



Institute of Certified Bookkeepers

Making you Count

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Bookkeepers helping Bookkeepers helping Business

February 2021



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Additional Information for Members Only

In this month's [Members Newsletter](#) you will find the following additional information:

Important News

- ICB 2021 Member Information
- PAYG Instalment Notices

Best Practice Bookkeeping

- Business Continuity Management for Clients
- Digital Change – The Next Step
- Casual Overtime and Minimum Requirements – updated resource
- Annualised Salary Changes Reminder

The BAS Agent World

- Access to ATO - Renewals Required
- BAS Agents and Independence

Continued Professional Education

- CPE for BAS Agents

ICB Network Meetings

- February 2021 Question of the Month: Salary Sacrifice
- January 2021 Answer of the Month: ICB Communication Channels

Other Things Happening in the World

- No fees for ABN Lookup

From the ICB

- ICB e-Invoicing Submission
- February 2021 eBrief for your Clients and Business

From the ATO

- Protecting Your Practice

Important News

New Laws Supporting Small Business

Information on the New Laws Around Payment Times & Insolvency



Payment Times Reporting Scheme

Payment terms have become a critical issue to small business and have caused such a significant amount of harm to small business cash flow that the government will now intervene. According to the Australian Small Business and Family Enterprise Ombudsman (ASBFEO) 53% of invoices are paid late with an average of 23 days overdue. This equates to \$115 billion paid late each year, an impact of \$52,000 for every small business in Australia. **Source:** ASBFEO

As of 1st January 2021, the [Payment Times Reporting Scheme](#) (PTRS) came into effect. These new laws will require big businesses to report their payment times and terms to small business suppliers. Big businesses with an annual turnover of \$100 million-plus will be enforced to comply with the legislation as soon as possible.

The scheme will:

- Increase the transparency around reporting entities payment performance.
- Promote good payment behaviours by discouraging large businesses to pay late due to public disclosure.
- Help small businesses make better-informed decisions about who to do business with.
- Enable small business suppliers to get paid quicker.

How does this impact small businesses?

Small businesses do not have to do anything for the PTRS to operate. Small businesses that do not wish to be included in the scheme can opt out by accessing the PTRS using their MyGovID.

The government has also introduced the Small Business Identification (SBI) Tool to enable reporting entities to easily identify their small business suppliers for reporting under the scheme. Reporting entities will upload a file of their supplier ABNs and the SBI tool will identify which are classified as a small business.

Reporting entities will be required to provide a report for each six months of the income year within three months of the reporting period. The government will publish the reports twice a year on an online public register known as the Payment Times Report Register. The published report will not contain any specific details of the small businesses.

The report will include such information as:

- Name and ABN
- Business description
- Reporting period
- Statement of standard payment terms
- The proportion of small business invoices paid during the period
- The proportion of all purchasing/earnings from small businesses.

The introduction of PTRS will further encourage an increased level of accountability for payment terms disclosure will change the way a business considers payment terms. Eventually, it is expected to improve payment outcomes for Australia's small businesses community by creating transparency around the payment terms and practices of large businesses.

New Insolvency Framework

The other major development has been the introduction of temporary restructuring relief under the new insolvency framework that began on 1st January 2021. These reforms to corporate insolvency laws apply to companies with liabilities of less than \$1 million.

The reforms include:

- A new debt restructuring process.
- A new simplified liquidation pathway.
- The establishment of small business turnaround practitioners to support businesses through the debt restructuring and turnaround process.

Eligible business owners who have registered for temporary restructuring relief:

- Stops creditors who are owed less than \$20,000 from issuing statutory demands to wind up the business.
- Gives directors a period of 6 months to respond to statutory demands.
- Offers a temporary safe harbour from personal liability for trading insolvent.

The reforms will allow small businesses to restructure their debts while remaining in control of their business and for those businesses that unfortunately do need to wind up, the liquidation process will be changed to make it simpler, faster, and cheaper.

