

ISSUE 103
June 2018

 **GFOABC**
Better Together.

DOLLARS *AND* \$ENSE **PERSPECTIVE**



TABLE OF CONTENTS

Page 4	2019 CONFERENCE ANNOUNCED
Page 5	AWARDS
Page 6	WHAT'S HAPPENING AT GFOABC
Page 7	CFO FORUM Tanya Garost
Page 8	FOCUS GROUP BRAKFAST Kala Harris
Page 9	THE MFA'S CORNER Lauren Kerr
Page 10	THE END OF THE TAX-FREE ALLOWANCE Angie Spencer, BDO
Page 11	HOW TO PREPARE BETTER RFP REQUIREMENTS LISTS FOR IT SUCCESS Jamie Black, F.H. Black
Page 12	COLLECTORS' CORNER Doug Stein

MESSAGE FROM OUR PRESIDENT

I am reading over our Past President Tanya Garost's message from last year thinking she nailed it. In her message she mentions we come back from these conferences full of ideas then quickly get caught up in the day to day. Finding time to continue to explore good ideas and implement needed change can be tricky and her advice to set aside time to work on initiatives is a good place to start.

I had a great time at our Kelowna conference on "leadership and resilience" and am excited about working on the ideas we came away with for GFOABC. I was impressed with the way our staff and volunteer committee organized the conference and the way the sessions were sequenced and built on each other. From Fire Chief Darby Allen's story of a community coming together under incredible tragedy to Shayne Kavanagh's message on the benefits of reciprocity, we heard over and over how we are "better together". The updates on the state of asset management and social and affordable housing were timely and presented real options to help our communities move forward on these important issues. The closing keynote was a highlight for me as Bill Baker taught us how to toss away our speaking notes and tell rich stories that resonate with our audiences. As Finance Officers we have great stories to tell as we build trust through transparency, our understanding of the issues and ultimately as we help solve problems that make our communities better places to live. We do all that and still manage to outlast the band on the dancefloor.

I'm looking forward to building on this Kelowna conference as we begin to write our story on "strategy and innovation" for Victoria next year. We heard great feedback from our conference focus group on GFOABC's education framework and our talented staff are already working on improvements. Stay tuned as they provide updates on new program offerings throughout the year.

I'm excited about staying connected with the broader issues including how we manage and model growth, participate in asset management, support social and affordable housing, leverage new tools and technology and re-engage our communities on the issues through story-telling.

I encourage our members to stay connected through our on-line forum, use our education framework to chart out their professional development, build relationships outside of finance and enjoy the process of collaboration as you participate in turning your ideas into meaningful actions.

I want to thank Tanya Garost and the GFOABC board for their leadership, our talented staff Kala Harris and Erica Christie for inspiring us, our sponsors and vendors, and especially you, our members, for continuing to support GFOABC and the work we do on behalf of the Finance Officers of BC.

RICK DANYLUK, *President*

2018 ANNUAL CONFERENCE

Thanks to everyone who participated in our Kelowna conference! Please help us build on the success of 2018 by completing the [conference survey](#) provided to all delegates so we can be ready for Victoria in 2019! You can still rate the individual sessions and access the slides in the [mobile app](#).

Thanks to everyone who purchased a Trade Show Passport. We raised \$590 towards the Boot Camp travel scholarship fund. Scholarships to be awarded at the [2018 Boot Camp](#).



Collectors' Forum



FLOODS AND FIRES: Finance at the Front Lines

For more photos visit our [facebook page](#)

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GFOABC ANNUAL CONFERENCE

STRATEGY + INNOVATION

VICTORIA, BRITISH COLUMBIA • MAY 29–31, 2019



2019 ANNUAL CONFERENCE

CALL FOR TOPICS

Suggestions for topics and speakers are being accepted until November 16, 2018. Should you have any questions regarding the conference, please do not hesitate to contact Kala Harris at execdir@gfoabc.ca

[SUBMIT YOUR TOPIC](#)

TRADE SHOW BOOTH

Registration is now open for the 2019 Trade Show being held at the Victoria Conference Centre. Should you have any questions regarding the trade show, please do not hesitate to contact Erica Christie at office@gfoabc.ca.

