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2015-2016

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Published For:
Canadian Association of Farm Advisors
Box 270
Seven Sisters Falls, Manitoba R0E 1Y0
Toll free: (877) 474-2871
Direct: (204) 348-3578
Cell: (306) 466-7528
Email: info@cafafanet.com

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Toll free: (866) 999-1299
Fax: (866) 244-2544
Email: sales@matrixgroupinc.net
Web: www.matrixgroupinc.net

President & CEO
Jack Andrews

Publishers
Peter Schulz
Jessica Potter

Editor-in-Chief
Shannon Savory
ssavory@matrixgroupinc.net

Editor
Alexandra Wald

Finance/Accounting & Administration
Shoshana Weinberg, Nathan Redekop, Pat Andrews, Lloyd Weinberg
accounting@matrixgroupinc.net

Director of Marketing & Circulation
Shoshana Weinberg

Sales Manager – Winnipeg
Neil Gottfried

Sales Manager – Hamilton
Colleen Bell

Matrix Group Publishing Inc. Account Executives
Amanda McCarthy, Angie Carroll, Bonnie Petrovsky, Brian MacIntyre, Chad Morris, Emily Norsworthy, Frank Kenyeres, Jeff Cash, Jim Hamilton, Rick Kuzie, Rob Allan, Rob Gibson, Shalynn Ramsden

Layout & Design
Travis Bevan

Advertising Design
James Robinson

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The Power of #ComeTogether

My husband is an avid sports fan and the fall brings new energy to the sports world as baseball is in playoff action, while hockey and football have just started their seasons with excitement. The TSN highlights are watched faithfully on television and my husband's Twitter feed is filled with both sports highlights and agricultural updates.

Yet, you don't have to be a sports enthusiast to know the dramatic season that the Toronto Blue Jays just completed in 2015.

The shift happened around trade deadline. The enthusiasm began to grow, the excitement was rising and as a nation, we saw a team and their fans #cometogether to support a common goal—to make it to the playoffs.

Our mission at the Canadian Association of Farm Advisors (CAFA) is to continually improve the quality of advice being given to farm producers and their families. As a farm advisor, we are one person on a team of many with a common goal in mind to benefit those we have contact with and to see many farm operations and business succeed. Each membership in CAFA represents a player on a team; we set goals, we train, we increase our education so that we may pass along our teachings to our clients...we #cometogether.

Change is constant and 2015 was no exception for our CAFA as an organization. In January, we saw the introduction of a new bold logo that represents our organization, people, agricultural roots and the fact that we are a national organization. Conferences continue to be

an integral part of our organization too, as a way to keep current, connected and certified. Our event line up has expanded to include a Farm Tax Update, which was launched in October in Guelph, Ontario. Our membership continues to grow.

Plans for 2016 continue to evolve as we have set a target of 15 per cent growth in membership. We also plan to attend more trade shows throughout our country and partner with various sister organizations, such as Farm Management Canada and the Canadian Association of Agri-Retailers, to name a few.

Everyone wants to be part of a winning team. With the right training and discipline of practice, coupled with the energy and enthusiasm, I think we can bring Team CAFA from good to great. Agriculture is an exciting industry and this last decade it has proven to be an increasingly rewarding and engaging one as well. There is more interest from the younger generation to become more involved in the family farm than in any other economy in Canada.

The level of sophistication is also dramatically different than previous generations and farmer's today need a different skill set. This is why we see how important CAFA is to our industry and more importantly, to our farm clients. Members of the agricultural industry are becoming increasingly aware that there is no "one-box-fits all" solution for our farm businesses.

The definition of momentum, according to the Merriam-Webster dictionary, is "the strength or force that allows something to continue or to grow stronger or

faster as time passes." Momentum is necessary for our organization in 2016. Momentum was a key component for the Toronto Blue Jays in the last half of their season. I read that mid-season they had approximately 600,000 followers on Twitter and when the playoffs started, they had broke the one million mark. Momentum. #cometogether. The discipline of training, the importance of teamwork and the support of a nation saw the Toronto Blue Jays make the playoffs for the first time in 22 years.

Now take the analogy of the Toronto Blue Jays and insert CAFA. Our members are continually being educated and are always adding to their skill set. Teamwork is essential. A succession plan implemented successfully, a business transitioned, a new venture started, an acquisition, are all events that equate to the world series for our clients.

I encourage to you visit our website regularly for various events in a community near you, follow CAFA on Facebook and Twitter, and, of course, attend as many networking opportunities as possible.

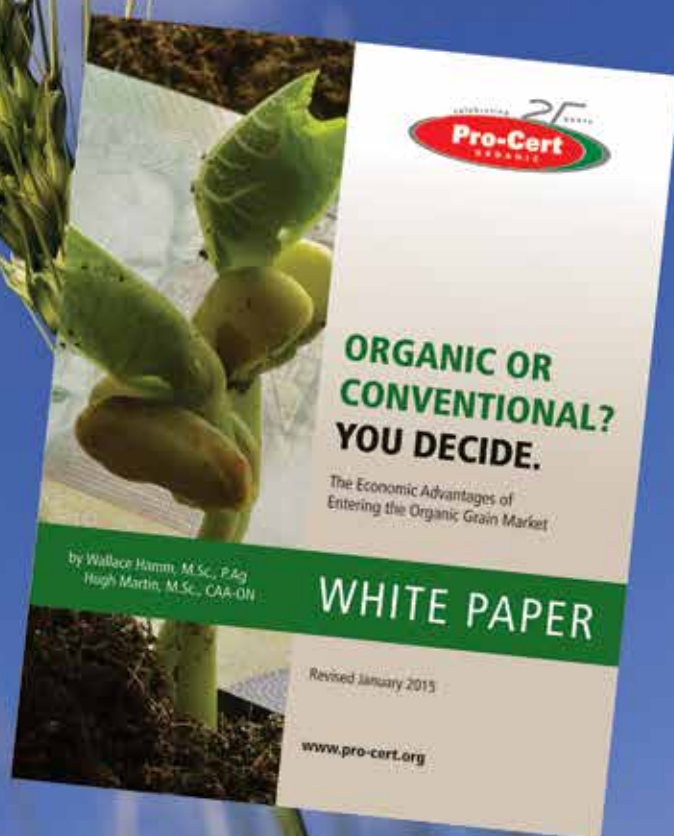
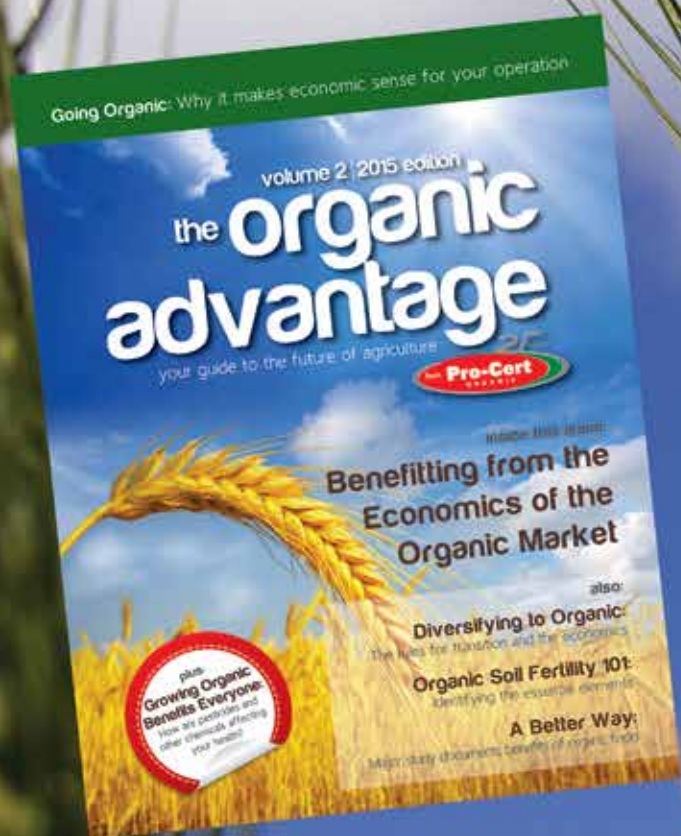
As we approach the winter months, we recognize that we are entering a busy part of our season. Our starting lineup is formed and we have the support of a national organization. Let us be reminded how powerful two words can make an organization, a team, a community #cometogether.

From my family to yours, I wish you a prosperous New Year in 2016. 🍀

Amanda Hammell
National Chair

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CAFA: Building a Strong Farm Advisory Community

It is truly an honour to work for an association that has such an exceptional group of members. Many have a long list of credentials and when combined with extensive experience, the Canadian Association of Farm Advisors (CAFA) represents an impressive group of farm advisors who support each other and work collaboratively to advance farm success in Canada.

That's a good thing! Farm clients are smart and always seeking ways to improve their knowledge. Trusted advisors need to maintain technical competencies with a clear understanding of how to apply them in farm situations.

CAFA members come from a range of disciplines, including accounting, agrolgy, banking, family coaching, insurance, law, real estate and risk management, among others. Our association helps ensure that these professionals get the information that helps them apply their skills to assist their farm clients. CAFA also helps professionals build a network of resources—other farm advisors who have different and complimentary service offerings.

Being a multi-disciplinary organization puts CAFA in a unique position. Look at farm succession as an example. Many of our members are involved in the (often) emotionally-charged task of farm succession planning. Succession / transition is a multi-disciplinary process and CAFA is a multi-disciplinary organization. Members understand the farm dynamics and know a team they trust and can work with to help farm families and businesses holistically.

Succession planning is something that CAFA members need to consider for themselves as well. Going to CAFA meetings and conferences always reminds me of how much knowledge and

experience is in the room. A serious concern is that when farm advisors retire, a great deal of farm planning know-how is going out the door with them. Meetings, of course, offer useful information but I also believe there is terrific value that comes from members sharing their experiences and knowledge with each other. CAFA members are trained and experienced in farm planning and collectively, CAFA is an immensely valuable resource for farm families, businesses and other advisors.

Hopefully you are mentoring younger advisors or, if you're a young advisor, you are tapping into this incredible pool of knowledge and wisdom.

In October 2015, CAFA offered our first Farm Tax Update. Members could attend in person in Guelph, Ontario, or via a webinar. CAFA members shared updates and insights into farm tax and law. There were over 230 registered from across the country, which indicates that there is clearly a real need for this kind of farm-focused education. CAFA will continue to offer these high-level educational events for our members, by our members. CAFA's pool of farm advisors are some of the best, and they keep getting better! They are always eager to improve their ag-related knowledge to better serve their farm clients.


John Mill was instrumental in organizing the Farm Tax Update and he wrote this afterwards:

"The CAFA Update Series is based on fundamental, inclusive principles that are geared toward building the farm/ CAFA community. I really enjoyed all the speakers at the CAFA Tax Update. I enjoyed the energy, enthusiasm, general spirit and connectivity in the room. These updates are more than simple

technical learning. These updates are about CAFA and building a strong advisory backbone for the farm community.

The focus of these update seminars is to expose as many CAFA advisors across the age and experience spectrum, as we can. Over time they, and we, and the community, will step up the game: it is a natural process...."

The trending talk is to "professionalize" farms. John Goudy, another CAFA member, says farm advisors need to be "agriculturalized." That's what CAFA is doing; helping farm advisors learn more about applying their expertise to farms and increasing access to a myriad of resources to reach their collective aspiration to be great farm advisors.

As always, stay CURRENT, stay CONNECTED, and be CERTIFIED. CAFA can help. 

Liz Robertson
Executive Director

Thank you!

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CAFA Keeps You CURRENT, CONNECTED and CERTIFIED

CAFA Farm Update Series

The Canadian Association of Farm Advisors (CAFA) is an association made up of trained and experienced advisors who work with many agricultural clients. As professionals, their own primary industry mandates that they stay technically competent. CAFA's Update Series targets farm-focused information to help CAFA

members constantly improve their advisory skills for their farm clients.

In addition to information, members build professional networks to increase their pool of resources. CAFA offers day-long events (listed on this page), as well as more frequent local chapter meetings that serve the same purpose—education and networking.

CAFA: Year in Review

CAFA members met often in 2015. Here is an overview of the locations, our themes and the important issues discussed.

Dates, Locations

July 21-23, 2015: Ag in Motion, Langham, Saskatchewan

September 15-17, 2015: Canada's Outdoor Farm Show, Woodstock, Ontario

October 22, 2015: Farm Tax Update, Guelph, Ontario (Webinar sponsored by AMI and FMC)

Issues Discussed

- Annual Compliance and Farm Tax Planning, presented by Wayne Ryan, CEO of Allied Associates LLP Chartered Professional Accountants, and Stephen Van den Hengel, Famme & Co. Professional Corporation.
- Tax Issues of the Divorcing Farmer, presented by A.J. Whitehead, Duward Jones Barkwell & Co. LLP.
- Farm Business Structures, Pros and Cons, presented by Robin-Lee Norris, Miller Thomson LLP, and Tom Blonde, Colins Barrow LLP.
- Inter-Vivos Trusts for Farmers, presented by John Mill, Business Succession Professionals.
- Gifting in Transition Planning, presented by Jed Chinneck, Chinneck Law, and Kevin Butler, Skrypnik Group.
- Splitting up the Family Farm Corporation, presented by Kurt Oelschlagel, BDO Canada LLP.
- Farm Transfers, Sales, presented by George Sinker, George E. Sinker Law.
- Wills and Estates, presented by Michelle Dekens, Simpson Wigle, and Robert Fuller, Brimage Law Group.

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Upcoming Events

November 19, 2015: CURRENT & CONNECTED Farm Update, Niverville, Manitoba.

November 25-27, 2015: AgExcellence Conference in conjunction with Farm Management Canada, Regina, Saskatchewan.

February 25, 2016: Focus on Farm Women, Guelph, Ontario.

March 2-4, 2016: London Farm Show, London, Ontario.

May 18, 2016: Farm Succession Update: Three Circle Model In Depth, Ajax Convention Centre, Ajax, Ontario.

June 2, 2016: Farm Management Update, Woodstock, Ontario.

Farm Tax Update: Watch for Fall 2016 dates and locations across Canada.

Visit www.cafanet.com often to view up to the minute information on existing and newly-added events.



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July 1: Start of CAFA's Fiscal Year
June 30: End of CAFA's Fiscal Year

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Contact CAFA to learn more about membership.



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Improving Farm Business Performance

By Kim Gerencser, K.Ag, Growing Farm Profits Inc.
(Improving Farm Business Performance is a trademark of K.Ag Growing Farm Profits Inc.)

I am sure you have all read (again and again) about how important good accounting is to your business. If those times weren't enough, here's more.

Do you ever find yourself tiring of all the financial hub-bub in the media? It seems like every two or three months the same banks, or automakers, or grocery chains are "reporting earnings." Well, that's because they do.

Every quarter, the publicly traded companies release an earnings report, financial statements as it were, to the shareholders. The shareholders are the owners of the company and they demand information that is accurate and on time so they can make an informed decision about increasing their investment, standing pat or divesting. The company is in a constant state of flux and owners want to know by how much their risk profile has changed in the last three months. Accurate and timely information is not only demanded by the shareholders, it is the law under securities regulations.

So, why are farms OK to receive their information once per year, and often as late as five to seven months past their year-end? If the answer is, "Because the owners (shareholders) aren't demanding it," then I have to ask, "Why the ___ aren't they?"

Does your lender put more emphasis on the timing and quality of your financial statements than you do? If your answer is "Yes," then please keep reading. Actually, print this off and read it weekly until Christmas.

