

THE **VOICE** OF BUSINESS IN MISSISSAUGA

CONNECT

VOLUME 12 ISSUE 4 **FALL 2017**

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OPPORTUNITY**

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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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DIVERSITY & INCLUSION TO BUILD YOUR BUSINESS



V. White

Vivi White
2017 MBOT Chair
Royal Bank of Canada

We are lucky to live in a country that celebrates diversity. We see ourselves reflected in the patrons and employees of businesses we frequent and it feels comforting. It feels like Canada.

Hiring a diverse set of employees brings more than a status quo – it brings diversity of thought and will ultimately help you to build and strengthen your business. It's not just the right thing to do, it's the smart thing to do. This is something that I have learned during my time working in banking, and it starts with strong leadership making it a priority for it to become part of your company's culture.

About 10 years ago, our CEO announced that diversity and inclusion would no longer be a nice to-do, but a mandate

in our company's values. Since then, it is ingrained in everything we do and we have Employee Resource Groups across the entire organization as well.

The diversity of our employees remains a great strength and asset to us, and it helps us to connect with the communities that we serve.

As an employee of a company who keeps diversity and inclusion at the forefront of the way they do business, I'm so proud to work there. Just imagine how proud your employees can be?

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Thursday
**OCT
19**

Markland Wood Golf Club

7:30 a.m. - 9:30 a.m.

Member: \$55

Non-Member: \$75

www.mbot.com

Greg Taylor

Co-founder,
Steam Whistle Brewing





FEDERAL TAX CHANGES

No single issue has galvanized the Canadian business community like the proposed Federal Tax Changes.

These changes have been rolled out on a platform of "fairness" and "equalization". This is anything but true. The changes have been described as "closing loopholes" which is totally misleading. The federal government has portrayed business owners as elite, wealthy and part of the 1%. Some have achieved enormous success, but millions of these honest hard working, middle class regular folk are just making a living.



A stylized signature of David Wojcik.

David Wojcik
President & CEO
Mississauga Board of Trade

There are three main issues at hand.

1. Income Sprinkling

There has been a long standing rule at the CRA which states, you may only pay to a related party an amount you would pay to an unrelated party for similar work. Essentially, you can't pay your 18 year old daughter \$70,000 per year to sweep the floor unless you would pay the same amount to an "off the street" applicant. However, there is nothing wrong with paying your relatives to work for you.

Also legitimate, is the payment of dividends to adult children who have acquired shares in the business. The CRA even has rules of attribution, which state, you can't just give shares to your children and have the dividends taxable in their hands. They need to buy them out of their own funds, or the dividends are taxable in your hands.

2. Passive Income

Currently, if you leave your cash in a corporation, it attracts the low income tax rate on the first \$500,000 of income (federally). This leaves the additional funds to invest, which is great for the economy. The government is suggesting this gives an unfair advantage to middle class business owners, which is totally false. If the business owner takes any of the cash out in the way of salary or dividend, they are taxed at their personal rate.

3. Changes to the Family Trust

Many middle class business owners have set up a family trust to protect family assets and ensure continuity. This legal entity is also under attack. A common practice is to place shares in the family trust, so the trust receives the monies to hold or distribute to the beneficiaries of the trust. The proposed changes alter the treatment of shares, in that it eliminates the capital gains deduction.

These are but a few concerns Canadian Business Owners have. They have invested heavily in their business, mortgaged their homes, put payroll on their Visa card and gone without paycheques, so their employees would get paid. After years of playing by the rules, paying their fair share of taxes and giving employment to millions of Canadians, the federal government wants to crush the legitimate structures which are currently in place.

This fight will not be won in Ottawa. This fight will be won on the ground with your help. Call, email, write and visit your local MP. Let them know how this will affect you.....a tax payer, voter and middle class, hard working Canadian. Let them know, their proposal may be a great TV sound bite, but it is anything but fair.

UPCOMING EVENTS CALENDAR

Event Details & Registration: www.mbot.com

OCTOBER

Tuesday
3

AODA Presentation & Breakfast

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

Wednesday
4

Membership Matters

8:00 a.m. to 10:00 a.m.
MBOT office

Wednesday
11

Good Morning Mississauga (GMM)

7:30 a.m. to 10:00 a.m.
The Living Arts Centre

Monday
16

Small Business Week Expo

4:30 p.m. to 6:30 p.m.
Novotel Toronto Mississauga Hotel

Thursday
19

Growth & Power

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

Keynote: Greg Taylor
**Co-Founder, Steam
Whistle Brewing**

NOVEMBER

Wednesday
1

Membership Matters

8:00 a.m. to 10:00 a.m.
MBOT office

Wednesday
8

Good Morning Mississauga (GMM)

7:30 a.m. to 9:30 a.m.
Four Points by Sheraton Toronto Airport

Thursday
9

Business Learning Series

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

**Topic: Hit Your Year End Sales
Target**

NOVEMBER

Thursday
16

2017 Business Awards of Excellence

5:00 p.m. to 9:30 p.m.
Mississauga Convention Centre

Tuesday
21

CPA Breakfast Series

How to grow your client base

8:00 a.m. to 10:00 a.m.
MNP Office

Thursday
23

Next Generation (NGen)

Young Professional Networking

5:00 p.m. to 7:00 p.m.
VentureX Mississauga

Wednesday
29

BELL 'Mental Health in the Workplace'

8:00 a.m. to 10:00 a.m.
Brae Ben Golf Club

DECEMBER

Monday
04

A Hat Trick: Success, Support & Sanity

7:30 a.m. to 11:30 a.m.
Lionhead Golf & Conference Centre

Wednesday
06

Membership Matters

8:00 a.m. to 10:00 a.m.
MBOT Office

Thursday
08

Holiday Mix n' Mingle

5:00 p.m. to 7:00 p.m.
MBOT Office

Wednesday
13

Annual General Meeting (AGM) & Good Evening Mississauga (GMM)

