

THE **VOICE** OF BUSINESS IN MISSISSAUGA

CONNECT

VOLUME 12 ISSUE 3 **SUMMER 2017**



**ANXIETY
STRESS
STIGMA**

THE FIRST STEP TO
**WORKPLACE
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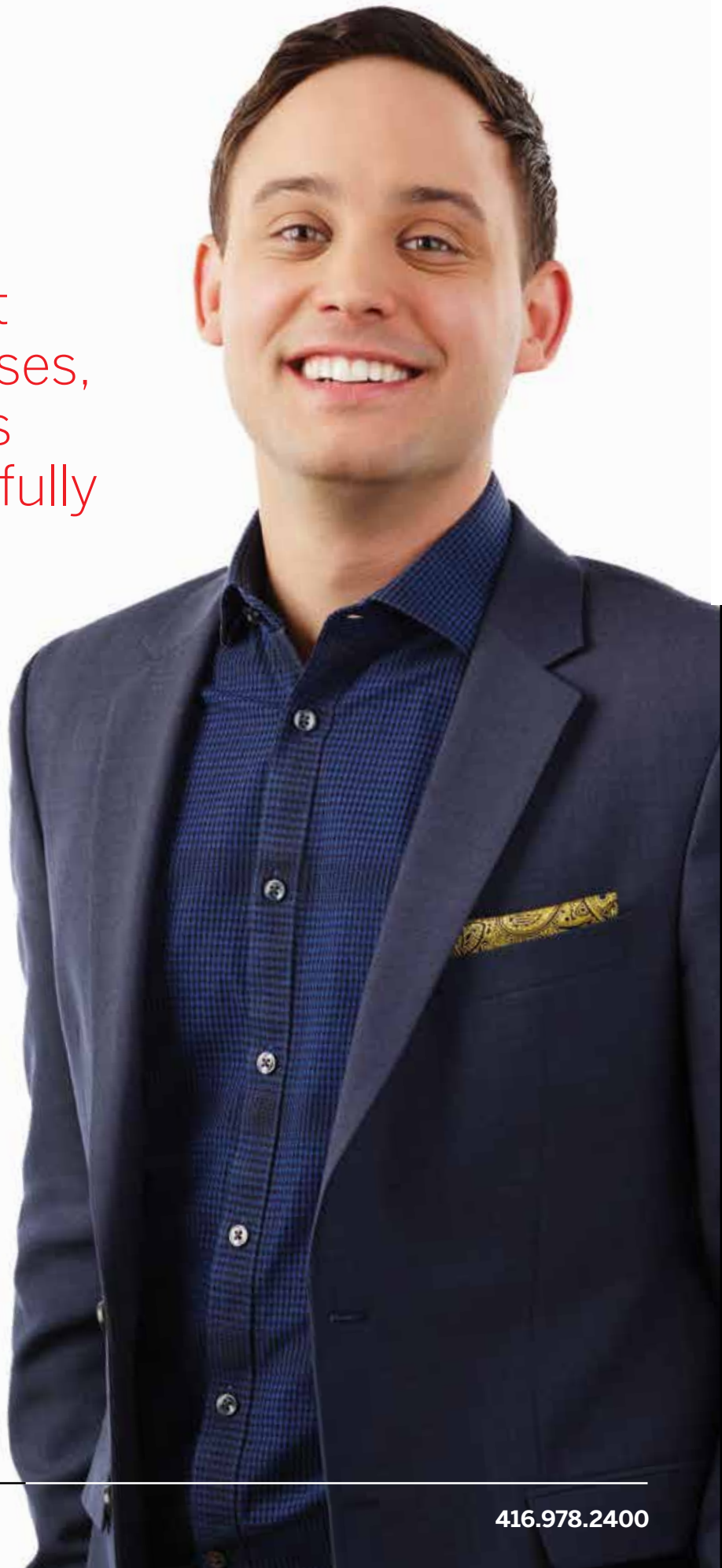
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CONNECT

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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   **mbotontario**

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WOMEN IN MENTORSHIP

& why it benefits everyone



V. White

Vivi White
2017 MBOT Chair
Royal Bank of Canada

In March of each year, we highlight women in business and International Women's Day. I believe that this is a conversation that we should be having and keeping top of mind throughout the entire year. More and more, women are starting their own businesses and building up our economy.

We know that entrepreneurs are the lifeblood of the Canadian economy, but how do we best provide a check-in for them? Mentoring is something that has been invaluable to me throughout my career. Having a mentor offers many things, but to me it meant that I had a sounding board, an ally and a checkpoint.

Being a mentor, which I have since become, offers even more benefits. First, it provides

the opportunity for you to share what you have learned over your career. While you sometimes may not think you are an authority on a topic, your experiences are what have helped get you to this point, and they are worth sharing.

Second, mentoring keeps you connected and involved in the world of the next great business leaders. You learn just as much from them as they do from you, and it is something that I truly love.

What I mean to say is that we need mentors – and we need female mentors especially. It is time to mentor the next generation of strong women leaders, so I encourage you to look within your networks see if mentorship is for you – on either side of the relationship.



**THE HONOURABLE
BONNIE CROMBIE**

MAYOR OF MISSISSAUGA

Her Worship, Mayor Bonnie Crombie will address Mississauga Board of Trade and the Mississauga Business community on the City's current issues, challenges, opportunities and good news stories.

MISSISSAUGA BOARD OF TRADE'S

**2017
MAYOR'S ANNUAL
ADDRESS LUNCHEON**

TUESDAY
SEPTEMBER 19

11:30 AM - 1:30 PM

MISSISSAUGA GRAND BANQUET
AND CONVENTION CENTRE

| | |
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ADVOCACY AT MBOT

WHY YOU SHOULD CARE

From the local issues at City Hall and the Region of Peel to our work with the Ontario Chamber of Commerce and Canadian Chamber of Commerce, you do have a voice and you can be heard vicariously through your Mississauga Board of Trade.



David Wojcik
President & CEO
Mississauga Board of Trade

When I think about the advocacy work we do on behalf of our members, I often wonder how we can communicate it better. **Even more important, why should members care?**

Here are a few thoughts. Every business person should care, because the work we do each and every day has a direct impact on your business. From the local issues at City Hall and the Region of Peel to our work with the Ontario Chamber of Commerce and Canadian Chamber of Commerce, you do have a voice and you can be heard vicariously through your Mississauga Board of Trade.