Quality accounting is more than just minimizing income tax and filing GST &



Agri-Stability. Your accountant should be tasked with generating precise and informative reports that give you, the owner, a representation of the financial position of your business, and the changes year over year to your farm's overall financial health.

If the information in those reports is of little interest to you, or if you're embarrassed to admit you don't understand what the contents really mean, please don't fret. There are many people who are available to help, including your accountant, your lender and your business advisor. All of them WANT to help, but they won't insult you by assuming you don't know. For help, first you must ask.

As for all you wonderful accountants out there reading this, please note that I will be working with each and every one of my clients to fully utilize the financial reports that you create. I will be helping each farm CEO make informed decisions with help,

in part, from your reports. That said, we need reports that are useful, readable and easy to navigate. Combining several line items from client info into a one line item on the Review Engagement does not help management make informed decisions!

For example, the account we know as "repairs and maintenance" does not on its own distinguish between equipment repairs or building repairs unless you break it down for us. When I work with clients to determine their equipment cost per acre, we need to know just how much R&M is equipment and how much is something else.

I encourage everyone to have a discussion with your accountant. It's easy to just do what we do and not take the time to talk about what we really want. Accountants need to know about your three year plan so they can offer appropriate tax advice. They also need to know if the report they prepare for you

is meeting your expectations. Not everything is negotiable but you don't know unless you have the conversation!

Direct questions

- How are you utilizing the financial reports that are prepared by your accountant?
- Do you have questions when you're exploring the contents, or do you even feel like you're reading a foreign language when reviewing your financial reports?
- How do you make decisions about the future if you're not taking the time to evaluate and understand past performance?
- Are you getting information to your accountant in a timely fashion?

From the home quarter

Management decisions, if they are to be informed decisions, need to be made with quality reporting and realistic expectations; both are key components of a sound business plan. I recently witnessed a financing deal go south because of the lack of quality information. The account


manager aptly described the financing request plan and supporting information as GIGO: garbage in, garbage out. Other factors that are usually afforded consideration in a financing deal were never given a chance because the poor quality information derailed the opportunity first.

It is up to you to work with your accountant, one of your key advisors, to put together the type and quality of reporting that will not only serve you in making management decisions but also support your goals when seeking opportunities for growth. 🏡

Growing Farm Profits Inc. has farming experience combined with financial industry expertise, which helps him provide a unique and specialized position when coaching clients. Kim launched his independent farm business management consulting firm, K.Ag Growing Farm Profits Inc., in January 2015. Growing Farm Profits Weekly™ provides topical and pragmatic business management tips and tools for primary producers in Canadian agriculture. You can subscribe by emailing kim@growingfarmprofits.com, or calling/texting (306) 533-5474. ©Kim Gerencser 2015. All rights reserved.

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Building Your Professional Network

By Craig Swistun, Connor, Clark and Lunn Financial Group

Have you ever heard of the expression “jack of all trades, master of none?” Its origin traces back to Elizabethan England, but today the expression is used to describe someone who has managed to obtain skills in a number of different areas without becoming exceptionally talented in any. They might be good... but they aren't great, and that's why in order to do things right, we need experts.

Whether in your personal life or for business reasons, hiring professionals makes sense. These individuals have spent time becoming experts in a particular area. You consult with professionals regularly—doctors, dentists, electricians—but what about the professionals you should be working with, but aren't? What about those required to help you in the future? Who will you turn to when you need, well, whatever it is that you need?

Your network strategy

The first step to building out your professional network begins by defining your needs. Clearly, “needs” breaks down into more than one category. There are the short-term needs (I have a problem that needs solving immediately!), as



well as longer-term needs (I need to do something about this at some point in the future).

Pause and take stock of your specific situation. Determine the list of professional services you might need—not actual people, but tasks that require outsourcing to experts—for both your short- and long-term objectives. I can't stress this enough. Write these down. The act of physically writing something down helps to focus your thinking.

Then—and this is the important part—after a day or two to let things sink in, take your written list and ask someone you trust to review it; a friend, business associate, family member. Often the process of waiting will cause you to rethink the list and having someone you trust review it will help create a final list.

Pay careful attention to how you feel about working with people who are close to you. For personal or sensitive business issues you may feel more



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comfortable working with an independent professional than a family member or someone from your immediate community.

Building your network

Now that your list is complete, you'll want to start finding the experts to work with. Usually, you will already be working with one or two professionals (an accountant, lawyer, financial advisor). These can be excellent starting points because I find referrals are the best way to build your network. Start by tapping into your current professional network by asking them if they could make an introduction to someone they know who specializes in the area you need.

From my perspective, this is the best time to review your current relationships as well. Ask your lawyer if they can recommend any accountants. Ask your accountant if they can recommend any lawyers. Tell everyone, openly and honestly, that you are reviewing all of your professional relationships to make sure you are getting the best independent advice for your situation.


A great way to build your network is by consulting associations that specialize in a specific area. For example, I am a member of the Canadian Association of Farm Advisors (CAFA). CAFA members understand the needs of people and business in the agricultural sector. If you count yourself in that group, tap into these resources easily by looking up a Chapter in your local area.

I know that making lists and interviewing professionals isn't fun, but it's important. Before deciding to work with someone, take stock of a few important details.

- Have they served you well in the past?
- Have they been recommended by someone you trust?
- Are they a respected member of their profession?
- Can they refer you to satisfied clients?

Your network, your future

Building out a network of professionals is critical to personal and business

success. As your needs change, so too will the type of experts that you need to help you solve your life and work problems. Needs evolve over time and being aware of how they change, and taking an active approach to building and maintaining your network, will put you on a solid ground, helping you accomplish your personal and professional goals. 

Craig Swistun is a Vice President with Connor, Clark & Lunn Private Capital (CC&L Private Capital) and can be contacted at cswistun@cclgroup.com.

CC&L Private Capital is an investment counselling firm that provides traditional and alternative investment solutions to high net worth individuals, foundations and endowments, first nations and trusts.

The firm has over 30 investment professionals, manages over \$5 billion in assets and is a part of the Connor, Clark & Lunn Financial Group Ltd.; a multi-boutique asset management firm whose affiliates are collectively responsible for the management of over \$63 billion in assets.

Trust is Circular.

We all have trusted friends and associates in our circles of trust but have we ever considered there is a larger circle in agriculture that starts with the end user.

The livestock have to trust that their keeper will provide the best possible environment for them to thrive and produce in.

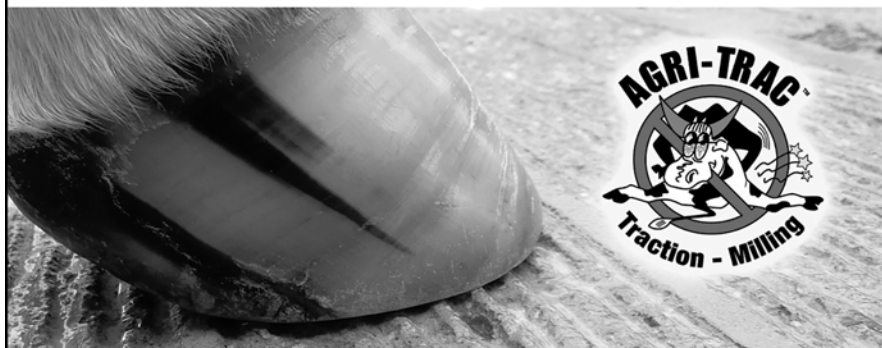
The person who is responsible for providing this environment must trust that those who recommend the best services, products and practices will make them profitable. These advisors must trust that the information they are being given by the product or service provider is truthful and proven with solid history, research and satisfied references.

These providers must be able to back up their claims and provide the promised results to a high standard. By doing so, they can trust that their product or service is the best investment for the end user, the livestock.

This completes the circle of trust that should always be growing as more is learned by everyone.

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The Canadagrain.com Database

By John Duvenaud



How the database was developed

Weekly prices were started with the launch of the Wild Oats Grain Market Advisory in September, 1990.

How market information comes about

My first job as a professional agrolgist was Livestock Production Officer with Agriculture Canada. At that time, to be an agricultural officer, one had to be able to do the technical work in production, marketing and grading. I graded cattle and hog carcasses for two months. I also went to Union Stockyards in St. Boniface (an area in Winnipeg, Manitoba) to put out the cattle market report. That was in the 1970s and the stockyards were on their last legs but it was still one of the great stockyards of North America.

I enjoyed working with markets and went on, three years later, to run AgCanada's livestock markets information in Ottawa. In 1981, I took over the family farm, moving from the centre of a network of market information to a working farm in rural Manitoba with little market information but a large need for it.

Grassroots

I used an ag market information service called Grassroots. The Canadian Military had developed technology allowing the transmission of maps over telephone lines. That technology, called Telidon, eventually morphed into the Internet but at the time, it was like when Gutenberg invented the printing press. What do we do first?

It was thought that Telidon would replace newspapers so Southam and Torstar formed a business called Infomart to exploit the technology. Manitoba Telephone was doing fibre-optic trials and it was thought there might be a tie-in so Infomart set up an office in Winnipeg. The obvious application was an agricultural information service.

Grassroots set up feeds from the various futures exchanges, hired meteorologists to provide detailed local weather forecasts and bought all the ag-related content they could find. They found farmers who would buy information and set them up with the appropriate equipment.

I was an early adaptor, happy with the service and got to know the people. Eventually, they offered me the job of running Grassroots Canada. I moved to Winnipeg and took over. Everything worked great for two years, then, one day, I got a call from my boss in Toronto, telling me to close down the business. Infomart was losing \$10 million a year, Conrad Black was trying a hostile takeover of Southam, and the Board of Directors shuttered the business.

Wild Oats

Most subscribers didn't care about the technology; they just wanted the information. So I launched the Wild Oats Grain Market Advisory. With Grassroots, a farmer would ask for a specific page of information and the computers would send it over the phone line. We had a record of every request. In a nutshell, farmers wanted weather, futures, local cash prices, markets analysis, market news and then everything else.

Wild Oats has one page of news, one of markets analysis and strategies, one of futures prices and one of local cash grain prices. Crop prices vary across western Canada, so we publish Alberta, Saskatchewan and Manitoba editions. That 25-year record is part of the Canadagrain.com database.

The ten-year record of daily prices is derived from Prairie Ag Hotwire—our daily e-mail service of the news of the past 24-hours as it affects prairie agriculture. For the last 10 years, Prairie Ag Hotwire has included daily prices.

This historical database is western Canada's definitive source for crop prices. It includes 25 years of weekly freight on board (fob) farm and elevator bids for grains, oilseeds and special crops in each of Alberta, Saskatchewan and Manitoba, plus 10 years of daily elevator and processor prices in western Canada and the Northern Plains. Prices are identified by grade where appropriate.

Crops included in the database

- Barley (Feed and Malting)
- Canary
- Canola
- Chickpeas
- Corn
- Edible beans
- Flax
- Lentils (Laird, Eston and Red)
- Mustards (Yellow, Brown and Oriental)
- Oats
- Peas (Yellow, Green and Feed)
- Rye
- Soybeans
- Sunflowers

Wheats:

- CWRS
- CPSR
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- DNS
- Durum
- Feed
- HRW

The discipline of price gathering

Canadagrains.com conducts daily surveys of grain dealers and merchants across the Canadian Prairies and the Northern Plains. Raw prices are first assessed for reasonableness to avoid reporting error then aggregated to assure the anonymity of contributors.

Additional services

Canadagrains.com provides formal letters indicating requested prices for a specific crop as of a specific date. This service is of interest to lawyers, estate executors and appraisers, and costs \$100 per request. 

John Duvenaud is a founding member and past-president of the Winnipeg chapter of CAFA.

Contact Us
 Canadagrains.com
 905-167 Lombard Avenue
 Winnipeg, Manitoba R3B 0V3
 Tel: (204) 942-1459
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- George Roberts



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Fax: (866) 926-9663
Chapter: Grande Prairie
sid@accuproappraisal.com
accuproappraisal.com

Advance Communications Ltd.

Gordon Colledge, BA, Certified Coach, CAFA
Presenter/Mediator
472 - 2020 32nd Street South
Lethbridge, AB T1K 7T9
Tel: (403) 381-0270
Fax: (403) 380-3759
Areas of Practice: Educator;
Family Coach; Human
Resources; Management
Consultant; Mediator / Facilitator;
Public Speaker
Specializing in: Succession
Chapter: Lethbridge
gordcolledge.com
adcomm@telusplanet.net

AJL Consulting

Art Lange, B.Sc. (Ag) P. Ag., Life Lic & Disability Ins Health Inset, CAFA
President & Professional Consultant
#145 - 52312 Range Road, 225
Sherwood Park, AB T8C 1E1
Tel: (780) 467-6040
Fax: (780) 449-2993
Areas of Practice: Agrologist;
Management Consultant
Specializing in: Succession
Chapter: Edmonton - Leduc
art@ajlconsulting.ca
ajlconsulting.ca

Birdsell Grant LLP

Caeleigh Shier, B. Com, LL.B.
Lawyer
102 - 5300 50 Street
Stony Plain, AB T7Z 1T8
Tel: (780) 963-8181
Fax: (780) 963-9618
Chapter: Edmonton - Leduc
cshier@birdsell.ca
birdsell.ca

Bob Beach Insurance Inc.

Bob Beach, BEd, LUAC, CAFA
Specialist, Farm Estate &
Retirement Plans
91 Stratton Crescent South West
Calgary, AB T3H 1T7
Tel: (403) 242-9990
Fax: (403) 242-8991
Areas of Practice: Insurance;
Investment
Specializing in: Retirement
Planning & Succession
Chapter: Calgary
bobbeach@shaw.ca

Boys Financial Services

Peter Boys, National Diploma
in Ag. Eng., CAFA, Life & A&S
Licensed Financial Planner
Box 2089
Stettler, AB T0C 2L0
Tel: (403) 742-6450
Fax: (403) 742-6232
Areas of Practice: Insurance;
Investment; Mediator / Facilitator;
Public Speaker
Chapter: Red Deer
peter@boysfin.ca
boysfin.ca

CanEurope Consulting Ltd.

