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**VOLUME 12 ISSUE 2 SPRING 2017** 

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## Contents

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-		
	PTI	

- 11 Getting Things Done: Navigating Politics In Project Management
- 18 : Connecting the city to Pearson & Pearson to the city
- 19 Making a Will is Not a One Time Event
- 21 : How to Break Down International Barriers
- 27 The Extension of Maternity & Parental Leave Benefits
- 28 The Fate of R&D Innovation Funding in Budget 2017
- 31 Getting your product to market quickly isn't always the best strategy
- 34 Escape the owner's trap!
- 35 Reducing Your Mississauga Stormwater Charges
- 37 : Will your Backup Protect your Business!



Page 4

# NOMINATE AN OUTSTANDING MISSISSAUGA BUSINESS!

2017 Business Awards of Excellence

Submit your nomination online at:

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#### In this issue

- **05** Chair's Message
- 07 President's Message
- 08 Upcoming Events
- 12 The Political Round Up
- 38 Committees & Forums
- 26 Affinity Savings & Discounts
- 27 MBOT Referral Program



# NOMINATE AN OUTSTANDING MISSISSAUGA BUSINESS!

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November 16, 2017

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#### **ADVERTISERS INDEX**

Insuranceland	30	Royal Bank of Canada	39
Keyser Mason Ball, LLP	17	Saddlebrook Resort Tampa	36
Lanworks Inc.	36	Scitax Advisory Partners	29
Measure Marketing	20	Spirit of Math Schools Mississauga W.	25
Meridian 2	22	U of Toronto-Continuing Studies	02
Microsoft Canada	40	UPS	20
Mississauga Marathon	10		

#### **C@NMECT**

#### THE **VOICE** OF BUSINESS

#### **IN MISSISSAUGA**

Established in 1961, Mississauga Board of Trade proudly serves as a Chamber of Commerce for the sixth largest city in Canada – the third largest city in Ontario. Mississauga Board of Trade represents all businesses in Mississauga. MBOT's large, diverse and active membership has made us one of the most vibrant business associations in Canada. As the "Voice of Business" we advocate on policy issues that impact local business at all levels of government, and are influential in helping to shape policy decisions. MBOT also offers a wide variety of valuable business services and professional development programs, networking events and marketing opportunities, to help business grow, prosper, and get connected.

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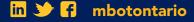
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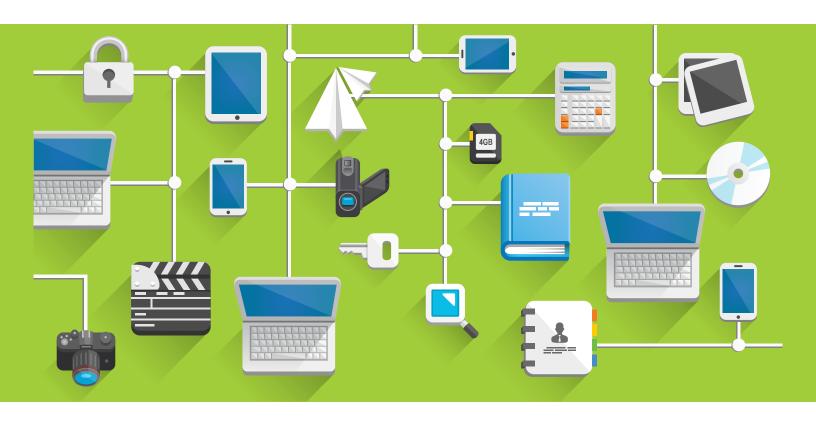
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## WINNING IN A **DIGITAL WORLD!**



O. White

**Vivi White** 2017 MBOT Chair, Royal Bank of Canada

 ${f W}$ e see it every day – a new app that changes the way we live, work or play. Whether it's giants like Uber or Airbnb, or smaller players like Ritual, we are accessing our services differently – and more easily – than ever before. Ecommerce is forcing retailers to redefine how they reach their customers, fintech is doing the same thing, as is medtech in hospitals around the globe.

In my world, banking, more people are doing their personal banking via their digital apps or through online banking. We are constantly evolving the products that we provide our clients because not only does it make our clients' lives easier, it's also the smart thing to do. Our commercial clients can now scan their cheques to do online deposits from their own offices, along with other cash management tools to help clients boost the productivity of their business.

Technology - and how we use it - is evolving daily. In fact, as recently as March 7, we announced that you can send an Interac e-transfer using Siri- all through the security of the mobile app. Ensuring your businesses grow with your clients and their behaviours is the best way forward for all industries. Without growth and change, you risk becoming irrelevant to the marketplace. How is your business ensuring continued success in a digital world?





1:00 P.M. REGISTRATION & NETWORK 2:30 P.M. SHOTGUN 5:30 P.M. DINNER INDIVIDUAL \$190 FOURSOME \$750 NETWORKING DINNER ONLY \$70

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We are on the cusp of an exciting time in the City Centre of Mississauga. The next ten to twenty years will position Canada's 6th largest city to be the most sought after location for business and tourism. All we need to do is get a few things right.





David Wojcik
President & CEO
Mississauga Board of Trade

#### BUILDING THE CITY CENTRE CORE

We haven't had a commercial building in the City Centre since the 1980s. Property is available for the build up, but the fact is, builders simply can't recoup the rent required to finance underground parking, which is essential to commercial properties around Square One. The estimated cost to build an underground parking stall is approximately \$70,000 per stall. The commercial market demand is four to six stalls per 1,000 square feet of office space. That adds approximately \$420,000 per 1,000 square feet to the cost of City Centre commercial rents. Builders say, current market rents simply do not support that amount of capital investment. Business and local government, must work together to resolve this issue.

#### **LRT**

The anticipated LRT will begin breaking ground in 2018. Where the construction will start, still remains unknown and will be based on the successful project management firm who will be responsible for the project. RFPs will begin shortly. The success of the LRT will depend on future ridership. People who currently live on or around the LRT route will not immediately abandon their vehicles in lieu of the LRT. Rather, it will be current bus riders, the

millennials and their children who have already given up owning cars and have replaced them with transit and UBER rides. The LRT and the BRT will require patience while ridership, popularity and meaningful destinations build. The intensification of the Hurontario corridor and city centre will fill the seats of our newest mode of transportation.