7:30 a.m. to 10:30 a.m.
International Centre

JANUARY

Wednesday
03

Membership Matters

8:00 a.m. to 10:00 a.m.
MBOT office

Wednesday
10

Good Morning Mississauga (GMM)

7:30 a.m. to 9:30 a.m.
Mississauga Convention Centre

Thursday
13

CPA Breakfast Series

Impact of Proposed Tax Rule Changes on Canadian Entrepreneurs

8:00 a.m. to 10:00 a.m.
MNP Office



City Council General Meeting



Canadian Chamber of Commerce AGM

MBOT IN THE BUSINESS COMMUNITY



CHET Academy Open House



Community Foundation of Mississauga Golf Tournament



Paddle for the People

Mayor Crombie's #OneBagChallenge



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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.

Mississauga Storm Water Charge

The City of Mississauga continues to charge a levy to all residential and commercial properties based on the size of its hard surface footprint. This disproportionately affects businesses and partially subsidizes homeowners.

However, the City of Mississauga does have a credit program for commercial properties so that they can be rebated up to 50% of the levy if they perform improvements on the property that reduces or eliminates the flow of storm water into the municipal system and improves the quality of the storm water (reduces pollutants).

To better understand and qualify for the rebates, please go to <http://www.mississauga.ca/portal/stormwater/charge>.

City of Mississauga & Region of Peel Budgets

Again this year, the Policy & Government Affairs Committee of MBOT will be receiving budget presentations from our two levels of municipal government before they are approved by both Councils in December. The November 10, 2017 meeting will be an opportunity to provide feedback and advice to the staff while they finalize the 2018 budgets.

Short Term Accommodations

The City of Mississauga continues to grapple with the best approach to regulate and license short term accommodations like Air B n Bs. A report providing a variety of options to Council is expected this Fall.

MBOT is monitoring this issue because it does impact the hotel and motel sector in Mississauga but also can be an important source of accommodation to visitors and tourists to the city.

Hotel Tax

Municipal Governments now have the power from the Province of Ontario to implement a mandatory municipal hotel tax on these properties. While the regulations will set out the specific rules around the levy, collection and use of this tax, municipalities will have considerable discretion.

MBOT has been working with our hotel and motel members to advocate in their best interests in ensuring this new tax is re-invested in tourism and other activities that will benefit the hotel and motel sector. Further, Mississauga should establish its own independent Tourism Bureau ensuring Mississauga tax revenue stays in the city.

There are approximately 40 hotel/motel properties in Mississauga and the new tax is expected to yield close to \$16 million per year.

Mississauga Climate Change Plan

The City of Mississauga is embarking on developing its own Climate Change Plan that will address things the municipality can do in this area. MBOT has been invited to sit on the Stakeholder Panel and will be sharing the views of the business community on this plan.

MBOT has established an Environment, Sustainability & Infrastructure Committee which will also review the plan as it is developed. If you wish to be a member of this Committee, please contact Brad Butt in the MBOT offices.

Re-Imagining the “Mall”

The City of Mississauga is launching a consultation project on a number of the city's older mall properties and future opportunities for development and transition. A number of the malls are MBOT members and we will work on this to ensure a strong city policy that supports the retail sector in these vital community assets.

Mississauga Downtown Development

MBOT has been very involved in reviewing the interest of the City of Mississauga and property owners in the City Centre to see new commercial development which would increase business and employment in Mississauga's downtown. Through this work a number of issues have arisen which MBOT, in a very pro-active way, has been addressing.

These include underground parking and pedestrian traffic, encouraging multi-use, cultural and recreational opportunities and the continued work with Metrolinx and the City of Mississauga on the proposed Hurontario Light Rail Transit project.

Mississauga “Moves”

The City's Mississauga Moves project is now underway and will deliver a policy framework and action plan to guide the City's investment in and stewardship of transportation infrastructure and services across Mississauga from today to the year 2041.

Mississauga Moves is looking at all of the ways people and goods get into, out of and around Mississauga today, as well as the different ways various modes of travel could be used in the future. We know that businesses have some of the most important and complex demands on our transportation system, whether employee and client access, goods delivery, or unique challenges of their own, and that landowners have a critical role to play in the way the future city is built.

Consultation sessions for Mississauga business have been scheduled as follows:

Thursday, November 9, 2017 from 7:30 – 9:30 a.m. at Carmen Corbasson Community Centre and Tuesday, November 14, 2017 from 7:30 – 9:30 a.m. at the Meadowvale Community Centre.

All MBOT members are encouraged to attend and provide your feedback on this important plan.

Emergency & Disaster Planning

MBOT will be planning information sessions for members along with the City of Mississauga on emergency and disaster planning. These workshops are a direct result of the very tragic explosion of a home on Hickory Drive in the summer of 2016 that affected a number of small business operators primarily working from their homes. Keep your eye out for the dates of these and register to come.

Retail Business Holidays Act

The Region of Peel government has retained a consultant and will be examining their policies relating to tourist exemptions under the Retail Business Holidays Act that would allow 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 working on this issue, will be meeting with consultants

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.

Vacant Unit Property Tax Rebate

Peel Regional Council decided on June 22, 2017 to adopt a staff recommendation to begin the phase-out of the vacant unit property tax rebate on commercial properties starting in 2018. At present, a building owner may apply to receive up to 30% tax credit for any space that is vacant for 90 days or longer.

MBOT made a presentation to Council and asked that this rebate program not be phased out recognizing its fairness

to property owners with chronic vacancies due to no fault of their own.