John Souman, Chartered
Mediator, ADRIA, CAFA
20 - 51222 - Range Road 260
Spruce Grove, AB T7Y 1B1
Tel: (780) 238-8484
Areas of Practice: Environment;
Family Coach; Management
Consultant; Mediator; Public
Speaker
Specializing in: Water & Nature
Preservation by Farmers
Chapter: Edmonton - Leduc
john@canecollege.com
canecollege.com

Gregory Harriman & Associates LLP

Shelley Harriman, CGA, CAFA
Partner
104 - 331 Third Avenue
Strathmore, AB T1P 1T5
Tel: (403) 934-3176
Fax: (403) 934-3182
Areas of Practice: Accountant
Specializing in: Ag; Taxation;
Estate Planning & Farm
Succession
Chapter: Calgary
sharriman@gh-a.com
gh-a.com

Kingston Ross Pasmak LLP

Allan Sawiak, CA, CAFA, TEP
Tax Partner
1500 - 9888 Jasper Avenue,
North West
Edmonton, AB T5J 5C6
Tel: (780) 420-4772
Fax: (780) 429-4817
Areas of Practice: Accountant
Specializing in: Tax & Estate
Planning
Chapter: Edmonton - Leduc
asawiak@krpgroup.com
krpgroup.com

KPMG

Ryan Stevenson, CA, Tax
Specialist (CICA In-Depth Tax),
CAFA
Tax Specialist
500 Lethbridge Centre Tower
400 4th Avenue South
Lethbridge, AB T1J 4E1
Tel: (403) 380-5770
Fax: (403) 380-5760
Chapter: Lethbridge
rstevenson@kpmg.ca
kpmg.ca

Larry Morin

Larry Morin, Finance Dip,
AIC (Life License), Farm Debt
Mediation, CAFA
Owner
18 Westwood Way
Fort Saskatchewan, AB
T8L 4G4
Tel: (780) 405-2959
Fax: (780) 992-3211
Areas of Practice: Insurance;
Investment; Management
Consultant; Producer
Specializing in: Life Insurance;
Segregated Funds; Farm
Business Advisor; Grain
Chapter: Edmonton - Leduc
larrymorin@shaw.ca

Lorenz Richer Currie LLP Chartered Accountants

Shelley Lorenz, B.Comm, CA,
CAFA
Partner
Suite 1111, 214 Place North
9909 - 102 Street
Grande Prairie, AB T8V 2V4
Tel: (780) 532-1300
Fax: (780) 532-4244
Areas of Practice: Accountant
Chapter: Grande Prairie
slorenz.lcca@telus.net
lrcca.ca

Miller Thomson LLP

Brian Kaliel, Q.C.
Partner
2700, 10155 - 102 Street
Edmonton, AB T5J 4G8
Tel: (780) 429-9762
Fax: (780) 424-5866
Areas of Practice: Lawyer
Chapter: Edmonton - Leduc
bkaliel@millerthomson.com

MNP

Aaron Honess, CAFA
3425 - 2nd Avenue South
Lethbridge, AB T1J 4V1
Farm Management Consultant
Tel: (403) 380-1618
Fax: (403) 380-7418
Areas of Practice: Management
Consultant
Specializing in: Strategic &
Business Planning; Succession;
Feasibility Studies
Chapter: Lethbridge
aaron.honess@mnp.ca
mnp.ca

MNP LLP

Darren Swann, B.Comm, CA,
CAFA
Senior Tax Manager
4922 - 53rd Street
Red Deer, AB T4N 2E9
Tel: (403) 309-1232
Fax: (403) 341-5599
Areas of Practice: Accountant
Specializing in: Tax Planning
Chapter: Red Deer
darren.swann@mnp.ca
mnp.ca

MNP

Glenn T. Dogterom, BA, CFP,
CMA, CAFA
Accountant
3425 - 2nd Avenue South
Lethbridge, AB T1J 4V1
Tel: (403) 329-1552
Fax: (403) 380-7464
Chapter: Lethbridge
glenn.dogterom@mnp.ca
mnp.ca

MNP

Mark Wobick, P. Ag., B.Sc., CAFA
Manager - Farm Management
Consulting
3425 - 2nd Avenue South
Lethbridge, AB T1J 4V1
Tel: (403) 380-1666
Fax: (403) 380-7466
Chapter: Lethbridge
mark.wobick@mnp.ca
mnp.ca

RBC

Lynn Lievers
Commercial Account Manager
Box 3044
Pincher Creek, AB T0K 1W0
Tel: (403) 339-1542
Fax: (403) 627-2005
Chapter: Lethbridge
lynn.lievers@rbc.com

The Ag & Food Council of Alberta

Bryanna Kumpula, B.Sc. Ag
Executive Director
2532 Ellwood Drive Southwest
Edmonton, AB T6X 0A9
Tel: (780) 469-3714, ext. 237
Fax: (780) 468-3488
Chapter: Edmonton - Leduc
bryanna.kumpula@agfoodcouncil.com

TD Canada Trust

Ted Coatham, B.Comm., CAFA
Account Manager
#801 400 - 4th Avenue South
Lethbridge, AB T1J 4E1
Tel: (403) 381-5087
Fax: (403) 381-5082
Areas of Practice: Banker /
Lender
Chapter: Lethbridge
ted.coatham@td.com
td.com

Turning Point Law

Paul McLaughlin, Barrister &
Solicitor, LL.B.
Partner
170 - 150 Chippewa Road
Sherwood Park, AB T8A 6A2
Tel: (780) 410-0544
Fax: (780) 410-0566
Chapter: Edmonton - Leduc
pm@tplaw.ca
tplaw

VMJ Services

Vince Jones, CCA, CAFA, CAC
Owner
Box 391
Ryley, AB T0B 4A0
Tel: (780) 663-3890
Fax: (780) 663-3891
Areas of Practice: Agri-Business
Owner; Agrologist; Agronomist;
Certified Crop Advisor
Chapter: Edmonton-Leduc
vmj_services@yahoo.ca

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Mike Manion, BA, Prof.
Auctioneer, HACCP
President
19438 - 118 B Avenue
Pitt Meadows, BC V3Y 1K1
Tel: (778) 837-3809
Chapter: Fraser Valley
mike@agricosupplies.com
agricosupplies.com

Assante Capital Management Ltd.

Adrain Spitters, FCSI, CFP, FMA
Senior Wealth Advisor
#101 - 33386 South Fraser Way
Abbotsford, BC V2S 2B5
Tel: (604) 855-6846
Fax: (604) 859-4105
Areas of Practice: Financial
Planner; Insurance; Investment
Specializing in: Wealth
Management; Retirement
Planning; Insurance; Investment
Advice; Risk Management
Chapter: Fraser Valley
aspitters@assante.com
assante.com/advisors/aspitters

RBC Royal Bank

Fern McDonald, CAFA
Account Manager
200 - 31975 South Fraser Way
Abbotsford, BC V2S 5M4
Tel: (604) 855-5319
Fax: (604) 850-2832
Areas of Practice: Banker /
Lender
Chapter: Fraser Valley
fern.mcdonald@rbc.com
rbc.com

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Dale Emery
Controller
7337 Welton Street
Mission, BC V2S 1X8
Tel: (877) 523-5543, ext. 15
Chapter: Fraser Valley
demery@srctec.org
srctec.org

The Family Furrow

Jim Soldan, B.Sc.Ag., Mediation
Dip., Bio. Sc. Dip., CAFA
Owner
9699 McLeod Road
Chilliwak, BC V2P 6H4
Tel: (604) 794-7186
Fax: (604) 794-7186
Areas of Practice: Agrologist;
Educator; Human Resources;
Public Speaker
Specializing in: Succession
Chapter: Fraser Valley
soldanff@telus.net
cfbi.ca

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Jeffrey Klassen, PFP
Wealth Management
Box 1657
Winkler, MB R6W 4B5
Tel: (204) 325-1630
Fax: (204) 325-1632
Areas of Practice:
Investment
Specializing in: Succession
Planning, Investments
Chapter: Pembina Valley
jklassen@credential.com

Backswath Management Inc.

Cliff Harrison, B.Sc. Ag., P. Ag.,
CAC, CAFA
Manager / Consultant
48 Waterson Drive
La Salle, MB R0G 0A2
Tel: (204) 763-2613
Fax: (204) 736-4921
Areas of Practice: Agrologist;
Producer
Specializing in: Succession;
Facilitator; Financial Difficulty;
Beginning Farmer
Chapter: Winnipeg
cliff.harrison@backswath.com
prairieskies.ca

Backswath Management Inc.

Katherine Denise Filipchuck,
Agriculture Studies Certificate
Consultant Associate
Box 1086
Swan River, MB R0L 1Z0
Tel: (204) 734-7074
Fax: (204) 734-7074
Chapter: Brandon
denise.filipchuck@backswath.
com
backswath.com

Brown Law Office

Mona Brown, B.A., LL.B., Charter
Arbitrator, CAFA
Partner
Box 1240
Carman, MB R0G 0J0
Tel: (204) 745-2028
Fax: (204) 745-3513
Areas of Practice: Lawyer
Chapter: Pembina Valley
mbrown@brownlawoffice.org
brownlawoffice.org

Caisse Financial Group

Adam Boulanger, B.Sc.
(Agribusiness), CAFA
Director, Commercial &
Agricultural Services, Western
Region
Box 505
Notre Dame de Lourdes, MB
R0G 1M0
Tel: (204) 712-5121
Fax: (844) 715-7355
Areas of Practice: Banker /
Lender
Specializing in: Agricultural /
Commercial Financing
Chapter: Pembina Valley
adam@inputcapital.com
inputcapital.com

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Winnipeg, MB R3B 1G7
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Chapter: Winnipeg
delaney@caar.org

Canadian Farm Realty

Stacey Hiebert
Ag Real Estate Agent
10 Brandt Street
Steinbach, MB R5G 1Y2
Tel: (204) 326-4567
Fax: (204) 326-4985
Areas of Practice: Real Estate
Agent
Chapter: Steinbach
stacey@canadianfarmrealty.com
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CAFA
Insurance Representative
272 Lumber Avenue
Steinbach, MB R5G 2N4
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Areas of Practice: Insurance
Specializing in: Insurance
Planning; Estate & Succession
Planning
Chapter: Steinbach
preimer@credential.com
credential.com

Deloitte & Touche LLP

Victor Bergmann, CGA, CAFA
Associate Partner
2300 - 360 Main Street
Winnipeg, MB R3C 3Z3
Tel: (204) 944-3608
Fax: (204) 947-9390
Areas of Practice: Accountant;
Management Consultant
Specializing in: Charitable
Giving; Succession; Tax
Specialist
Chapter: Winnipeg
vbergmann@deloitte.ca
deloitte.ca

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FCSI, CPCA, CAFA
Vice President - Brandon Branch
811 - 18th Street North
Brandon, MB R7A 7S1
Tel: (204) 729-3400
Fax: (294) 727-4568
Areas of Practice: Financial
Planner
Specializing in: Farm
Succession; Tax & Estate
Planning; Investment
Stewardship
Chapter: Brandon
chris.veilleux@investdfsi.ca
investdfsi.ca

Duvenaud Farms

John Duvenaud, B.Sc. Ag., P.
Ag., CAFA
Owner
953 - 167 Lombard Avenue
Winnipeg, MB R3B 0V3
Tel: (204) 488 2270
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Economist
Chapter: Winnipeg
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canadagrains.com

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Fax: (204) 346-6374
Areas of Practice: Banker / Lender
Specializing in: Agriculture Lending
Chapter: Steinbach
 wade.nerbas@fcc.ca
 fcc-fac.ca

Fraser & Partners

Jan Fraser, CFP, M.ED, B.ED., CAFA
 President & Senior Planner
 250 - 25 Forks Market Road
 Winnipeg, MB R3C 4S8
Tel: (204) 987-7777
Fax: (204) 942-1446
Areas of Practice: Financial Planner
Chapter: Winnipeg
 jfraser@fraserandpartners.ca
 fraserandpartners.ca

Harbourfront Wealth Management

Colin Sabourin, B.Comm., CAFA
 Financial Consultant
 Unit B-177, St. Mary's Road
 Winnipeg, MB R2J 1J1
Tel: (204) 256-5555
Fax: (204) 712-5947
Specializing in: Financial Planning
Chapter: Pembina Valley
 csabourin@harbourfrontwealth.com
 colinsabourin.com

Klassen Financial Services

Leonard Klassen, CFP, CAFA
 Owner
 574 Henry Street
 Steinbach, MB R5G 0J2
Tel: (204) 326-6088
Fax: (204) 326-5917
Areas of Practice: Financial Planner
Chapter: Steinbach
 leonard@klassenfinancial.com
 klassenfinancial.com

Lakeview Insurance Bokers Ltd.

Tim Friesen, CAIB
 Manager Agricultural Department
 679 Pembina Highway
 Winnipeg, MB R3M 2L6
Tel: (204) 453-0106
Fax: (204) 453-0197
Chapter: Winnipeg
 tfriesen@lakeviewinsurance.com
 lakeviewinsurance.com

Manitoba Dairy Farm Management Group

Roger Mills, Dip. Ag., CAFA
 Dairy Business Consultant
 34 Castlerock Cove
 Steinbach, MB R5G 2J5
Tel: (204) 326-6332
Fax: (204) 346-9001
Areas of Practice: Management Consultant; Public Speaker
Chapter: Steinbach
 roger@millmount.ca
 millmount.ca

Myles Pouteau

B.Comm (Hons), CA, TEP, CAFA
 Tax Manager
 Box 232
 Winnipeg, MB R3M S37
Tel: (204) 275-3356
Areas of Practice: Accountant
Specializing in: Trust & Estate Practitioner; Farm Advisor
Chapter: Winnipeg
 mylespouteaub@shaw.ca

Nakonechny & Power Chartered Accountants Ltd.

Clair Edwards, CMA, CAFA
 Senior Accountant
 Box 880
 Carman, MB R0G 0J0
Tel: (204) 745-2061
Fax: (204) 745-6322
Areas of Practice: Accountant
Specializing in: F / S; Income Tax; Agri Stability
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 nakandpow.com




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Chartered Accountants Ltd.**
Hellar Nakonechny, B.Sc. CA,
CFP, CAFA
Partner
Box 880
Carman, MB R0G 0J0
Tel: (204) 745-2061
Fax: (204) 745-6322
Areas of Practice: Accountant;
Financial Planner
Specializing in: F / S & Tax
Return Preparation; Retirement &
Succession Planning
Chapter: Pembina Valley
hellar@nakandpow.com
nakandpow.com

National Bank Financial
Darren Klassen, B.BAdmin.
Investment Advisor
400 - 200 Waterfront Drive
Winnipeg, MB R3B 3P1
Tel: (204) 925-2254
Fax: (204) 942-6194
Areas of Practice: Investment
Succession Planning, Investments
Chapter: Winnipeg
darren.klassen@nbc.ca
darrenklassen.com

RBC Royal Bank
James Fehr, B.Sc., PAg., CAFA
Senior Account Manager,
Commercial Financial Services
2nd Floor, 220 Portage Avenue
Winnipeg, MB R3C 0A5
Areas of Practice: Agrologist;
Banker / Lender
Chapter: Steinbach
james.fehr@rbc.com
rbc.com

Red River Group
Gordon Daman, AACI, P. App.,
Dip. Ag., BA, CAFA, MRICS
President
Box 1180
Niverville, MB R0A 1E0
Tel: (204) 371-8887
Fax: (204) 388-5090
Areas of Practice: Appraiser
Specializing in: Commercial;
Agricultural Appraisals and
Consulting
Chapter: Steinbach
gordon.daman@redrivergroup.ca
rras.ca

**Reg Matheson Financial
Services Ltd.**
Reg Matheson, Financial Advisor
Financial Advisor
1744 Ness Avenue
Winnipeg, MB R3J 0X9
Tel: (204) 987-2594
Fax: (204) 987-2594
Chapter: Winnipeg
rmfin@mymts.net

Seeds of Encouragement
Elaine Froese, PHEc, Cert.
Hudson Institute Coach, Conflict
Resolution, CAFA
Farmer, Consultant
Box 957
Boissevain, MB R0K 0E0
Tel: (204) 534-6846
Fax: (204) 534-3222
Areas of Practice: Family Coach;
Home Economist; Mediator;
Producer; Public Speaker;
Succession
Chapter: Brandon
elaine@elainefroese.com
elainefroese.com

Signature Mediation
Gerry Friesen
7 Kingswood Crescent
La Salle, MB R0G 0A1
Tel: (204) 736-3369
Fax: (204) 736-3369
Chapter: Winnipeg
gerry@signaturemediation.ca
gerryfriesen.ca

Smith Newfeld Jodoin LLP
Bryan Peters, LL.B., CAFA
85 Hwy 12 North
Steinbach, MB R5G 1A7
Tel: (204) 346-5107
Fax: (204) 326-2154
Areas of Practice: Lawyer
Specializing in: Corporate
Commercial & Real Estate
Transactions
Chapter: Steinbach
bpeters@snj.ca
snj.ca