#### CREATE A FRIENDLY BUSINESS ENVIRONMENT

Mississauga is a wonderful city in which to live, work and play. It is safe and has every convenience imaginable. Great dining, sports, entertainment and culture. These staples of a modern city only exist, when a strong and vibrant business community exists. Business is the economic engine that provides the money for these activities and conveniences to thrive as part of the City's fabric. Governments are not responsible for creating the wealth that drives this growth. They are responsible for creating the environment which fosters this activity. The City of Mississauga and the Region of Peel are poised for explosive growth over the next 20 years. Readiness for that growth is paramount for business success. Government and business must work in lockstep to achieve the lofty goals set before us. Only then, can we produce a true 21st century city.

## **UPCOMING EVENTS** CALENDAR

**Event Details & Registration: www.mbot.com** 

#### **APRIL**

Wednesday

**Membership Matters** 

7:30 a.m. to 9:30 a.m. MBOT office

Wednesday

**Good Morning** Mississauga (ĞMM)

7:30 a.m. to 9:30 a.m. Microsoft Canada

Thursday

**Business Learning Series** 

8:00 a.m. to 11:00 a.m. Centre for Health & Safety Innovation (CHSI)

**Topic: Conquer your fear!** 

Tuesday

**Annual Politicians** 18 Reception

4:00 p.m. to 6:00 p.m. Mississauga Grand Banquet

Wednesday

26

**Thinking Outside the Box** Advance certificate in

**Accounting & Finance** 8:00 a.m. to 10:00 a.m. MNP Office

MAY

Wednesday

**Membership Matters** 

7:30 a.m. to 9:30 a.m. MBOT office

Friday

**Minister of Science: Kirsty Duncan** 

8:00 a.m. to 10:00 a.m. Venue TBD. Visit www.mbot.com Tuesday

8:00 a.m. to 11:00 a.m. Four Points by Sheraton Mississauga Méadowvale

**Tax Planning for** 

**Technology Businesses** 

Wednesday

**Good Morning** Mississauga (GMM)

7:30 a.m. to 10:00 a.m. Mississauga Convention Centre Thursday 11

**How Authentic Are You? Qualities of a Leader!** 

11:30 a.m. to 2:00 p.m. Twenty7 Automobile Club

**Keynote: Michelle E. DiEmanuele** 

Tuesday 16

**Economic Outlook 2017** 

8:00 a.m. to 10:00 a.m. Royal Woodbine Golf Club **Keynote:** Craig Wright

Thursday 18

**Growth & Power** 

7:30 a.m. to 9:30 a.m. Markland Wood Golf Club **Keynote:** Neena Kanwar

Thursday

25

**NGen Young Entrepreneurs Panel & Networking Event** 

5:00 p.m. to 7:00 p.m. ARI Canada

Friday

26

**Trade Commission Forum** 

8:00 a.m. to 11:00 a.m. Mississauga Convention Centre

Monday

29

2017 Chair's Luncheon

11:00 a.m. to 1:00 p.m. Glenerin Inn & Spa

#### JUNE

Tuesday

06

**Tax Planning for Technology Business:** 

What to do when CRA says no 8:00 a.m. to 11:30 a.m. Four Points by Sheraton

Wednesday

07

**Membership Matters** 

7:30 a.m. to 9:30 a.m. MBOT Office

Thursday 08

**Business Learning Series** 

8:00 a.m. to 11:00 a.m. Centre for Health & Safety Innovation (CHSI)

Wednesday

14

**Good Morning** Mississauga (GMM)

7:30 a.m. to 9:30 a.m. University of Toronto Mississauga

Thursday

22

**Good Evening** Mississauga (GEM)

5:00 p.m. to 7:00 p.m. St. Louis Bar & Grill (Patio) Hurontario & Derry

Tuesday

Nine, Dine & Network

1:00 p.m. to 9:00 p.m. Royal Woodbine Country Club

#### JULY

Wednesday

**Membership Matters** 

7:30 a.m. to 9:30 a.m. MBOT office

Wednesday

**Good Morning** Mississauga (ĞMM)

7:30 a.m. to 9:30 a.m. Erin Mills Town Centre **Upper Level Food Court**  Thursday 13

**MBOT's RIBFest Kickoff** 

11:30 a.m. to 1:30 p.m. Mississauga Celebration Square



#### Register Now: mississaugamarathon.com









































# GETTING THINGS DONE: NAVIGATING POLITICS IN PROJECT MANAGEMENT

Politics is the art of getting things done. Politics is not about winning at all costs, it's about building relationships to influence others while reconciling conflicting interests in order to get results.

Below are three tips to successfully navigate politics while you manage a project.

#### Tip #1:

#### FIND THE DECISION-MAKERS & INFLUENCERS

To boost your political savvy and effectively handle the people and political dimensions of projects, project managers need to understand the political framework of their organization and this includes knowing how both the formal and informal decision-making takes place.

To do this, reflect on how previous decisions were made. In group decisions, which individuals had the most influence and whose impact was limited? Use this process to uncover the decision-making patterns in your organization and then focus your attention on ways to influence those individuals, all in an ethical manner of course! You'll want to develop your ability to frame messages strategically and refine your ability to negotiate by looking for ways to compromise while satisfying greater interests. Utilize listening skills to connect interpersonally, so that coalitions based on a shared understanding may flourish.

#### Tip #2: BUILD SOCIAL CAPITAL

Pay attention to what motivates your team members. Add some informal methods of working to expand your repertoire. Casual coffee conversations and taking time for a laugh with team members can deepen your connections and help you handle the people dimension of projects more effectively. These informal activities can have a productive effect on project objectives while building a reservoir of good will to dip into when project challenges surface, as they always do.

#### Tip #3:

#### **INFLUENCE EFFECTIVELY**

Understand your own level of power – you may have more of it than you think. Organizations today are flatter and more team-based than before. Because of this, the most powerful person is often the one with the most influence. Influencing effectively requires situation assessment. To increase your influencing skills – and political capital – start by assessing your influencing style. You may want to extend your range of influencing styles and assessment skills to increase your impact and results. To increase your skills in politics and persuasion overall you need to build your understanding of human behaviour.

Follow these tips to effectively, positively and ethically deliver on project objectives.

The University of Toronto School of Continuing Studies offers over 80 certificates and 600 courses. Visit our website to learn more about our Project Management Certificates: http://learn.utoronto.ca/courses-programs/business-professionals/certificates/project-management

#### Mark Anglin & Lee McTavish

University of Toronto - School of Continuing Studies



## MBOT IS THE VOICE OF BUSINESS AND IS HERE TO CONNECT, CHAMPION AND ADVANCE THE ISSUES OF THE DAY.

#### LOCAL & REGIONAL

In Mississauga, we have two levels of municipal government – the City of Mississauga and the Region of Peel. Voters choose a Mayor and eleven Ward Councillors who represent us on both levels of government. MBOT's role is to keep an eye actively and constantly on these governments and participate fully on issues where the interests of the business community are affected.