Peel Council did ask staff to meet with the stakeholders later this Fall and come back in 2018 with the results of this consultation and whether the program should be retained. MBOT will continue to work with our commercial property owner members on this issue.

Purchasing & Procurement

The Region of Peel is updating its purchasing and procurement policies to ensure they are modernized and reflect the interests of sustainable purchasing and tendering practices. MBOT is involved in this review ensuring that local businesses have a fair opportunity to bid on this work.

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

Energy & Electricity

MBOT, through our relationship with the Ontario Chamber of Commerce, is working to ensure that businesses benefit from the recent changes announced by the Government of Ontario that would reduce electricity costs by up to 25%. The Province has also re-looked at program for large scale electricity users and improved the Industrial Conservation Initiative to include more businesses.

On November 3, 2017, the OCC will host an information session for members in conjunction with the Ministry of Energy.

Bill 148 – Fair Workplaces & Better Jobs Act

The Government of Ontario tabled Bill 148 on June 2, 2017 in the Provincial Legislature just before the summer recess. The Bill continues to make its way through Queen's Park after returning on September 11, 2017.

The Ontario Chamber of Commerce, Keep Ontario Working Coalition and the Mississauga Board of Trade continue to

fight the rapid speed of these reforms and advocate for the interests of business. MBOT held a Town Hall meeting with more than 50 local business people on September 18, 2017 calling on the Provincial Government to slow down the pace of reform.

The battle is not over and the Bill will continue to receive more scrutiny this Fall. More information on the impact of Bill 148 is included in this edition of CONNECT.

Cutting Unnecessary Red Tape Act, 2017

The Ontario introduced legislation on September 14, 2017 to make it easier for businesses to grow and create more jobs.

The Cutting Unnecessary Red Tape Act, 2017, if passed, would help build a smarter, more modern regulatory environment by rooting out unnecessary burdens and streamlining regulations.

Proposed measures to help small businesses grow and cut red tape include:

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 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.

Other highlights of the Cutting Unnecessary Red Tape Act, 2017 include providing a faster, more efficient way to get a pesticide licence by moving from a paper-based application to online, implementing a number of recommendations from the Business Law Advisory Council to update and reform Ontario's corporate and commercial law statutes and ensuring businesses have access to the information they need through an online modern business registration system.

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.

Proposed Federal Tax Changes for Business

The Finance Department has just concluded its 75-day consultation period on significant changes to the Tax Code that would affect thousands of small and medium sized businesses across the country.

The government has proposed the most radical changes in the treatment of Canadian controlled private corporations in 50 years, including (1) a new tax (effectively 73%) on investment income in a corporation, (2) a much higher tax rate for compensation in a family business deemed "unreasonable," and (3) new, tougher rules for converting income to capital gains.

Impact: There is a significant and growing groundswell of opposition from small business and from local chambers. Small business owners across the country are concerned the tax changes will: unfairly prevent them from building up retirement savings; lead to lower savings within their businesses, eroding sustainability and future investment for business growth; make it more difficult to pass down ownership of family-run businesses to the next generation (an issue that may also affect larger CCPCs); and, result in more intrusive, costly audits by CRA.

The Mississauga Board of Trade held a roundtable on this issue with the Hon. Lisa Raitt, MP, Milton and Deputy Leader of the Opposition on October 5, 2017 where she took note of the members concerns to take back to Ottawa.

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.

Recently the Government of Ontario announced that an LCBO parallel system would be established in the Province for the retail sale and distribution of recreational marijuana. According to Finance Minister Charles Sousa, the government wants to ensure control of the sale and distribution (as on line orders will be acceptable too) and determine where the stores can be located to ensure public safety. The Ontario Government also does not want marijuana and alcohol sold in the same stores.

North American Free Trade (NAFTA)

The three countries involved in the NAFTA re-negotiations have been actively meeting to review the agreement and hammer out a new deal. While not much is known publicly at this time about the progress being made, the Canadian negotiating team has been working hard in Canada's interests.

The Mississauga Board of Trade recently held a roundtable with Mississauga MPs Peter Fonseca (who is a member of the International Trade Committee) and Omar Alghabra (who is also the Parliamentary Secretary to the Minister of Foreign Affairs). This was a very helpful and timely discussion with our local representatives who heard about the concerns of Mississauga businesses on the importance of a strong NAFTA agreement.



MENTAL HEALTH IN THE WORKPLACE

WEDNESDAY

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Mental health issues are a leading cause of disability and loss of productivity at work. One in five individuals will experience a mental health issue in their lifetime. Early intervention is often the key in helping support employees stay at work or return to work from a leave of absence. ThReview some of the basic skills that can help employees manage depression and anxiety, and support them in staying at, and returning to work.



Dr. Noah Lazar

Clinical Director & Director of Training
of the Clinical Psychology Residency
Program at CBT Associates.



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- » Eric Murray, Temporal Power Ltd.
- » Jennifer Zhang, Queen's College of Business, Technology, and Public Safety
- » John Keyser, Keyser Mason Ball LLP
- » Kristopher Smith, Suncor Downstream Energy

SAM MCCALLION COMMUNITY AWARD:

- » Jeff McPhee, JD Accounting & Business Services
- » Patricia Anderson, Westaire A/C & Htg. Ltd.
- » Linden King, Bell
- » John Bozzo, La Villa Fine Foods Ltd.
- » Esa Para Esananda | Batterysonic Inc.

