Savage, with whom Wilkinson merged on March 1, 2001.

Since moving to Kingston upon the merger, Jennifer has worked closely with David Shurtleff to familiarize herself with the clients that he has served so well for the past 25 years. The move to Kingston is like a homecoming for Jennifer, a Queen's graduate, and an opportunity to re-establish her connections with her many friends and colleagues.

Jennifer believes in giving back to the community. She has been an active member of many non-profit boards and committees, including the Canadian Federation of University Women, Belleville and District Club. Jennifer recently served as co-chair of the CFUW's Steering Committee, which has recently published Quinte Women of Distinction, now available at local bookstores. The profits from the book will be used for scholarships for Quinte students.

Steve Thompson, CA, CFP has been designated as the Specialty Tax Partner effective immediately. He will play a key role in providing specialty tax advice to existing and new clients. Steve has been a Wilkinson Partner and member of the Wilkinson Tax Group since 1996. He is also the author of the best-selling book, Beat the Taxman: Easy Ways to Save Tax, now in its 7th edition, and a regular contributor to "Your Office" magazine and has written for the Globe and Mail.

In addition to serving his clients in Belleville and Trenton, Steve looks forward to working with all the Kingston professional staff to bring clients practical and sound tax advice.

As part of our Kingston expansion we are pleased to announce that **Douglas Jennett**, CA has joined the firm as a Senior Associate.

Doug articled in Mississauga and transferred to Bermuda to work with an international accounting firm, specializing in the financial services sector. He also worked closely with smaller owner/managed businesses in Bermuda. This gives him a unique insight into how universal the challenges of managing a small business can be. Doug particularly enjoys working with entrepreneurs to help them plan and execute successful business strategies.

From left to right: Steve Thompson, CA, CFP, Jennifer Fisher, FCA, Don Kirkpatrick, CGA, David Shurtleff, CA and Doug Jennett, CA.

Doug decided to move back to Canada and in particular the Kingston area to be closer to family. Welcome back, Doug!

Don Kirkpatrick, CGA has provided dedicated service to clients for over 25 years. We are fortunate to have Don's in-depth knowledge of our clients. They will benefit from the continuity and client history that Don provides and his specialized knowledge of farming businesses, owner/manager businesses and personal tax preparation. We value Don's ongoing contribution to the success of the Kingston office.

Born and raised in Kingston, Don coaches minor hockey and baseball and is also active in his church as the treasurer and chair of the board of trustees.

The above appointments represent a new chapter in the history of the Kingston office. Under Jennifer's leadership the Kingston team is ready to take the practice to new heights.

David Shurtleff Retiring:

As Senior Partner from the firm Shurtleff & Savage, David Shurtleff, CA has dedicated more than a quarter century to advising his clients and building a successful professional firm. During these years, David has remained a strong presence in the Kingston business community.

David has decided to retire as of March 1, 2003 but will be available to the firm for client consultation as the need may arise. David hopes to finally have the time to travel and pursue his hobbies, including bird wood carving and spending time with his new grandson, Mathew. Congratulations, David! We wish you well.

Wilkinson & Company LLP
Chartered Accountants & Tax Specialists Since 1964

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