This differs from the current model in which creditors are able to appoint external administrators to insolvent small businesses, however, the new system would still allow creditors to vote on restructuring plans.

ICB Comments

There could be unintended consequences of the new changes to insolvency laws. Concerns include enabling small businesses to accumulate unsustainable debt and allowing financially risky companies to continue to operate.

Another concern is that creditors may end up getting nothing as businesses continue to trade and stack up more debt after restructure.

However, the new reforms signify a welcome need for change in the insolvency process and allow small businesses more control over their future. Above all it highlights the need for small business owners to engage their reliable Bookkeeper, BAS Agent or Tax Agent for a viability assessment as a matter of urgency.

In line with the ASFBEO, we know the sooner a struggling small business owner seeks professional advice, the better the outcome.

Resources

- ICB – Insolvency Concerns
- ICB – Webinars – Bookkeeping
- ICB – Jirsch Sutherland Guide to Insolvency
- Fridays with ICB – understanding Insolvency slides
- ASFBEQ – Payment times
- ATO – New Insolvency Reforms
- ASIC – Temporary restructuring relief
- ASIC – Guide to publishing a notice of the declaration on the Published Notices Website
- ASIC – Published Notices
- Treasury – Simplified debt restructuring fact sheet
- Payment Times Reporting Scheme (PTRS)

STP Phase 2 Deadline Extended

A welcomed delay to phase 2 of Single Touch Payroll

The Tax Office has agreed to delay the start date for the second phase of Single Touch Payroll after intense pressure from all corners of the payroll industry.

Mandatory STP phase 2 reporting will commence from 1st January 2022 — a six-month extension from the previously proposed 1st July 2021 start date.

STP phase 2 will require additional payroll information to be reported to the ATO, and subsequently shared with Services Australia and other government agencies.

The ATO notes that there is nothing practitioners and employers need to do at the moment, with work being done with accounting and payroll software providers to develop and test their services.

ICB will monitor the development and implementation of STP2 solutions and provide ongoing updates and implementation assistance to members.

The ICB Summit will discuss “What Bookkeepers need to know about STP2 now and how to get ready”.

STP for closely held employees

For small employers with closely held payees that were previously exempt from reporting these payees through STP for the 2019–20 and 2020–21 financial years. From 1 July 2021 must report payments made to closely held payees through STP.

The ATO has confirmed that small employers can report payments to closely held payees through STP in three ways:

- Reporting actual payments in real time.
- Reporting actual payments quarterly.
- Reporting a reasonable estimate quarterly.

Resources

- [ICB – STP Phase 2 Update](#)
- [ICB – STP Resource Library](#)
- [ICB – Payroll](#)
- [ATO – Closely Held Employees](#)
- [ATO – legislative instrument](#)

Best Practice Bookkeeping

Finding the Right Payment Gateway

Selecting a Payment Gateway

At some point, any small business owner that wants to set up and manage their own [online payments](#) would have to select a payment gateway.

However, many small business owners do not know what a payment gateway is or why they need one. It can be complicated and overwhelming when looking at the number of solutions available online and a small business can find it difficult to determine the most important factors to look out for when selecting a payment gateway solution.

What is a Payment Gateway?

A payment gateway is an e-commerce service that processes, authenticates, and accepts or declines credit card transactions on a merchant's behalf through secure Internet connection.

Making a decision about which payment gateway to use, some questions to guide you in the decision making process include:

- How much does the service cost?
- How secure is the service?
- Is the payment gateway available for online store owners in Australia?
- What types of payments will be accepted?
- Does the payment gateway require a merchant account?
- Does the gateway offer software integration with accounting program?
- Is the gateway service easy for customers to use?

No two payment gateways are the same, and each one comes with its own set of pros and cons. Features will vary depending on the type of business and location.

[Chargebee](#) have developed a comprehensive tool to help small business compare and choose the best payment gateway for online business, specific to location. For Bookkeepers and BAS Agents, add this tool to your resource collection when assisting clients on their pathway to become digital.