[REGISTER TODAY](#)

ACCOMMODATIONS

Do not miss your chance to stay onsite. Book your hotel now for next year,

[RESERVE TODAY](#)

CONFERENCE REGISTRATION COMING JANUARY 2019 SEE YOU NEXT YEAR!

AWARDS

Congratulations to the three recipients of the **Innovative Idea award**.

Michelle Mason from Village of Cumberland for **Social Procurement**

In 2015 Michelle Mason led the design and implementation of British Columbia's first social procurement framework. Her work was the catalyst for Alberta's first framework and for the advancement of social procurement motions at AVICC in 2016 and UBCM in 2017 which led to the creation of Canada's first Municipal Community Benefit Hub in 2018.

Deneen McArthur from Central Okanagan Regional District for **Dog Matters App**

Deneen McArthur has been instrumental in spearheading the My Dog Matters Rewards and Licensing Solution app, a co-created technology solution to promote positive public relations with dog owners and the Regional District of Central Okanagan citizens and increase dog licensing. Deneen worked with app developer socologica, to create a way to make it easy and convenient for people to renew their dog licenses from a web browser or mobile phone. It provides a positive communication channel to dog owners, rewards citizens and businesses participating in the dog licensing program and enables residents and tourists to easily find dog friendly facilities.

Capital Regional Hospital District for **The Summit at Quadra Village**

The Capital Regional Hospital District (CRHD) entered into an innovative multi-partnership project with the Vancouver Island Health Authority (VIHA), the Municipal Finance Authority (MFA). The project has significance to local government as a new model of partnership benefiting both parties: CRHD acquires an asset (Oak Bay Lodge) to repurpose/develop, VIHA gets the use of a new facility and under an operating lease, the lease payments offset CRHD's debt servicing thereby resulting in little to no net impact on the tax payers. The partnership/project is advantageous to all parties and their strategic plans. The project is a financial advancement: mitigating interest rate risk with 25 year fixed rate and the first MFA private placement of this kind. The project has garnered recognition from the municipal sector, following execution of the financing the model was presented by the MFA at its Regional Day in 2017.

CHAMPION A CPA COLLEAGUE



By Valla Tinney, FCPA, FCGA, Director of Finance, District of Saanich

As a member of GFOABC and a Fellow of the Chartered Professional Accountants, I would like to share an opportunity to recognize outstanding individuals working in accounting and finance.

Each year the Chartered Professional Accountants of British Columbia (CPABC), through its [Member Recognition Program](#), recognizes the achievements and shares the esteem that CPAs bring to the accounting profession and our communities.

The program consists of the following awards and designations: [Early Achievement Award](#), [Distinguished Service Award](#), [Honorary CPA Designation](#), [Fellowship Designation](#), and [Lifetime Achievement Award](#).

We all know outstanding local government finance professionals and other CPAs whose work ethic, commitment to volunteerism and dedication to the advancement of the profession are exemplary. Quite often, however, due to the nature of their roles they by and large go uncelebrated. If you know a remarkable CPA colleague, I encourage you to nominate them for a CPABC Member Recognition Award. Nomination files must be received by 4 p.m. on Friday, September 14, 2018. To learn more, visit the [CPABC website](#).

WHAT'S HAPPENING AT GFOABC

APPLIED BI

Software resilience



APPLIED BI | SOFTWARE RESILIENCE | [REGISTER NOW](#)

JULY 11, 2018 10:00am | \$59 per person

This webinar will be of interest to all finance officers, especially those in smaller local governments, who want to know more about how to use Microsoft Business Intelligence Tools for financial reporting.