Here's how we make a difference. We continue to lobby the City to review the Storm Water Tax and make it fair for business. We stay in close contact with City Staff, Councillors and the Mayor in order to advise on other non-tax based revenue tools and general issues affecting economic development in the City. We hold countless meetings on the City Improvement Plan, in order to bring the City, developers and business to the table with a view to negotiate a fair incentive plan and bring more commercial space and jobs to the City Centre.

Through our efforts at the Region, staff is now examining an outdated development charge system, in order to expand the categories of use and make these charges reasonable for properties which have already paid into Regional infrastructure. At the provincial level, the Ontario Chamber of Commerce convenes in the spring and Chambers from across the province gather

to discuss, debate and pass resolutions that form the policy positions on which we lobby the provincial government. A big win for 2016/17 at the provincial level was the abandonment of the ORPP. The Mississauga Board of Trade along with other Ontario Chambers of Commerce members led a coalition that pressured the government to bring forward the economic impact study that proved the ORPP would not be harmful to Ontario business. We challenged the government to bring evidence that burdening Ontario workers with this extra payroll tax would be more beneficial for them in the future than having those hard-earned dollars in their pocket today. At the Federal level and through the Canadian Chamber of Commerce, we have achieved better access to foreign talent, improved movement of goods between provinces, tax system reviews, and more funding for technology.

Here's how you can make a difference. Let us know when you believe something is impeding your ability to do business. Whether it's a municipal regulation regarding signs or the red tape in Ottawa, we can help.

Join a committee at MBOT and help prepare a resolution. Every year the Boards of Trade and Chambers of Commerce, mentioned above, gather at two annual general meetings and adopt resolutions which form our lobbying positions at the provincial and federal level of government. Why should you care and support the advocacy work at MBOT?

Because your business depends on it.

UPCOMING EVENTS CALENDAR

Event Details & Registration: www.mbot.com

JULY

Wednesday
5
Membership Matters
7:30 a.m. to 9:30 a.m.
MBOT office

Wednesday
12
**Good Morning
Mississauga (GMM)**
7:30 a.m. to 9:30 a.m.
Erin Mills Town Centre

Thursday
13
MBOT Ribfest Kickoff
11:30 a.m. to 1:00 p.m.
Mississauga Celebration Square

AUGUST

Wednesday
2
Membership Matters
7:30 a.m. to 9:30 a.m.
MBOT office

Wednesday
9
**Good Morning
Mississauga (GMM)**
7:30 a.m. to 9:30 a.m.
Sheridan College
Hazel McCallion Campus

Wednesday
9
**Marijuana in the
Workplace**
Health & Wellness Forum
10:00 a.m. to 12:00 p.m.
Sheridan College
Hazel McCallion Campus

Thursday
17
Summer Patio Party
5:00 p.m. to 7:00 p.m.
Courtyard Toronto
Mississauga West



MISSISSAUGA BOARD OF TRADE

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Our Mission – Connect, Champion & Advance.

For a successful business community, we as business leaders and professionals are advocates for each other.

01



IDENTIFY



SUBMIT

02

03

GROW



For details, please contact:

Solange Barcena at referrals@mbot.com
or call 905.273.6151 x430

SEPTEMBER

Wednesday

06

Membership Matters

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

Wednesday

13

Good Morning Mississauga (GMM)

7:30 a.m. to 9:30 a.m.
Venue TBD. Visit www.mbot.com

Wednesday

19

Mayor's Annual Luncheon Address

11:30 a.m. to 1:30 p.m.
Mississauga Convention Centre

Thursday

28

Business Learning Series

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

OCTOBER

Wednesday

04

Membership Matters

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

Wednesday

11

Good Morning Mississauga (GMM)

7:30 a.m. to 9:30 a.m.
The Living Arts Centre

Monday

16

Small Business Week Expo

4:00 p.m. to 6:00 p.m.
Novotel Toronto Mississauga Hotel

Thursday

19

Growth & Power CEO & Executive Series

7:30 a.m. to 9:30 a.m.
Markland Wood Golf Club



Public Policy Forum Awards Reception



Venture X Grand Opening

MBOT IN THE BUSINESS COMMUNITY



Civic Action GTHA



Jewels of Mississauga East-Cooksville



Toronto Entrepreneurs Conference



SBI Head Office Grand Opening



Courtyard Grand Opening



Scotia Events Anniversary



CSPN Conference



Mississauga Marathon



Skyzone's Warrior Course Launch



Mississauga Civic Awards



Walk for Alzheimers



BBOT Awards



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| <small>JUNE 2016 Ford Fusion</small> | <small>AUGUST 2016 Jeep Wrangler</small> | <small>OCTOBER 2016 Mini Cooper 3 Door</small> | <small>DECEMBER 2016 Buick Verano</small> | <small>FEBRUARY 2017 Toyota Tacoma</small> | <small>APRIL 2017 Mercedes-Benz CLA</small> |



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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.

Short Term Accommodations

Another report on Short Term Accommodations went before the Mississauga Planning & Development Committee on May 29, 2017 detailing ongoing consultations with the general public and stakeholder groups on a plan for the regulation of STAs.

Although at this time, STAs are not a large issue in Mississauga, it is expected that their presence will continue to grow with the shared economy. It is important that these uses are recognized in the Mississauga Zoning By-law and that enforcement can be applied where necessary.

MBOT hosted a recent meeting with our hotel members to discuss the issue and is working with organizations like the Greater Toronto Hotel Association to put forward a sensible set of recommendations to the City for its final report to Council this Fall.

Mississauga Storm Water Charge

The City of Mississauga was a recipient of funding from both the Federal and Provincial Governments of over \$10 million from the Canada-Ontario Clean Water & Wastewater Fund which the City was required to match to the tune of \$3 million. Most of the money is being allocated to storm water infrastructure, of which almost 80% of the City's portion is being paid from storm water reserve funds.

While MBOT appreciates the fact that storm water upgrades are required, we continue to question the methodology around the charges for the storm water levy and its impact on businesses due to their hard surface areas.

We note that the City of Toronto Council recently voted to not proceed with a similar storm water levy citing its "unfairness" to both residents and businesses.

Retail Business Holidays Act

The Region of Peel government is looking at their policies relating to tourist exemptions under the Retail Business Holidays Act which allows businesses to open up on any of the nine Statutory Holidays in Canada. Some feel that businesses are using a "loophole" to argue a tourist exemption creating an unfair business opening process.

MBOT is discussing this issue and will be offering a position to Peel Council as it reviews this issue. If you have thoughts on this, please contact Brad Butt in the MBOT offices.