#### **Mississauga Storm Water Tax**

Businesses continue to feel the impact of the Storm Water Charge and MBOT is monitoring this very closely. The charge is effectively a "tax" on the hard surface area of every single property in the City of Mississauga. So, the larger the roof and parking area, the larger the levy.

The storm water charge is a dedicated source of funding that appears on the Region of Peel water bill. If you own a property in Mississauga, you will see the storm water charge appearing on your Regional water bill.

The charge will be identified on the bill as a Stormwater Charge and will show the number of billing units for the property, the daily rate being charged, the total number of days included in the bill cycle along with the total Stormwater Charge amount.

For more information on the Mississauga Storm Water levy, please go to www. stormwatercharge.ca.

#### **Short Term Accommodations**

The City of Mississauga is conducting public consultations on Short Term Accommodations (STA) or Air B 'n' B as some people know it. The City is trying to determine if it needs enforcement and regulatory by-laws to register, oversee and license these uses.

MBOT has not taken a position on this issue but people are encouraged to provide their feedback to the City directly at Caleigh.mcinnes@mississauga.ca.

A copy of the staff report to Council can be found at www. mississauga.ca/portal/residents/short-termaccommodation. MBOT has been in regular discussions with staff at both Metrolinx and the City of Mississauga and will play a major stakeholder role in this project including design and implementation feedback as well as the plans to minimize business interruption during the construction phase.

#### **Afforadable Housing**

On March 20, 2017, the City of Mississauga Planning & Development Committee received the report "Making Room for the Middle: A Housing Strategy for Mississauga Draft." A final strategy is expected to be presented to City Council in May 2017.

The research undertaken for the Affordable Housing Program found the housing challenges are real:

- 1 in 3 households are spending more than 30% of their income on housing
- Vacancy rates are half of what they should be for a balanced rental housing market
- Affordable housing is not being produced to satisfy the housing needs
- A gap of 30,000 in supply and subsidies exists this includes a need for both supply and subsidies to meet housing needs
- The range of housing available to middle income earners is dwindling, so they are at risk of being priced out of Mississauga.

We will provide an update when the final report is received.

#### **Hurontario-Main LRT**

The Hurontario light rail transit (LRT) project will bring 20 kilometres of fast, reliable, rapid transit to the cities of Mississauga and Brampton along the Hurontario corridor.

New, modern light rail vehicles will travel in a dedicated right-of-way and serve 22 stops with connections to GO Transit's Milton and Lakeshore West rail lines, Mississauga MiWay, Brampton Züm, and the Mississauga Transitway BRT.

Funded through a \$1.4 billion commitment from the Province of Ontario, the Hurontario LRT is a signature project of the Moving Ontario Forward plan.

Metrolinx is working with the cities of Brampton and Mississauga to ready the project for procurement. Construction is scheduled to begin in 2018, with anticipated completion in 2022.



MBOT has been in regular discussions with staff at both Metrolinx and the City of Mississauga and will play a major stakeholder role in this project including design and implementation feedback as well as the plans to minimize business interruption during the construction phase.

#### **Car Dealerships**

A recent report presented to the Planning & Development Committee of the City of Mississauga recommended restricting the number of car dealerships permitted in Employment Zones. MBOT is involved in this issue and is concerned about any effort to restrict legitimate business operations in areas traditionally zoned for this use. The marketplace should determine the number and type of businesses that exist in the City.

#### **Municipal Studies**

The City of Mississauga is hard at work this spring conducting several studies in which MBOT will be heavily involved. These include a Transportation Master Plan, Parking Master Plan, Tourism Master Plan, Cultural Master Plan and Civic Engagement. Further updates on these will be provided in future editions of Connect.

#### PROVINCIAL

MBOT works very closely with our partners at the Ontario Chamber of Commerce (OCC) on issues with the Ontario Government.

Our Committees work hard looking at resolutions, policy documents, government announcements on consultations to ensure the voice of Mississauga businesses is advanced on provincial issues.

Members of MBOT are members of the Ontario Chamber of Commerce by virtue of your membership with MBOT. For more information on the OCC, please visit www.occ.ca.

#### **Arbitration**

The Ontario Chamber of Commerce has sent a letter to Premier Kathleen Wynne requesting changes to the arbitration process in Ontario that are resulting in large arbitrated settlements for essential municipal workers that municipalities simply cannot afford. MBOT supports the OCC in this and is consistent with the long-held position of Mississauga City Council.

To read the letter to the Premier, please go to http://www.occ.ca/portfolio/occ-sends-letter-to-premier-wynne-regarding-interest-arbitration. electricity bills is through changes to the Global Adjustment line of the bill.

The proposed plan will refinance the costs associated with the Global Adjustment (GA), providing immediate relief to consumers by "smoothing out" the payment of energy contracts over a longer time period.

#### **Energy & Electricity**

On March 2, 2017, Ontario Premier Kathleen Wynne announced that the Provincial Government would bring forward the Fair Energy Plan designed to reduce electricity cost in Ontario by another 17% by this summer. This reduction is on top of the 8% provincial portion of the HST rebate which began January 1, 2017.

The primary way in which businesses will see reductions on their electricity bills is through changes to the Global Adjustment line of the bill.

The proposed plan will refinance the costs associated with the Global Adjustment (GA), providing immediate relief to consumers by "smoothing out" the payment of energy contracts over a longer time period.

#### **Changing Workplace in Ontario**

The final report of the Special Advisors on the Changing Workplaces Review is expected this spring and likely to make many recommendations for changes to the Employment Standards Act and Labour Relations Act that will affect every employer in Ontario.

Some of the most concerning elements that were identified in the Interim Report are:

- Stripping away the secret ballot vote in certifications, taking away the employee's democratic right to choose whether they wish to join a union
- Changing the franchise model in Ontario by tying individual franchises to corporate headquarters
- Forcing employers to hand over employee lists to unions, compromising employee privacy
- Restricting scheduling flexibility for youth, seniors and others seeking non-standard and part-time work
- Legislating business owners to document workplace conversations about employee hours, sick leave, and schedules by setting them at least two weeks in advance.
- Hindering access to temporary employment agencies and stalling the hiring process for small businesses seeking to meet changing staffing needs
- Providing more prescriptive minimum standards for time off work, completely ignoring that the vast majority of small- and medium-sized employers already provide flexibility and accommodation to employees, when needed.