JULY 25 | 9:00 AM

NEW! [Register](#) once for all 2018 Quarterly Collectors' Forum webinars.

The agenda can be found on [page 12](#).

Please submit your round table questions to doug.stein@shaw.ca



BOOT CAMP

Back to Basics



AUGUST 12-16, 2018 | UNIVERSITY OF VICTORIA, BC

FINANCE OFFICER DEVELOPMENT PROGRAM

BOOT CAMP | BACK TO BASICS | [REGISTER NOW](#)

Strengthen your understanding of local government and the important role that the Finance Officer plays in this highly interactive and engaging program designed exclusively for new land established local government finance officers,

ASSET MANAGEMENT | SEPTEMBER | [REGISTER NOW](#)

This interactive 2-day comprehensive workshop will focus on the finance officer's role in the asset management process from the framework to the capital plan and long term financial plan integration. Book your hotel room early to received the [negotiated rates](#).



FALL PD | NOVEMBER | [REGISTER NOW](#)

- Debt Financing
- Ethics and Leadership
- Reserves
- Property Tax 203: Assessment Appeal Process

Book your hotel room early to received the [negotiated rates](#).



THE CFO FORUM

WHAT KEEPS YOU UP AT NIGHT

As a CFO, it seems there are always issues that challenge us in ensuring the financial sustainability and viability of our organizations. At the annual 2018 GFOABC conference in Kelowna, three of my esteemed colleagues joined me on stage to share some of their thoughts around issues facing their organizations and communities. Joining me were Jim Bauer, CFO, City of Penticton; Komal Basatia, Director of Finance, City of Abbotsford and Tina Perreault, General Manager of Corporate Services & Chief Financial Officer, Sunshine Coast Regional District. If you weren't able to join us at the conference, here is recap of what we talked about:

Balancing a constrained tax base – An issue for many communities it seems. There are lots of outside groups pressuring to shift the burden of tax around but it really isn't that simple. Komal shared how Abbotsford is growing significantly and the pressure is great. However with some help from the Finance team, their Council is making sound decisions on how the tax burden is shared. Jim has also worked on this area with his Council. Tina added that while the Province dictates how tax burdens are shared for regional districts, there is still pressure for changes to that long standing system.

Municipal Election and Council Transition – We are facing an election in the fall which means new faces around our Board and Council tables. Tina shared some ideas on getting those new faces up to speed and the orientation package. We all agreed there would be some changes to timelines on budgets, with everyone on the panel planning to delay the process to allow new Boards and Councils a chance to settle in before looking at one of the most important documents we present each year.

Day-to-Day vs. Innovation – We are all busy; everyone you talk to is busy. How do we find time to look at innovation for our teams and our organizations amidst our busy day to day lives? On this topic, Jim discussed how he creates time and opportunities with his team to look

at new and innovative opportunities. In my organization, even booking an hour every few weeks with a team to look at new ways of communicating with our community and rate payers better has resulted in many new ideas, some of which have been implemented.

Establishing Collaborative Relationships – We all had great examples of where collaborative relationships with not for profit organizations, the community, First Nations groups and even between Regional Districts and Member Municipalities were providing benefits to our organizations and communities. We all agreed that as a first step, that staff from member municipalities and staff from their regional districts should get together to build relationships, share information and work together to make communities better.

I want to send out a huge thank you to our panelists for sharing their stories and ideas; your participation was very much appreciated! If you have any questions about any of these topics or more detail on what was discussed, please email me at tgarost@lakecountry.bc.ca