Smith Newfeld Jodoin LLP
Eugene M. Warwaruk, BBA, J.D.
Lawyer
85 Hwy 12 North
Steinbach, MB R5G 1A7
Tel: (204) 346-5117
Fax: (204) 326-2154
Chapter: Steinbach
ewarwaruk@snj.ca
snj.ca

Steinbach Credit Union
Darren Froese, B.Sc.
Agribusiness, CAFA
Agricultural Account Manager
305 Main Street
Steinbach, MB R5G 1B1
Tel: (204) 346-9213
Fax: (204) 326-5012
Areas of Practice: Banker /
Lender
Specializing in: Agricultural
Lending
Chapter: Steinbach
dfroese@scu.mb.ca
scu.mb.ca

Steinbach Credit Union
Mark Kaminsky, B.Sc (Ag), CAFA
Agricultural Account Manager
2100 McGillivray Boulevard
Winnipeg, MB R3Y 1X2
Tel: (204) 928-7837
Fax: (204) 487-7861
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Fax: (204) 326-5012
Areas of Practice: Banker / Lender
Specializing in: Agricultural Lending
Chapter: Steinbach
rwiese@scu.mb.ca
scu.mb.ca

Sun Life Financial

Cal Richardson, CFP, CAFA
Certified Financial Planner
236 Reimer Avenue
Steinbach, MB R5G 0T5
Tel: (204) 326-6331
Fax: (204) 326-6078
Areas of Practice: Financial Planner; Insurance; Investment
Specializing in: Organizing Affairs; Assess Risk; Quarter Back Action Plan
Chapter: Steinbach
cal.richardson@sunlife.com
sunlife.ca/cal.richardson

The Exchange Chartered Accountants

Gary Gumprich, B.Comm (Hons), CA, CAFA
Associate
100 - 123 Bannatyne Avenue
Winnipeg, MB R3B 0R3
Tel: (204) 947-7121
Fax: (204) 957-5195
Areas of Practice: Accountant
Specializing in: Owner-Operated Businesses
Chapter: Winnipeg
gary.gumprich@exg.ca
exg.ca

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Joerg Zimmerman, Ph. D. Ag Economics
Business Coach
199 Arrowhead Drive
St. François Xavier, MB R4L 1A9
Tel: (204) 898-5478
Specializing in: Strategic Farm Business Management Services
Chapter: Winnipeg
joz@zimagadvisors.com
zimagadvisors.com

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Morgan Senior, FICB, IMBA
President
2 - 455 Dobbie Drive
Cambridge, ON N1T 1P2
Tel: (519) 621-6191
Fax: (519) 621-4636
Areas of Practice: Agri-Business Owner
Specializing in: Charitable Giving; Succession; Tax
Chapter: Wellington County
morgan@accordtax.ca
accordbusinesssolutions.ca

Agricorp

Barbara Parker, B.Sc. Agr., P. Ag.
AALP
RR #1
Campbellville, ON L0P 1B0
Tel: (519) 837-6343
Areas of Practice: Agrologist; Producer
Chapter: Wellington County
barbara.parker@agricorp.com
agricorp.com

Agricultural Credit Corporation

Jaye Atkins
Manager
201 - 660 Speedvale Avenue West
Guelph, ON N1L 1A8
Tel: (519) 766-0544
Fax: (519) 766-1845
Chapter: Wellington County
jatkins@agcreditcorp.ca

Agricultural Credit Corporation

Sam Zahnd, CPA, CGA, P.Ag, MBA, CAFA
201 - 660 Speedvale Avenue West
Guelph, ON N1L 1A8
Tel: (519) 766-0544
Fax: (519) 766-1845
Chapter: Wellington County
szahnd@agcreditcorp.ca

AgroSpray Ltd.

Phillip Esseltine, CPA, CGA, CAFA
President
Box 130, 85 Spruce Street
Tillsonburg, ON N4G 4H3
Tel: (519) 842-8408
Fax: (519) 688-0456
Areas of Practice: Banker
Chapter: Woodstock
phillip.esseltine@agrospray.com
agrospray.com

Allied Associates LLP

Brian Thorne, B. Ad. Dip, B. Acct. Dip., CAFA
Area Manager
24862 Old Airport Road
Alvinston, ON N0N 1C0
Tel: (519) 847-5800
Fax: (519) 847-5801
Areas of Practice: Tax
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bthorne@alliedtax.ca
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Saskatoon, Saskatchewan
306-955-4038
gpoirer@lakeviewinsurance.com

www.lakeviewinsurance.com

Allied Associates LLP
 Bryan Smith, B.Math, CPA, CA
 Partner
 133 Hunter Street East
 Peterborough, ON K9H 1G7
Tel: (705) 760-9900
Fax: (705) 760-9926
Areas of Practice: CA; Tax
Chapter: Peterborough /
 Northumberland
 bsmith@alliedtax.ca
 alliedassociates.ca

Allied Associates LLP
 Cathie Hunt, CPA, CGAA, H.B.
 Com.
 38 Grand Poplar Lane
 Wasaga Beach, ON L9Z 0E2
Tel: (705) 828-0891
Fax: (519) 673 5906
 chunt@alliedtax.ca
 alliedassociates.ca

Allied Associates LLP
 Chris Annis, Bus. Accounting
 Dip., CAFA
 Area Manager
 2122 Blackwater Road
 London, ON N5X 4J9
Tel: (519) 642-4722
Fax: (519) 673-5906
Areas of Practice: Accountant
Specializing in: Retirement
 Planning; Succession; Tax
Chapter: London
 cannis@alliedtax.ca
 alliedassociates.ca

Allied Associates LLP
 Chris Hart, CPA, CMA
 Area Manager
 765 I Cedar Creek Drive
 Ottawa, ON K1T 0B3
Tel: (613) 774-5204
Fax: (613) 774-6117
Areas of Practice: Tax
Chapter: Ottawa Valley
 chart@alliedtax.ca
 alliedassociates.ca

Allied Associates LLP
 Dane Anderson, Business Admin
 / Accounting Diploma
 Area Manager
 19 Allen Street
 Tillsonburg, ON N4G 4V6
Tel: (519) 615-8957
Fax: (519) 443-5635
Areas of Practice: Accountant
Specializing in: Tax Returns;
 Financial Statements &
 AgriStability
Chapter: Woodstock
 danderson@alliedtax.ca
 alliedassociates.ca

Allied Associates LLP
 John Wilkin, CPA, CA
 Director of Business
 Development
 1490 Richmond Street,
 Suite 200
 London, ON N6G 0J4
Tel: (519) 673-1940
Fax: (519) 673-5906
Areas of Practice: Accountant;
 Management Consultant
Specializing in: Succession &
 Tax
Chapter: London
 jwilkin@alliedtax.ca
 alliedassociates.ca

Allied Associates LLP
 Joni Anderson, CPA, CGA, CAFA
 Area Manager
 1871 Cuddy Drive
 Kerwood, ON N0M 2B0
Tel: (519) 247-3067
Fax: (519) 247-3067
Areas of Practice: Accountant;
 Family Coach; Management
 Consultant
Specializing in: Succession &
 Tax
Chapter: London
 jminton@alliedtax.ca
 alliedassociates.ca

Allied Associates LLP
 Jordan Domm, CPA, CGA, CAFA,
 Business Admin / Accounting
 Diploma
 Area Manager
 457 Nelson Street
 Stratford, ON N5A 2K9
Tel: (519) 274-0891
Fax: (519) 508-4571
Areas of Practice: Accountant
Specializing in: Tax Returns;
 Financial Statement &
 AgriStability Preparation
Chapter: Huron Perth
 jdomm@alliedtax.ca
 alliedassociates.ca

Allied Associates LLP
 Kirk Baines, LSFI, CAFA
 President
 201 - 700 Richmond Street
 London, ON N6A 5C7
Tel: (519) 673-1686, ext. 231
Fax: (519) 673-1871
Areas of Practice: Charitable
 Giving; Financial Planner;
 Insurance Agent; Investment
 (IDA); Public Speaker; Retirement
 Planner; Succession; Tax
Chapter: London
 kbaines@alliedfinancial.com
 alliedgroup.ca

Allied Associates LLP
 Leonard Dick, B.Sc., B.Comm.,
 CGA, CFP, CAFA
 Area Manager
 66 Regency Crescent
 Whitby, ON L1N 7V2
Tel: (905) 556-0370
Fax: (905) 556-0244
Areas of Practice: Accountant;
 Financial Planner
Specializing in: Farm Business
 Accounting; Tax; Financial
 Planning
Chapter: Peterborough /
 Northumberland
 ldick@alliedtax.ca
 alliedassociates.ca

Allied Associates LLP
 Matt Montague
 510 Lafontaine Street
 Wallaceburg, ON N8A 4J4
Tel: (519) 350-6155
Specializing in: Taxation
Chapter: Southwestern
 mmontague@alliedtax.ca
 alliedassociates.ca

Allied Associates LLP
 Michelle McCutcheon, Dip. Ag.,
 Dip. Bus. Acct.
 Area Manager
 Box 228, 264 Upper Queen
 Street
 London, ON N0M 2P0
Tel: (519) 318-5139
Specializing in: Tax Returns;
 Financial Statements and
 AgriStability
Chapter: Woodstock
 mmccutcheon@alliedtax.ca
 alliedassociates.ca

Allied Associates LLP
 Nicole Leach-Bihun, CGA, CAFA
 Area Manager
 383 Honey Road
 Colborne, ON K0K 1S0
Tel: (289) 251-6044
Fax: (855) 224-0737
Chapter: Peterborough /
 Northumberland
 nleach@alliedtax.ca
 alliedassociates.ca

Allied Associates LLP
 Stephen Palmer, B.Acc., CAFA
 Area Manager
 745 Edgar Street West
 Listowel, ON N4W 3T8
Tel: (519) 492-1078
Fax: (519) 291-4327
Areas of Practice: Accountant
Specializing in: Agriculture
 Industry
Chapter: Walkerton
 spalmer@alliedtax.ca
 alliedassociates.ca

Allied Associates LLP
 Vern Doupe, CAFA
 Area Manager
 455 Southland Crescent
 Oakville, ON L6L 3N9
Tel: (226) 785-6691
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Fax: (519) 673-5906
Areas of Practice: Accountant;
Management Consultant
Specializing in: Retirement
Planner; Succession; Tax; Trust
Chapter: London
wryan@alliedtax.ca
alliedassociates.ca

Andrew Hiemstra Accounting & Consulting Services

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Ag., Dip. CAFA
5322 Bethesda Road, RR #5
Watford, ON N0M 2S0
Tel: (519) 849-6750
Fax: (519) 849-6950
Areas of Practice: Accountant;
Banker / Lender; Management
Consultant
Chapter: London
ahiemstra@brktel.on.ca

Art Bailey, CPA, CGA

4421 Lincoln Avenue
Beamsville, ON L0R 1B3
Tel: (905) 563-4741
Fax: (905) 563-5118
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Analysis & Strategy Planning
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artbailey@sympatico.ca

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371 Dufferin Avenue
London, ON N6B 1Z5
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Areas of Practice: Financial
Planner; Investment
Specializing in: Transition &
Succession Planning; Portfolio
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Ted Vanos, CFP, CAFA
Senior Financial Planning Advisor
137 Kendall Street
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Tel: (519) 332-4100
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Planner
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Barry Fraser, B.Sc. (Agr), P. Ag.,
CAC, CAFA
President
10608 Pinehurst Line RR #3
Chatham, ON N7M 5J3
Tel: (519) 351-0328
Fax: (519) 351-0328
Areas of Practice: Agrologist
Chapter: Southwestern
bfraser1@ciaccess.com
BarryFraser.ca

BDA Insurance Team

Andrew Burns, BBA, CIP, CRM,
RIBO
Partner, Farm Insurance Team
80 Brock Street East
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CAFA
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Box 190
8 Stover Street North
Norwich, ON N0J 1P0
Tel: (519) 539-6109
Fax: (519) 421-1339
Areas of Practice: Accountant;
Public Speaker
Specializing in: Succession &
Tax
Chapter: Woodstock
bvanparys@bdo.ca
bdo.ca

BDO Canada LLP

Francois Allard, Agri Diploma,
CAFA
Box 128
991 Limoges Road
Embrun, ON K0A 1W0
Tel: (613) 443-5201
Fax: (613) 443-2538
Areas of Practice: Appraiser;
Banker
Chapter: Ottawa Valley
fallard@bdo.ca
fcc-fac.ca

BDO Canada LLP

Fred Richardson, CPA, CGA, TEP
Tax Partner
512 Woolwich Street, Suite 1
Guelph, ON N1H 3X7
Tel: (519) 824-5410, ext. 4465
Fax: (519) 824-5497
Chapter: Wellington County
frichardson@bdo.ca

BDO Canada LLP

Jennifer Waddle, B.Acc., CPA, CA
Senior Accountant
505 Park Road North
Brantford, ON N3R 7K8
Tel: (519) 759-8320
Areas of Practice: Accountant
Chapter: Woodstock
jwaddle@bdo.ca
bdo.ca

BDO Canada LLP

Jim Snyder, Dip. Ag, CAFA
Agriculture Director
Box 760
121 Jackson Street
Walkerton, ON N0G 2V0
Tel: (519) 881-1211
Fax: (519) 881-3530
Areas of Practice: Family
Coach; Management Consultant;
Mediator / Facilitator; Public
Speaker
Chapter: Woodstock
jsnyder@bdo.ca
bdo.ca

BDO Canada LLP

John Hunt, CPA, CA, HBA, CAFA
Partner
485 - 10th Street
Hanover, ON N4N 1R2
Tel: (519) 364-3790
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Tel: (519) 364-3790
Fax: (519) 364-5334
Areas of Practice: Accountant
Specializing in: Taxation & Succession Planning
Chapter: Walkerton
koelschlagel@bdo.ca
bdo.ca

BDO Canada LLP

William Courage, B.Comm., CPA, CA, CAFA
Senior Vice President
Box 725
1717 Second Avenue East, Suite 200
Owen Sound, ON N4L 1W6
Tel: (519) 372-0188
Fax: (519) 372-0189
Areas of Practice: Accountant; Management Consultant
Chapter: Walkerton
bcourage@bdo.ca
bdo.ca

BMO Nesbitt Burns

Don McGugan, MBA, BBA, CFP, CAFA
Investment Advisor
819 St. Clair Street
Chatham, ON N7M 5J7
Fax: (519) 354-5522
Areas of Practice: Financial Planner; Investment; Management Consultant; Public Speaker
Chapter: Southwestern
don.mcgugan@nbpcd.com
donmcgugan.com

Blythe Brae Farms Ltd. / Agro Systems Ont Ltd.

