

CHARTERED PROFESSIONAL ACCOUNTANTS OF ONTARIO
CHARTERED PROFESSIONAL ACCOUNTANTS OF ONTARIO ACT, 2017

DISCIPLINE COMMITTEE

IN THE MATTER OF: Allegations against **Paul F. Latour, CPA, CGA**, a member of the Chartered Professional Accountants of Ontario, under **Rule 104.2** of the CPA Ontario Code of Professional Conduct.

BETWEEN:

**Chartered Professional Accountants of Ontario
Professional Conduct Committee**

-and-

Paul F. Latour

APPEARANCES:

For the Professional Conduct Committee:	Lindsay Bandini, Counsel
For Paul F. Latour:	Present and Self-Represented
Heard:	November 19, 2025
Decision and Order effective:	November 19, 2025
Release of written reasons:	December 18, 2025

REASONS FOR THE DECISION AND ORDER MADE NOVEMBER 19, 2025

I. OVERVIEW

- [1] This case is about the Member’s failure to cooperate with his governing body with respect to three investigations. On or about September 18, 2024, the Standards Enforcement department of the Chartered Professional Accountants of Ontario (“CPA Ontario”) opened an investigation into the conduct of Paul F. Latour (the “Member”). Subsequently, CPA Ontario received a second complaint against the Member, and on or about April 12, 2025, Standards Enforcement opened a second investigation into the Member’s conduct. Finally, on April 16, 2025, CPA Ontario received a third complaint against the Member and opened a third investigation into the Member’s conduct. Multiple attempts to communicate with the Member in relation to all three investigations were made. Over a period of approximately nine months, the Member failed to respond to any of Standards Enforcement staff’s communications.
- [2] On August 13, 2025, the Professional Conduct Committee (the “PCC”) issued Allegations of professional misconduct alleging three instances of failure to cooperate with the

regulatory process of CPA Ontario.

[3] The evidence in support of the Allegations was tendered in the form of the Affidavit of Eva Lip, CPA, CA, a Standards Enforcement Officer employed by CPA Ontario, affirmed November 10, 2025, and marked Exhibit 1.

[4] For the reasons set out below, the Panel made findings of professional misconduct as alleged in the Allegations. The Panel imposed the standard sanction for failure to cooperate cases, namely a fine, requirement to cooperate failing which the Member's membership will be suspended and ultimately revoked, and publication to all members of CPA Ontario, all provincial bodies, and the public. In addition, the Member was ordered to pay \$3,700 in costs.

II. THE COMPLAINT AND THE ALLEGATIONS

[5] The PCC has alleged that, between October 22, 2024 and July 30, 2025, the Member failed to cooperate with the regulatory process of CPA Ontario, in that he failed to promptly reply in writing to communications from Standards Enforcement staff regarding three complaints from former clients.

III. PRELIMINARY ISSUES

[6] Neither party raised any preliminary issues.

IV. ISSUES

[7] The Panel identified the following issues arising from the Allegations:

- (a) Did the evidence establish, on a balance of probabilities, the facts on which the Allegations by the PCC were based?
- (b) If the facts alleged by the PCC were established on a balance of probabilities, did the Allegations constitute professional misconduct?
- (c) If the answer to B is yes, what is the appropriate sanction?

V. DECISION ON FINDING OF PROFESSIONAL MISCONDUCT

[8] The Panel found that the evidence established, on a balance of probabilities, the facts set out in the Allegations of professional misconduct.

[9] The Panel was satisfied that the Allegations constituted breaches of Rule 104.2 of the CPA Ontario Code of Professional Conduct (the "Code"), and having breached this Rule, the Member committed professional misconduct.

VI. REASONS FOR THE DECISION ON MISCONDUCT

Findings Regarding the Conduct of the Member

[10] All three investigations arose from complaints from three former clients who retained the

Member to prepare and file tax returns as well as provide financial advice.