TANYA GAROST, CPA, CMA accepted the position Chief Financial Officer



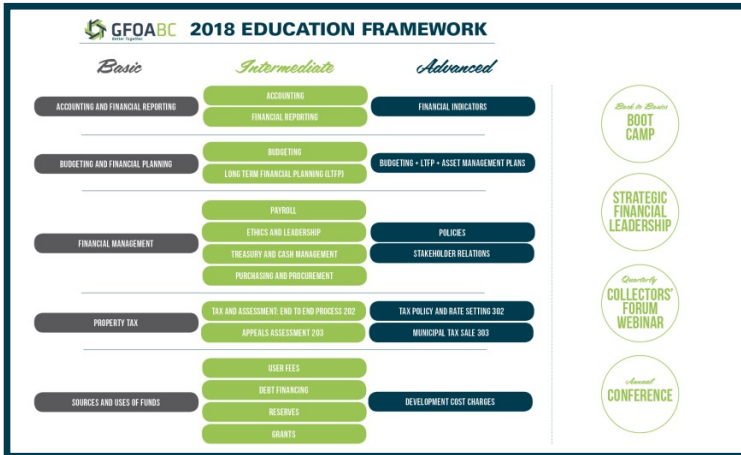
for the District of Lake Country in 2016. With 15-years in local government finance, her past positions include GM of Finance and Corporate Services for the City of West Kelowna, Director of Finance for the Thompson Nicola Regional District and Revenue Manager for the City of Kamloops.

Tanya has been involved with the Government Finance Officers of British Columbia since 2009, starting out by teaching courses, becoming a director at large on the Board in 2013 and currently occupying the position of President. Tanya also sits on the Government Finance Officers Association of United States and Canada standing committee on Canadian Issues.

FULL HOUSE

AT THE FOCUS GROUP BREAKFAST

GFOABC held a FOCUS GROUP BREAKFAST at this year's annual conference in Kelowna to give GFOABC members the opportunity to provide their input on the proposed Education Framework.



It was a full house with more than 28 members in attendance, including Rick Danyluk, Manager of Financial Planning for the District of North Vancouver and GFOABC Board President, leading out the session. Rick was joined by Education Committee members; Nyla Attiana, Director of Financial Services from the District of Tofino; Lorraine Coughlin, Manager of Financial Services for the Town of Gibsons; and Myriah Foort, CFO for the City of Campbell River; who facilitated the table discussions.

Member representation covered the local government spectrum from across BC, from the District of Tumbler Ridge to the Village of Queen Charlotte, from the City of Cranbrook to Metro Vancouver, and from Alberni-Clayoquot Regional District to the City of Colwood.