ALL OTHER CATEGORIES:

- » AceTronic Industrial Controls Inc.
- » Alzheimer Society Peel
- » AOMS Technologies Inc.
- » ARI
- » Big Ass Solutions
- » Blueheel Dance Studio
- » BTI Brand Innovations Inc
- » Camden Door Controls
- » Canadian Small Business Women
- » Canna Relief Consulting Canada Inc.
- » CDN Technologies
- » Centre for Education & Training
- » Century Audio Visual Ltd.
- » CIMT College
- » City Clean
- » Coextro
- » Credit Valley Conservation Foundation
- » Crown Group of Hotels
- » Datec Coating Corporationn
- » Dixie Bloor Neighbourhood Centre
- » Ecosource

- » Electronic Recycling Association
- » Electrova Inc.
- » Eurowerx Inc
- » Fancom Connects Ltd.
- » Gems Learning Institute
- » Gold MEDIA
- » Greater Toronto Airports Authority
- » ICL Rezolve
- » Ignite Digital
- » J & M Group Inc.
- » K.G. International Freight Services Inc
- » Kamp K-9 Inc.
- » kubik inc.
- » Lenzsmith Optical
- » LOGIX Data Products Inc.
- » Measure Marketing Results Inc.
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- » Orangetheory Fitness
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- » Playtown
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- » Regal Home & Gifts
- » Ryan Filter Sales
- » Search Shark inc
- » Shack Shine Mississauga
- » Skyzone Trampoline Park
- » Steel Canada Ltd.
- » The International Centre
- » The Kern Group, Inc.
- » Therapure Biopharma Inc.
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- » Weston Forest

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WHAT KEEPS ENTREPRENEURS UP AT NIGHT?

PART 2: MILLENNIALS IN THE WORKPLACE

ARE YOU A MILLENNIAL?

If you were born between 1980 and 2000, you are!

Today, as millennials approach their peak employment years, they have also become the largest generation in the workforce - outnumbering Generation X and Baby Boomers and making up approximately 25% of the population.¹ With a population this size graduating post-secondary school and moving into their careers, millennials have caused quite a stir in the traditional workforce, met with a mixed bag of resistance and acceptance.

This brings us to part two of this series **What Keeps an Entrepreneur Up at Night? Millennials in the Workplace.** After all, they are going to be a part of our business – it is up to us to decide if we are going to be the ones scrambling to adapt, or embracing this generation and all they have to offer.

KIDS THESE DAYS

As the late journalism professor Margaret Blanchard observed in 1992, older generations who clash with today's society seem to forget that they survived the same attacks on their morals when they were young. Each generations adults either lose faith in the ability of their young people, or become convinced that the world is much more difficult and dangerous than it used to be.²

In other words, generational differences are not new, and it is not that millennials are narcissistic, it is that they are young.

There are many parallels we can draw between the way Generation Y and Baby Boomers were treated to the way millennials are today. While some businesses and media outlets will argue that millennials are entitled or too lazy to handle the traditional workplace, others have used this as an opportunity to be critical of the workplace as we know it, and embraced a new model.

MILLENNIALS BY THE NUMBERS

- 65% of millennial males and 74% of females aged 25-34 have a post-secondary degree or diploma (Statistics Canada, Labour Force Survey)
- 73% of millennials access a social network daily (Statistics Canada, 2013 General Social Survey)
- On average Millennials have 5.5 devices connected to the internet in their homes (Abacus Data, 2012)

CHANGE IS INEVITABLE

Millennials are setting the tone for working in the 21st century, so it should be no surprise that things are going to get shaken up. Especially when we consider that millennials are our most educated, underemployed and carry more debt than any other generation.³ They grew up with technology and it now follows them everywhere. They emphasize experiences, workplace flexibility, balance and are breaking down traditional hierarchies that used to rule the workforce.⁴

WHAT'S AN ENTREPRENEUR TO DO?

Making your business millennial friendly has added benefits as it is likely that there isn't one person on your team that would say that they don't want connection and purpose at work. By embracing millennials, you get large pool of resources in return.

You can make your workplace millennial friendly by:

- Encouraging connection through team building activities, social events and work perks
- Demonstrating open communication by offering encouragement, constructive feedback and a less formal review process
- Loosening the hierarchy by cultivating a "one team" attitude
- Celebrating collaboration with open floor plans, communal tables and lounges
- Offering workplace flexibility without stigma

- Empowering them by providing opportunities to contribute to the success of the business

Whether your staff is all millennials or you haven't taken the plunge yet, you bring out the best in your team by getting on their level and creating an environment that sets them up for success. Your business will thrive with them, though it could require adaptation and embracing changes that could seem counterproductive or scary at first.

As entrepreneurs, staying current and progressive as the workplace changes is the difference between an inspired team that works for you, and roadblocks down the line. Millennials are here to stay, so creating an inclusive environment where all generations can thrive together starts with you.

Is your workplace millennial friendly?



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

¹ Statistics Canada, 2015

² Blanchard, Margret, 1992 www.scholarship.law

³ Forbes, 2015 www.forbes.com

⁴ Inc., 2016 www.inc.com

PEARSON'S BOLD PLAN TO CONNECT MISSISSAUGA AND UNLOCK OPPORTUNITY

Toronto Pearson International Airport is a major driver of economic growth, both in Mississauga and across Canada. It's bold plan for a regional transit centre on airport lands would unlock further economic opportunity for local business and improve the quality of life for residents. Learn how.

Toronto Pearson is one of Mississauga's most important economic assets, not only facilitating tourism, trade and investment, but also serving as a major employment generator. Companies that operate directly at the airport, including airlines, handlers, retail operators and government agencies provide jobs to nearly 50,000 workers, including 13,000 Mississauga residents. In total, the airport supports or facilitates 332,000 jobs in Ontario, and analysis shows that today the airport directly contributes to 6.3 per cent of the province's entire Gross Domestic Product (GDP).

A thriving global hub airport acts as a gateway for tourists, business travellers and students. Today Toronto Pearson offers daily, direct service to 67 per cent of the world's global economies, and expects to reach 80 per cent by the late 2030's. An airport with this type of connectivity would provide a significant economic advantage for Mississauga, attracting global companies that require

this type of connectivity.