MBOT with the OCC will be closely monitoring the Final Report and any legislation drafted to implement these and other changes that could adversely affect businesses and employees in Ontario.



#### Call for Editorials!

MBOT is accepting submissions for articles for our quarterly magazine. Unpublished, original and business related information, between 400-450 words.

For more information, please contact Bahaar Sachdeva, Brand & Communications Manager at bsachdeva@mbot.com or call 905.273.6151 x 230.



#### **FEDERAL**

MBOT members are also members of the Canadian Chamber of Commerce (CCC) which is the national voice of business to the federal government. MBOT staff and Committees examine issues and resolutions of the CCC and provide Mississauga's input. More information on the CCC is at www.chamber.ca.

#### **Canada Business Growth Fund**

On March 9, 2017, Finance Minister Bill Morneau and Minister for Small Business & Tourism Bardish Chaggar announced the creation of the Canada Business Growth Fund.

"The Government of Canada welcomes the announcement by Canada's leading financial institutions to establish a business growth fund that will help ambitious Canadian companies get the capital they need to grow and succeed globally. This will help them create good, well-paying middle class jobs, and will grow Canada's economy over the long term.

"I want to thank all of the participating institutions for their leadership in seizing upon this recent recommendation by the Advisory Council on Economic Growth, and for their hard work in turning good advice into a concrete reality," said Finance Minister Morneau.

- The Fund will target investing \$1 billion over 10 years, starting with an initial commitment of more than \$500 million, aiming to fill a capital need by offering minority equity investments in ambitious Canadian companies seeking to grow their businesses.
- The Fund aims to fill a gap between the small-scale financing options generally available to entrepreneurs and smaller firms, and the range of sources available to larger, more established companies. A typical investment amount in each company that benefits from the Fund is expected to range between \$3 million and \$20 million.
- The Fund will apply commercial decision-making and discipline to investments, and will provide advice, mentorship, and access to talent pools to help firms realize their full potential.

#### **Federal Budget**

Finance Minister Bill Morneau delivered his 2017 budget in the House of Commons on March 22, 2017. Rumours suggest a budget focused on innovation, infrastructure and job creation – all welcome priorities for business in Canada.

#### **Immigration**

The Government of Canada is pledging to speed up the immigration for foreign skilled workers needed in Canada through remarks recently made by the Hon. Navdeep Bains, Minister of Innovation, Science & Economic Development.

"The Global Skills Strategy will make it easier for Canadian companies to recruit highly trained people with in-demand skills. And that's why our government is implementing this kind of strategy.

I am happy to announce that starting on June 12, 2017, we are launching the Global Talent Stream, an integral pillar of the Global Skills Strategy.

Our Global Skills Strategy targets a two-week standard for processing visas and a two-week standard for processing work permit applications for low-risk, high-skill talent coming to Canada." Minister Bains concluded.

#### **International Trade**

MBOT is delighted to announce it will host a forum on Friday, May 26, 2017 with the Canadian Trade Commission with a focus on businesses taking advantage of the Comprehensive Economic Trade Agreement (CETA) with the European Union. The keynote speaker will be the Hon. Lawrence Cannon, Canadian Ambassador to France.

The International Trade Committee of MBOT is also closely monitoring what is happening in the United States as well as any future renegotiation of the North American Free Trade Agreement (NAFTA).

The Government of Canada appears to be embarking on more serious discussions on a Canada-China Free Trade Agreement, one which should be very closely monitored by the Canadian Chamber of Commerce as it proceeds.

Time will tell on what President Trump wishes to do and how it will affect Canada. Our federal government will need to be very engaged in this to ensure Canada's best interests are protected.





















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Erin Beaudoin Marketing Consultant City of Mississauga

This year marks the completion of construction on the final stage of the Mississauga Transitway— the last piece in the 18-kilometre, 12 station dedicated bus corridor spanning Mississauga from Winston Churchill Boulevard in the west to Renforth Drive in the east.

On May 1 MiWay will begin servicing two new stations within the Airport Corporate Centre at Spectrum and Orbitor – providing faster, more efficient service to the Airport Corporate Centre along the transitway.

The final station, Renforth Gateway, will open in fall 2017 and will serve as a hub for MiWay and other regional transportation systems to connect neighbouring municipalities to Mississauga and Toronto Pearson International Airport. Today, three MiWay routes service the airport and provides residents, employees, as well as visitors, public transit options when travelling to and from Canada's largest airport.

In 2018 MiWay is scheduled to introduce a new express route to the airport. MiExpress Route 100 will travel along the transitway from the University of Toronto Mississauga campus to Terminal 1, servicing all transitway stations including the City Centre Transit Terminal. This new service will provide improved connections to the Airport from across the city.

These service improvements are delivered through the completion of the Mississauga Transitway and the MiWay Five Transit Service Plan (2016-2020). The MiWay Five plan is moving Mississauga's

transit system from a design that radiates from the city centre to a grid network that will allow for more frequent service along main corridors.

The plan sets the stage for more transit expansion as MiWay prepares for the completion of the Mississauga Transitway later this year, and the new light rail line along Hurontario Street from Port Credit to Brampton.

- To learn more about MiWay Five and upcoming service improvements visit miway.ca/miway5
- To learn more about the Mississauga Transitway visit miway.ca/ transitway
- For fare info visit miway.ca/fares and plan your trip today at miway.ca/planatrip

Your Way is MiWay to Toronto Pearson International Airport

#### **ROUTE 7 – AIRPORT**

MiLocal Route 7 provides seven day a week service from the City Centre Transit Terminal to Westwood Mall via Pearson Airport (Terminal 1).

#### **ROUTE 24 - NORTHWEST**

MiLocal Route 24 provides rush hour weekday service from Skymark Hub (future Renfoth Gateway Transitway Station) to Westwood Mall via Pearson Airport's Link Train at Viscount Station.

#### **ROUTE 107 - MALTON EXPRESS**

MiExpress Route 107 provides all day Monday to Saturday service from the City Centre Transit Terminal to Humber College via Westwood Mall and Pearson's Link Train at Viscount Station.