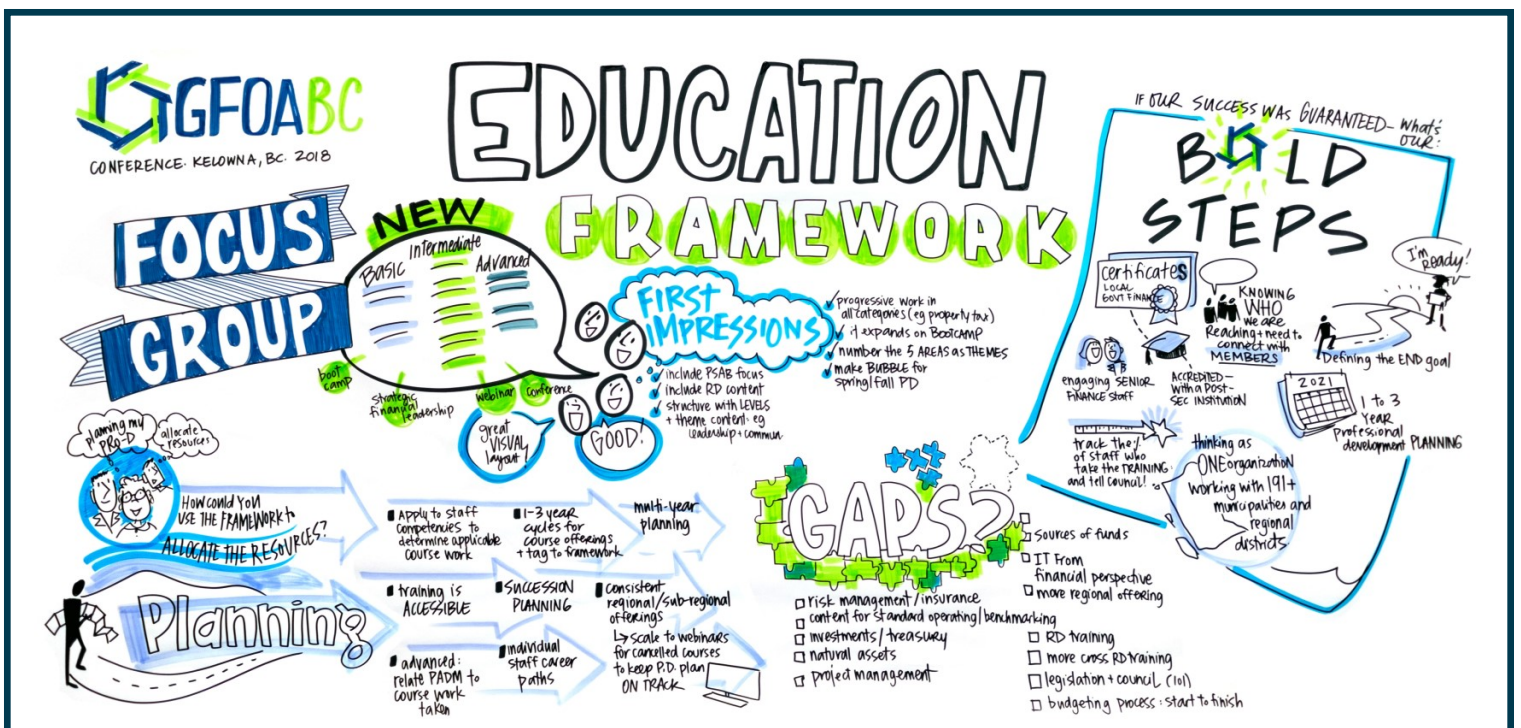
Overall the first impressions of the framework were positive with participants in agreement that it would help them in planning their own professional development as well as allocating resources. Several gaps in the framework were identified including investments and project management with more regional district professional development featuring prominently.

The main theme for the next bold steps discussion was the creation of a certificate program for local government finance, possibly accredited with a post-secondary institution.

Ultimately, to guarantee our success in terms of education development, Doug Stein said it best, "Thinking as one organization working with 191 plus municipalities and regional districts."

GFOABC is extremely appreciative to everyone who came out to the FOCUS GROUP BREAKFAST, it was an early start to a long day. THANK YOU.

If you have any questions about the Education Framework Focus Group and the next steps, please do not hesitate to contact Kala Harris at kharris@gfoabc.ca.



THE MFA'S CREDIT CORNER



THE SKINNY ON LONG-TERM BORROWING

After seeing several new faces and fielding many questions at last month's annual conference, we decided to take this opportunity to provide a brief reminder of some key long-term borrowing information. If you haven't borrowed in a while (or ever!) and you have an upcoming project that may require long-term financing, this is for you.

Long-term borrowing under a loan authorization bylaw is used to fund infrastructure. For most local governments, long-term borrowing is fundamental for capital projects too large to be financed solely by reserves or current revenues.

The process of creating a loan authorization bylaw and completing all necessary approvals may take as long as 6 months. It is important to set out a realistic timeline, so funding is available when required.

Municipalities have a legislated liability servicing limit, established by Section 174 of the *Community Charter* (CC) and BC Reg. 254/2004. In short, a municipality is only permitted to use up to 25% of its controllable, sustainable revenues from the prior year, to service annual principal and interest payments. These limits are reviewed and published by the Ministry of Municipal Affairs and Housing.

LOAN AUTHORIZATION BYLAW PROCESS AND TIPS

If a loan authorization bylaw is required, please review CC 179. Note that the term "capital nature" refers to a local government's **own** capital and is not intended to be used to grant monies to another local government or entity. The body of the bylaw must set out the total amount to be borrowed, the purpose for which the debt is to be incurred, the amount allocated to each of the purposes for which debt is to be incurred and the maximum term for which debentures may be issued.