When Amazon announced that it was looking for a location for its second North American headquarters in early September, it stated proximity to an international airport, with direct daily flights to key markets, to be a decision driver in choosing this location. Access to top tier global hub airports will likely only continue to grow in importance for large companies, with business becoming increasingly international.

As Pearson grows to serve the demand that's coming, it knows that traffic congestion will continue to be a significant issue impacting passengers and employees trying to get to Pearson, as well as the 1 million trips per day to the employment lands around the airport. That's why the airport is taking steps to move people and goods more efficiently throughout the region. In early 2016, the Greater Toronto Airports Authority (GTAA), operator of Toronto Pearson, announced plans to develop a major regional transit centre - what's been dubbed a "Union Station West" - at Canada's largest airport. They envision this serving as a major mobility hub for the West Greater Toronto Hamilton



(GTHA) Area. The facility could connect several planned and existing transit lines near the airport, that don't connect. Possible connections include the Mississauga Transitway, Eglinton West LRT, Finch LRT, the Kitchener GO line, High Speed Rail and a number of bus services.

A transit hub in the West GTHA would greatly benefit Mississauga businesses and residents. Any commuter in the region knows the impact of congestion on the 400-series highways. Traffic delays and volume on area roads can slow down goods movement, affecting productivity and competitiveness for local businesses. It also has a significant impact on local air quality.

In addition to taking cars off the road, a well-connected transit hub could give employers access to a deeper talent pool, opening the door to local workers who need transit to access jobs and attracting employees living in Toronto or other parts of the region who need efficient and cost effective options to get to work. Better transit connectivity allows for higher density employment areas, creating more local jobs in Mississauga. In fact, the NEPTIS Foundation estimates that the Airport Corporate Centre alone could add up to 70,000 local jobs through densification.

For Mississauga residents, there are clear benefits for quality of life. Reliable transit would allow for a more stress-free way to get to work, open up more employment opportunities and reduce the cost of commuting, thereby enhancing upward income mobility.

Consolidating services into a centralized transit hub at Toronto Pearson offers opportunities for increased transportation frequency, capacity, and reach, simplifying travel and improving work-life balance for local commuters.

A more transit-dependent Mississauga would also help to create healthier communities, by taking cars off the road and reducing local GHG emissions. The case for a transit centre at the airport

A growing airport – Toronto Pearson welcomed 44 million passengers in 2016 and is on a growth journey that's seen 6-8 per cent passenger growth for the last three years – seems to be an obvious location for a transit hub. Passengers

Even without the millions of passengers moving in and out of Toronto Pearson, the case for a transit centre in this area makes sense. The West GTHA is growing, and to date, drastically under-served by transit. In fact, recent research by the GTAA showed that, on average, there are about 4.5 million trips generated in the West GTHA each day, with only seven per cent of these being by public transit.



Today, many Mississauga residents who rely on transit to get to their jobs in north Toronto must travel through Union Station, only to head north to their work location. Others may use a number of transit services to get to their place of work – often resulting in an inconvenient and long commute. This experience only encourages the use of cars, rather than transit, to get to work.

visiting from around the world or returning home from travels, need options for how to visit the region, the province and beyond. Many airports around the world, like Amsterdam Schiphol, and Frankfurt Airport, have multi modal hubs on airport property, complementing a downtown hub. It's also surprising that Union Station is the only major transportation hub in the Greater Toronto Area. By the time they were the size of our region, both New York and Chicago both had at least two major transportation hubs.

Now, there appears to be considerable momentum for this project, led by the GTAA and championed by local politicians. The GTAA plans to open the first phase of the regional transit centre by the late 2020's and will fund the cost to build the facility. Currently it's working with all levels of government to explore the various possible transit connections to bring the RTC to life.

There's no doubt that if the GTAA is able to achieve its vision for building a second major mobility hub in the GTHA, in our backyard at Toronto Pearson, it will transform our City.

WHAT'S YOUR BUSINESS WORTH?



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BUSINESS OWNERS: DO YOU HAVE A SUCCESSION PLAN?

Recently, I was invited to join the Mississauga Board of Trade something I have reluctantly declined to do for many years, as my business services only one specific industry segment. However, after consideration of the aging baby boomers and the number of business owners that are preparing their transition and succession plan, I joined. To date, I have attended just three functions and I have met many successful business owners. All of them are concerned about the pending changes to minimum wage and Canadian privately controlled corporations and how these changes will impact their future.

If the above changes occur I predict many businesses are going to be negatively impacted in terms of their overhead and their profitability. The result will be a direct impact upon the future value of their businesses, an area in which I specialize.

As well, any increase in taxation to Canadian privately controlled corporations will diminish retirement savings and the ability to reinvest in the business and create new employment and that will also have a significant impact on a business valuation.

Business owners usually ask three pressing questions:

1. What should I do if I am thinking of retirement? My answer is very simple, get your business appraised. Call your accountant or a business valuator and put a value on the company now. It may be impacted in the future due to some of the items mentioned above, but you need to know what your business is worth today.

2. What should I do next? Leave written

instructions for your management team or your professional advisors or your immediate family members in the event something tragic should happen. All of us have heard the sad stories of business owners who have not planned for an unexpected turn of events.

3. Who should be contacted? Look to your possible successors. It could be your children or your management team. It may be one of your immediate competitors or an

acquisition oriented firm that you had never thought about from Canada or elsewhere. There is an incredible volume of wealth that has migrated to Canada recently and is likely to continue to do so for some time.

Every business must be ready for sale at all times. Hopefully, you will continue in successful business ownership for many years, but one never knows when a retirement plan can be accelerated due to personal or health reasons.