Marina Agzarian Associate Keyser Mason Ball, LLP

# MAKING A WILL IS NOT A ONE TIME EVENT

There is a misconception that once you've made a Will that you're good to go—literally. But, estate planning is a fluid process. As your personal circumstances change, prior planning should be revisited. As soon as you're gone, whatever is in that Will you made in 1999 will stick even if for years before your death you were telling your brother it was all his. Although this really may have been your intention, the principle of testamentary freedom will win over evidence your brother may later bring forward to prove that your Will is wrong. At your death, that Will is, in most circumstances, "set in stone".

Testamentary freedom refers to your ability to express how the assets you accumulated during your lifetime will be dealt with on your death. You will typically express these intentions in your Will. In the recent Ontario Court of Appeal decision, Spence v. BMO Trust Company, the Court emphasized that a private expression of your testamentary freedom cannot be interfered with, even if

the contents of your Will are "distasteful, offensive, vengeful or small-minded."

While testamentary freedom cannot be easily interfered with, it isn't limitless. You can leave your estate to anyone you like, but a court may interfere with the expression of your testamentary intention if you had a legal obligation to provide for someone like a spouse or a minor child and failed to do so; or, your Will directs your estate trustees or the beneficiaries to do something that is against public policy.

Making a Will is not a one-time event. Be sure to review your Will every two to three years to make sure that it still makes sense in the big picture of your life.

The content on this article is provided for general information purposes only and does not constitute legal advice.









#### POLITICIANS RECEPTION

AN EVENING WITH MPS, MPPS, CITY COUNCILLORS, SCHOOL BOARD TRUSTEES & OFFICALS

APRIL 18 | 4-6 PM

MISSISSAUGA GRAND BANQUET & CONVENTION CENTRE



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ups united problem solvers™





# HOW TO BREAK DOWN INTERNATIONAL BARRIERS:

#### Insights to making going global easier

In a highly competitive marketplace, the key to business growth relies heavily on expansion and international exports. According to a 2016 survey commissioned by UPS Canada and conducted by Leger, 61 per cent of Canadian small-to-medium-sized enterprises (SMEs) said exports are the key factor for continued success, however, only 43 per cent are selling to countries outside of Canada and the U.S.

While taking the export plunge can feel overwhelming, advancements in technology and global trade presents the perfect opportunity for entrepreneurs to connect with customers all over the world 24 hours a day, seven days a week. It is those entrepreneurs that embrace a global outlook that will not only position themselves favourably in the marketplace, but will also set themselves apart from their competitors.

So what can you do to boost export opportunities? Consider these insights to make going global easier:



#### **TAP INTO EMERGING MARKETS:**

Emerging markets are reshaping the business landscape. Middle-income households are projected to grow in countries like Brazil, India and China, resulting in new customers that are ready to buy Canadian-made products. This growing consumer base helps build a more prosperous, secure market and allows entrepreneurs to learn new business procedures.

#### **STAY INFORMED AND EFFICIENT:**

The three most common errors are misclassifying goods, assigning the incorrect value to goods and mistaking the country of origin on a product shipment. Assess your shipments carefully to minimize border delays. For more information, visit ups.com/cangoglobal

#### FAMILIARIZE YOURSELF WITH CANADA'S TRADE DEALS:

The Canadian Government is committed to creating the most favourable conditions for Canadian businesses to compete and sell globally. For example, Canada just announced a historic agreement-in-principle with the European Union (CETA) that will give SMEs access to 28 member-states, creating numerous business opportunities for Canadians entrepreneurs.

#### UNDERSTAND YOUR TRANSPORTATION OPTIONS:

Partner with a logistics provider that can streamline your distribution network in a timely, efficient and compliant manner. When going global, it's especially important to give customers total visibility. The ability to track shipping activity offers convenience and will ensure a positive consumer experience.

The global logistics language can be understood and has the potential to be the missing component for fine-tuning a SMEs' bottom line and growing to the next level of success. By implementing these best practices, entrepreneurs can learn a new set of tactics that will help manage a borderless business.



Paul Gaspar Small Business Director UPS Canada

This survey was completed online from August 5 to August 25, 2016 using Leger's online panel, LegerWeb, with a sample size of 300 respondents. A probability sample of the same size would yield a margin of error of +/- 5.7%, 19 times out of 20.

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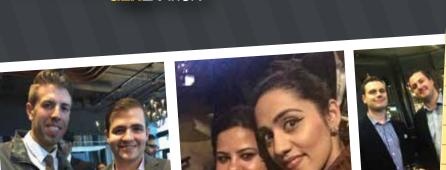
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Megan Burkett Lawyer Keyser Mason Ball, LLP

# EXTENSION OF MATERNITY & PARENTAL LEAVE BENEFITS

One of the campaign platforms of the Federal Liberal Party was to make parental benefits more flexible.<sup>1</sup> This campaign promise was fulfilled with the release of the Federal Budget ("Budget 2017") on March 22, 2017.<sup>2</sup>

Under Budget 2017, Employment Insurance ("EI") parental benefits could be extended for a period of up to 18 months based on a lower benefit rate of 33 percent of average weekly earnings. The current rate of 55 percent for a period of up to 12 months would still be available. The Federal Government is providing additional funding to EI for this change in parental benefits along with other changes to EI. For instance, EI maternity benefits are also being changed to allow women the option of claiming those benefits up to 12 weeks before their due date, which is an increase from the current 8 weeks.

In order to implement these changes, the Federal Government is proposing amendments to both the *Employment Insurance Act* <sup>3</sup> and the *Canada Labour Code* <sup>4</sup>. Each of the provinces and territories would also need to revise applicable employment standards legislation.

Currently in Ontario for provincially regulated employers, the *Employment Standards Act* provides pregnant employees with a leave of absence for a period of up to 17 weeks and a parental leave of up to 35 weeks and any new parent would be entitled to a parental leave of up to 37 weeks. These time periods would need to be updated in order for employees to take a leave of up to the full 18 month period. An employee taking a pregnancy

and/or parental leave has certain protections for their job, such as the continuation of service and benefits and the right to reinstatement to their same job or a comparable job only where the old job no longer exists.<sup>6</sup>

THE

There are mixed reviews on these changes. For some businesses, having an employee on a leave for up to 12 months is already challenging enough. To extend this period up to 18 months may result in further difficulties both financially as well as from a staffing perspective for businesses. Some families, along with child care and labour organizations, have expressed their own concerns. They were hoping for an increase in the amount of eligible employment insurance benefits instead of the proposal of smaller amounts of benefits over a longer period of time. Also, there are some employees who do not qualify for employment insurance benefits at all for failing to meet the minimum requirement of hours worked in order to qualify, so the proposed changes would not assist employees in that situation. Or, the reduced payment offered over the 18 month period may be too low for some employees to live off.