Development Charges/Change of Use

Recently both the City of Mississauga and Region of Peel Councils voted unanimously to rebate the development charges imposed upon K-BRO Linen Systems for its occupancy of an industrial building in northeast Mississauga. It was the determination of staff that the use was not an "industrial" use under the by-law even though their Mississauga occupancy permit referred to it as an industrial use.

K-BRO argued successfully that their use complied and the Councils agreed meaning more than \$800,000 was rebated to them. So you may ask, why would I care about this?

This problem could happen to any company that buys or leases as building or space if the definition of "industrial" and "non-industrial" is not better clarified to reflect the realities of business uses in the 21st century.

MBOT has written to both the Region of Peel and City of Mississauga asking to be part of the Development Charges By-law Review in 2018 so we can advocate for broader and fairer definitions in the future.

Affordable Housing

The City of Mississauga has been holding a number of public consultations on its affordable housing report "Room For The Middle" to seek input on its 40 recommendations and actions the City can do directly to build new housing for middle income people (gross family income between \$50,000-\$100,000).

The report can be viewed at <http://www.mississauga.ca/portal/pb/housingstrategy> and the City is still seeking input on the strategy on line.

Hotel Tax

In the most recent provincial budget, the Government of Ontario has given local municipalities the power to implement a hotel tax. At present, some hotels are participating in a "destination marketing fee" program which does voluntarily tax a hotel stay with money going to the Greater Toronto Hotel Association and then to support the work of Tourism Toronto.

MBOT is concerned about any new tax the City can implement and wants to ensure its transparency and fairness. A tax that is dedicated toward promoting and supporting tourism in Mississauga may be a good program. MBOT is working with our hotel and tourism members to develop a policy position for Mississauga City Council this Fall.

Vacant Unit Property Tax Rebate

The Region of Peel is reviewing their policy on providing property tax rebates on commercial space that remains vacant for 90 days or greater. Building owners can apply for a rebate on their taxes of 30% which is of particular assistance in properties with chronic vacancies.

At a recent meeting of commercial property owner members, it was revealed that this change could have a significant impact on these properties and the Region itself estimates that the rebates total close to \$5 million annually.

MBOT will be making a deputation to Peel Council on June 22, 2017 advocating that the Region maintain the rebate program. Maintaining this program will help ensure a healthy commercial real estate market for all Mississauga businesses.

Peel Goods Movement Strategy

On May 25, 2017, the Region of Peel adopted its 2017-2020 Good Movement Strategy including plans to promote an off-peak delivery pilot, fuel efficiency strategies, transportation hubs, e-commerce, aggregates movements and local freight fluidity. The goal of the strategy is to keep Peel Region as a major transportation, distribution and logistics hub in Ontario and improve the movement of goods. MBOT has been part of the stakeholder group consulted on the plan and fully endorses Peel's strategy.

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 automatic members of the Ontario Chamber of Commerce. For more information on the OCC, please visit www.occ.ca

Ontario Labour Law Changes

On May 30, 2017, the Ontario Government unveiled sweeping changes to various employment laws in Ontario and a commitment to raise the minimum wage to \$15/hour by January 1, 2019.

The major changes include:

- Raising Ontario's general minimum wage to \$14 per hour on January 1, 2018, and then to \$15 on January 1, 2019, followed by annual increases at the rate of inflation
- Mandating equal pay for part-time, temporary, casual and seasonal employees doing the same job as full-time employees; and equal pay for temporary help agency employees doing the same job as permanent employees at the agencies' client companies
- Expanding personal emergency leave to include an across-the-board minimum of at least two paid days per year for all workers
- Bringing Ontario's vacation time into line with the national average by ensuring at least three weeks' vacation after five years with a company
- Making employee scheduling fairer, including requiring employees to be paid for three hours of work if their shift is cancelled within 48 hours of its scheduled start time.

On June 1, 2017, the Provincial Government introduced legislation to implement the proposed changes that will also make it easier to form unions by allowing the card certification system to be used.

The following is a statement by the Keep Ontario Working Coalition on the Government's proposed workplace reforms:

"We share in the Government's desire for broadly inclusive growth. However, in order to achieve this, we need to ensure that we are not risking job losses, rising consumer costs, and economic hardship as a result of over-regulation.

"Government cannot regulate prosperity. To demonstrate true fairness and compassion for workers, we must ensure Ontario has a strong economy to help create jobs and increase economic growth.

"That is why we are urging the government to take time this summer to have an independent third party conduct a comprehensive economic impact analysis on the proposed reforms to consider the unintended consequences to employers. In addition, as the province's biggest employer, the government must fully understand what these changes will cost in relation to the provincial treasury as well as social services and other government agencies.

"Why is evidence-based policy important? Only three years ago, the Premier's own Minimum Wage Advisory Panel conducted extensive research and concluded: 'In the Canadian context, researchers have generally found an adverse employment effect of raising minimum wages especially for young workers... typically those studies find that teen employment would drop by 3 to 6 per cent if the minimum wage is raised by 10 per cent.'

"While the Changing Workplaces Review cautioned that any regulatory change shouldn't impair the competitiveness of businesses in the province, the reforms outlined in Fair Workplaces and Better Jobs Plan thus far do not provide the balance needed to help ensure a competitive environment for Ontario.

"But we have time. Now we must work cooperatively with government to identify the scale of the economic impact of these changes and help employers transition into any new policy regime. We will continue to be cooperative partners with government to find solutions that will, where possible, inhibit negative impacts on the growth of Ontario's economy, our people, and our communities."

Energy & Electricity

Ontario has passed legislation that will reduce electricity bills by 25% on average for all households and as many as half a million small businesses and farms across the province, starting this summer. In addition, your bill will not increase beyond the rate of inflation for four years and could be further reduced if you live in an eligible rural community or if you have a low income.

The proposed 25% on average reduction includes the 8% rebate (equal to the provincial portion of the HST) that took effect on January 1, 2017.

MBOT small business members should see their electricity bills lower than previous year's as a result of the Fair Hydro Plan.