- [11] On or about September 18, 2024, CPA Ontario received a complaint made against the Member from Client 1. Client 1 retained the Member to prepare and file her personal and HST tax filings. Client 1 complained that the Member failed to file her taxes on time for two consecutive years, resulting in penalties levied against Client 1. According to Client 1, when she attempted to communicate with the Member, her communications went unanswered.
- [12] On or about April 12, 2025, CPA Ontario received a complaint made against the Member from Client 2. Client 2 retained the member to provide bookkeeping services, prepare financial statements, submit personal and corporate tax returns to the Canada Revenue Agency (“CRA”) and determine dividends from Client 2’s corporate activities. Client 2 alleged that on many occasions he attempted to contact the Member but was unable to reach him and received no responses to the many messages he left. Client 2 alleged that in February of 2025, he received a letter from the CRA informing him that the corporation’s income tax returns had not been received for the tax years ending September 30, 2018 to September 30, 2023. Client 2 alleged this caused him significant financial hardship.
- [13] On or about April 16, 2025, CPA Ontario received a complaint from Client 3, a former tax client of the Member. Client 3 alleged that the Member failed to attend meetings and failed to return his phone calls.
- [14] Members are required to keep up to date contact information on file with CPA Ontario. Standards Enforcement staff communicate with members through a secure file transfer platform called FileCloud. When Standards Enforcement staff upload files to FileCloud, they notify a member through the emails and telephone numbers the member has on file with CPA Ontario. Standard Enforcement staff followed this protocol with the Member.
- [15] Between October 8, 2024, and July 3, 2025, Standards Enforcement staff wrote to the Member on 10 separate occasions at both his preferred and alternate email addresses, informing him that correspondence pertaining to a particular matter had been uploaded to FileCloud. Each email cautioned the Member that his written reply to the correspondence was required by a specific date pursuant to Rule 104 of the Code
- [16] When reminder letters were sent, the letters contained the following caution:
- Failure to respond by the date mentioned above will be referred to the Committee and may result in an allegation or allegations of professional misconduct.*
- [17] Below the caution cited above was a recitation of Rule 104 of the Code.
- [18] In addition to the 10 separate pieces of correspondence, Standards Enforcement staff contacted the Member via telephone on three occasions in an attempt to provide him with an opportunity to respond to their correspondence, without success.
- [19] The Member failed to respond to any of Standards Enforcement staff’s communications and

specifically failed to answer their requests for information regarding each of the three complaints.

- [20] The Allegations were filed on August 22, 2025. The Member did not respond to Standards Enforcement staff's requests for information after the Allegations were filed and prior to or on the scheduled hearing date of November 19, 2025.

Finding of Professional Misconduct

- [21] Rule 104.2 of the Code requires members to cooperate with the regulatory processes of CPA Ontario. For ease of reference Rule 104.2 is set out in relevant part below:

104.2 A member or firm shall:

- (a) promptly reply in writing to any communication from CPA Ontario in which a written reply is specifically required;
- (b) promptly produce documents when required to do so by CPA Ontario; and...

- [22] At the outset of the hearing, the Member indicated he admitted the facts set out in Exhibit 1 and that he acknowledged the facts supported the Allegations of professional misconduct.

- [23] There is no question that the Member breached Rule 104.2 of the Code. It is indisputable that the Member failed to respond to Standards Enforcement staff's requests for information for the duration of each of the three investigations and even after the Allegations were filed. The Panel had no trouble finding that the Member committed professional misconduct in the manner alleged.

VII. DECISION AS TO SANCTION

Evidence in Relation to Sanction

- [24] Neither party led evidence on sanction. Although the Member was present at the hearing, he did not provide an explanation for his failure to cooperate, nor did he express any remorse.
- [25] The Panel is mindful that the absence of remorse is not an aggravating factor on sanction. However, having failed to cure the failure to cooperate, provide an explanation or a statement of remorse, the Member was not afforded the benefit of any mitigating circumstances.

Decision on Sanction

- [26] Counsel for the PCC proposed an \$8,000 fine payable to CPA Ontario by November 19, 2026, an order to cooperate within 30 days of the date of the Decision and Order failing which the Member's membership will be suspended and revoked if non-compliance continues, and notice of the Decision and Order disclosing the Member's name to be given to all members of CPA Ontario, all provincial bodies, and made available to the public on

the CPA Ontario website.