<sup>1</sup>Liberal Party of Canada, https://www.liberal.ca/realchange/.

<sup>2</sup> Federal Budget 2017, Building a Stronger Middle Class, Government of Canada http://www.budget.gc.ca/2017/docs/plan/toc-tdm-en.html

<sup>3</sup> Employment Insurance Act (S.C. 1996, c. 23), http://laws-lois.justice.gc.ca/eng/acts/E-5.6/

<sup>4</sup>Canada Labour Code (R.S.C., 1985, c. L-2), http://laws-lois.justice.gc.ca/eng/acts/L-2/

<sup>5</sup> Employment Standards Act, 2000, S.O. 2000, Ch. 41, section 46 to 49.

<sup>6</sup> Employment Standards Act, 2000, S.O. 2000, Ch. 41, section 51 to 53.

<sup>7</sup>The Canadian Press, November 7, 2016, http://www.macleans.ca/politics/

ottawa/experts-warn-liberal-parental-leave-proposal-flawed/.

8 "Federal budget money for child care is a good first step but not nearly enough, advocates say", Laurie Monsebraaten, March 22, 2017, The Toronto Star, https://www.thestar.com/news/canada/2017/03/22/federal-budget-money-for-child-care-is-a-good-first-step-but-not-nearly-enough-advocates-say.html



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#### THE FATE OF



### INNOVATION FUNDING IN BUDGET 2017



David R. Hearn
Managing Director
Scitax Advisory
Partners LP

Canadian governments find themselves impaled on a multi-horned dilemma on how to encourage Canadian businesses to do more R&D innovation. Prior to the advent of the Trump administration in the U.S., it was widely expected that the Liberal Government under Justin Trudeau would wind-up (or at least scale back) "special interest" and targeted sector tax credits, many of which were inherited from previous Conservative governments. One potential target for elimination is Canada's Scientific Research and Experimental Development ("SR&ED") tax credit program. However, Mr. Trump's promises of radical changes to the U.S. tax system have made Ottawa pause any significant changes in Canadian tax policy lest we be left non-competitive with whatever emerges in the U.S.

Since its inception in 1986 – to replace the SRTC flow-through mechanism the present SR&ED tax credit program has provided upwards of \$75 billion to fund innovation in a broad spectrum of Canadian businesses. About 25% of this \$75 billion has historically gone to companies in Mississauga and Peel Region which has one the country's largest concentrations of technology businesses. It is often overlooked that all but three provinces offer an R&D tax credit automatically triggered by eligibility for the federal SR&ED credit. In many cases, those provincial R&D tax credits are all that matter to foreign- and public-owned corporations.

The future direction of the SR&ED tax credit program (and ultimately of its

provincial siblings) came under serious scrutiny in 2011 when the Harper government appointed an "expert panel" to review the efficacy of various economicstimulus programs intended to incent R&D innovation in the private sector. Dubbed the "Jenkins panel" after its leader Open Text Corp. CEP Thomas Jenkins, it recommended sweeping changes to existing programs, most notably a shift away from R&D tax credits towards "direct funding". Direct funding generally equates to either grants or contingentrepayable loans that are arranged between government and industry for a specific project, before any work has begun on the project.

Past Canadian Governments have made good use of direct-funding programs. A few examples include: the Industrial Research Assistance Program (IRAP), Atlantic Canada Opportunities Agency (ACOA), Federal Economic Development Agency Ontario (FeDev Ontario), Sustainable Development Technology Canada (SDTC), and the now defunct Technology Partnerships Canada (TPC).

In February, Ottawa provided \$372.5 million in "direct funding" interest-free loans to Bombardier in what looked a lot like a deal made with the company under TPC back in the 1990s. The similarity was not lost on one of Bombardier's major competitors Embraer SA of Brazil who did exactly what they did the last time – i.e. filed a complaint with the WTO. Embraer won that time and they might well win again. This illustrates one of the major hazards of direct funding initiatives – a

company could be granted such funding only to become embroiled in years of costly trade dispute litigation. Indirect funding through tax credits do not carry this risk.

Another drawback of direct funding mechanisms is that there are fewer options for challenging a denied funding decision through the courts. With tax credits, there are readily accessible mechanisms for challenging any CRA assessment through the Tax Court system.

But there are new types of tax credits on the horizon that might supplant or even replace the SR&ED system. Most notable are the so called "patent box" and "flow through share" mechanisms. Patent boxes (adopted by France in the 1970s, British Columbia in 2006, the U.K. in 2012, and Quebec in 2016) allow for a lower than normal tax rate on income arising from intellectual property developed by a company. Flow through shares - which were adopted by Canada for mineral exploration in 1950s and by Alberta for technology venture capitalists in 2016 allow a company's tax deductions or investment tax credits to be utilized by its investors.

Having applied the brakes to major tax reform in 2017, it will be interesting to see what direction Mr. Trudeau's government takes next when all the cards in the Trump agenda are laid on the table.



#### **SEMINARS: Tax Planning** for Technology Businesses

Mississauga Board of Trade and Scitax Advisory Partners LP present two in-depth seminars aimed at helping technology-driven businesses navigate innovation tax credits and other forms of government funding.



#### Successful SR&ED Claims

Tuesday May 9, 2017, 8:00am - 11:30am Four Points by Sheraton Mississauga Meadowvale 2501 Argentia Road, Mississauga ON L5N 4G8

In this seminar, you'll learn practical strategies for planning, preparing and defending your claims according to CRA's current eligibility policies. We'll explain the latest rules for federal and provincial R&D tax credits, along with any changes resulting from the 2017 federal/provincial budgets. Finally, we'll introduce some emerging tax credit concepts such as patent boxes and flow through-shares.



#### What To Do When CRA Says No

Tuesday June 6, 2017, 8:00am - 11:30am Four Points by Sheraton Mississauga Meadowvale 2501 Argentia Road, Mississauga ON L5N 4G8

Some areas of taxation are inherently conflict prone such as the eligibility for and timing of expense deductions or the status of workers as employee vs. contractor. Also, there has been a sharp rise in SR&ED-related disputes between taxpayers and the CRA over the past five years. This seminar will explain the processes for resolving disputes with the CRA through an appeal to the Tax Court of Canada. A denied SR&ED claim will serve as the lead case example; however, the approach is equally applicable to any federal income tax or GST/HST issue.