Reducing Red Tape & Costs for Businesses

To help small businesses grow and to cut red tape, Ontario will be proposing new legislation this fall that includes:

- **Reducing fees and other costs:** Reviewing license and registration paid with a goal of providing relief to by small- and medium-sized businesses.
- **Government procurement:** Introducing a preferred procurement policy for small businesses that would help

- provide better access to government contracts.
- **One-window service:** Developing a new program that would help small businesses access support, information and resources by phone, online and in person.
- **Reducing regulatory costs:** Requiring all ministries to offset every dollar of new administrative costs to business, by removing \$1.25 of old and unnecessary costs.
- **Streamlining compliance for small business:** Ensuring that undue burdens aren't placed on small businesses when new or amended regulations are introduced, while maintaining robust environmental, health and safety requirements and other public interest protections.
- **International or national standards alignment:** Increasing harmonization with other jurisdictions and adopting international or national standards, where appropriate, when developing or reviewing regulations.
- **Rewarding good actors:** Recognizing businesses that have a good compliance record and lowering their costs by reducing the requirements, such as the number of inspections, without compromising the environment health and safety, and other protections.
- **Electronic transmission guarantee:** Providing businesses the option to electronically submit any required documentation to the Government of Ontario instead of more costly paper submissions.

These proposed changes would support Ontario's five-year, \$650-million Business Growth Initiative that is helping to grow the economy and create jobs by promoting an innovation-based economy, helping small companies scale-up and modernizing regulations for businesses.

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.

North American Free Trade (NAFTA)

President Donald J. Trump has signaled his intention to renegotiate NAFTA and we are already seeing some trade disputes taking place between Canada and the United States.

MBOT, along with the Canadian Chamber of Commerce, are watching this very closely to ensure Canada continues to have secure markets in the United States and that as much of the NAFTA agreement stays in tact.

Ontario Municipal Board Reform

The Provincial Government has introduced Bill 139 – Building Better Communities and Conserving Watersheds Act which will significantly mute the role of the Ontario Municipal Board on appeals of planning decisions made by municipal councils. The proposed Act would:

- Replace the OMB with the Local Planning Appeal Tribunal – a new tribunal which would be mandated to give greater weight to the decisions of local communities, while ensuring that development and growth occurs in a way that is good for Ontario and its future
- Make planning appeals more accessible to the public by creating the Local Planning Appeal Support Centre, a new agency that would provide free legal and planning advice, as well as representation to citizens who may want to participate in local planning appeals
- Level the playing field for communities, including free legal and planning support
- Provide a faster, fairer and more affordable planning appeals.

Chambers of Commerce in Ontario are concerned that local decisions – often parochial – will not be effectively challenged and in some cases overturned where good planning has not been made. MBOT, along with the Ontario Chamber of Commerce, is working on this issue with stakeholders like the Ontario Home Builders' Association and the Building Industry and Land Development Association.

Cannabis Act

Through MBOT's Health & Wellness Committee, we are monitoring the advancement of the Cannabis Act as it makes its way through the House of Commons. MBOT does not have a position as it relates to the federal government's intention to legalize marijuana for recreational purposes but is looking at the effects of it in the workplace.

Medical marijuana is also on the radar from the standpoint of workplace accommodation for employees that may have been prescribed this substance.

With all this in mind, an information forum is being held on **Wednesday, August 9, 2017** after the Good Morning Mississauga event at Sheridan College to examine these issues and help businesses adapt to the new realities.

Super Clusters

The Hon. Navdeep Bains, Minister of Innovation, Science & Economic Development recently announced a \$950 million fund for "Super Clusters" across Canada that will link business and innovation. MBOT is working with our partner Chambers of Commerce in the GTHA on this opportunity to work with the federal government on this exciting initiative. MBOT is part of the Chamber CEO working group dedicated to an Innovation Corridor from Toronto to Kitchener.



Jeff Gaulin
Vice-President
Canadian Association
of Petroleum Producers



INNOVATION & CANADA'S OIL AND NATURAL GAS INDUSTRY

The world wants more Canadian oil and natural gas. A recent, first-of-its-kind global survey on energy attitudes found that people around the world rank Canada number one among 11 oil and gas-producing countries as the place they'd prefer importing oil from (globalenergypulse.com).

It is evident that as the world moves to a lower-price, lower-cost, lower-carbon energy future, they are looking to Canada for clean, reliable and innovative oil and natural gas.

Canada's oil and natural gas industry is a leader in innovation. Our oil sands resources are a great example of this. Through innovation and thought leadership, we took what was once a curious geological phenomenon - oil trapped in an underground formation of sand located in northern Alberta - and turned it into a valuable resource, giving Canada the third-largest oil reserves in the world.

That same Canadian resourcefulness will enable us to take the carbon out of a barrel of oil.

CLIMATE LEADERSHIP

Canada regulates the oil and natural gas industry with some of the strongest environmental rules in the world. Plus, our industry invests heavily into technology and innovation. We work with others to collaboratively lead on climate change.

For instance, Alberta today has a Climate Leadership Plan recognized around the world as tough. Coal is out. The price of carbon is doubling to \$30 per tonne. New performance standards will drive improvement, year after year. Plus, there is a hard cap on emissions from the oil sands of 100 megatonnes.

Canada's oil and natural gas producers are committed to action on climate change, using innovation to break the link between energy growth and emissions. Imagine that: benefitting from our world-class energy for decades, while making less impact on the environment.

In fact, innovation and technology could become Canada's greatest contribution to fighting climate change globally, and a major competitive advantage for Canada's oil and natural gas industry.

CANADA'S OIL SANDS INNOVATION ALLIANCE

Four years ago, 13 companies formed Canada's Oil Sands Innovation Alliance (COSIA). This is a unique partnership that's committed to achieving better environmental performance in four key areas: water, land, tailings, and greenhouse gases.

To do that, they've set aggressive targets. They're working with some of the world's top scientists. And they've put their money where their mouth is. Already investments more than \$1.3 billion have been made

to develop and share more than 900 technologies and innovations. And the work is impressive.

Imagine, for example, making concrete that eats carbon. That's right, carbon-negative concrete. COSIA and NRG have partnered with the prestigious XPRIZE Foundation to award \$20 million toward the development of innovative technologies that convert CO2 into valuable products. Carbicrete of Montréal is one of the semi-finalists, with a technology to make cement-free, carbon-negative concrete.

Now, imagine using algae to convert CO2 into bio-oil strong enough to fly jets overseas. CNRL is working with Pond Technologies of Markham on an algae project - it combines algae with CO2, waste heat, water and light to produce biofuel and biomass products.

The potential for emission reductions from this algae tech is huge. CNRL believes algae bio-refining could cut more than 1.5 million tonnes of CO2 emissions from two of its facilities. That's the same as taking 300,000 cars off the road.

So you see, the oil sands located in Alberta are helping to drive development of bio-tech in Ontario and aerospace tech in Québec: technologies we can use to fight global climate change and make cleaner energy.

That makes oil sands innovation a Canadian innovation - one that matters to the world.

AFTER YOU SELL, CAN YOU BUY AGAIN?