Sharon Hart, BHSc
Owner / President
475282 Zorra / EZT Line, RR #3
Woodstock, ON N4S 7V7
Tel: (519) 537-5105
Fax: (519) 537-6001
Areas of Practice: Grain Marketing; Record Keeping; Farm Management Advice
Chapter: Woodstock
sharon.hart@soys.com
soys.com

BMO

Bradley Dent, B.Comm, C.S.C.
Commercial Account Manager
Box 400
Kincardine, ON N0G 2S0
Tel: (519) 396-5348
Fax: (519) 396-9694
Chapter: Walkerton
bradley.dent@bmo.com

BMO Nesbitt Burns

Karen Bilton
Investment Advisor
55 Wyndham Street North, 1st Floor
Guelph, ON N1H 7T8
Tel: (519) 823-2272
Fax: (519) 823-1214
Areas of Practice: Financial Planner
Chapter: Wellington County
karen.bilton@nbpcd.com

Bonnefield Financial

Lisa Courtney Lloyd
Vice President of Marketing
16 Concourse Gate, Suite 200
Ottawa, ON K2E 7S8
Tel: (613) 230-3854
Chapter: Ottawa Valley
lcloyd@bonnefield.com
bonnefield.com

Bossy Nagy Group Chartered Professional Accountants

Allan Holland, CMA, CAFA
514 Princess Street
Woodstock, ON N4S 4G9
Tel: (519) 539-4717
Fax: (519) 539-0266
Specializing in: Accounting; Taxation; Strategic Planning; Government Programs
Chapter: Woodstock
aholland@bng-cpa.ca
bng-cpa.ca

Bossy Nagy Group Chartered Professional Accountants

Jamie Martin, CPA, CGA
Government Programs
52 Ridout Street West
Tillsonburg, ON N46 2E3
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Bossy Nagy Group Chartered Professional Accountants

Michael Bossy, CPA, CA, CFP, TEP, CAFA, KCC
 President
 52 Ridout Street West
 Tillsonburg, ON N4G 2E3
Tel: (519) 842-4263
Fax: (519) 842-5241
Areas of Practice: Accountant; Financial Planner; Public Speaker
Specializing in: Family Farm Succession & Estate Planning; Advisory Services
Chapter: Woodstock
 mrbossy@bng-cpa.ca
 bng-cpa.ca

Bossy Nagy Chartered Professional Accountants

Michael Dobson
 Team Accountant
 514 Princess Street
 Woodstock, ON N4S 4G9
Tel: (519) 529-4717
Fax: (519) 529-0266
Chapter: Woodstock
 mdobson@bng-cpa.ca
 bng-cpa.ca

Brimage, Tyrrell, Van Severen

Robert Fuller, B.Sc. (Hon), LL.B. (Tax Specialist Designation), TEP
 Lawyer / Partner
 135 Queensway Across From Simcoe Mall
 Simcoe, ON N3Y 4M5
Tel: (519) 426-5840
Fax: (519) 426-7515
Areas of Practice: Lawyer
Specializing in: Corporate Law; Wills; Power of Attorney; Estates
Chapter: Woodstock
 rfuller@brimage.com
 brimage.com

Business Succession Professionals

John Mill, LLM, Tax Law, Author
 18B - 3200 Dufferin Street, Ste 332
 Toronto, ON M6A 0A1
Tel: (519) 973-1223
Chapter: Woodstock
 john@johnmilltax.com

Canadian Seed Growers' Association

Glyn Chancey
 Executive Director
 Box 8455
 Ottawa, ON K1G 3T1
Chapter: Ottawa Valley
 gchancey@seedgrowers.ca

Carl Fletcher, B.Sc. Ag., P. Ag., CAFA

3 Applegate Lane
 St. Thomas, ON N5P 3S8
Tel: (519) 633-1902
Areas of Practice: Educator
Specializing in: Strategic Planning; Business Development
Chapter: London
 fletcherfamily@rogers.com

Carl Moore, B.Sc., M. Sc., P. Ag., ADR Cert., CAFA

Consultant / Mediator
 RR #3
 Woodstock, ON N4S 7V7
Tel: (519) 475-4364
Fax: (519) 537-6001
Areas of Practice: Agrologist; Family Coach; Management Consultant; Marketing; Producer; Public Speaker
Chapter: Woodstock
 hartshar@execulink.com

CC & L Private Capital Ltd.

Craig Swistun, BA, Graphic Designer
 181 University Avenue, Suite 300
 Toronto, ON M5H 3M7
Tel: (416) 214-2026
Areas of Practice: Investment
Chapter: Wellington County
 cswistun@cclgroup.com

Centre for Excellence

Richard Cressman, MBA, CAFA
 Richard Cressman Consulting Group
 151 Shade Street
 New Hamburg, ON N3A 4J2
Tel: (519) 662-2790
Fax: (519) 662-1460
Areas of Practice: Human Resources; Management Consultant; Mediator; Public Speaker; Succession
Chapter: Woodstock
 richard@cressman.net
 cressman.net

Chinneck Law Professional Corporation

Jed Chinneck, B.Sc. (Honours Geology), LL.B., CAFA
 Lawyer
 37 Ridout Street South
 London, ON N6C 3W7
Tel: (519) 679-6777
Fax: (519) 432-4811
Areas of Practice: Lawyer
Specializing in: Business; Real Estate; Estates & Family Law
Chapter: London
 jed@chinneck.ca
 chinneck.ca

Collins Barrow

Dennis Zinger, B. Ad. (Hons), CPA, CA, CAFA
 Partner
 Box 580
 342 Gerrie Road
 Elora, ON N0B 1S0
Tel: (519) 846-5315
Fax: (519) 846-9120
Areas of Practice: Accountant; Management Consultant
Specializing in: Tax Specialist; Retirement Planning; Succession; Trusts
Chapter: Wellington County
 dzinger@cbelora.com
 collinsbarrow.com

Collins Barrow

Larry Batte, CPA, CA, CAFA
 Associate
 413 Hibernia Street
 Stratford, ON N5A 5W2
Tel: (519) 272-0000, ext. 301
Fax: (519) 272-0030
Areas of Practice: Accountant; Management Consultant
Specializing in: Retirement, Succession, Tax
Chapter: Huron Perth
 lbatte@collinsbarrow.ca

Collins Barrow

Luc P. Joye, CPA, CA, CAFA
 Partner
 342 Gerrie Road
 Elora, ON N0B 1S0
Tel: (519) 846-5315
Fax: (519) 846-9120
Areas of Practice: Accountant; Management Consultant
Specializing in: Agriculture; Tax; Assurance; Financial Planning
Chapter: Wellington County
 ljoye@cbelora.com
 collinsbarrow.com

Collins Barrow

Thomas G. Blonde, CPA, CA, B.Sc. (Agr), CAFA
 Partner
 Box 580
 342 Gerrie Road
 Elora, ON N0B 1S0
Tel: (519) 846-5315
Fax: (519) 846-9120
Areas of Practice: Accountant; Management Consultant
Specializing in: Tax
Chapter: Wellington County
 tblonde@cbelora.com
 collinsbarrow.com

Conforza Farms

Andy Van Niekerk, B.Sc. (Agr), P.Ag., CCA
 Professional Agrologist; Sales Representatives; Pioneer HiBred Ltd.
 RR #1
 Stayner, ON L0M 1S0
Tel: (705) 428-5832
Fax: (705) 428-2680
Areas of Practice: Agrologist; Certified Crop Advisor; Producer
Chapter: Simcoe County
 andy.lori.vanniekerk@plantpioneer.com

Corporation of the County of Perth

Kristin Sainsbury
 Economic Development
 Co-ordinator
 1 Huron Street
 Stratford, ON N5A 5S4
Tel: (519) 271-0531, ext. 150
Chapter: Huron Perth
 ksainsbury@perthcounty.ca
 perthcounty.ca

Courey Law Professional Corporation

Paul Courey, LL.B., CAFA
 Lawyer
 Box 178
 16 Queen Street South
 Tilbury, ON N0P 2L0
Tel: (519) 682-1644
Fax: (519) 682-1146
Areas of Practice: Lawyer
Specializing in: Business & Succession Planning; Commercial Litigation; Regulatory
Chapter: Southwestern
 pc@coureylaw.com
 coureylaw.com

Crossroads Planning Group Inc.

Betty Hansen, CPA, CA, CFP, CAFA
 President
 2858 Harrietsville Drive
 Mossley, ON N0L 1V0
Tel: (519) 668-8215
Areas of Practice: Accountant; Financial Planner
Chapter: London
 bhansen@crossroadsplanning.com
 crossroadsplanning.com

Davies Legacy Planning Group

Jeff Davies
 Operations Manager
 15564 Muirkirk Line
 Muirkirk, ON N0L 1X0
Tel: (519) 678-3862
Fax: (519) 678-3401
Chapter: Southwestern
 jeff@davieslegacy.ca
 davieslegacy.ca

Davies Legacy Planning Group Inc.

Len Davies, CFP, CLU, EPC, CAFA, CDFA, CIP
 President
 15564 Muirkirk Line
 RR #2
 Muirkirk, ON N0L 1X0
Tel: (519) 678-3862
Fax: (519) 678-3401
Areas of Practice: Certified Crop Advisor; Financial Planner; Insurance; Investment; Management Consultant; Public Speaker
Specializing in: Elder Care; Retirement Planning; Succession
Chapter: Southwestern
 len@davieslegacy.ca
 davieslegacy.ca

Deichert Nesbitt Financial Strategies

Ken Nesbitt, CFP, CLU, CHFC, CAFA
 Financial Advisor
 165 Huron Street
 Stratford, ON N5A 5S9
Tel: (519) 271-5279
Areas of Practice: Financial Planner; Insurance; Investment; Public Speaker
Specializing in: Succession Planning; Life, Disability & Health Insurance
Chapter: Huron Perth
 knesbitt@deichertnesbitt.ca
 deichertnesbitt.ca

Deloitte & Touche LLP

Heidi McLeod, CPA, CA, CAFA
Senior Tax Analyst
150 Ouellette Place, Suite 200
Windsor, ON N8X 1L9
Tel: (519) 967-7773
Fax: (519) 967-0324
Areas of Practice: Accountant
Specializing in: Agriculture &
Consumer Business Tax Planning
Chapter: Southwestern
heimcleod@deloitte.ca
deloitte.ca

Desjardins Financial Security

Jesse MacDonald, BA, Med.,
CAFA
Financial Advisor
621 West Dumfries Road
Paris, ON N3L 3E2
Tel: (519) 742-4691
Fax: (519) 422-6422
Areas of Practice: Educator;
Insurance; Public Speaker
Specializing in: Retirement
Planning; Succession
Chapter: Wellington County
jesse.macdonald@dfsinc.ca

Desjardins Financial Security

John Uren, CLU, CHFC, RHU,
CSA, CAFA
Account Executive
S.W. Ontario
156513 Line 15 RR #1
Lakeside, ON N0M 2G0
Tel: (519) 282-9318
Areas of Practice: Agri-Business
Owner; Financial Planner;
Insurance
Specializing in: Charitable
Giving; Succession
Chapter: London
john.uren@dfs.ca
dfs.ca

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Stratford, ON N5A 2E3
Tel: (519) 275-2819
Fax: (519) 571-4468
Chapter: Huron Perth
nadine.hayes@dominionlending.ca
nadinehayes.ca

**Durward Jones Barkwell & Co
LLP**

A.J. Whitehead
Senior Manager - Taxation
Box 261
8 Christie Street
Grimsby, ON L3M 4G5
Tel: (905) 945-5439
Fax: (905) 945-1103
awwhitehead@djb.com

**Durward Jones Barkwell &
Company LLP**

Richard Wismer, CPA, CA, B.Sc.
(Ag. Ec), P. Ag., CAFA
Partner
3305 6th Avenue
Jordan, ON L0R 1S0
Tel: (905) 684-9221
Fax: (905) 327-2036
Areas of Practice: Accountant;
Agri-Business Owner; Agricultural
Economist; Agrologist;
Financial Planner; Management
Consultant; Mediator / Facilitator;
Producer
Chapter: Niagara Region
rwismer@djb.com
djb.com

Edward Jones

Brian Hilt
Financial Advisor
Box 1450
79 Ontario Road
Mitchell, ON N0K 1N0
Tel: (519) 348-9873
Chapter: Huron Perth
brian.hilt@edwardjones.com
edwardjones.com

Elliot & Associates

Jeremy Koetsier, CPA, CGA;
Business Accounting Diploma;
Business Admin Diploma
President, Owner
145 Wharnclyffe Road South
London, ON N6J 2K4
Tel: (519) 672-4277
Fax: (519) 672-6110
Areas of Practice: Accountant;
Agri-Business Owner
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jkoetsier.elltax@rogers.com

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 Manager
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Tel: (519) 432-1663
Fax: (519) 432-7662
Chapter: London
 eklijn@famme.ca
 fammeandco.on.ca

Famme & Co. Professional Corporation
 Franklin H. Famme, CPA, CA,
 B.B.A., C.I.M., C. Mgr.
 Partner
 125 Ontario Street
 Stratford, ON N5A 2H1
Tel: (519) 271-7581
Fax: (519) 271-2737
Chapter: Huron Perth
 ffamme@fammeandco.on.ca

Famme & Co. Professional Corporation
 Peter Mantel
 Farm Business Advisor
 210 Oxford Street East
 London, ON N6A 1T6
Tel: (519) 432-663
Fax: (519) 432-7662
Chapter: London
 pmantel@famme.ca
 fammeandco.on.ca

Famme & Co. Professional Corporation
 Stephen Van den Hengel, CPA,
 CA, B.Acc., CAFA
 Accountant
 125 Ontario Street
 Stratford, ON N5A 3H1
Tel: (519) 271-7581
Fax: (519) 271-2737
Areas of Practice: Accountant
Chapter: Huron-Perth
 svandenh@fammeandco.on.ca
 fmmeandco.on.ca

Farm Credit Canada

Dany Gingras
 District Director
 102 309 Legget Drive
 Kanata, ON K2K 3A3
Tel: (613) 271-7646
Fax: (613) 271-8978
Chapter: Ottawa Valley
 dany.gingras@fac-fcc.ca
 fcc.ca

Farm Credit Canada

George Klosler, M.Sc. (Ag. Econ)
 AALP
 Senior District Director
 536 Athalone Avenue
 Woodstock, ON N4S 7V8
Tel: (519) 539-4837
Chapter: Woodstock
 george.klosler@fcc.ca

Farm Management Canada

Heather Watson, M.A.
 Executive Director
 300 - 250 City Centre Avenue
 Ottawa, ON K1R 6K7
Tel: (613) 237-9060
Chapter: Ottawa Valley
 heather.watson@fmc-gac.com

Fitzsimons Financial Group Inc.