Timothy A. Brown
President & CEO
ROI Corporation
Business Brokerage

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TODAY'S MOBILE WORK FORCE AND THE CLOUD



Steve D'Agostino
President
Avega Inc.

With the mobile work force being a growing trend for more and more businesses today, having access to the right tools is critical. In fact, 4 out of 5 CEO's see new mobile technologies (including cloud computing) as being crucial to the success of their business! Leveraging the cloud means that your business can stay connected whether your team is in or out of the office for whatever reason.

With so many services moving to the cloud, many businesses are transitioning to cloud-based phone systems. A cloud-based phone system essentially means that your phones are connected over the Internet to an off-site data centre, owned and operated by your provider. This means that you don't need to keep any hardware onsite, aside from the physical phones. However, many users are opting for "softphones", meaning that rather than having a physical desk phone, their telephony services are all based through their PC combined with a wireless headset. Another option being given by cloud-based phone providers allows your phone system to be connected to other devices like smart phones or tablets. If your employees work remotely or are on the road, they can still be connected through their

cellular phones and have access to all of the communication and collaboration tools that they'd have at their desk.

In addition to eliminating the cost of business phone lines, key benefits of moving to a cloud-based phone system include reduced expensive hardware costs, a breadth of enterprise-grade features available to small businesses, and complete scalability.

REDUCED UPFRONT HARDWARE COST:

With only the purchase of desk phones being necessary—if desired, cloud-based phone systems save companies a bundle in hardware fees. The largest savings comes from not needing to purchase servers and software licenses as the system ages, as you're required to with on-premise phone systems.

ENTERPRISE FEATURES FOR SMALL AND MEDIUM SIZED BUSINESSES:

Your phone system must work within the business model your company adopted. For small to medium sized businesses that rely on—or are looking to adopt—advanced phone system features like call queues, skills based call-routing, CRM integration, video conferencing,

and system mobility (full phone system access on mobile devices). Cloud based phone-systems allow business for two-to-hundreds of employees on a per-user basis, since all features are included with the phone system license.

SCALABILITY: While often overlooked, scalability is especially important to fast-growing companies, and can be difficult to predict for an on-premise solution. Remember that the number of connections that can be made depends on the capacity of the on-site VoIP (Voice over Internet Protocol) server. That means you may need to purchase different servers than you need today. Some businesses even choose to lease servers, so you can swap and update for additional capacity every few years. With a hosted solution you can add new users as needed without having to purchase or upgrade servers.

If you're interested in finding out more information on cloud-based phone systems, check with Avega, we'd love to help you out!

MAYOR CROMBIE DELIVERS 2017 STATE OF THE CITY ADDRESS



**THE HONOURABLE
BONNIE CROMBIE**
MAYOR OF MISSISSAUGA

MISSISSAUGA BOARD OF TRADE'S

2017 MAYOR'S ANNUAL ADDRESS LUNCHEON

SEPTEMBER 19, 2017

We are strengthening the foundation to build Mississauga for the next fifty years, Mississauga Mayor Bonnie Crombie said during her keynote 2017 State of the City Address.

Mayor Crombie also discussed at length city-building accomplishments and opportunities including:

- Projected nearly \$52 million in savings of tax dollars over the past decade;
- For the fourteenth straight year, Mississauga retains its Triple-A credit rating;
- Implementation of an accountable and transparent Stormwater Charge to build modern and reliable infrastructure;
- City of Mississauga's Five-Year Life Sciences Cluster Strategy;
- Planned opening of BioLab's new R&D centre – a job-creating investment secured in large part by the Mayor's 2015 South American Investment Mission;
- The Economic Development Office's Building Skilled Talent Together Forum – which led to partnerships with the Mayor's Office to launch two new youth employment programs: one in aerospace the other in information technology (IT);
- The development of Mississauga's first-ever 25-year Transportation Master Plan;
- Planned opening of the Renforth Gateway Transitway stop;
- Ongoing progress with Metrolinx to build the Hurontario LRT;
- Ongoing advocacy for Council-approved priorities including the Missing Link all-day, two-way GO Train plan and Making Room for the Middle – Mississauga's housing affordability plan;
- Tech and the City Hackathon on October 21 at UTM's Innovation Complex;
- Council and staff are developing a made-in-Mississauga Climate Change Action Plan; this follows Council's approval to join the Global Covenant of Mayors for Climate and Energy and a vote to designate the St. Lawrence River and the Great Lakes and St. Lawrence River basin - as a UNESCO Biosphere Reserve;



"There's a buzz about our City. It's being felt around the country. The headlines speak for themselves. All eyes are on Mississauga. But make no mistake: in Mississauga, we don't leave success to chance. We plan for it. We see it through."

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CLINICAL HYPNOSIS:

A MIND-BODY APPROACH TO SELF-EMPOWERMENT

Georgina Cannon
Instructor
University of Toronto
School of Continuing
Studies

Which foot did you put down first this morning when you got out of bed? Or when you go up steps?

How do you hold your cup of coffee? Do you move towards a goal, or away from what you don't want?