Statutory approval from the Inspector of Municipalities is required after third reading and elector approval is generally required. Elector approval can be sought by holding a referendum or an alternative approval process. If successful, you will also need to apply to the Inspector for a Certificate of Approval, after the bylaw is adopted. Remember that the ability to borrow under a loan authorization bylaw expires five years from the date of adoption, unless it has been secured by a temporary borrowing or security issuing bylaw. It is important to keep tabs on your bylaws, or you may find yourself having

to repeat the entire approval process again.

SECURITY ISSUING

Regional Districts are responsible for both their own and their member municipality's Security Issuing bylaws (LGA 410 and 411).

Reminder for the Fall 2018 Issue: the deadline for to apply for a Certificate of Approval on a Security Issuing bylaw is July 31.

If you require additional assistance, the [MFA's website](#) has many resources to help you, including process flow charts and bylaw templates. Shelley Hahn and I will also be facilitating a day long Debt Financing course for GFOABC, on November 19, 2018, in Vancouver. The course will outline the step-by-step borrowing process, timelines, borrowing legislation, pre-borrowing considerations, other types of borrowing, how the joint and several borrowing system works and more!

LAUREN KERR joined the Municipal Finance Authority in 2017, as a Credit and Compliance Officer. She is a member of MFA's Credit Committee and is responsible for short-term loan approvals, ensuring legislative compliance of all documents required for long-term debt issuance and helping clients navigate the local government finance system.



Prior to joining the MFA, Lauren worked for the Ministry of Community, Sport and Cultural Development (now Municipal Affairs and Housing) for eight years, in a variety of positions, ending as a Senior Financial Officer. During her time at the Ministry, she worked with local governments to find resolutions to local issues in creative ways. This included work on major projects, such as the Northern Rockies Infrastructure Development Contribution Agreement and the most recent renegotiation of the Peace River Agreement.



THE END OF THE TAX-FREE ALLOWANCE

Elected officers can receive an allowance of up to one-third of their remuneration on a tax-free basis. This allowance is provided to cover the costs incurred by elected officers to perform duties of their office. The 2017 federal budget changes all this beginning in 2019. There will no longer be the possibility of paying a tax-exempt allowance to elected officers. The full amount of their remuneration will be subject to income tax at their personal tax rate.

This pending change has not been received positively in local government circles. Many officers have realized that these changes will reduce their net take-home amount and are complaining to their finance manager. Many finance managers are now looking to ways to address the issue.

HOW ARE MUNICIPALITIES LOOKING TO ADDRESS THIS CHANGE?

Finance managers are considering various options to change existing policies around remuneration in order to help mitigate the new tax impact on their officers. At this point there are three options receiving the most consideration.

Note that these options are not mutually exclusive. The best response will likely incorporate two or three of these practices.

INCREASING REMUNERATION TO "MAKE THEM WHOLE"

In some local governments, consideration is being made to increase overall remuneration so that the net take home pay would remain approximately the same. This approach requires determining the average additional tax each officer will incur and providing an increase in remuneration to offset this. This solution benefits the officer as little or no change to current expense reporting practice is needed. However, this option increases the local government's overall remuneration cost as well as statutory employer benefit contributions. Further, it is difficult to apply equitably due to the impact of differing tax brackets and personal circumstances between officers.

EXPENSE REIMBURSEMENT

Another approach is to have the officers receive direct reimbursement from the local government for expenses incurred when fulfilling their duties. From a personal income tax perspective, reimbursement of

legitimate business expenses does not create a taxable benefit to the officer and such payments are not included in their income. This option will require more administrative time for the both the officer (keeping, filing, submitting receipts) and the local government (expense report approval, tracking and reporting, records management).