- [27] In addition, counsel for the PCC proposed a costs order of \$3,700.
- [28] The Member did not take issue with the proposed sanction and costs order.
- [29] The Panel finds that the proposed sanction is the standard penalty in cases of non-cooperation and orders that it be imposed.

VIII. REASONS FOR THE DECISION AS TO SANCTION

- [30] In matters where a member has failed to cooperate in the context of one investigation, the standard fine is \$5,000. In this matter, the Member failed to cooperate with Standards Enforcement staff with respect to three investigations. In light of this, the Panel finds that a fine of \$8,000 is appropriate.
- [31] This is in line with the case of [*Chartered Professional Accountants of Ontario v. Hametaj*](#). In *Hametaj*, the member had been subject to three investigations and had failed to cooperate with staff's requests for information in all three. Counsel for the PCC requested a fine of \$10,000 in lieu of the customary \$5,000.
- [32] The panel in *Hametaj* considered as aggravating factors the length of time over which Hametaj failed to cooperate and the fact that he failed to cooperate with three separate investigations. The panel observed that a failure to cooperate of this length and breadth shows a lack of respect for the process and undermines CPA Ontario's ability to fulfill its public mandate to effectively regulate its members.¹ This Panel wholeheartedly agrees with these observations and their application to the conduct of the Member before us.
- [33] Notwithstanding the above, the panel in *Hametaj* declined to order a \$10,000 fine in lieu of the standard \$5,000. Rather, the panel ordered Hametaj to pay a fine of \$8,000. In so doing, the panel explained that a fine of \$8,000 was significantly higher than the prevailing norm and thus sufficient to promote public confidence in the profession, achieve general deterrence and maintain the high ethical standards of the profession.²
- [34] A fine of \$8,000 in this matter, where the Member failed to cooperate with three investigations over a period of 9 months and then failed to remedy the misconduct for an additional three months after the Allegations had been filed and prior to the hearing is sufficient to achieve the goals of sanction, specifically general deterrence, specific deterrence and the maintenance of public confidence in CPA Ontario's ability to regulate the accounting profession in the public interest.
- [35] The Panel cannot emphasize enough the importance of member cooperation with CPA Ontario when staff request information. As a result of the Member's non-cooperation, the three complaints at issue cannot be fully investigated. This leaves the complainants without

¹ [*Chartered Professional Accountants of Ontario v Hametaj*, 2021 ONCPA 7 ¶ 46](#)

² *Ibid* ¶ 47

resolution and reflects poorly on the accounting profession and on CPA Ontario's ability to govern the profession in the public interest. This cannot be tolerated. A strong message must be sent in every failure to cooperate matter that when Standards Enforcement staff request information, those requests must be prioritized and responded to promptly.

- [36] The remaining terms of the sanction are standard terms ordered in virtually every failure to cooperate case.

IX. COSTS

- [37] The law is settled that an order against the Member for costs with respect to the disciplinary proceeding is not a penalty. Costs are intended to indemnify the PCC, based on the underlying principle that the profession as a whole should not bear all of the costs of the investigation, prosecution and hearing arising from the Member's misconduct.
- [38] Costs are awarded at the discretion of the Discipline Committee. It has become customary for the PCC to file a Bill of Costs in the same form as used in civil proceedings, and to seek 2/3 of the costs incurred in the investigation and prosecution of the matter.
- [39] The PCC's Bill of Costs is found at Exhibit 2. It totals \$5,661.54, 2/3 of which is approximately \$3,700, the amount sought by the PCC. The Member agrees with the PCC's costs submission.
- [40] The Panel orders a cost award of \$3,700 payable by November 19, 2026.

DATED this 18th day of December, 2025



John Love, CPA, CMA
Discipline Committee – Deputy Chair

Members of the Panel

Subhendu Basu, CPA, CA, LPA
Marianne Park-Ruffin, Public Representative

Independent Legal Counsel

Lisa Freeman, Barrister & Solicitor