AN EXPERT WEIGHS IN



Rick Sekhon
Mortgage Agent
Broker Financial
Agent Inc.

With prices hovering around historic high points a lot of homeowners are looking to capitalize on their investment and sell their home. However, those attractive selling prices can have an ugly downside.

Some homeowners are finding out the hard way that selling doesn't automatically mean they can finance to buy again. Often, the sale has been completed before the bad news is realized. Mortgage Agent, Rick Sekhon, encourages prospective sellers to take a moment and assess their situation before they take the leap and sell their home.

Rick has been helping his clients navigate the financing process as they look to capitalize on their growing investment and find the next place they can call home.

There are two main questions he helps his clients work through. First, should you sell? It seems like a simple question but it's still an important one to ask. Many sellers see the listing and selling prices in their communities and want to get in on the action themselves. However, some sellers are also finding that the rising cost of real estate makes financing their next home difficult. Rick can assess your needs and wants in order to help determine what level of financing you need to achieve those goals. Some sellers may find that poor credit may be their only obstacle to getting the financing they need. Rick Sekhon offers credit repair services which can help sellers prepare and repair their credit rating before

selling and seeking new financing for another home.

If the answer to the first question is, "yes," then the next question is where to go for financing. With current real estate prices, securing the best mortgage rate can equal thousands, or even tens of thousands of dollars in savings. As a Mortgage Agent, Rick has access to the best rates from over 30 banks and lenders. Unlike an advisor at a bank who only sells one product, Rick gets banks and lenders competing for your business with their best rates. This also means that some people who have been denied by the banks can find a lender who will approve their financing. Plus, Rick offers so much more than simple "yes" or "no" financing approvals. Debt refinancing has helped many people consolidate their debt into one, low-interest loan – saving them money over time and simplifying their payments.

So what's the takeaway from all of this? The prices in the real estate market may look attractive to sellers, but it's also important to tread carefully. Ensuring that financing will be available after selling is one of the most important aspects to consider. Most importantly; no one is alone in this process. Rick Sekhon has helped sellers from all walks of life to ensure their dreams can become reality. Don't hesitate to bring in the advice of an experience Mortgage Agent like Rick to help take the guesswork and uncertainty out of the home financing process.

TEAM RICK SEKHON

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THE FIRST STEP TO BETTER WORKPLACE MENTAL HEALTH IS JUST THREE MINUTES AWAY



Sevaun Palvetzian
CEO
CivicAction

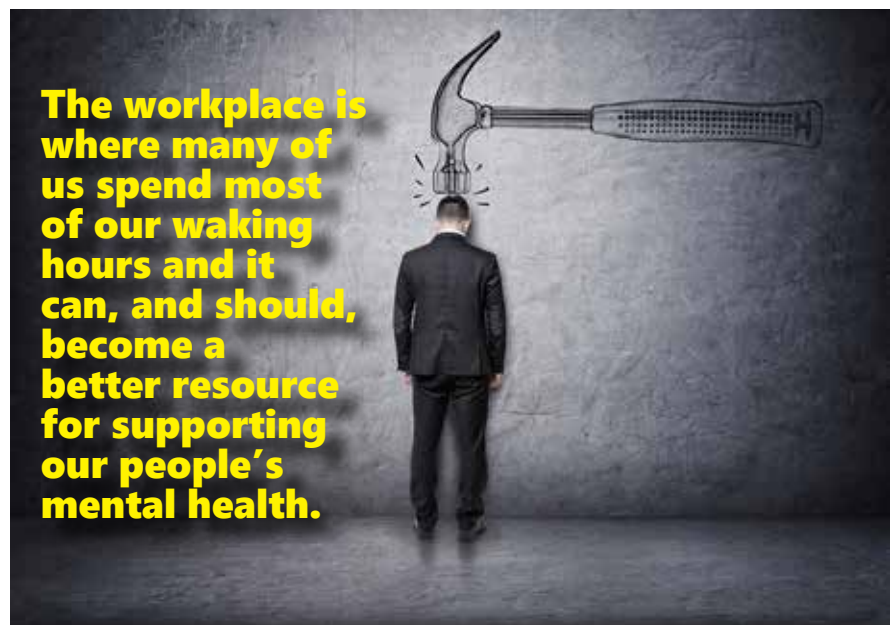
Whether we like to admit it or not, many of us spend most of our waking hours at work. The workplace is often where we develop new skills, achieve personal goals and develop friendships with co-workers. However, for workplaces to be enjoyable and positive spaces, they have to foster a healthy environment – both physically and mentally.

However, according to recent research, 1 in 2 people in the Greater Toronto and Hamilton Area (GTHA) labour force have experienced a mental health issue. That means each of us is no more than one degree of separation from someone who has struggled. If more action isn't taken, this issue could cost our region \$17 billion in lost productivity over the next 10 years.

Beyond compassion, there is a strong business case for supporting better mental health. Mental disorders have been the top category for short-term disability leave for the past several years, while 82% of those who report mental health issues say it impacts their work.

CivicAction's MindsMatter assessment tool gives employers an easy way to do just that. MindsMatter is a free, confidential online survey that takes three minutes to complete. The assessment will provide employers with a tailored, three-point action plan with simple steps you can take today to promote workplace mental health.

The tool applies to all organizations regardless of size or where they are at in their workplace mental health journey. For organizations that are new to workplace mental health or have limited HR capacity,



MindsMatter will recommend actions that are easy to implement, like raising the topic at a team meeting or putting up a poster. For those who are further along, the recommended actions will be more in-depth, but still easy to implement. The important thing is to take the first or next step. More than 300 organizations have taken the assessment to date, with more than half employing less than 500 employees. Already, MindsMatter participants are reporting that taking the assessment has "promoted positive discussion and feedback and assisted in openness and non-judgmental group cohesion", with 81% of participants stating they would recommend the tool to others.

The first or next step is only three minutes away. Here's how you can get started:

1. Take the assessment today at mindsmatter.civicaaction.ca.
2. Take at least one of the recommended actions in the coming months.
3. Share your experiences and stories with CivicAction so others can benefit from what you've learned through [#MindsMatter](https://twitter.com/MindsMatter).



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Contact Parveen Dhupar: (905) 286-1991, ext. 200 or parveen@teambti.com

WHAT KEEPS ENTREPRENEURS UP AT NIGHT?

PART 1: ATTRACTING GREAT TALENT

What keeps an entrepreneur up at night? The list is endless - from the daily business ebbs and flows, to exciting new opportunities around every corner. One who regularly networks with other small business owners can attest to many sleepless nights. This series tackles entrepreneurial challenges head-on, provides insight with actionable outcomes and offers one peace of mind knowing that he/she is not alone.