#### **TOPICS**

- Have the goalposts moved? Understanding CRA's latest SR&ED eligibility criteria.
- "Aim your claim"; defining the project.
- Earning more tax credits; Maximizing your claim within the rules.
- Achieving compliance and dealing with the CRA on SR&ED.
- Recent Tax Court of Canada rulings on SR&ED and their impact on your next claim.

#### **TOPICS**

- · How the CRA audits SR&ED claims.
- Overview of civil and criminal tax offences.
- CRA Collection methods: How far back can they go?
- Appealing to the Tax Court of Canada; informal and general procedures.
- Tax court processes; pleadings, replies, discovery, settlements and trial.
- SR&ED claim litigation; a complex mix of fact and law.
- Effective use of expert witnesses.
- Cost awards.

#### Registration:

Advance registration is required. Visit Events at www.mbot.com or call (905) 273-6151.

#### Prices:

- MBOT Member Ticket \$60
- Non-member Ticket \$70





**Presenters:** 

#### David Hearn is a senior expert on R&D tax credits and other government incentives for the technology sector. Prior to entering the field of tax consulting

at a multinational consulting firm in 1994, Mr. Hearn held engineering and R&D positions in the electronics industry.



**Richard Yasnv** is a tax litigation lawver who began his tax law practice in 1992. He is a member of the Law Society of Upper Canada and holds a Master of Laws degree (Tax) from York University (Osgoode Hall Law School). He represents clients on audits and objections to the CRA and on appeals to the Tax Court of Canada.

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Ken Tencer CEO Spyder Works Inc.

# GETTING YOUR PRODUCT TO MARKET QUICKLY ISN'T ALWAYS THE BEST STRATEGY

Last week when I waiting to board a flight I heard this announcement on the intercom. "If you have a Galaxy Note 7, immediately let one of the crew members know, as they are neither allowed on board nor in your checked luggage."

One might assume the announcement has aired accidentally, a relic of the period when the first series of Samsung's smartphones was bursting into flames.

But, what's truly remarkable is that it actually refers to a second series that has been catching fire. Samsung tried to fix the problem by changing battery suppliers and updating the phone's software, according to CNN. However, it recently ended production of the devices after customers reported the new phones were catching fire, too.

The bottom line: millions of phones have since been recalled and the venerable Samsung brand has been badly tarnished.

Last year also brought us Volkswagen's out-and out consumer deception. The

company installed software that could sense when its cars were undergoing emissions tests "and then activated equipment that reduced emissions," according to The New York Times. During regular driving, the software turned the equipment down, "increasing emissions far above legal limits, most likely to save fuel or improve the car's torque and acceleration," the newspaper reported.

So, what does a product failure have in common with a knowing act of deception? For me, it is a simple case of market failure driven by the sometimes unreasonable demands of consumers and investors alike for more, more often. Many companies can't resist the pressure to release products that aren't ready to be put to the test, to

As an innovator, you may find it heresy for me to say to slow down and innovate at your own pace, and not at the speed demanded by your customers, investors or other stakeholders. Well, in large part, I agree with you. If you come to the party too late, you will miss the fun (and the profits).

their peril.

However, there is a caveat that I would now add. Quality and customer satisfaction trump speed to market.

Some time ago, business was driven by the paradigm of ready, aim and fire. Today, much has been written about the fire, ready and aim approach. In essence, we are taught to do before we think rather than think before we do. The idea is to launch a "minimum viable product," and refine it based on customer feedback. That may work when you're beta testing among a tiny group of people friendly to your company but it can backfire when you're playing to a larger arena.

While I have no first-hand knowledge of the decisions or actions taken by the teams at Samsung or VW, it seems like spending a little more time thinking and moving a tad slower could have saved them much angst and public embarrassment.

What I suggest to entrepreneurs is a little back-to-basics thinking in readying your new product or service to market. Consider the Golden Rule, "Do unto others as you would have them do unto you." Ask yourself if what you are launching is something that you would be happy using yourself. Would you be proud and confident enough to hand it over to your spouse, partner, child or parent? Sure, they may have some suggestions for future improvements and that's okay. But this suggested slight, momentary pause just may add a lifetime to your business' success.

Samsung and VW may overcome, over a long period of time, the incredible public and financial damage done to their brands this past year. However, as entrepreneurs, it is unlikely that our businesses would be able to bounce back from something comparatively devastating in scale.

Originally published in The Globe and Mail.

# MINISTER SERIES

**PROVINCIAL & FEDERAL** 



#### **#MBOTMINISTER**













## ESCAPE THE OWNER'S TRAP!

A business that's not dependent on its owner is the ultimate asset for owners. It gives the owner complete control over which projects to get involved in and when to step back and take the much-needed vacation.

When it comes time for the owner to move on, a business that can carry on without him or her is worth a lot more to a prospective purchaser than an ownerdependent company.

Here are just four ways you can arrange to have your business succeed without you and continue to pay you dividends when you're no longer there.

Getting out of the owner's trap has enormous benefits. It will allow you to create a company and have a life. Your business will be free to scale up because you're no longer a potential decisionmaking bottleneck. Best of all, it will be worth a lot more to a buyer when you're ready to sell.



Jennifer Langlois
Principal
The Osborne
Group



#### GIVE EMPLOYEES A STAKE IN THE OUTCOME

When you are transparent about your financial results and allow employees to participate in your financial success employees will act like owners when you're not around and make good decisions.

GIVE THEM A CHANCE TO WALK IN YOUR SHOES

Consider a simple management technique where you respond to staff questions with the answer, "If you owned the company, what would you do?". By forcing employees to walk in your shoes, they will start thinking about their questions as you would. This leads to the habit of thinking and solving problems like an owner.

CREATE AUTOMATIC CUSTOMERS

Are you the company's top salesperson? If so, you need to fire yourself as the company's rainmaker so it can run without you. One way to do this is to create a recurring revenue business model where customers buy from you automatically. A service contract that offers to fulfill an ongoing need on a regular basis is one way to go about it. Other approaches could be developing essential product accessories

WRITE AN INSTRUCTION MANUAL FOR YOUR BUSINESS

or follow-up services.

Make sure your company comes with instructions included. Write an employee manual or what the MBA-types call Standard Operating Procedures (SOPs). These are a set of rules employees can follow for the repetitive aspects in your company. This will ensure employees have a rulebook to follow when you're not around, and, when an employee leaves, their replacement can step up to the job quickly.