For more information [Chargebee – Payment Gateway Providers in Australia](#)

Resources

- [ICB – Payment Gateways - Online and Mobile](#)
- [ICB – Use Today's Technology: A Bookkeeper's Necessity](#)
- [Chargebee – Payment Gateway Providers in Australia](#)

Continued Professional Education

Upcoming Events and Webinars

ICB Events and Webinars



- [The Australian Bookkeepers Summit March 2021 - Opportunity Meets Influence](#)
Online, Webinar, 3rd March, 2021
- [ICB Technical Webinar - Friday with ICB - Vaccinations and the Workplace](#)
Online, Webinar, 26th February, 2021
- [ICB Technical Webinar - Friday with ICB](#)
Online, Webinar, 5th March, 2021
- [ICB Technical Webinar - Recruiting and Engaging a Bookkeeper](#)
Online, Webinar, 11th March, 2021
- [ICB Technical Webinar - Friday with ICB](#)
Online, Webinar, 12th March, 2021
- [ICB Technical Webinar - Friday with ICB](#)
Online, Webinar, 19th March, 2021
- [ICB Technical Webinar - Friday with ICB](#)
Online, Webinar, 26th March, 2021
- [ICB Technical Webinar - Prepare for End of Financial Year 2021](#)
Online, Webinar, 8th April, 2021
- [ICB Technical Webinar - Warped GST - Episode 1](#)
Online, Webinar, 20th April, 2021
- [ICB Members Meeting 2021 via Webinar](#)
Online, Webinar, 22nd April, 2021
- [ICB Technical Webinar - Warped GST - Episode 2](#)
Online, Webinar, 4th May, 2021
- [ICB Technical Webinar - Bookkeepers and Treasurers - Working with Sporting Clubs and Associations](#)
Online, Webinar, 20th May, 2021
- [ICB Technical Webinar - Correcting Business Activity Statements - Why, When and How](#)
Online, Webinar, 27th May, 2021

Note: *Webinars are recorded and available for members to listen to in the ICB Webinar Library.*

Online

- [Intuit Quickbooks - Self-Paced Training](#)
Online, Webinar, Self-Paced
- [Applied Education - CPE Club](#)
Online, Webinar, Multi-Dates
- [GovReports - Webinar Series](#)
Online, Webinar, Multi-Dates
- [Tax Practitioners Board - Webinars](#)
Online, Webinar, Multi-Dates