DEDUCTING EXPENSES PERSONALLY

Completion of Form T2200, 'Declaration of Conditions of Employment' by the local government will provide the officer authorization to personally deduct unreimbursed expenses that are clearly related to local government business on his or her personal tax return. This option carries the same level of administrative burden for the officer (keeping and filing receipts, reporting these on tax return) as the expense reimbursement option but the administrative burden to the local government is likely lessened. Note also that for expenditures related to meals or entertainment only 50% of these expenditures are eligible as a deduction.

This is an already complicated area made more complex by considering the importance of transparency and fairness to taxpayers of the local government. Most changes that are made to keep elected officers "whole" will come at a cost to the taxpayer. BDO recognizes this and our accounting and tax professionals would be pleased to review your remuneration policies and discuss the best approach going forward for your local government.



ANGIE SPENCER, CPA, CA is an assurance Partner with BDO Canada LLP in Salmon Arm. Angie has over 15 years' experience providing accounting, assurance and tax services. She is passionate about delivering exceptional service to her client base, focused on working with government, not-for-profit organizations and financial institutions. She also maintains a significant small/mid-sized business client base.

HOW TO PREPARE BETTER RFP REQUIREMENTS LISTS FOR IT SUCCESS

Several of our recent articles have outlined IT project success factors and the significant rate of failures that have become commonplace. There are many causes for failure. First among them is choosing a solution that does not meet the needs of your organization.

The Request For Proposal (RFP) process is ubiquitous. Everyone uses them because it seems logical; state your needs and ask vendors to supply a price to meet those needs. If you are buying a commodity with little differentiation amongst possible solutions, your RFP requirements list is important. But when buying an intangible like an IT solution that has unlimited variables and options, it becomes absolutely critical.

Unfortunately, it is very common for us to see software RFPs for CAFR Automation or Continuous Controls Monitoring (CCM) systems with requirements:

- that are **very** broad,
- derived exclusively from a vendor's list of features,
- copied from another, theoretically similar organization's RFP.

To see the error in this approach, imagine buying an expensive suit. After seeing it hanging in the store and being impressed with what you see, the next step is always to try it on. Why? It is the only way to guarantee it fits **you**. Even though the tag says it's your size, that is no guarantee of fit, is it?

Take that suit home without trying it on and it **might** fit exactly (unlikely); it **might** need some alterations, or it **might** be completely wrong for your body.

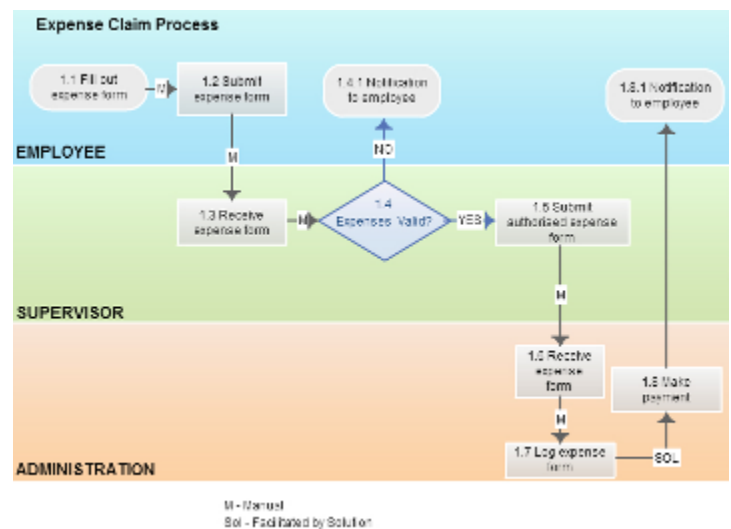
Why do so many organizations have such ill-defined requirements? The 3 most common causes:

1. The team disagrees that implementing a new IT system is like buying a suit; it is more like the purchase of socks - one size fits all.
2. The team involved did not have the time to formally document THEIR needs and felt that a good compromise is to take someone else's.