# REDUCING YOUR MISSISSAUGA STORMWATER CHARGE\$

As reported on in a previous edition of this magazine, on May 7, 2015, Mississauga City Council passed a By-Law allowing the City to charge property owners for stormwater discharges (refer to Fall 2016, Vol 11, Issue 3). Over the past 5 to 10 years, many cities and municipalities have developed programs to collect funds for managing aging stormwater infrastructure. In Ontario, Kitchener/Waterloo, London, Aurora,

Richmond Hill, Markham, Hamilton, and Peterborough have implemented these fees. Jurisdictions in other parts of the country such as Halifax, Victoria, Edmonton and Regina, have also implemented similar fees. Toronto's approach has been to increase water rates but it is expected that a stormwater fee will be in place starting in 2019.

In addition to the stormwater charge, the

City of Mississauga has also developed a credit program that can reduce the annual stormwater charge for a property by up to 50% for non-residential properties which includes commercial and industrial sites. For those businesses with existing property stormwater management and controls that applied for and were granted credits in 2016, the City applied the credit retroactively for the entire year. Credit approvals are granted for 5 years after which a credit renewal

granted for 5 years after which a credit renewal application is required. Pinchin was able to complete numerous credit applications for clients in 2016, most of which were filed for credits under the Peak Flow Reduction category. Allowing water to drain slowly from the property during and after precipitation qualifies for a reduced annual charge of up to 40%. On behalf

of its clients, Pinchin has obtained credits in this category ranging from 15 to 40% for existing stormwater controls.

Another area of the By-Law worth consideration is the technical exemption category which allows for complete exemption from the charges. For properties in Mississauga either located along Lake Ontario or discharging to a watercourse not considered part of

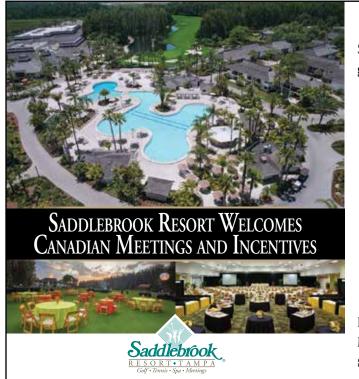
the City's stormwater infrastructure, the technical exemption may apply. Charges reduced in this category can be significant. The potential fee reduction is based on the portion of the property where water does not flow to the City's infrastructure and does not flow onto another property.

When considering the implementation of stormwater control measures for larger properties, experienced consultants should be engaged to review the proposed measures and existing building design to ensure water infiltration issues are not inadvertently imposed on buildings. For those properties that have not yet been developed, it is advantageous to ensure the property contains features that maximize stormwater credits.



Rosanna DiLabio Senior Client Manager Pinchin Ltd.





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John Campana Lanworks Inc.



We typically get a 911 call from a business owner something is not working, severe shutdown and we had to jump!

They referenced it as a disaster as it was disrupting their ability to run their business, so in other words they were looking for **Disaster Recovery** – where downtime and stress kicks in due to improper backup, no documentation and a lack of understanding of the recovery process at a critical time. It is more than data recovery from floods, hurricanes or fires? The most common problems associated with data loss revolves around Human Errors and Mechanical Malfunctions.



#### **Do you backup your data?** You either back it up yourself, have an

You either back it up yourself, have an assigned individual (or maybe an IT team), or you outsourced it to a 3rd party.

Where is the backup maintained? Is it offsite? In the cloud? On tape? Or you simply don't know? The bottom line – can you easily get access to it, if you need it in an emergency?

#### What is on the Backup?

Just because you maintain a backup, doesn't necessarily mean you are protected from a data loss. Are you backing up a server, image or simply files? In the event of a total server loss, how effective is the backup?

How quickly can you

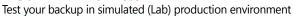
recover? Say, you lose a file – how quickly can you recover it. If you lost your server, can you recover in minutes, hours or days? What happens to your business when downtime becomes excessive? And similarly – what happens to your customers, customers – if they are affected by your downtime?

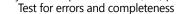
# WILL YOUR BACKUP PROTECT YOUR BUSINES!

When a data fault occurs, who takes ownership for the recovery and do you have a "Game Plan" in terms of processes, procedures or "Hope to God" that it works? Not having a proper recovery "Game Plan" is where the problem lies. Without this, you are at risk and I see this time and time again. Mistakes and pitfalls prevail when organizations backup their data and yet never TEST it for recovery purposes.

If your backup is maintained by a 3rd party for example, what recovery assurances do you have if you lose your server, and more importantly how long will it take to recover. What happens if it occurs at 11am or 11pm? Will there be any additional charges? Yes, look into that now, before they "Get You"! Regardless of where you back up, how do you retrieve it so that you have what you had before? Herein lies the problem, executing a backup is the easy part. The recovery is challenging for the unprepared.

#### At a minimum...







- Create a process document, so you have a full understanding of the required tasks
- Communicate the plan

The benchmark for data recovery is **TESTING!** If you don't have the time, resources or proper (outsourced) provider, you might be at risk.

Don't assume you have a backup.....unless it is has been fully tested, as a recovery process!





MBOT brings together business minds of like and differing skill sets to provide insight on the many critical issues facing business today. From human resources and education to government affairs and international trade, MBOT continues to provide a venue for members to collaborate on ideas and shape the Mississauga business landscape.

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Uncovers opportunities to work together and inform on best practices in the Health & Wellness industry. Chair: Addie Greco-Sanchez, AGS Rehab Solutions. Staff Liaison: Brad

#### Golf Classic

Dedicated to the planning and organizing the 9-hole signature event. Chair: Irving Fox, Speigel Nichols Fox LLP Staff Liaison: Candice

#### **Human Resources**

Dedicated to uncovering and informing members on the best HR policies and practices. Chair: Aline Ayoub, Aline Ayoub HR Consulting Staff Liaison: Brad

#### Business Learning

Develop and deliver business workshops and learning opportunities to business leaders and professionals. Chair: Adrian Herschell, Plutus Consulting Group Staff Liaison: Candice

#### Awards of Excellence

Plans and organizes the annual business awards programming, including the nomination and judging in the set categories. Chairs: Jared Bourne & Alice Bolton, MNP LLP Staff Liaison: Candice

#### Information Communication Technology (ICT)

Collaborative force in support of education/awareness and solutions for members related to IT. Chair: Mike Mecredy, Mecredy IT Management Staff Liaison: David

#### **Environment & Sustainability**

Education and support for business community in areas of environmental sustainability and corporate social responsibility. Chair: Ted Creighton, Focul Point Coaching Staff Liaison: Brad



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