ICB Network Meetings

Upcoming Network Meetings

Webinars				
Online 12th March, 2021	Online 8th March, 2021			
ACT				
Canberra - Northside 6th April, 2021	Canberra - Phillip 9th March, 2021			
NSW				
Albury - Wodonga 10th March, 2021	Ballina 9th April, 2021	Balmain TBC 2021	Bathurst 14th April, 2021	Bellingen 16th March, 2021
Blue Mountains 10th March, 2021	Brookvale 19th April, 2021	Central Coast 24th March, 2021	Dubbo 29th March, 2021	Hawkesbury Region 2nd February, 2021
Hills Districts 17th March, 2021	Hornsby 11th March, 2021	Lower North Shore 15th March, 2021	Moorebank 3rd March, 2021	Newcastle 15th February, 2021
Newport 19th April, 2021	Oran Park 25th February, 2021	Orange 16th April, 2021	Port Macquarie 9th March, 2021	Randwick - Bondi 10th March, 2021
Shoalhaven 12th April, 2021	Southern Highlands 8th March, 2021	Sutherland 18th March, 2021	Tweed Coast 17th March, 2021	Wollongong 17th March, 2021
NT				
Darwin 8th March, 2021				
Queensland				
Atherton Tablelands 24th February, 2021	Brisbane Central 25th February, 2021	Brisbane North 16th March, 2021	Brisbane South 16th March, 2021	Bundaberg 13th April, 2021
Burpengary 17th March, 2021	Cairns 19th March, 2021	Dalby 25th February, 2021	Gladstone 15th March, 2021	Gold Coast - AM 9th March, 2021
Gold Coast - PM TBC	Hervey Bay 20th April, 2021	Ipswich 9th March, 2021	Logan 17th March, 2021	Moreton Bay 16th March, 2021
North Sunshine Coast 19th March, 2021	Port Douglas 19th March, 2021	South Sunshine Coast 11th March, 2021	Toowoomba 12th March, 2021	Townsville 12th March, 2021
South Australia				
Adelaide West 19th March, 2021	Para Hills 17th March, 2021	South Adelaide 11th March, 2021	Unley 11th March, 2021	
Tasmania				
Hobart 5th February, 2021	Launceston 17th February, 2021			
Victoria				
Ballarat 12th March, 2021	Brunswick 15th March, 2021	Bulleen 13th April, 2021	Burwood 3rd March, 2021	Chadstone 15th March, 2021
Cobram 17th March, 2021	Docklands TBC, January 2021	Echuca 19th March, 2021	Frankston 15th March, 2021	Geelong 16th March, 2021
Mildura 10th March, 2021	Mordialloc 16th March, 2021	Mornington 26th February, 2021	Mt Waverley 9th March, 2021	Narre Warren 9th March, 2021
Ringwood 18th March, 2021	Sale 12th March, 2021	Sunbury 9th March, 2021	Warragul 23rd February, 2021	Wyndham 12th March, 2021
Yarra Valley 12th March, 2021				
Western Australia				
Balcatta 9th March, 2021	Broome 26th February, 2021	Bunbury 15th April, 2021	Busselton 12th March, 2021	Cockburn Central 17th March, 2021
Geraldton TBC, 2021	Joondalup 16th March, 2021	Mandurah 10th March, 2021	Melville 10th March, 2021	Midland 18th March, 2021
Northam 11th March, 2021	Welshpool 16th March, 2021			

Other Things Happening in the World

FWO Annual Wage Review

Minimum wages in the third and final group of awards increase from 1st February 2021



The minimum wage increase of 1.75% will apply from first full pay period on or after 1st February 2021 for the 27 modern awards in Group 3.

Awards in Group 3 are listed below:

- Air Pilots Award 2020 [MA000046]
- Aircraft Cabin Crew Award 2020 [MA000047]
- Airline Operations – Ground Staff Award 2020 [MA000048]
- Airport Employees Award 2020 [MA000049]
- Alpine Resorts Award 2020 [MA000092]
- Amusement, Events and Recreation Award 2020 [MA000080]
- Commercial Sales Award 2020 [MA000083]
- Dry Cleaning and Laundry Industry Award 2020 [MA000096]
- Fast Food Industry Award 2010 [MA000003]
- Fitness Industry Award 2020 [MA000094]
- General Retail Industry Award 2020 [MA000004]
- Hair and Beauty Industry Award 2010 [MA000005]
- Horse and Greyhound Training Award 2020 [MA000008]
- Hospitality Industry (General) Award 2020 [MA000009]
- Live Performance Award 2020 [MA000081]
- Mannequins and Models Award 2020 [MA000117]
- Marine Tourism and Charter Vessels Award 2020 [MA000093]
- Nursery Award 2020 [MA000033]
- Professional Diving Industry (Recreational) Award 2020 [MA000109]
- Racing Clubs Events Award 2020 [MA000013]
- Racing Industry Ground Maintenance Award 2020 [MA000014]
- Registered and Licensed Clubs Award 2020 [MA000058]
- Restaurant Industry Award 2020 [MA000119]
- Sporting Organisations Award 2020 [MA000082]
- Travelling Shows Award 2020 [MA000102]
- Vehicle Repair, Services and Retail award 2020 [MA000089]
- Wine Industry Award 2020 [MA000090]

Note: For anyone not covered by an award or an agreement, the National Minimum Wage is \$753.80 per week or \$19.84 per hour. This applied from the first full pay period starting on or after 1st July 2020.

[Click Here](#) to view the original annual wage decision.