The selection team did not have a clear idea of how to go about

documenting their needs and so chose to exclusively leverage needs published by vendors or peers.

For the full article and to read "How to document your needs" please [click here](#).



JAMIE BLACK is President of F.H. Black & Company Incorporated. For the last 20 years, he has consulted and trained finance officers, auditors & accountants in government, higher education, and corporations throughout Canada and the U.S. His work focuses on increasing finance department efficiency & effectiveness through the implementation of technology & best practices.





COLLECTORS' CORNER

Kelowna Conference Collectors' Forum

As expected, the Collectors' Forum session at the annual GFOABC Conference held in Kelowna was very well attended. The Forum was facilitated by Doug Stein, District of Saanich (retired) and Angie Schumacher City of Kelowna. The guest speakers were Michael Spatharakis, BC Assessment and Steven Emery, Kally Khaira and Stephen Harrison from the Ministry of Finance, Real Property Taxation Branch. The notes of the Collectors' Forum and BCA, HOG and PTD presentations are available [here](#).

Michael provided an update on the new Data Advice. The legacy Data Advice will be retired as of August 31 of this year. He then announced the roll out of the new Tax Authority Portal in the fall of this year. The new TAP will be a dedicated online channel for Taxing Authorities to access & use property assessment information.

The collectors then heard from Kally Khaira (who has the new title of Director, Annual Property Tax) who provided an update on 2018 home owner grant and property tax deferment programs. Then Steven Emery, Executive Director, Property Taxation Branch outline the new taxes announced in the 2018 Provincial Budget. The Speculation Tax will be administered completely by the Province. The plan process to implement the new School Tax provisions (for properties over \$3M & \$4M – with some exemptions) effectively started at this Collectors' Forum. BC Assessment needs to determine how it will identify the properties subject to the additional tiered school tax and then municipal software vendors can start their programming. It's going to be a very tight time frame in order to implement this for 2019. The question of collecting social insurance numbers also was noted in the budget. Steven Emery stated that the Province would be collecting this information, however is waiting for further direction on this issue.

Another item in the 2018 Provincial Budget was the elimination of MSP premiums and introduction of a new Employee Health Tax which was a

good lead into the Round Table. This is going to have a large impact on local government possibly adding +/-1% to property taxes next year. The idea was presented to treat this new tax similar to the regional district requisition and set a tax rate in the Tax Rates Bylaw and include in as a line item on the tax notice. After the initial gasp some thought this idea might be worth considering. Other items discussed during the Round Table was the new arrears/delinquent interest rate period change (which is out-of-sinc with the tax due date), and how to collect unpaid taxes on foreshore leased property (new folios were added this year) and "improved" vacation trailers (not registered as manufactured homes) that BCA has put on the Assessment Roll – a challenge indeed.

The collectors really appreciated the MOF staff attending the Collectors' Forum. Thank you to GFOABC for sponsoring the Collectors' Forum session at the Conference and the quarterly Collectors' Forum webinar.

COLLECTORS' FORUM WEBINAR

July 25th 9:00am PT – OPEN TO ALL MEMBERS

AGENDA

1. "Ethics – 3 Things Every Collector Should Know" – guest speaker Gordon McIntosh
2. BC Assessment – Update
3. Home Owner Grant, Tax Deferment, School Tax – Update
4. Round Table

Please submit your round table questions to doug.stein@shaw.ca in advance of the webinar.

[REGISTER NOW](#)



DOUG STEIN has worked in municipal finance for over 30 years. In 2011 he retired from his position as Manager of Revenue Services for the District of Saanich. Doug has been very involved with the Collectors' Forum, is a GFOABC Life Member and a CPA, CMA. **JOIN** Doug at [Boot Camp](#) or this Fall for [Property Tax 203: Assessment Appeal Process](#).

THANK YOU SPONSORS



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Next Publication
September 2018