This brings us to part one: Attracting Great Talent. After all, the people make the business, not the other way around. The below references *Who* by Geoff Smart and Randy Street, along with my own experiences and that of my peers.

When it comes to starting the recruiting process, two things matter; things that you can do, and things that your organization can be.

The things that you can do are the processes you establish to find and hire the best candidate. Start by clearly defining the role and asking yourself:

- What is the mission of the role?
- What are the outcomes this person is expected to reach?
- What key competencies should an individual have to be successful in this role?

How can one be certain that someone will fit within the corporate culture, wow clients and help to achieve business goals? Creating a skills scorecard that measures how each candidate stacks up helps to keep interviews on track and offers the perfect summary to review at a glance.

Consider this four-step interview process:

1. An initial 30-minute screening discussion
2. A process driven *who* interview that measures a candidate against your scorecard
3. A *focused* interview to double check areas that didn't come through clearly in the *who* interview and ensure alignment with core values
4. Conduct reference checks with bosses, peers and subordinates, not relying solely on the list provided by the candidate



Things that your organization can be are the intangible factors that form your culture. People join companies that offer them more than money: great work, an environment that fosters innovation, and that human touch that makes individuals feel important and acknowledged.

Attracting great talent can weigh heavily on the mind of an entrepreneur, but one can find success using this process. I hope this offers insight into your hiring strategy and peace of mind knowing this process works.



Parveen Dhupar
Chief Creative Officer
BTI Brand
Innovations Inc.
parveen@teambti.com

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SHERIDAN'S HAZEL MCCALLION CAMPUS:

Creative by Design

What do wild silk cocoon fabric, a living lab, an interactive colouring exhibit and business programs have in common? They all share space in the newest building at Sheridan's Hazel McCallion Campus in Mississauga, which opened for students in January 2017. The new facility immerses students in a culture of innovation and creative thinking to prepare them for success in the rapidly changing workforce of the 21st century.

Since 2011, the campus has been home to the Pilon School of Business. The expansion means 5,600 students can now pursue a Sheridan education in Mississauga, including more business programs such as Advertising and Marketing Communications, and Advertising Account Management. In addition, a group of programs with the Built Environment as a common thread can take advantage of the new building's purposeful design. Students studying Architectural Technology, Interior Design and Interior Decorating benefit from "living lab" displays on each floor that intentionally expose the building's inner-workings, like heating and cooling systems, to educate students about sustainability features.

The systems also showcase why the new building is one of the most energy-efficient educational structures in Canada. A smart system automates and controls energy use, and students can access data about the building's energy performance and see how it supports Sheridan's Mission Zero plan – the college's commitment to decrease energy consumption by 50% and carbon emissions by 60% by 2020.

Students are also immersed in Sheridan's hands-on, applied style of learning at the first-in-Canada Material Connexion Library. There are no books in this collection – instead, there are 500 different sample materials, including wild silk cocoon fabric, for students to experience as they look to enhance the performance, aesthetics and sustainability of their design projects. The materials aren't just available to solve design challenges; they also encourage students to think about new ways to use them.

There are plenty of other innovative spaces that celebrate Sheridan as Canada's Creative Campus. At the Creative Campus Gallery, for instance,

the public is welcome to enjoy the exhibits, including an interactive colouring installation that is part of a current collection entitled Human. The open Creativity Commons is a space that encourages discovery and collaboration between students in various programs. "The Creativity Commons was designed to reflect Sheridan's commitment to the Creative Campus by permeating the core of the building. It isn't one isolated space, but a series of connected spaces occupying each floor," says Brian Jervis, Sheridan's Associate Vice President for Scholarship, Research and Creative Activities.

Designed to cultivate student engagement and learning at every turn, this new facility complements the existing campus building and brings added vitality to Mississauga's City Centre. Says Mary Preece, Sheridan's President and Vice Chancellor: "If Sheridan is to be known for its creativity and innovation – and for sustainable practices – our physical spaces need to reflect our leadership in those areas. This new building does just that."



Joanne Scattolon
Manager
Donor Relations
Sheridan College



John Linney
Instructor
University of Toronto
School of Continuing
Studies

WHAT IS BUSINESS ANALYSIS?

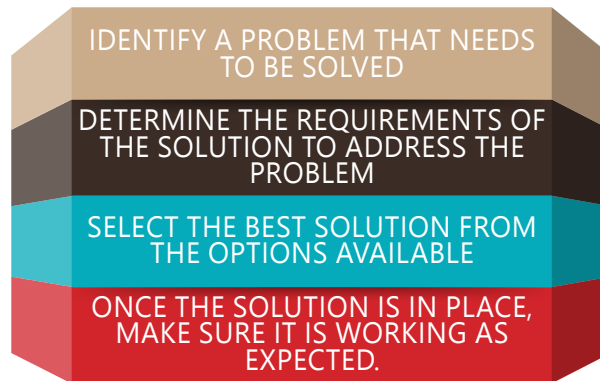
I was recently at a friend's home, enjoying a lovely take-out dinner when the inevitable topic arose. The host asked me what I do for a living. I proudly replied that I teach Business Analysis.

"Oh," they said, "I'm impressed. Business analysis is such a complicated thing; it must take years to master even the basic skills."

I agree it may take years to reach a mastery level as a business analyst, but the idea that the basic skills are complicated struck me as downright wrong. I'm going to dispel the myth that being a business analyst is some sort of rare magic skill only a few can hope to achieve.

I pointed out to our host that they had, in fact, demonstrated all the steps of a good business analyst, within the span of the past hour!

A good business analyst will follow these four steps:



How had our host demonstrated their innate business analysis skills? Once everyone arrived, they asked if we were hungry (we were – a problem to be solved). They then polled us to determine if we had any food allergies, any strong likes or dislikes (determined requirements and constraints of a solution to the problem). They then put out a small selection of take-out food menus and worked with us to select the best option

(the best solution to our hunger problem, considering our requirements). Finally, after the food arrived and we started eating, they followed up to ensure the food was meeting our needs (making sure the solution was working). They had done the work of a business analyst, and not even realized it!

Of course, in the business world, the typical business analyst is faced with more

complex problems than feeding a group of friends. Understanding that the basic steps are the same and that it is only a question of complexity of the problem, can give even a novice business analyst the confidence they need to tackle any business problem, across a wide variety of industries. Having the confidence and skills to tackle whatever business dilemma you may face with the same assurance with which one can arrange a dinner for friends can put your career on the fast-track.

