

WMKL NEWSLETTER

Wormald Masse Keen Lopinski LLP

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ISSUE 32

Firm Announcements

What's new with WMKL Partners and staff

Women & Wellness

For the second year in a row, several ladies from the office attended CMHA Niagara's incredible Women and Wellness event.



This educational fundraiser has grown year by year and continues to support CMHA Niagara's Walk-In Counselling program. The Partners and staff are proud to support this much-needed mental health resource in our community.

WMKL # Crunchers

Once again, the WMKL # Crunchers participated in the 2018 Rankin Celebrity Ice Cup, a two-day hockey experience that allows amateur hockey

players an opportunity to play with and against NHL alumni.



The team raised over \$13,000 this year, with all proceeds going to support the Hotel Dieu Shaver Health and Rehabilitation Centre. This specialty healthcare facility provides rehabilitation, complex care and geriatric services in the Niagara region.

Pay Your Invoice Online

We are pleased to offer our clients the convenient and secure option to pay their WMKL invoices online. You can find WMKL as a payee through your regular online banking with most major financial institutions. For more information, please contact our office at any time!

In our ever-changing business environment, our goal is to be the one constant that our clients can trust and rely upon to provide the business, financial and advisory services they need at an outstanding value to them.

In This Edition

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New WSIB Rules for Workplace Stress: new legislation facilitates workplace stress claims. (See page 2)

WhatsApp, Doc?: an easy-to-use secure communication tool with a few minor drawbacks. (See page 4)

Office Hours

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Mon: 8:30am – 5:00pm

Tues: 8:30am – 5:00pm

Wed: 8:30am – 5:00pm

Thurs: 8:30am – 5:00pm

Fri: 8:30am – 5:00pm

Please note our office will be open on Saturday mornings from 9:00-12:30, until April 28, 2018.

The following article is reprinted from the newsletter *Business Matters* with the permission of the Chartered Professional Accountants of Canada:

New WSIB Rules for Workplace Stress

New legislation facilitates workplace stress claims.

The Canadian Centre for Occupational Health and Safety defines workplace stress as the “harmful physical and emotional responses that can happen when there is a conflict between job demands on the employee and the amount of control an employee has over meeting these demands.”

The growing recognition of the problem of workplace stress has led the Ontario government to pass the *Stronger, Healthier Ontario Act (Budget Measures) 2017* last May that amended the *Workplace Safety and Insurance Act, 1997* to entitle workers to benefits as a result of mental stress. These amendments are effective January 1, 2018. Most other provinces already have or are in the process of initiating legislation that recognizes how mental stress impacts workers.

WSIB Adds Two New Policies

Since then, however, the Workplace Safety and Insurance Board (WSIB) of Ontario has sought input from worker and employer stakeholder groups as to how these amendments should be best implemented. The result is the creation of two stand-alone policies related to workplace stress: “Traumatic Mental Stress” and “Chronic Mental Stress.”

Traumatic Mental Stress

Traumatic mental stress arises when, in the course of employment, a traumatic event has occurred such as a criminal act, horrific accident involving death or threatened death or serious harm to the worker, co-worker, a worker’s family or others.



Chronic Mental Stress

To receive benefits for chronic mental stress, an employee must have suffered “an appropriately diagnosed mental stress injury... caused by a substantial work-related stressor arising out of and in the course of the worker’s employment.” A stressor is considered to be substantial “if it is excessive in intensity and/or duration in comparison to the normal pressures and tensions experienced by workers in similar circumstances.” Harassment is considered a substantial stressor, but interpersonal conflicts between workers and their superiors are not, unless the conflict rises to the level of harassment a reasonable person would consider to be abuse. An employee is not entitled to benefits as a result of the stress caused by an employer’s decisions such as termination, demotion, transfer, discipline, change in working hours, or productivity expectations.

Adjudication of a chronic mental stress claim must be preceded by a diagnosis of chronic mental stress according to the *Diagnostic and Statistical Manual of Mental Disorders* (known as DSM-5), a publication of the American Psychiatric Association that defines and classified mental disorders.

Management should create an environment that reduces stress.

Workplace Guidelines

Owner-managers should read the relevant material on the WSIB website and consult a labour lawyer as to how this new legislation will apply to their particular workplace. Naturally, it is in management's best interest to create an environment that lessens stress. This can be achieved by a review of existing workplace practices to determine what needs to be changed, phased out, or added.