Brian Fitzsimons
 696 Westmount Hills Drive
 London, ON N6K 1B2
Tel: (519) 641-8019
Fax: (519) 641-2480
Areas of Practice: Insurance,
 Investment
Specializing in: Mutual Funds
 and Insurance Licences
Chapter: London
 bfitzsimons@execulink.com

Freedom 55 Financial

Pete Aarssen, CFP, CHU, CHFC,
 EPC
 Regional Director
 265 Front Street North,
 Suite 505
 Sarnia, ON N7T 7X1
Tel: (519) 336-5540
Fax: (519) 336-2752
Areas of Practice: Financial
 Planner
Specializing in: Succession
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Chapter: Southwestern
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George Sinker, LL.B., CAFA
Lawyer
53 Front Street West
Strathroy, ON N7G 1X6
Tel: (519) 245-1144
Fax: (519) 245-6090
Areas of Practice: Lawyer
Specializing in: Business Law;
Real Estate; Succession & Estate
Planning
Chapter: London
gsinker@bellnet.ca

Green Financial Group

David Harris, CIM, CFP
Director, Private Client Group
112 Springbank Avenue
Woodstock, ON N4S 7P8
Tel: (519) 539-8212
Fax: (519) 539-7415
Chapter: Woodstock
dharris@greenfinancialgroup.com

IPC Investment Corporation

Charles Maaskant, B.Sc (Agr)
CFP, EPC, CAFA
Certified Financial Planner
#4 - 575 Wharncliffe Road
South
London, ON N6J 2N6
Tel: (519) 680-3043
Fax: (519) 680-3447
Areas of Practice: Financial
Planner
Specializing in: Financial &
Estate Planning
Chapter: London
cmaaskant@ipcadvisor.com
ipcadvisor.com

JD Burns and Associates

JD Burns
Ag Tax Accountant
Box 356
Peterborough, ON K9J 6Z3
Tel: (705) 876-6371
Fax: (705) 876-6371
Areas of Practice: Accountant
Specializing in: 39 Years APA
& TC
Chapter: Peterborough /
Northumberland
agtaxman@gmail.com

Jenkins & Gilvesy Law Firm

Lisa Gilvesy, B.A. (Hons.), LL.B.,
CAFA
Partner
Box 280
Tillsonburg, ON N4G 4H5
Tel: (519) 842-9017
Fax: (519) 842-3394
Areas of Practice: Lawyer;
Producer
Chapter: Woodstock
lisa@jenkins-gilvesy.com

**Jim Tyler, P.Ag., Agricultural
Science Diploma, CAFA**

Box 2642
560 Widder Street East
St. Marys, ON N4X 1A4
Tel: (519) 284-3138
Fax: (519) 284-0559
Areas of Practice: Agrologist;
Educator; Family Coach;
Management Consultant;
Mediator / Facilitator
Chapter: Huron Perth
jimtyler@rogers.com

**Keil-Dadson Insurance Brokers
Ltd.**

Dianne Lucas, CHS, CPCA, CAFA
Insurance and Investment
Advisor
120 Main Street West
Listowel, ON N4W 1A1
Tel: (519) 291-5100, ext. 5010
Fax: (519) 291-3700
Areas of Practice: Insurance,
Investment
Chapter: Walkerton
dianne@keildadson.ca

Larry R. Hemeryck

Larry Hemeryck, CPA, CGA, CFP,
AMCT, CPC
Proprietor
37 Kent Street South
Simcoe, ON N3Y 2X7
Tel: (519) 426-8555
Fax: (519) 426-8796
Areas of Practice: Accountant;
Educator; Equipment Dealer;
Financial Planner; Insurance
Specializing in: Agri-business;
Accounting & Income Tax
Courses; Writer
Chapter: London
larryhemeryck@bellnet.ca

Lerners LLP

Joseph Hentz, CPA, CMA, JD
Lawyer
111 Somerset Crescent
London, ON N6K 3L8
Tel: (519) 640-6307
Fax: (519) 932-3307
Chapter: London
jhentz@lerners.ca

Loucks & Loucks

Peter Loucks, BA, LL.B., CAFA
Partner
Box 430
84 - 1st Avenue South
Chesley, ON N0G 1L0
Tel: (519) 363-3223
Fax: (519) 363-2133
Areas of Practice: Lawyer
Specializing in: Generational
Transfers; Agri-Related Litigation
& Legal Work
Chapter: Walkerton
admin@louckslaw.ca
louckslaw.ca

**Lyndon Stewart & Associates
Inc.**

Lyndon Stewart, B.Sc. (Agr), M.
Sc., AMP, C.Dir (Candidate)
President
5 Dormie Lane
Guelph, ON N1G 1G6
Tel: (519) 400-0018
Areas of Practice: Government
Leadership; Admin; Strategy &
Succession
Chapter: Wellington County
lyndon@lyndonstewart.com

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Angus McLarty, CFP, CLU, ChFC,
CAFA
Advisor
107 - 557 Southdale Road East
London, ON N6E 1A2
Tel: (519) 679-1113
Fax: (519) 474-9543
Areas of Practice: Financial
Planner; Insurance; Investment
Chapter: London
angus@mckmcl.com
mckinleymclarty.com

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Kitchener, ON N2G 3R1
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Chapter: Wellington County
mgingerich@mennofoundation.ca
mennonitefoundation.ca

Micacchi Warnick & Company

Greg Bruce, CGA, BAdmin.
(Honours), CAFA
2 - 35 Perry Street
Woodstock, ON N4S 3C4
Tel: (519) 539-6109
Fax: (519) 421-1339
Areas of Practice: Accountant;
Management Consultant;
Producer
Specializing in: Accounting;
Retirement Planner; Succession;
Tax
Chapter: Woodstock
greg.bruce@mwcopc.com
mwcopc.com

Miller Thompson LLP

Andrew P. Hentz, BAH, JD, PMP
Lawyer
15 Regis Place
London, ON N6K 2G6
Tel: (226) 268-0411
Fax: (519) 858-8511
Chapter: London
andrew.p.huntz@gmail.com

Miller Thomson LLP

Michael Henley, B.Sc., MBA,
LL.B.
Ontario Agricentre
100 Stone Road West,
Suite 301
Guelph, ON N1G 5L3
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Robin-Lee Norris, BA, LL.B.
Partner
100 Stone Road West,
Suite 301
Guelph, ON N1G 5L3
Tel: (519) 780-4638
Fax: (519) 822-1583
Chapter: Wellington County
Areas of Practice: Corporate and Commercial Real Estate and Wills & Estates Law
Chapter: Wellington County
rnorris@millerthomson.com
millerthomson.com

Monteith Ritsma Phillips

Andrew Phillips, B.A. (Hons.), LL.B., CAFA
56 Albert Street
Stratford, ON N5A 6W3
Tel: (519) 271-6770, ext. 2226
Areas of Practice: Lawyer
Chapter: Huron Perth
phillips@stratfordlawyers.com
stratfordlawyers.com

Monteith Ritsma Phillips Professional Corporation

Catherine McCorquodale, B.Sc. (Agr), M. Sc., J.D.
Associate Lawyer
Box 846
56 Albert Street
Stratford, ON N5A 6W3
Tel: (519) 271-6770, ext. 2230
Fax: (519) 271-9261
Chapter: Huron Perth
mccorquodale@stratfordlawyers.com
stratfordlawyers.com

Monteith Ritsma Phillips Professional Corporation

Kevin Wilbee, B.A. (Hons), J.D.
56 Albert Street
Stratford, ON N5A 6W3
Tel: (519) 271-6770, ext. 2238
Chapter: Huron Perth
Areas of Practice: Lawyer
wilbee@stratfordlawyers.com
stratfordlawyers.com

Mutual Financial Services Inc.

Harvey Tribe, CFP, MFDA, EPC, Canadian Securities, CAFA
Certified Financial Planner
Box 10
1 - 9254 Plank Road
Stratfordville, ON N0J 1Y0
Tel: (519) 866-5265
Fax: (519) 866-5408
Areas of Practice: Financial Planner; Insurance; Investment
Specializing in: Elder Planning
Counsellor
Chapter: London
tribe@taylorandassoc.on.ca
taylorandassoc.ca

Nancy Ackert Financial Solutions

Nancy Ackert, RHU, CHS, CAFA
Life Insurance & Financial Advisor
182 Carlway Trail
Kincardine, ON N2Z 0A4
Tel: (519) 396-6880
Fax: (519) 396-6881
Areas of Practice: Insurance; Public Speaker
Specializing in: Succession & Retirement Planner, Risk Management
Chapter: Walkerton
nancy@nancyackert.ca
nancyackert.ca

Orr Insurance Financial Services

Elizabeth Wagner, CFP, CAFA
Financial Planner
50 Cobourg Street
Stratford, ON N5A 3E5
Tel: (519) 271-4340, ext. 236
Fax: (519) 272-2562
Areas of Practice: Financial Planner
Specializing in: Business & Retirement Planning; Succession Planning
Chapter: Huron Perth
ewagner@orrinsurance.net
orrinsurance.net

Padgett Business Services

Rick Lekk, CAFA
Accountant
740 Southline, RR #2
Walkerton, ON N0G 2V0
Tel: (519) 881-4523
Fax: (519) 881-4941
Areas of Practice: Accountant; Management Consultant
Chapter: Walkerton
padgett@wightman.ca
biz-coach.ca

Perth Community Future Development Corporation

Nigel Howard
General Manager
150 St. Patrick Street
Stratford, ON N5A 2M7
Tel: (519) 814-6801
Chapter: Huron Perth
nigel@perthcfdc.ca

Pinder, Taylor, McNeilly

Ken Pinder, CPA, CA, HBA, CAFA
Chartered Accountant
Godkin LLP
71 Main Street North
Exeter, ON NOM 1S3
Tel: (519) 235-0101
Fax: (519) 235-3211
Areas of Practice: Accountant; Management Consultant
Specializing in: Succession; Tax; Trust
Chapter: Huron Perth
ken.pinder@ptmg.on.ca
ptmg.on.ca

Professional Investments

Gordon French, Dip. Ag., CFP, CLU, CAFA
1180 Clyde Court
Kingston, ON K7P 2E4
Tel: (613) 384-7511, ext. 201
Fax: (613) 384-8919
Areas of Practice: Financial Planner; Insurance; Investment; Public Speaker
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Cathy Parciak, CAFA
President
487 Princess Street
Woodstock, ON N4S 4G8
Tel: (519) 539-9954
Fax: (519) 539-7724
Areas of Practice: Management Consultant; Producer; Public Speaker
Specializing in: Tax Specialist
Chapter: Woodstock
jparciak@execulink.com

RBC Royal Bank

Amanda Hammell, B.Comm. (Ag), CAFA
Senior Financing Specialist
2 - 285 10th Street
Hanover, ON N4N 1P1
Tel: (519) 364-2423
Fax: (519) 364-6957
Areas of Practice: Banker
Chapter: Walkerton
amanda.hammell@rbc.com
rbc.com

RBC Royal Bank

Cameron Charlton, B.Sc., CAFA
Agricultural Account Manager
476 Peel Street, 2nd Floor
Woodstock, ON N4S 1K1
Tel: (519) 421-2448
Fax: (519) 421-4533
Areas of Practice: Banker / Lender
Chapter: Woodstock
cameron.charlton@rbc.com
rbc.com

RBC Dominion Securities Inc.

David Clarke, B.Sc. (Hon) Agr., CAFA
Investment Advisor
148 Fullarton Street,
Suite 1900
London, ON N6A 5P3
Tel: (519) 675-6866
Fax: (519) 675-2020
Areas of Practice: Financial Planner; Investment; Marketing
Specializing in: Commodity Specialist; Retirement; Succession
Chapter: London
david.clarke@rbc.com
davidclarke.ca

RBC Royal Bank

Michael DeBorger, B.Comm, Agr. Bus.
Senior Account Manager
74 Wyndham Street North,
2nd Floor
Guelph, ON N1H 4E6
Tel: (519) 767-4046
Fax: (519) 836-1634
Areas of Practice: Banker / Lender
Chapter: Wellington County
mike.deborger@rbc.com
rbc.com

RBC Royal Bank

Dalia Hopcraft, B.Sc. Agr., CAFA
Account Manager
285 - 10th Street, 2nd Floor
Hanover, ON N4N 1P1
Tel: (519) 364-2358
Fax: (519) 364-6957
Areas of Practice: Banker / Lender
Chapter: Walkerton
dalia.hopcraft@rbc.com
rbc.com

RBC Wealth Management

Scott VanEngen, CPA, CA, CFP, CAFA
Private Banker
95 King Street South
Waterloo, ON N2J 5A2
Tel: (519) 747-6943
Toll Free: (866) 475-6223
Fax: (519) 747-6949
Areas of Practice: Accountant; Banker / Lender; Financial Planner; Management Consultant
Specializing in: Financial Planning & Personal Banking; Tax; Estate & Wealth Plan
Chapter: Wellington County
scott.vanengen@rbc.com

RBC Dominion Securities Inc.

Thomas G. Bird, CIM, FCSI, CAFA
Vice President and Director
Portfolio Manager
42 Wyndham Street, 3rd Floor
Guelph, ON N1H 4E6
Tel: (519) 822-2024
Fax: (519) 822-1982
Areas of Practice: Financial Planner; Insurance; Investment
Specializing in: Retirement Planning; Succession
Chapter: Wellington County
tom.bird@rbc.com
birdlinesky.com

RBC Dominion Securities

Tom Schuett, B.Comm. (Hons), MBA
Associate Portfolio Manager
42 Wyndham Street, 3rd Floor
Guelph, ON N1H 4E6
Tel: (519) 822-2024
Fax: (519) 942-1130
Chapter: Wellington County
tom.schuett@rbc.com
beswealth.com

RBC Royal Bank

Lorna McKercher
Regional Director
RR #1
43818 Summerhill Road
Dublin, ON N0K 1E0
Tel: (519) 527-0464
Fax: (519) 527-0464
Chapter: Huron Perth
lorna.mckercher@rbc.com
rbc.com

Richard Banwell C.A.

Richard Banwell, CPA, CA, B.Sc. (Biology), CAFA
Chartered Accountant
35 Wilson Avenue
Essex, ON N8M2LP
Tel: (519) 776-6407
Fax: (519) 776-9164
Areas of Practice: CA; Succession; Tax
Chapter: Southwestern
rbanwell963@gmail.com

RLB LLP

Bruce Robinson, CPA, CA
Partner
15 Lewis Road
Guelph, ON N1H 1E9
Tel: (519) 822-993
Fax: (519) 822-9212
Chapter: Wellington County
bruce@rlb.ca
rlb.ca

Robert B. Prangley CA

Robert Prangley, CPA, CA, CFP, BA, CAFA
Proprietor
569 Cayley Drive
London, ON N6H 3G7
Tel: (519) 657-2586
Fax: (519) 657-6562
Areas of Practice: Accountant
Specializing in: Business Advisor - Owner / Managed Business
Chapter: London
robert.prangley@sympatico.ca

Scotiabank


Andree Lamy, CFP, CIM
138 Princess Street
Komoka, ON N0L 1R0
Tel: (519) 660-3260
Areas of Practice: Financial Planner
Chapter: London
andreelamy@hotmail.com

Scott Petrie LLP

Glenn Hines, B.Sc., LL.B
Lawyer
252 Pall Mall Street, Suite 200
London, ON N6A 5P6
Tel: (519) 544-5310, ext. 222
Fax: (519) 433-7909
Areas of Practice: Lawyer
Specializing in: Trust; Tax; Succession Planning & Corporate / Commercial Law
Chapter: London
ghines@scottpetrie.com
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Scott Petrie LLP

John Goudy, BA (Hons.), LL.B.,
BCL, CAFA
Lawyer
200 - 252 Pall Mall Street
London, ON N6A 5P6
Tel: (519) 433-5310
Fax: (519) 433-7090
Areas of Practice: Lawyer
Specializing in: Environmental;
Expropriation & Energy Law
Chapter: London
jgoudy@scottpetrie.com
landownerlaw.bolgspot.com

Sicotte Guilbault LLP

Denis Sicotte, CA, LL.B.
Lawyer, Partner
4275 Innes Road
Ottawa, ON K1G 1T1
Tel: (613) 590-5300
Fax: (613) 837-8015
Areas of Practice: Lawyer
Chapter: Ottawa Valley
dsicotte@sicotte.ca
sicotte.ca

Simpson Wigle Law LLP

Michelle L Dekens, J.D. & B.Sc
(Hons) Psychology
Associate Lawyer
RR #3
Clinton, ON N0M 1L0
Tel: (905) 639-1052, ext. 245
Fax: (905) 333-3960
Areas of Practice: Lawyer
Specializing in: Wills & Estates;
Succession Planning; Corporate
Law
Chapter: Wellington County
dekensm@simpsonwigle.com
simpsonwigle.com

Skrypnik Group Professional Corp.