The University of Toronto School of Continuing Studies offers world-class certificates in Business Analysis taught by industry leaders. Visit our website to learn more: <http://learn.utoronto.ca/courses-programs/business-professionals/certificates/business-analysis>



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Mississauga Board of Trade (MBOT) and Life Sciences Ontario (LSO) hosted **Canada's Minister of Science - The Honorable Kirsty Duncan**, for an informative address on Canada's Science Strategy followed by an engaging Q&A.

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What makes Canada one of the best places to start a business?

Our ability to embrace a multicultural population.

According to a study conducted by The Conference Board of Canada, immigrants who begin a business are more likely to export to countries outside of the U.S. in part of understanding the language and culture of business in their origin country. On the other hand, these **cultured businesses are also the ones offering unique products and services to consumers right here in Canada, making us one of the most vibrant, creative and refined group of purchasers throughout the world.**

The following three takeaways are reasons why we should continue pairing diversity with business growth.



Paul Gaspar
Small Business
Director
UPS Canada

1. WHY IS IT IMPORTANT TO BUILD CANADA AS AN ENTREPRENEURIAL COUNTRY?

Entrepreneurs drive Canada's economy contributing to 30 percent of GDP annually. No economy can grow without the actions of individuals who invest, employ and produce goods and services. In recognition, the government's Canadian Business Growth Fund is a joint initiative with Canada's leading banks and insurance companies that offers a fund of up to \$1 billion for Canadian businesses over the next decade to help support growth and innovation. This is just one example that highlights the importance of providing entrepreneurs with resources that enables them to launch their business, drive growth and enhance communities.

2. HOW CAN BUSINESSES BENEFIT FROM SELLING TO CANADIAN CONSUMERS?

Both domestic and international businesses focused on growth have an opportunity to expose their products to over 30 million consumers aged 15 and over living across Canada. With over one-third of the world's e-commerce "power shoppers" living throughout the country, Canada is an essential place for foreign investment that can result in numerous business opportunities.

3. WHAT IMPROVEMENTS ARE NECESSARY TO MAKE TRADE MORE PROSPEROUS?

In an age of advanced technology and increasingly complex supply chains, the key to seeing more Canadian entrepreneurs and small business owners thrive in international markets is trade facilitation. Simplifying the processes involved in moving goods and services across borders may not sound like the most exciting endeavour, but in my experience, cumbersome customs processes and red-tape will often determine whether or not smaller businesses chose to "go global". To our advantage here in Canada, the current international trade policy agenda is ambitious. The most recent agreement concluded between Canada and the European Union, the Comprehensive Economic and Trade Agreement (CETA), will give small businesses the leverage they need to scale-up and compete internationally. Future trade discussions in other geographies will continue to be of importance in an effort to provide Canadian businesses an opportunity to grow.



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THE BENEFITS OF *EFFECTIVE* GOVERNMENT RELATIONS

FOR YOUR BUSINESS

If you feel as if government officials are breathing down your neck, get used to it. For the foreseeable future, governments are going to take an especially keen interest in how you're managing your business. Companies should look for tighter scrutiny than we have seen for decades and new, indirect forms of intervention. The Private sector will need to develop a new mind-set and skill set that will allow them to partner with government rather than fend it off.

Today, business stands at the center of many of our most pressing public policy

challenges—the need to reduce carbon emissions, for instance, and the urgency of health care reform. Economic issues such as the availability of credit, the adequacy and safety of private pensions, and access to affordable housing, all of which involve business enterprise. Other emerging public concerns - the development of renewable energies, infrastructure repair and upgrades, and workplace education and training - necessarily influence how companies operate and how they design goods and services for their customers.

Today, **the imperative is engage, not shield**. Businesses – both small and large – must understand government concerns, and leaders in major companies should expect to help resolve them. For example, it is no longer sensible the health care industry to dedicate vast amounts of time, money, and energy to blocking government efforts at reform. It's far more productive to help make the system more efficient and affordable—which will greatly benefit not only millions of families but also most businesses.

Businesses will also need to devote more attention to public concerns about business practices and try to advance solutions even before those concerns crystallize into political action. For example, it's less important now for energy firms to convince the public that they are model citizens—born-again as “green” companies—than it is for them to help citizens reduce reliance on expensive and environmentally hazardous fossil fuels. Working in tandem with government, energy companies will become energy-conserving companies.

There is no simple way to guard against potential risks; it will take continued vigilance on the part of public policy makers, businesses, and the media. The new business-government relationship also offers a rare opportunity. Current events are setting precedents and high expectations for what government can and should do for at least the next generation. These developments could allow us all to break out of the tired ideological debate about whether we want more or less government and focus instead on what we need business and government to achieve together.

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CHILD SUPPORT AND REIMBURSEMENT FOR OVERPAYMENT



Nav Shokar
Lawyer
Keyser Mason
Ball, LLP

With many parents confusingly exceeding their child support obligations, the question of when a parent is entitled to reimbursement for overpayment of child support is becoming an important and convoluted one. Many payors are surprised to learn that an overpayment in support does not necessarily result in an automatic repayment.

Case law confirms that the courts have the power to retroactively vary child support. However, even where there are strong grounds to retroactively terminate or reduce support, this is not always enough to compel a court to do so. The court has discretion in this regard and may be disinclined to make such a ruling when the support has already been utilized for the benefit of the child and the support recipient is not in a financial position to repay.

Other factors that courts will consider include, but are not limited to: whether repayment will negatively impact the child, deceit, hardship, the parties' financial situation, delay, explanation for the delay and evidence of blameworthy conduct. In the past, courts have exercised their discretion and refused reimbursement if doing so would act as a deprivation towards the child.

Notwithstanding the above, courts will be inclined to reimburse payors who have

overpaid when the recipient continued to accept support when he or she was aware that entitlement to support no longer existed. Courts have also exercised their discretion to *set-off* overpayments against other obligations the payor may owe. It is unlikely however, that the set-off will be applied to future child support obligations.

It is important for payors to be mindful and diligent in calculating their support obligations on a yearly basis. Payors ought to consider whether there has been a change in circumstances that could possibly result in a change in their support obligations. Some of these circumstances *may* include a material change in income, the child(ren) no longer being legally deemed to be a dependent, the child(ren) marrying or otherwise withdrawing themselves from parental care or a change in residency. Given the multi-faceted nature of this very narrow area of law, it is important that individuals seek out legal advice from experienced family law counsel.