Source: *The Association of Payroll Specialists (TAPS)*

Resources

- ICB – Payroll Resources
- FWO – The Commission has announced a 1.75% increase to minimum wages
- FWO – Pay guides
- FWO – Pay and Conditions Tool

VIC - Business Support Package

The Circuit Breaker Action Business Support Package

New support has been announced for Victorian small businesses, including sole traders, most impacted by the coronavirus circuit-breaker action – with hospitality, tourism, events, and creative industries operators to benefit from grants.

The Circuit Breaker Action Business Support Package is a scheme that will provide financial support to eligible businesses impacted by the circuit breaker action to limit the spread of COVID-19.

There are four initiatives available for eligible businesses as part of this support package:

- Business Costs Assistance Program – a one-off grant of \$2,000 for eligible employers to assist with costs incurred as a result of the circuit breaker action.
- Licensed Hospitality Venue Fund - Circuit Breaker Action Payment – a further \$3,000 one-off payment for eligible businesses who previously received a grant via the Licensed Hospitality Venue Fund (no need to apply for this, the Government will contact previous recipients).
- Victorian Accommodation Support Program which is an expansion of the Regional Tourism and Accommodation Support Program – to support accommodation providers whose bookings were cancelled due to the circuit breaker action. This program will open soon and if you think you are eligible you can [register your interest](#) now.
- Travel Voucher Schemes expanding the existing [Regional Travel Voucher Scheme](#) with an additional 10,000 vouchers for regional travel and adding a further 40,000 vouchers for travel within Melbourne.

More information about the Circuit Breaker Support Package is available at business.vic.gov.au

From the ICB

Member Benefit of the Month: Member Support Line

ICB Support for Members

Our support line is designed to help members navigate and interpret both the technical aspects of being a Bookkeeper and to help support you in your own Bookkeeping business. Each member of the support team who are answering your phone calls and emails are practising Bookkeepers, meaning they are working through the same queries, challenges, and circumstances as you.



Support can be obtained by:

Phone: 1300 85 61 81

Email: support@icb.org.au

[ICB – Support for Members](#)

How can we help?

- We can help identify what the question is about
- Direct you to the ICB process and resources
- Provide guidance into the knowledge and resource
- Assist you to ask the right questions and apply the right approach

We may need to or escalate a member support question to ensure we are asking the right questions and providing the right advice and guidance. This may include us then providing more knowledge or process guidance.

ICB are unable to apply the knowledge and process to each specific business circumstance. We are unable to adhere to the code of conduct by ascertaining all the business circumstances and ensuring all laws have been considered. We can however assist our members to apply the approach.

We support you to

- Have and provide competent service
- Have and understand the knowledge and skills
- Take reasonable care to ascertain and understand the clients relevant state of affairs
- Take reasonable care to ensure the tax laws are applied correctly
- Advise the client of their rights and obligations of the relevant tax laws

We support you by

- Providing knowledge, resources, and skills training
- Providing the approach on how to take reasonable care to ascertain and understand clients
- Providing the approach on how to take reasonable care to ensure laws are applied correctly

Member Feedback

The Support team at ICB pride themselves on their ability to assist and prepare our members with the knowledge they require to tackle all types of Bookkeeping scenarios. Going above and beyond for our members is just part of what they love to do!

The ICB team appreciate the kind words our members have to say via the various ICB channels . Receiving feedback on all the trials and tribulations that our members are going through and how the ICB Support Team have helped is a rewarding experience for the team!

See below some recent member feedback we have received.

“ *A HUGE shoutout to ICB. I called this morning with a query (from a client) regarding the Indemnity Clause on the Engagement Letter.*

Support helped me put together a simple and clear response to the client. But they did so much more than that. We got talking all things bookkeeping and they were incredibly encouraging and supportive.

My ICB membership is worth everything and more than my annual fees. The information at our fingertips, the incredible support and encouragement is absolute gold.

My heartfelt thanks to support and the whole ICB team.