Kevin Butler, CPA, CA, HBA,
BA (Hons)
President
145 Wharnclyffe Road South
London, ON N6J 2K4
Tel: (519) 672-3154
Fax: (519) 672-7983
Areas of Practice: Accountant
Specializing in: Accounting
Chapter: London
kevin@skrypnikgroup.com
skrypnikgroup.com

Smith Valeriotte Law Firm

Nathan Martin
Lawyer
Box 182
265 Bridge Street
Fergus, ON T1M 2W7
Tel: (519) 843-1960
Fax: (519) 843-6888
Chapter: Wellington
nmartin@smithvaleriotte.com
smithvaleriotte.com

SMM Law Professional Corporation

Pam Vorkapic
1005 Elgin Street, Suite 205
Cobourg, ON K9A 5J4
Tel: (905) 372-3395
Fax: (905) 372-1695
Chapter: Pembina Valley /
Peterborough / Northumberland
pvorkapic@smmlaw.com
smmlaw.com

SMM Law Professional Corporation

Sarah Jacob, B.A. LL.B., CAFA
Lawyer
1005 Elgin Street West,
Suite 205
Cobourg, ON K9A 5J4
Tel: (905) 372-3395, ext. 223
Fax: (905) 372-1695
Specializing in: Estate Planning;
Estates; Real Estate; Corporate &
Commercial Law
Chapter: Peterborough /
Northumberland
sjacob@smmlaw.com
smmlaw.com

Steinman Financial Network

Steve Steinman, CFP, CCU,
CH.F.C., CAFA
Owner
568 Jane Street, Box 293
Wyoming, ON N0N 1T0
Tel: (800) 259-9937
Fax: (519) 845-3786
Areas of Practice: Financial
Planner; Insurance; Investment;
Public Speaker
Specializing in: Family Farm
Transfer; Security Planning;
Guaranteed Investments
Chapter: London
stevesteinman@outlook.com
steinmanfinancialnetwork.com

Sustainable Foods Consulting

David Cohlmeier, BSIM, OMAF
Farm Advisor
6556 Line 9, RR #3
Thornton, ON L0L 2N1
Tel: (705) 458-1710
Chapter: Simcoe County
dave@davidcohlmeier.ca

Sutton Group - Select Realty Inc.

JoAnne Baines
Sales Representative
250 Wharnclyffe Road North
London, ON N6H 2B5
Tel: (519) 670-2660
Fax: (519) 204-3995
Areas of Practice: Agricultural
Land Sales & Acquisitions
Southwest Ontario
Chapter: London
j.baines@rogers.com
justfarms.ca

Sutton Group - Select Realty Inc.

Philip Chabot, CAFA
Broker
250 Wharnclyffe Road North
London, ON N6H 2B5
Tel: (519) 495-7117
Fax: (519) 204-3995
Areas of Practice: Agricultural
Land Sales & Acquisitions
Southwest Ontario
Chapter: London
p.chabot@rogers.com
justfarms.ca

Synthesis Agri-Food Network

Rob Hannam, Dip. Bus., CAFA
Suite 109, 100 Stone Road West
Guelph, ON N1G 5L3
Tel: (519) 822-7272
Areas of Practice: Management
Consultant
Specializing in: Strategic
Planning; Business Assessments
& Marketing
Chapter: Wellington County
rob.hannam@synthesis-network.
com
synthesis-network.com

TD Canada Trust

Todd Pemberton, B.Comm, CAFA
Account Manager Agriculture
Services
4 Church Street North
St. Marys, ON N4X 1B4
Tel: (519) 284-2070, ext. 305
Fax: (519) 284-4470
Areas of Practice: Banker /
Lender
Chapter: Huron Perth
todd.pemberton@td.com
tdcanadatrust.com/agriculture

The Mann Financial Group

Adam Hewitt, BA Psychology,
Cdn Security Course, Cdn IF
Course, Comp Off Cors
Associate Advisor
575 West Street S, Unit 3A
Orillia, ON L3V 7N6
Tel: (705) 326-8479
Fax: (877) 323-2096
Chapter: Simcoe County
adamhewitt@bruceann.ca
bruceann.ca

Trillium Mutual Insurance

Joe Dietrich, Dip. Ag., AALP,
C.I.P., CAFA
President & CEO
495 Mitchell Road South
Listowel, ON N4W 0C8
Tel: (519) 291-9300
Fax: (519) 291-1800
Areas of Practice: Insurance
Specializing in: Property and
Casualty Insurance; Farm & Ag-
Commercial Solutions
Chapter: Walkerton
jdietrich@trilliummutual.com
trilliummutual.com

Howick Mutual Insurance Company

Tammy Hickling, B.A., C.I.P.,
AALP, CAFA
Manager of Product, Pricing &
Development
Box 148
1091 Centre Street
Wroxeter, ON N0G 2X0
Tel: (519) 335-3561, ext. 225
Areas of Practice: Insurance
Specializing in: Property &
Casualty Insurance; Farm & Ag-
Commercial Insurance Solutions
Chapter: Walkerton
thickling@howickmutual.com



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1268 Wayne Road
London, ON N6K 2G7
Tel: (519) 667-9050, ext. 235
Fax: (519) 667-9087
Areas of Practice: Appraiser
Specializing in: Agricultural & Agri-Business Real Estate Appraisals
Chapter: London
rparker@valcoconsultants.com
valcoconsultants.com

Vanrooy, Mills and Associates

Barry Mills, Life Licence, CPCA
45 Irongate Drive
Paris, ON N3L 4G3
Tel: (519) 442-9213
Fax: (519) 442-9212
Specializing in: Finance
Chapter: Walkerton; Woodstock
barry@vanrooymills.ca
vanrooymills.ca

Ward & Uptigrove

Brad Bakker, CPA, CA, BACC
Principal
Box 127, 145 Main Street East
Listowel, ON N4W 3H2
Tel: (519) 291-3040
Fax: (519) 291-1850
Areas of Practice: Accountant
Specializing in: Financial Statement Preparation; Tax Planning; Estate / Succession Planning
Chapter: Huron Perth
bradleyb@w-u.on.ca
wardadnuptigrave.com

Ward & Uptigrove

Brad Buchanan, CPA, CGA, CAFA
Accountant, CGA
Box 127, 145 Main Street East
Listowel, ON N4W 3H2
Tel: (519) 291-3040, ext. 204
Fax: (519) 291-1850
Areas of Practice: Accountant
Specializing in: Farm Taxation, Including Corporation and Estate Planning
Chapter: Walkerton
bradb@w-u.on.ca
wardadnuptigrave.com

Ward & Uptigrove

Jennifer McArthur, CPA, CA, HBBA
CA
Box 127, 145 Main Street East
Listowel, ON N4W 3H2
Tel: (519) 291-3040
Fax: (519) 291-1850
Areas of Practice: Accountant
Specializing in: Financial Statement Preparation; Tax Returns; Estate / Succession Planning
Chapter: Huron Perth
jenniferm@w-u.on.ca
wardadnuptigrave.com

Ward & Uptigrove

Pete Verbeek, CPA, CA, CAFA, BACC
Chartered Accountant
Box 127, 145 Main Street East
Listowel, ON N4W 3H2
Tel: (519) 291-3040
Fax: (519) 291-1850
Areas of Practice: Accountant
Specializing in: Farm Taxation & Farm Grant Assistance
Chapter: Walkerton
petev@w-u.on.ca
wardanduptigrove.com

Wayne T Ferris Professional Corp.

Wayne Ferris, CPA, CA, CAFA
Chartered Accountant
Box 35
Maxwell, ON N0C 1J0
Tel: (519) 922-3026
Areas of Practice: Accountant; Management Consultant; Mediator / Facilitator; Public Speaker
Chapter: Walkerton
wtferris@hotmail.ca

Wever Financial

Theresa Wever, Dip. Ag., CFP, CIM, EPC, CAFA
Financial Planner
Box 269
1087 Concession Street
Russell, ON K4R 1E1
Tel: (613) 445-8624
Fax: (613) 445-8626
Chapter: Ottawa Valley
twever@moneyconcepts.ca
weverfinancial.com

Wilkinson Rogers

Dwayne Scott
Accountant
700 Richmond Street,
Suite 214
London, ON N6A 5C7
Tel: (519) 661-0990, ext. 225
Fax: (519) 661-0996
Chapter: London
dscott@wilkinsonrogers.com

QUEBEC

Assante
Eric Monfils
BAA, MBA, FICB, Financial Sector Advisor, Mutual Fund Representative
15 Gamelin, Suite 500
Gatineau, QC J8Y 6N5
Tel: (819) 771-2196
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SASKATCHEWAN

Aaren Stroh, CA

Aaren Stroh, B.Comm, CA, CAFA
CA
RR #1, Site 6, Comp 9
Christopher Lake, SK S0J 0N0
Tel: (306) 989-2116
Areas of Practice: Accountant;
Producer
Specializing in: Personal / Corp /
AgriStability Returns; Financial
Statements
Chapter: Prince Albert
aaren_da@yahoo.com

Affinity Credit Union

Kristin Gray, CAFA
Agriculture Account Manager II
Box 129
Birch Hills, SK S0J 0G0
Tel: (306) 749-3632
Fax: (306) 749-3210
Areas of Practice: Banker /
Lender
Specializing in: Agriculture &
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kristin.gray@affinitycu.ca
affinitycu.ca

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HR & Communications
Professional
216 Cumming Avenue
Manitou Beach, SK S0K 4T1
Tel: (306) 946-2997
Fax: (306) 946-2887
Areas of Practice: Human
Resources
Specializing in: Coaching
Leaders on HR; Succession &
Comm Solutions
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morganainc@icloud.com
cervusequipment.com

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Al Scholz, BSA, B.Ed., M.SEM,
PAG, CAC, CAFA, CCEP, CAPS
President
Box 248
Dundurn, SK S0K 1K0
Tel: (306) 221-0248
Fax: (306) 244-4497
Areas of Practice: Agrologist;
Educator; Environment;
Management Consultant; Public
Speaker
Specializing in: Crop Production
& Plant Ecology; Adult Education,
Extension
Chapter: Saskatoon
al@alscholz.com
alscholz.com

Beyond Wealth Management

Abe Toews, CFP, CLU, Ch.F.C.,
R.H.U., CAFA
President
341 Hoffer Drive
Regina, SK S4N 6E2
Tel: (306) 359-1999
Fax: (306) 359-3031
Areas of Practice: Financial
Planner; Public Speaker
Chapter: Regina
abe@beyondwealth.ca
beyondwealthmanagement.com

Buckberger Baerg & Partners

LLP
Robin Baker, Diploma in
Accounting, ACIA, Business
Certificate
Staff Accountant
101 - 1132 College Drive
Saskatoon, SK S7N 0W2
Tel: (306) 657-8978
Fax: (306) 933-2250
Chapter: Saskatoon
rbaker@bblp.ca
bblp.ca

Buckberger Baerg & Partners

LLP
Tyler Kachur, CPA, CA, BComm
Tax Partner
101 - 1132 College Drive
Saskatoon, SK S7N 0W2
Tel: (306) 657-8966
Fax: (306) 933-2250
Chapter: Saskatoon
tkachur@bblp.ca
bblp.ca

Business Impact

Terry Kremeniuk, B.Sc. (Ag),
MBA, P. Ag., CAC, CAFA
Consultant
9462 Wascana Mews
Regina, SK S4V 2V5
Tel: (306) 537-1483
Fax: (306) 790-7008
Areas of Practice: Agricultural
Economist; Banker / Lender
Specializing in: Agribusiness
Management; Business Analysis
& Planning
Chapter: Regina
terry.kremeniuk@sasktel.net

Century 21 Tisdale Ag

Regan Martens, B.Sc. Agr., P.Ag.
Farmland Real Estate Specialist
Box 1540
Tisdale, SK S0G 1T0
Tel: (306) 873-2678
Fax: (306) 873-2291
Areas of Practice: Agrologist
Chapter: Melfort
regan.martens@century21.ca
tc21.ca

Conexus Credit Union

Christopher Chyz
Box 1960, Stn Main
Regina, SK S4P 4M1
Tel: (306) 780-1662
Fax: (306) 780-1741
Chapter: Regina
christopher.chyz@conexus.ca
conexus.ca

Conexus Credit Union

Lori Amyotte, Business Admin.
Diploma, CAFA
Agricultural Relationship Manager
2800 - 2nd Avenue West
Prince Albert, SK S6V 5Z4
Tel: (306) 953-6113
Fax: (306) 763-0448
Areas of Practice: Banker /
Lender; Producer
Chapter: Prince Albert
lori.amyotte@conexus.ca
conexus.ca

Conexus Credit Union

Lyle Bateman, P.Ag., CAFA
Agriculture Account Manager
Box 1960 Station Main
3138 College Avenue
Regina, SK S4P 4M1
Tel: (306) 780-1695
Fax: (306) 780-1741
Areas of Practice: Agrologist;
Banker / Lender
Chapter: Regina
lyle.bateman@conexus.ca
conexus.ca

Crop Pro Consulting

Cory Willness, PAG, CCA, CAC,
BSA
Crop Consultant
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Naicam, SK S0K 2Z0
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Orlo Drewitz, CA, B.Comm.,
CAFA
Partner
1200 - 410 - 22nd Street East
Saskatoon, SK S7K 5T6
Tel: (306) 934-8000
Fax: (306) 653-5859
Areas of Practice: Accountant
Specializing in: Agri-Business
Chapter: Saskatoon
orlo.drewitz@ca.ey.com
ey.com/ca

Faithlife Financial

Bryan Moriarty
Financial Representative
11 Steele Bay
Prince Albert, SK S6V 0H1
Tel: (306) 981-0839
Fax: (306) 970-0184
Chapter: Prince Albert
bmoriarty@faithlifefinancial.ca
faithlifefinancial.ca

Farm Credit Canada

Toby Frisk, Ag. Dip., Ag. Tech.,
CSC, PFP, CAFA
District Director
440 Broadway Street East
Yorkton, SK S3N 2W1
Tel: (306) 786-5682
Fax: (306) 786-7610
Areas of Practice: Banker
Specializing in: Primary
Agriculture & Agriculture
Financing
Chapter: Yorkton
toby.frisk@fcc-fac.ca
fcc-fac.ca

**FarmLink Marketing Solutions
- Melfort**

Chris Corbett, BSA - Economics,
CAFA
Sales and Business Development
Manager
Box 3338
Melfort, SK S0E 1A0
Tel: (306) 752-4564
Fax: (306) 752-4563
Areas of Practice: Other; Public
Speaker
Specializing in: Independent
Grain Marketing Advisory Service
Chapter: Melfort
chris@farmlinksolutions.ca
farmlinksolutions.ca

FCC

Jodie Gordon
Relationship Manager
298 - 15th Street East
Prince Albert, SK S6V 1G2
Tel: (306) 953-8563
Fax: (306) 953-8575
Chapter: Prince Albert
jodie.gordon@fcc.ca

K.Ag Growing Farm Profits Inc.