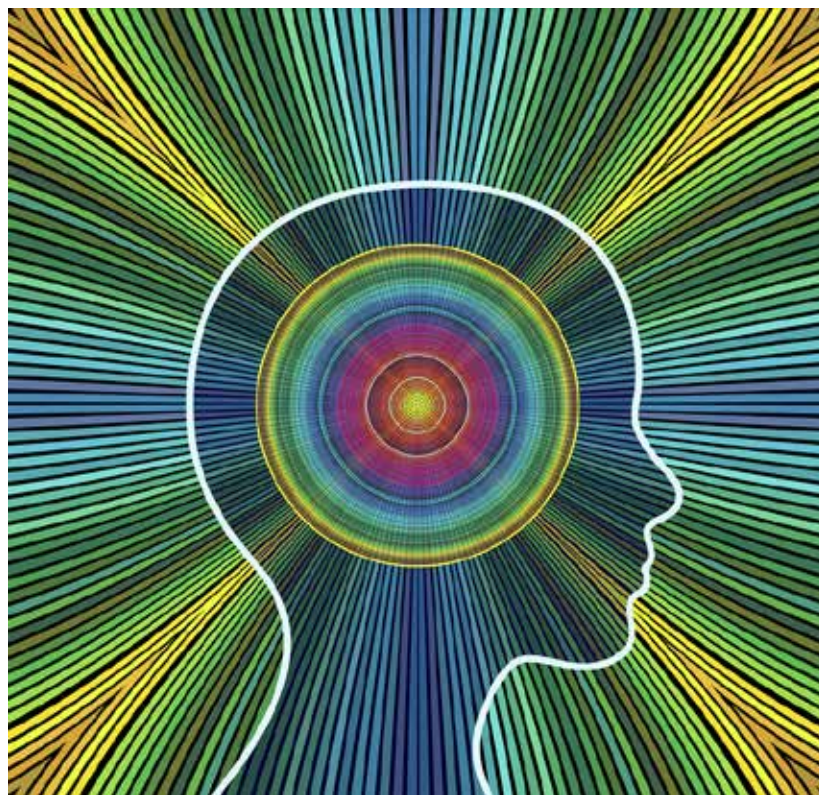
These are all patterns of behaviour and we live in patterns. At least 85% of what you do today is what you did yesterday, and if that bothers you, think about how difficult it can be to change a pattern, either physically or emotionally. The good news is that all of these patterns and emotions are stored in the subconscious mind, and they can, if you want, be changed.

That's where hypnosis comes in. **Clinical hypnosis works with the subconscious mind to help shift and change patterns.**

Hypnosis is a powerful tool that can be used to let go of fears or phobias, enhance self-esteem and change negative self-talk. It can help release negative habits or patterns which no longer serve you – or your client – well, such as procrastination, emotional eating, and chronic stress. Clinical hypnosis also enhances or builds new patterns like effective public speaking, healthier eating habits, goal-setting, and pain-reduction.

Hypnosis is:

- A trance state that generates Alpha brainwaves, like those present during meditation, allowing access to the subconscious mind.
- A state of focused attention (i.e. a "flow" state often found in athletes, performers, and artists).
- An accredited protocol to use with clients or groups for fast and permanent change.



Clinical hypnosis allows a professional hypnotist to by-pass the critical conscious mind to access the subconscious where all habits, patterns and belief systems are stored. The subconscious is the home of all your emotions and your imagination, and it remembers everything you've ever seen, done, heard, felt and learned. It's your personal blueprint!

Whether you are in a healing profession and want to add hypnotism to your professional practice, or if you are interested in self-hypnosis, or if you'd like to try hypnosis out as a client, the power of clinical hypnosis to create speedy, permanent emotional or habit change can be truly life-changing.

The University of Toronto School of Continuing Studies offers world-class certificates and courses in diverse areas such as Business & Professional Studies, Creative Writing, Arts & Science, Mindfulness and Hypnosis, all taught by industry-leading instructors. Visit our website for more.

THE COMPLIANT WORKPLACE

THE IMPORTANCE OF HEALTH AND SAFETY

INFORMATION IN TODAY'S BUSINESS ENVIRONMENT

If you are running a business you know the importance of protecting your employees and keeping them safe. You also know that a random on-site visit from the Ministry of Labour can catch you off guard and unprepared. It can be costly; Fines, orders or tickets can begin as high as \$5000 if your operation is found to violate any of the workplace safety requirements. This includes your Workplace Health and Safety Board. Under the Occupational Health and Safety Act, employers must clearly post and update workplace safety information in an accessible and conspicuous location to provide awareness and education for their employees.

Times are getting tougher for small and medium sized-businesses that struggle with all the demands of running an efficient company, and as a result, posting safety requirements often are not the biggest priority. However, that can be a mistake, especially if your business is found to be ill equipped when a government inspector suddenly just shows up...



Many of the posting requirements, and information on how the employer must prepare other requirements, are available online and the Ontario Ministry of Labour has a complete list of the mandatory posting requirements at https://www.labour.gov.on.ca/english/atwork/posting_training.php

Here is a quick primer of what you need to know. Employers must **DISPLAY** the following:

1. The most recent version of the Ministry of Labour's poster "**What You Should Know About The Ontario Employment Standards Act.**"
 2. A copy of the **Occupational Health and Safety Act**
 3. The "**Health and Safety at Work**" Poster
 4. The "**In Case of Injury**" Poster
- They also must:
5. **Develop**, post, and review once a year, **Workplace Violence and Workplace Harassment Policies**
 6. **Develop**, post, and review a written **Occupational Health and Safety Policy**
 7. **Establish** a joint **Occupational Health and Safety Committee** and post the names and work locations of these members. Posting this information is also **NOT** required for businesses with five or fewer employees.

Being Occupational Health and Safety Information compliant can seem like a daunting task. However, there are viable solutions that offer information-ready boards, health and safety audits and training that can make this easy. As any employer knows, keeping employees safe is an imperative element of running a successful business in today's marketplace.