For further information regarding the content of this article, please contact Nav Shokar at 905.276.0402 or nshokar@kmbllaw.com

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

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.





Mississauga Board of Trade hosted it's Women Leadership Event on May 11 at a Private Automobile Social club. Attended by over 120 business professionals, the event featured Keynote address by:

Michelle E. DiEmanuele

President & CEO
Trillium Health Partners

Michelle shared her inspiring entrepreneurial story and spoke on the relationship between **Authenticity, Image and Power.**

Following the keynote was a workshop on leveraging your Brand on Social Media facilitated by Arti Sharma.

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It can be hard to admit that Mom and Dad are getting older. But, the more you see them struggling with day-to-day tasks, the more you realize that getting help is one way to show them you care.

They may worry about losing their comfort and independence, and might not ask for support.

There's no harm in suggesting they let someone come over a few days a week to make life a little easier. Plus, when you partner with a home care organizations, you get to avoid that one-sided conversation that culminates with "we're putting you in a home."



SHOULD I CONSIDER HOME CARE FOR MY AGING LOVED ONE?



**Lucie Shaw &
David Shaw**
Owners
Nurse Next Door

IT'S TIME TO CAREFULLY BROACH THE HOME CARE SUBJECT WITH MOM AND DAD WHEN:

- You've noticed major memory loss, and it's starting to affect their daily routine.
- They're having trouble keeping up with regular tasks like cooking, cleaning or hygiene.
- They've been diagnosed with dementia.
- It's getting harder for them to carry and move items or walk around the house.
- You've been caring for them, but you no longer have enough time or energy.

HOW TO BRING UP THE IDEA OF HOME CARE WITH MOM OR DAD

- If you're at the point where Mom and Dad are already having trouble, there are ways to respectfully offer assistance. Even if you aren't talking about nursing homes, some people find it harder to accept help than others.
- Ask them how they've been feeling. You might mention that you've been worried about them. Talk about the advantages of having a caregiver come in a few days a week to take care of the little things. Let them know they

can try it out before they make a long-term decision. Most of all, reassure them that you want to help because you care about their happiness and well-being.

HOW TO TALK ABOUT SENIOR CARE WITH YOUR SIBLINGS

- If you have siblings involved, it's worthwhile to get on the same page, first. Bring up your concerns and talk about how you've researched services and costs. Make it easy for them to jump on board or ask questions.
- Not all brothers and sisters may agree about it being the right time – and that's okay. Try and come to an agreement about asking the senior in question if they think it's the right time, and take it from there.

No matter how you approach it, **'the senior care talk'** isn't always an easy one. Be considerate of Mom and Dad's feelings, treat them like the capable adults they are, and see how working together to give them an easier life can bring you closer together.

CYBER SECURITY:

WHAT BUSINESS OWNERS NEED TO KNOW TO PROTECT IMPORTANT DATA AND MITIGATE SECURITY RISKS



Ryan Duquette
Founder & Partner
Hexigent Consulting

Unless you've been living under a rock or hiding your head in the sand, you're probably well aware of the increasing amounts of well publicized cyber-attacks against businesses over the past many years. Once thought of as only a technology problem, cyber security is now a true business issue. Currently, when a company is breached there is generally no need for that company to notify its customers or clients (except for those with specific compliance requirements); however, the Canadian Government is in the final stages of enacting legislation that will mandate all businesses to report any cyber data breaches where customer records may have been affected. Failure to report a breach could result in significant fines. The question then becomes; is your business ready? Here are a few things to consider when preparing your business for this soon to be enacted legislation:

- Recognize that the security of your data is as important as other business functions (Operations, Sales, Marketing, Finance). Look to understand the value of your data and the types of threats to it; such as external threats, e.g. ransomware and phishing attacks, and internal threats, e.g. intellectual property theft and mishandling of

- company data.
- Fundamental activities to secure your company from cyber threats often involves:
 - a. Knowing what you are trying to protect, and why;
 - b. Identifying the associated threats and risks (not just the compliance requirements);
 - c. Applying appropriate controls.
- Build a corporate culture of security by making the protection of your digital assets everyone's responsibility. Empower everyone at your business with the skills to safeguard that data through focused and meaningful education. Having the right governance, policies, procedures and technology in place is important, but also training your staff on some of the best ways to

"Love your employees, bond at the company retreat, bring in bagels on Friday, but monitor the heck out of their authorized daily activity, especially ones with access to monetizable data (financial account information, personally identifiable information (PII), payment cards, medical records)."*

- protect their own digital data (and in turn your company data) will result in benefits for all.
- Lastly, remove the shaming mentality that many workplaces have if someone accidentally clicks on a malicious attachment or does something that puts the company data in jeopardy. We have heard many stories of employees not telling anyone after they clicked on

an odd attachment because they were embarrassed or fearful of the ramifications. We all make mistakes, and criminals are making it really hard to distinguish what is real and what is fake. We need to encourage employees to quickly let someone know if they think they've done something wrong. The quicker you can react to

a potential incident, the better the chances of preventing or reducing the impact of a cyber attack.

*2016 Verizon Data Breach Report - www.verizonenterprise.com/resources/reports/rp_DBIR_2016_Report_en_xg.pdf

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.



GET INVOLVED | SHARE IDEAS | LEARN MORE

Contact: info@mbot.com, (905) 273-6151

Policy & Government Affairs

Contributes to developing MBOT's policy positions and advocacy strategies.
Chair: Alvin Tedjo, Sheridan College
Staff Liaison: Brad

Ambassadors

Welcome new members, plan and execute networking events and new member orientation.
Chair: Ted Morgan, SpeedPro Imaging
Staff Liaison: Sonia

Next Generation (NGen)

Networking and education series for young professionals & entrepreneurs.
Chair: Yianni Soumalias, Closing The Gap
Staff Liaison: Bahaar

Growth & Power

Plan and organize C-level series of interviews with influential Founders & CEOs.
Chair: Imran Hasan, Transglobal Systems of Canada
Staff Liaison: Sufya

International Trade

Support and resources for business community involved in trade or trade-related services.
Chair: Syd Martin, Affimex Customs and Trade Services (ACTS) Inc.
Staff Liaison: Brad

Women's Leadership

Encourage advancement of leadership skills, knowledge, and the personal confidence of women with careers in both the private and public sectors.
Chair: Alex Miller, ARI
Staff Liaison: Sonia

Health & Wellness

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, Spiegel Nichols Fox LLP
Staff Liaison: Sufya

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: Sufya

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: Sufya

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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Neena Kanwar
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