The workplace should be not only safe but also an ergonomically comfortable place to work. Compensation should be competitive and the jobs should be enriched by rotation and opportunities for advancement. Hiring practices should be fine tuned to the culture of the company so that new employees will be selected to fit comfortably with the existing staff.

Encourage employees to provide feedback about their job and responsibilities. To do a good job and for the company to achieve its strategic goals, employees need training. Employees should know what you expect from them and understand what they are expected to contribute

to the growth of the company. There must be no room for harassment and plenty of room for thanks and appreciation when the job is well done.

Know When An Employee Is Under Stress

Determining whether an employee is under stress is difficult. Even more difficult is determining whether the stress is job related or created by personal matters happening off the job. Regardless of the source, stress will impact the functioning of the employee and management should be attuned to signature signs of stress. Here are a few indicators to watch for:

- regular absenteeism
- a pattern of arriving late, leaving early, taking longer breaks than allotted
- avoiding responsibility
- an increase in mistakes
- forgetting to attend meetings
- late or poorly done assignments
- constant arguing during meetings
- abnormal frustration with clients or other staff members
- short temper
- overreaction to comments by other employees.

Understand Your Workplace

It is important for owner-managers to be aware that the legislation recognizing job-related stress will impact their workplace and that stress-related claims are going to be part of the cost of doing business. Management must take employees' concerns seriously and work to minimize stress-related claims that will impact not only the morale of all employees but also the bottom line.



The following article is reprinted from the newsletter Business Matters with the permission of the Chartered Professional Accountants of Canada:

WhatsApp, Doc?

WhatsApp provides users with an easy-to-use secure communication tool with a few minor drawbacks.

It was not so long ago that mobile phones were used primarily for making voice calls. The ability to send and receive short message service (SMS) text messages was effectively a bonus feature that became immensely popular, thanks to clever foresight by the architects of the GSM (Global System for Mobile communications) mobile phone system in the 1980s and 1990s. Text messages are so popular now that we collectively send about *eight trillion* every year. The evolution from cell phones to smartphones has effectively changed how individuals communicate by giving them the ability to receive, create, edit and send almost any kind of content, from email and documents to picture and videos, all “on the go.” In short, communication has become incredibly easy.

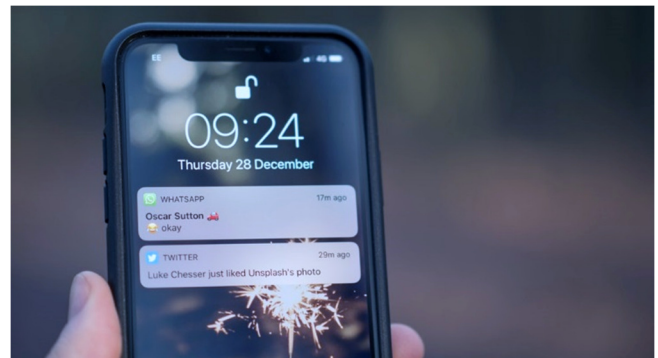
Communication only occurs when the sender and receiver understand each other. The fact that nearly everyone has access to email and text messages is the measure of their ongoing success. Nevertheless, ubiquitous though they are, email and text messages are not secure and were never intended to be.

WhatsApp

This is where a free app with the catchy name “WhatsApp” has found success in the

smartphone world and acquired more than one billion users. WhatsApp allows users to exchange messages, including images, videos, files and even real-time voice calls.

Communication between sender and receiver is encrypted end to end. The beauty of the Open Whisper Systems encryption protocol used by WhatsApp is that it prevents third parties (including people from WhatsApp itself) from having unencrypted access to messages or call.



When a user downloads and registers for WhatsApp, the software assigns a public Identity Key, a public Signed Pre-Key (with its signature), and a batch of public One-Time Pre-Keys that are stored on the server. These public keys allow the server to relate to the user’s identifier. The WhatsApp server does not have access to any of a user’s private keys; in the event the server is compromised, no private authentication credentials will be revealed.

Any data transmitted to other users never gets stored on the WhatsApp server; thus, any form of communication is sacrosanct. Only the recipient who also has an assigned key can decrypt the message sent; only the sender and the receiver have knowledge of the data stored on their smartphones.