Nicki Albrecht
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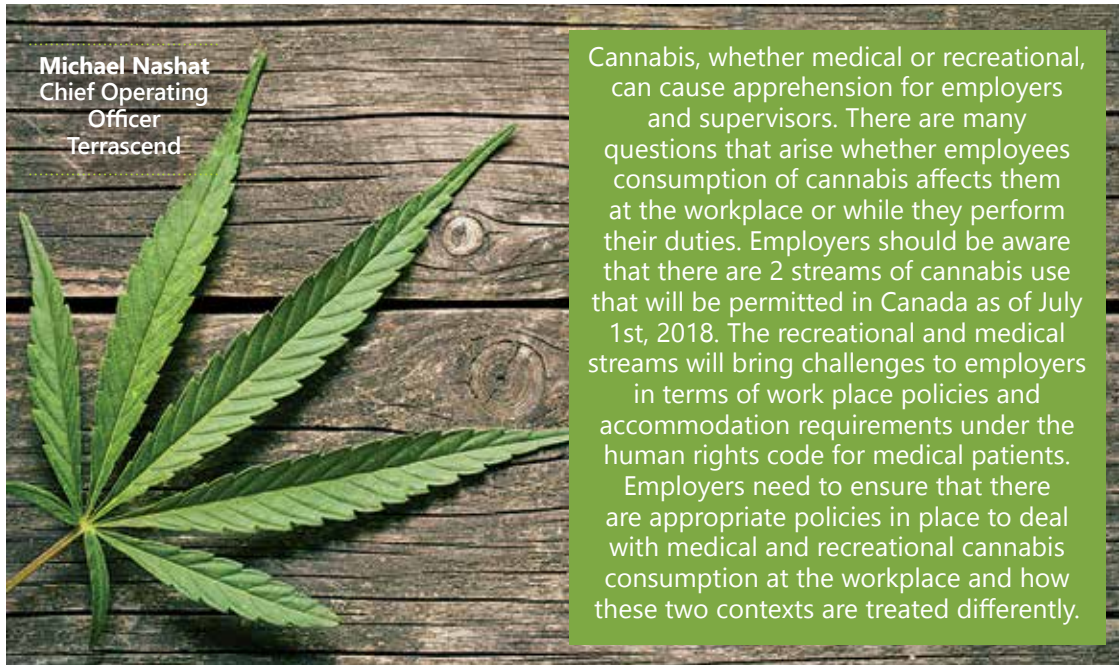


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MEDICAL VS RECREATIONAL CANNABIS



Michael Nashat
Chief Operating
Officer
Terrascend

Cannabis, whether medical or recreational, can cause apprehension for employers and supervisors. There are many questions that arise whether employees consumption of cannabis affects them at the workplace or while they perform their duties. Employers should be aware that there are 2 streams of cannabis use that will be permitted in Canada as of July 1st, 2018. The recreational and medical streams will bring challenges to employers in terms of work place policies and accommodation requirements under the human rights code for medical patients. Employers need to ensure that there are appropriate policies in place to deal with medical and recreational cannabis consumption at the workplace and how these two contexts are treated differently.

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Understanding Why Employees May Use Medical Cannabis?

Based on current medical research being conducted worldwide, medical

cannabis has been used to treat conditions such as: chronic pain, neuropathic pain, cancer pain, arthritis, muscle spasms, sleeping problems, nausea/vomiting due to cancer, epilepsy, post traumatic stress Disorder (PTSD), insomnia, Crohn's disease, ulcerative colitis, and pediatric epilepsy.

It should be noted that studies have shown that patients often decrease the amount of pain medications used as they use these medications with prescribed cannabis. It also helps Crohn's Disease and Ulcerative Colitis patients regain their appetites.

Though there are encouraging studies that have been conducted and currently being completed, there is still a lack of strong evidence or no evidence to support its use in many conditions, such as headaches and migraines, weight gain in cancer and anorexia patients, multiple sclerosis, and other conditions mentioned earlier. More studies are needed to

prove that medical cannabis is useful for these conditions. Also, medical cannabis does not have medical approval from Health Canada and the department has not endorsed the use of cannabis derived products. It is important to point out that there is encouraging, positive evidence to support use in individuals with conditions such as chronic pain, neuropathic pain, cancer pain, and other conditions.

A Balanced Approach

While Medical Cannabis is not a magic bullet for any condition, there is evidence that it does help patients treat their unmet medical needs. We at TerrAscend and other industry partners are committed to better understanding cannabis. We need to better understand the positive and negative effects of cannabis to ensure that we can adequately provide clinicians and patients balanced, objective information.

GETTING JUDGMENT IS ONLY THE BEGINNING



Shaun Singh
Keyser Mason
Ball, LLP

After months of a grueling legal battle, you've finally been able to secure a judgment in small claims court and can breathe a sigh of relief, right? Unfortunately, it is not as easy as e-mailing a copy of the judgment to the debtor and receiving a cheque within a couple of days. It may be difficult to get the debtor to pay, and it is up to you, as judgment creditor, to take the initiative to collect on your judgment.

Thankfully, the creditor has an arsenal of tools available to assist them in collecting on their judgment. For example, with the Court's assistance, a creditor is permitted to garnish the debtor's bank account and/or wages (in the case of an individual debtor), to place a lien on the debtor's land or to seize and sell the debtor's land or assets.

But, what if you have no information regarding the debtor's financial position? A judgment creditor is entitled to conduct an Examination Hearing where the debtor must attend the courthouse and answer the creditor's questions relating to their employment and finances, in the presence of a judge. Armed with this information, the creditor can begin taking the steps outlined above.

You should think about whether you might be able to collect on a potential judgment prior to commencing litigation. Otherwise, the time and expense that you put into putting forward a great case may all be for nothing.

If you have any questions relating to any of the above, please do not hesitate to contact Shaun Singh at ssingh@kmblaw.com or 905.276.0432.



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EVENTS AT A *glance*

MEMBERSHIP MATTERS MONTHLY ORIENTATION

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01



IDENTIFY



SUBMIT

02

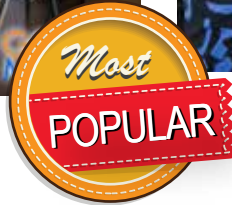
03

GROW



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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, 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, Focal Point Coaching
Staff Liaison: Brad



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