“ *I just want to say a very, very big thank you for all you are doing for us at the moment.*

Your advice, webinars and templates have been absolutely outstanding.

Our alternative test spreadsheet, especially for the Growth in Business, and explanation video was absolutely amazing and made the testing for my client so easy. I can't imagine the pain I would have gone through trying to figure this out on my own.

Thank you all again for your awesome work and support.

“ *Thank you team. You have been an amazing support to myself and all Bookkeepers around Australia during these difficult times. Really appreciate your support.*

“ *To All and Sundry at the hub of humanity, Thank you. Thank you for always being there for me, through easy times and hard, with great advice and technical and psychological support. ICB – bookkeepers supporting bookkeepers with integrity and understanding.*

“ *Thanks again to you all. I have been out there with my 30 clients over the past weeks and have felt informed, confident, and highly valued - if somewhat exhausted and overwhelmed as we all are. My positive approach to my clients is due entirely to the support and resources you have provided. Keep up the great work. We will come out of this time with a new perspective on a lot of things. Going forward I see ICB as being a much more appreciated and utilised association to all bookkeepers. I have given two bookkeepers a prod to join you - I don't see how anyone is managing out there now without that back up.*

What's New this Month from ICB

New and updated resources for January 2021

- [Bookkeeper Client Meeting Pack](#)

Other news for January 2021

- [NSW Relief Package Announced](#)

[Click here to view the latest news for the month.](#)

Check out all the latest posts on the [ICB Discussion & Support Facebook group](#). Feel free to ask your questions regarding any issue you may be having or if you require clarification, we are here to help.



From the ATO

ATO Systems Maintenance

See [this link for scheduled times](#) for the full guide to system maintenance and issues. The portals will be unavailable at the following times for scheduled system maintenance.

Systems Maintenance

Start time	End time	Maintenance type
Saturday 6 March 10.00pm AEDT	Sunday 7 March 10.00am AEDT	Monthly maintenance
Friday 12 March 11.30pm AEDT	Monday 15 March 7.00am AEDT	Quarterly system release – Full or limited functionality may be returned earlier if the Quarterly Release is proceeding ahead of schedule
Saturday 3 April 10.00pm AEDT	Sunday 4 April 10.00am AEST	Monthly maintenance
Saturday 1 May 6.00am AEST	Sunday 2 May 11.00pm AEST	System maintenance
Saturday 8 May 10.00pm AEST	Sunday 9 May 10.00am AEST	Monthly maintenance
Saturday 12 June 10.00pm AEST	Sunday 13 June 10.00am AEST	Monthly maintenance
Friday 18 June 11.30pm AEST	Monday 21 June 7.00am AEST	Quarterly system release – Full or limited functionality may be returned earlier if the Quarterly Release is proceeding ahead of schedule

For more details regarding Online services for agents, [click here](#).

ICB Membership Statistics

7,431 Members at 24 February 2021

4,962 Members maintain Fellow, Member, Associate, Affiliate and Educator Membership.

ICB also has 12 Accredited Training Provider Members and 2,457 Student Members.

ICB Supporters and Sponsors



Please note that, in between newsletter editions, news related articles may be published directly to the ICB Latest News section of our website throughout the month as we aim to keep our members informed with up to date information as soon as possible. This may include articles published in this edition of the newsletter.

The Institute of Certified Bookkeepers complies with the Spam Act 2003, [see our Spam Policy here](#).

ICB's Newsletter contains news articles, links and regular sections that we feel will be of interest to our members. If there is anything that you would like to see, whether a regular feature or a one-off, we value your input. Please email your ideas and/or feedback to editor@icb.org.au.

The monthly Newsletter for members of the Institute of Certified Bookkeepers

A selection of newsletter articles each month are accessible by *ICB Members only* – Members will need to be logged on to the ICB website to view all articles in full.

The ICB newsletter is designed to provide information and resources for Bookkeepers with clients and Bookkeepers in employment. The content of the newsletter may be relevant in part or in whole to other ICB publications or purposes.

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