The app is compatible with Android, iOS and Windows Phone, and is also available for Mac and Windows PCs. WhatsApp required a telephone number for registration on the primary device; as such, one of the of limitations is that tablet support is limited and WiFi-only devices are not supported at all. Messages are sent over the Internet, and can be sent over a WiFi connection even if you have no cellular signal. In the past you may have been concerned about using your smartphone where free WiFi was available (e.g., at your favourite coffee shop); with this application the encryption process should all but eliminate this concern.

The app will not provide end-to-end encryption for an iPhone device that has been “jailbroken” (i.e., where security features and restrictions have been disabled, allowing the installation of unauthorised apps). Overriding established software restrictions can compromise the security of the device and allow malware to infect the smartphone.

WhatsApp allows the transmission of documents.

Practical Applications

WhatsApp’s service allows you to transfer your contacts seamlessly from existing Google or Outlook directories, identifies those contacts that have signed up for WhatsApp, and indicates whether each person’s app is on a mobile or home device.

The system allows transmission of documents such as PDFs, spreadsheets and even slideshows up to 100MB per transmission. Other features

include the ability to take an in-app photo or video, search a directory, and group contacts by category.

Another security feature for this application is a two-step verification to protect your phone number (which is your user ID). In order to verify your number, a six-digit PIN is assigned by the user. In the event you forget your password, you can provide your email address to activate a two-step process to change it.

Security Is Never Perfect

WhatsApp is acknowledged to be an excellent product, with security that is more than adequate for the average user. However, as with any security, a determined attacker may still be able to obtain information. For example, WhatsApp messages are transmitted using end-to-end encryption; however, those same messages may be stored on your device and automatically backed up without encryption to the cloud (e.g., to Google Drive). The servers on which these backups are stored may be located in a jurisdiction such as the United States, where the government or law enforcement may be able to access your data without your knowledge. For iPhone users, WhatsApp data is encrypted in iCloud backups (which are also encrypted by Apple). Security research firm Oxygen Forensics has claimed the ability to defeat this encryption; however, their technique requires access to the SIM card. If security is a concern, you may wish to consider using a different secure messaging platform or, alternatively, backing up your WhatsApp messages to the cloud.



The Last Page

Quick Tips, News & Advice

Congratulations on your Retirement!



The Partners and staff would like to wish a heartfelt congratulations to Bill Kenopic on his retirement from his Canadian Tire store in Renfrew, Ontario. Bill began his lifelong career with Canadian Tire at the age of 18, stocking shelves at the old store on Raglan Street. His successful 60-year career was built on the foundations of professionalism, respect and the highest level of customer service.

We wish Bill and his wife, Ann, many happy years to come. Enjoy every minute of your retirement!

Worst Tax Return Excuses

The income tax deadline is coming up quickly, much to the chagrin of procrastinators. Some have perfected the art of late filing excuses, as evidenced by these unusual reasons shared by HM Revenue and Customs in the UK:

- *I've been far too busy touring the country with my one-man play.*

- *My wife helps me with my return, but she had a headache for 10 days.*
- *My dog ate my tax return (and all of the reminders).*
- *My husband left me and took our accountant with him.*
- *I spilled coffee on it.*
- *The postman does not deliver to my house.*

Reminder

Don't forget to check out the WMKL website under our Taxation News Quick Links. Each month we post articles involving tax updates and tips, as well as a Quarterly Newsletter for Personal and Corporate Tax.

Feedback

We encourage your feedback! Please send your comments or suggestions for future issues to: Michelle de Prinse at deprinsem@wmklca.com

Follow Us on Social Media

We invite you to follow us on Twitter (@WMKL_LLP), Instagram (@wmkl_llp) and LinkedIn.



Disclaimer:

WMKL Newsletter deals with a number of complex issues in a concise matter; it is recommended that accounting, legal or other appropriate professional advice should be sought before acting upon any information contained therein. Although every reasonable effort has been made to ensure accuracy of the information contained in this letter, no individual or organization involved in either the preparation or distribution of this letter accepts any contractual, tortious, or any other form of liability for its contents or for any consequences arising from its use. WMKL Newsletter is prepared quarterly by Wormald Masse Keen Lopinski LLP for our clients.

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