Kim Gerencser, BaFS, Agri-
Business Diploma, CFP, CAFA
8323 Fairways West Drive
Regina, SK S4Y 0A2
Tel: (306) 533-5474
Fax: (306) 205-4207
Areas of Practice: Business
Advisor
Specializing in: Business
Planning; Strategic Planning;
Succession / Transition
Chapter: Regina
kim@growingfarmprofits.com

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Nipawin, SK S0E 1E0
Tel: (306) 862-4926
Fax: (306) 862-2677
Areas of Practice: Insurance;
Investment
Chapter: Melfort
lmrobin@sasktel.net

Ingram Yeadon Accountants

Lisa Nunweiler, CPA, CGA, ACA,
B.Comm.
Accountant
Box 489
Melfort, SK S0E 1A0
Tel: (306) 752-9506
Fax: (306) 752-5952
Chapter: Melfort
lisa@ingramyeadon.ca

Input Capital Corp

Kendra Cruson
Director of Sales and Marketing
300 - 1914 Hamilton Street
Regina, SK S4P 3N6
Tel: (306) 347-3009
Fax: (306) 352-4110
Chapter: Regina
kendra@inputcapital.com
inputcapital.com

Innovation Credit Union

Kirsten Wright, Bus. Admin,
Bach. Financial Services (BAFS)
Investment Specialist
Box 1060
Meadow Lake, SK S9X 1Y8
Tel: (306) 234-5165
Fax: (306) 236-1904
Areas of Practice: Insurance;
Investment
Specializing in: Financial
Services
Chapter: Saskatoon
kirsten.wright@innovationcu.ca
www.innovationcu.ca

**Investors Group Financial
Services Inc.**

Paul Bourgeault, CFP, CAFA
Senior Financial Consultant
Box 335
109 Parkview Place
Shellbrook, SK S0J 2E0
Tel: (306) 747-2934
Fax: (306) 747-2855
Areas of Practice: Financial
Planner; Insurance; Investment
Chapter: Prince Albert
paul.bourgeault@investorsgroup.
com
investorsgroup.com

**KC Financial & Management
Consulting**

Ken Childs, Cert. Advanced
Mediation, CAFA
Consultant
Box 1448
Tisdale, SK S0E 1T0
Tel: (306) 873-4150
Fax: (306) 873-4109
Areas of Practice: Banker /
Lender; Management Consultant;
Mediator / Facilitator
Chapter: Melfort
ken.childs@sasktel.net

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Glen Poier, CAFA
Commercial / Farm Specialist
Box 23027
Saskatoon, SK S7J 5H3
Tel: (306) 955-4038
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Areas of Practice: Insurance
Specializing in: Agri-Business
Sector of General Insurance
Chapter: Saskatoon
gpoier@lakeviewinsurance.com
lakeviewinsurance.com

Laskowski & Wright

Stan MacEwen, CAFA
Senior Associate
4 - 810 Centennial Boulevard
Warman, SK S0K 4S1
Tel: (306) 384-4478
Fax: (306) 384-4449
Areas of Practice: Management
Consultant; Producer
Specializing in: Retirement
Planning; Succession
Chapter: Saskatoon
stan@laskowskiwright.com
laskowskiwright.com

**Lizee Gauthier Certified
General Accountants**

Mike Gauthier, B.Comm., CGA,
CFP, CAFA
Certified General Accountant
473 - 2nd Avenue North
Saskatoon, SK S7K 2C1
Tel: (306) 653-4444
Fax: (306) 665-5662
Areas of Practice: Accountant
Specializing in: Small Business
Corporations; Personal Taxes;
Farm Accounting
Chapter: Saskatoon
lizee@sasktel.net

**M.R.E. Financial Services
Corporation**

Gil Ennis, CFP, CLU, ChFC,
CAFA
104 - 335 Hoffer Drive
Regina, SK S4N 6E3
Tel: (306) 789-3744
Fax: (306) 789-4744
Areas of Practice: Financial
Planner; Insurance; Investment
Specializing in: Retirement
Planning; Succession
Chapter: Regina
ennis@mrefinancial.com
mrefinancialservices.com

MacPherson Leslie & Tyerman

Jason Mohrbutter, LL.B.
Partner
1500 - 1874 Scarth Street
Regina, SK S4P 4E9
Tel: (306) 347-8484
Fax: (306) 352-5250
Areas of Practice: Lawyer
Specializing in: Commercial &
Civil Litigation
Chapter: Regina
jmohrbutter@mlt.com

Miller Thomson LLP

Glenn LeKach, LL.B., BSPE
600, 2103 11th Avenue
Regina, SK S4P 3Z8
Tel: (306) 347-8322
Fax: (306) 347-8300
Chapter: Regina
glekach@millerthomson.com

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Miller Thomson LLP

Crystal Taylor, TEP
Lawyer
Suite 300, 15 - 23rd Street East
Saskatoon, SK S7K 0H6
Tel: (306) 667-5613
Areas of Practice: Lawyer
Chapter: Saskatoon
ctaylor@millerthomson.com

Miller Thomson LLP

Ahmed Malik, B.A., JD
Lawyer
2103 - 11th Avenue
Regina, SK S4P 3Z8
Tel: (306) 565-6532
Fax: (306) 752-4484
Areas of Practice: Agricultural Law; Corporate and Commercial
Chapter: Regina
a.malik@millerthomson.com

MNP LLP

Jaxon Desautels, CPA, CMA, B.Comm
Designated Professional
101 - 1061 Central Avenue
Prince Albert, SK S6V 4V4
Tel: (306) 765-8992
Fax: (306) 763-0766
Chapter: Prince Albert
jaxon.desautels@mnp.ca
mnp.ca

MNP LLP

Krysten Sullivan
Senior Technician
101 - 1061 Central Avenue
Prince Albert, SK S6V 4V4
Tel: (306) 764-6873
Fax: (306) 763-0766
Chapter: Prince Albert
krysten.sullivan@mnp.ca

MNP LLP

Dennis Ulmer, B.Comm., CA, CAFA
Business Advisor
101 - 1061 Central Avenue
Prince Albert, SK S6V 4V4
Tel: (306) 764-6873
Fax: (306) 763-0766
Areas of Practice: Accountant; Agri-Business Owner; Management Consultant; Public Speaker
Specializing in: Succession; Structure; Strategic Planning
Chapter: Prince Albert
dennis.ulmer@mnp.ca
mnp.ca

MNP LLP

Derek Czarnota, CA, CAFA
CA
101 - 1061 Central Avenue
Prince Albert, SK S6V 4V4
Tel: (306) 764-6873
Fax: (306) 763-0766
Chapter: Prince Albert
derek.czarnota@mnp.ca
mnp.ca

MNP LLP

Jeannette Krakowetz, B.Comm., CAFA
Senior Manager
101 - 1061 Central Avenue
Prince Albert, SK S6V 4V4
Tel: (306) 764-6873
Areas of Practice: Management Consultant; Producer
Specializing in: Succession
Chapter: Prince Albert
jeannette.krakowetz@mnp.ca
mnp.ca

MNP LLP

Kenneth Klenk, CMA, CAFA
Farm Advisor
Box 2020
601 Main Street
Melfort, SK S0E 1A0
Tel: (306) 752-5800
Fax: (306) 752-5933
Areas of Practice: Accountant
Specializing in: Agriculture
Chapter: Melfort
ken.klenk@mnp.ca
mnp.ca

MNP LLP

Mike Serhan, CA, M. Pro. Acct.
Box 2020
Melfort, SK S0E 1A0
Tel: (306) 752-5800
Fax: (306) 752-5933
Areas of Practice: Accountant
Specializing in: Agristability App Prep; Retirement; Tax Planning Advice
Chapter: Melfort
michael.serhan@mnp.ca

MNP LLP

Paul Hammerton, CAFA
Agricultural Advisor
50 - 1st Avenue North East
Swift Current, SK S9H 4W4
Tel: (306) 773-8375
Fax: (306) 773-7735
Areas of Practice: Accountant
Chapter: Swift Current
paul.hammerton@mnp.ca
mnp.ca

MNP LLP

Shannon Lueke, BAdmin., CAFA
Agricultural Advisor
Box 2590
701 - 9th Street
Humboldt, SK S0K 2A0
Tel: (306) 682-2673
Fax: (306) 682-5910
Areas of Practice: Accountant
Chapter: Saskatoon
shannon.lueke@mnp.ca
mnp.ca

MNP LLP

Steven Burke, CA
Box 2020
Melfort, SK S0E 1A0
Tel: (306) 752-5800
Fax: (306) 752-5800
Areas of Practice: Accountant
Specializing in: Agristability App Prep; Retirement & Tax Planning Advice
Chapter: Melfort
steven.burke@mnp.ca

MNP LLP

Stuart Person, B.Comm, CA, CAFA
Partner
101 - 1061 Central Avenue
Prince Albert, SK S6V 4V4
Tel: (306) 765-8581
Fax: (306) 763-0766
Areas of Practice: Accountant
Specializing in: Agriculture Business Advisor
Chapter: Prince Albert
stuart.person@mnp.ca
mnp.ca

My Farm Group

Don McCannell, MFDA, CAFA
President - CEO
6-3012 Louise Street
Saskatoon, SK S7J 3L8
Tel: (306) 382-7777, ext. 24
Fax: (306) 382-7177
Areas of Practice: Financial Planner; Insurance; Investment; Management Consultant; Public Speaker
Chapter: Saskatoon
don@mfg.ca
mfg.ca

Palliser Farmland Management Corp.

Murray Gogel, Dip. Agri., CAFA
Farmland Manager
300 - 1914 Hamilton Street
Regina, SK S4P 3N6
Tel: (306) 347-3015
Fax: (306) 352-4110
Areas of Practice: Producer
Specializing in: Agronomic & Marketing Grains; Farmland Management
Chapter: Regina
mgogel@palliserfarmland.ca
palliserfarmland.ca

Percy Woytiuk

Box 366
Hafford, SK S0J 1A0
Tel: (306) 549-4005
Chapter: Prince Albert
percywoytiuk@sasktel.net

Pharos Business & Taxation Advisors

Denis Cyrenne, CAFA
Consultant
1215 Halifax Street
Regina, SK S4R 1T7
Tel: (306) 790-8366
Fax: (306) 790-1938
Areas of Practice: Accountant
Specializing in: Tax; Estate Planning; Succession
Chapter: Regina
dcyrenne@pharosinc.com
pharosinc.com

Prince Albert Co-op

Jeffrae Rothwell, Dip. Agri.
Majoring in Livestock Production, CAFA
Box 97
Shellbrook, SK S0J 2E0
Tel: (306) 747-2122
Fax: (306) 747-2151
Chapter: Prince Albert
Areas of Practice: Banker / Lender; Producer; Manager; Business Particulars; Branch Manager
Specializes in: Agriculture Fiance, Agriculture Retail
jeff.rothwell@pacoop.ca
princealbertcoop.ca



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Rod Edgar
Farm Owner
Box 578
Wolseley, SK S0G 5H0
Tel: (306) 698-2602
Areas of Practice: Producer
Specializing in: Grain
Chapter: Regina
redgar@imagewireless.ca

**R.J. (Bob) Evans, P.Ag.
Professional Consulting**

Bob Evans, P.Ag., CAFA
Consultant
Box 33
515 - 1st Avenue West
Buchanan, SK S0A 0J0
Tel: (306) 862-6400
Areas of Practice: Agri-Business
Owner; Agrolgist; Management
Consultant
Specializing in: Risk
Management & Succession
Chapter: Saskatoon
bob@rjevans.org
rjevans.org

RBC

Kevin Feader, CAFA
2030 Avenue C North
Saskatoon, SK S7K 7M5
Tel: (306) 933-3511
Fax: (306) 933-3534
Chapter: Saskatoon
kevin.feader@rbc.com
rbc.com

RBC

Lee Laughren
Commercial Account Manager
111 Betts Avenue
Saskatoon, SK S7M 1L2
Tel: (306) 651-8231
Fax: (306) 933-3719
Chapter: Saskatoon
lee.laughren@rbc.com
rbc.com

Richardson GMP Ltd.

Mike Armstrong, CA, CFP, PFP,
CAFA
Financial Planner
728 Spadina Crescent,
Suite 333
Saskatoon, SK S7K 4H7
Tel: (306) 385-6300
Areas of Practice: Financial
Planner; Insurance; Investment
Specializing in: Tax Effective
Estate; Retirement; Investment
Plans
Chapter: Saskatoon
mike.armstrong@richardsongmp.
com
richardsongmp.com/armstrong.
wealth

**Robert Stocks, B.Ad. Dip.,
CAFA**

Financial Consultant
79 Killarney Way
Regina, SK S4R 6X8
Tel: (306) 757-1997
Fax: (306) 757-0205
Areas of Practice: Family Coach;
Financial Planner; Mediator /
Facilitator; Public Speaker
Chapter: Regina
rstocks@sasktel.net

Royal Bank of Canada

Phil Hounjet, B.Comm
Commercial Account Manager
2880 - 2nd Avenue West
Prince Albert, SK S6V 5Z4
Tel: (306) 953-5733
Fax: (306) 764-3477
Chapter: Prince Albert
philip.hounjet@rbc.com

Scotiabank

Andrew Thomas, B.Sc. Agr.
Agricultural Banking Specialist
Box 92
Humboldt, SK S0K 2A0
Tel: (306) 682-6514, ext. 4801
Fax: (306) 682-4660
Chapter: Melfort
andrew.thomas@scotiabank.com
http://cbt.scotiabank.com/
AThomas

Scotiabank

Donna Lee
Box 1600
Tisdale, SK S0E 1T0
Tel: (306) 878-8318, ext. 4300
Fax: (306) 873-4199
Areas of Practice: Investment
Chapter: Melfort
donnam.lee@scotiabank.com

Scotiabank

Renee Thorlakson
Small Business Advisor
Box 1930
Melfort, SK S0E 1A0
Tel: (306) 752-8605
Fax: (306) 752-2300
Chapter: Melfort
renee.thorlakson@scotiabank.
com
scotiabank.com

Sun Life Financial

Bill Allen, CFP, CAFA
Certified Financial Planner
1200 - 2002 Victoria Avenue
Regina, SK S4P 0R7
Tel: (306) 757-8631, ext. 2207
Fax: (306) 359-7447
Areas of Practice: Financial
Planner; Insurance; Investment
Chapter: Regina
bill.allen@sunlife.com
sunlife.ca/bill.allen

Tait Insurance Group Inc.

Quinn Tait, CAFA, CAIB
Insurance Broker
Box 879
8 Main Street
Shellbrook, SK S0J 2E0
Tel: (306) 747-2896
Fax: (306) 747-3442
Areas of Practice: Insurance;
Real Estate Agent
Specializing in: Commercial;
Farm and Personal Insurance
Chapter: Prince Albert
quinntait@taitinsurance.ca
taitinsurance.ca

**Wheatland Accounting Services
Ltd.**

Kelvin Shultz, RPA, Diploma in
Agriculture, CAFA
President
Box 123
Fillmore, SK S0G 1N0
Tel: (306) 722-3884
Fax: (306) 722-3560
Areas of Practice: Accountant
Specializing in: Ag Accounting;
Taxation & Planning
Chapter: Regina
kshultz@wheatlandaccounting.
com
wheatlandaccounting.com

Novus Law Group

Bill Cannon, B.Sc. (Computer
Science), JD, CAFA
Lawyer
1200 Central Avenue
Prince Albert, SK S6V 4V8
Tel: (306) 922-4700
Fax: (306) 922-0633
Areas of Practice: Lawyer
Specializing in: General –
Corporate; Transactional; Wills &
Estates
Chapter: Prince Albert
bcannon@wzclaw.com
novuslaw.ca

Wisse Financial

Terry Wisse, CAFA, Dip. in Agri.
President
15 - 3919 Brodsky Avenue
Saskatoon, SK S7P 0C9
Tel: (306) 343-1247
Fax: (306) 244-4012
Areas of Practice: Insurance;
Investment
Specializing in: Estate
Management; Succession;
Retirement Planning; Taxation
Chapter: Saskatoon
wissefinancial@sasktel.net



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