

THE **VOICE** OF BUSINESS IN MISSISSAUGA

CONNECT

VOLUME 13 ISSUE 1 **WINTER 2018**

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TO THE WORKPLACE 16**

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**NERVOUS ABOUT
NAFTA?**



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ADVERTISING INQUIRIES: Sonia Ojha at sojha@mbot.com

EDITORIAL INQUIRIES: Bahaar Sachdeva at bsachdeva@mbot.com

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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.

Publisher:

David Wojcik
President & CEO
ceo@mbot.com

Editor:

Bahaar Sachdeva
Brand & Communication Manager
bsachdeva@mbot.com

Design & Layout:

Bahaar Sachdeva
www.bahaarsachdeva.com

Advertising Inquires:

Sonia Ojha
Advertising & Promotion Manager
sojha@mbot.com

Printing:

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Andrea Marchant, John Goldstein

701-77 City Centre Drive
Mississauga, ON L5B 1M5

T: (905) 273 6151
E: info@mbot.com
W: www.mbot.com

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THE IMPORTANCE OF CONNECTIONS



Paul Gaspar
2018 MBOT Chair
UPS Canada

I am proud to be appointed Chair of the Mississauga Board of Trade. Our mission statement is, 'Connect, Champion and Advance Mississauga Business', but the key pillar of this statement which has always resonated with me, is Connect. In order to see success, we must continue to promote the importance of business, government and community coming together.

At UPS Canada, our success is measured on the connections we make each day and with each delivery. Although e-commerce has transformed the way we do business, extended business into the digital space and increased the speed in which we conduct business transactions, as Director of Small Business at UPS Canada, I believe that the best business relationships continue to be those established through personal interactions.

MBOT staff understands this all too well, which is why they work tirelessly for our members and the Mississauga community to bring government and business stakeholders together with entrepreneurs. Our signature events, including the Mayor's Annual Address Luncheon, Business Awards of Excellence, Annual Golf Classic and monthly Good Morning Mississauga (GMM) encourage Mississauga's business community, as well as local, provincial and federal politicians to unite. Networking opportunities are priceless and these relationships, when nurtured and developed, grow into valuable business and partnership prospects.

I look forward to working together to building stronger relationships, growing and promoting our community's businesses and connecting this great city to the rest of the world.

MISSISSAUGA BOARD OF TRADE'S

CHAIR'S

Luncheon & Reception



2017 Chair



WWW.MBOT.COM

Member: \$125 Non-Member: \$175
Tables of 8 Available



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WHAT'S AHEAD FOR 2018

As I reflect on 2017, I want to thank you, our member for your continued support, contribution and encouragement for the work we do and the services we provide for you each and every day. Personally, it's an exhilarating feeling to rise each morning knowing I will face the day with an incredible team and dedicated volunteers.

The future is both exciting and daunting for business owners and senior executives and 2018 will be full of extremely interesting conversations and outcomes.

Your Mississauga Board of Trade continues to advocate on your behalf on several critical files. Federal Tax Changes. The Provincial Fair Workplaces initiative. Bill 148 was only the beginning and 2018 will have another shoe dropping. The new LRT, city centre intensification and regional changes to development charges are just a few areas to watch for in the coming months.

A mid year Provincial election promises to be an exciting debate over many issues including rising energy prices, the passing of a very unpopular Bill 148 and the provincial distribution of cannabis,

which the Federal government has promised to legalize by July of this year.

Internationally, NAFTA hangs in the balance while CETA, TPP, ASEAN take on new life along with proposed trade deals in the aftermath of BREXIT.

Internally, we continue to strive to improve our member experience. 2018 will see an increase in the number of membership services managers, who are here to assist you in discovering the many benefits MBOT has available to member companies and their employees. Improvements to our electronic communication vehicles will roll out in the first quarter of 2018 along with enhanced webinar technology and on demand content.

MBOT TV will contain member company features and interviews along with more of the popular Guru Gab segments. This popular weekly show will contain additional opportunities for you, our member to reach over 3,000 viewers per week.

This is merely a glimpse into what we have planned for 2018, so stay tuned.....it's going to be an over the top ride and I'm extremely pleased you've decided to come along with us.



David Wojcik
President & CEO
Mississauga Board of Trade

UPCOMING EVENTS CALENDAR

Event Details & Registration: www.mbot.com

JANUARY

Wednesday
03

Membership Matters

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

Wednesday
10

Good Morning Mississauga (GMM)

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

Friday
12

Luncheon with Leader of the Opposition

Andrew Scheer

11:00 a.m. to 1:30 p.m.
TBD

Tuesday
16

CPA Breakfast Series

Impact of Proposed Tax Rule
Changes on Canadian Entrepreneurs
8:00 a.m. to 10:00 a.m.
MNP Office

Thursday
18

Growth & Power

7:30 a.m. to 9:30 a.m.
Credit Valley Golf & Country Club
Keynote: Blayne Lastman
CEO in charge, Bad Boy Furniture

Thursday
25

Good Evening Mississauga (GEM)

6:00 p.m. to 8:00 p.m.
Milestones (Heartland)

FEBRUARY

Tuesday
06

Chair's Luncheon

11:30 a.m. to 1:30 p.m.
Glen Erin Inn

Thursday
08

Business Learning Series

**Bill 148 - How much will it cost
your Business?**
8:00 a.m. to 11:00 a.m.
Centre for Health & Safety
Innovation (CHSI)

Wednesday
07
Membership Matters
7:30 a.m. to 9:30 a.m.
MBOT office

Wednesday
14
Good Morning Mississauga (GMM)
7:30 a.m. to 10:00 a.m.
TBD

MARCH

Wednesday
07
Membership Matters
7:30 a.m. to 9:30 a.m.
MBOT office

Wednesday
08
CONNECT Her
6:00 p.m. to 8:00 p.m.
Living Arts Centre
Keynote: Mayor Bonnie Crombie

Wednesday
14
Good Morning Mississauga (GMM)
7:30 a.m. to 9:30 a.m.
TBD

Tuesday
20
CPA Breakfast Series
Managing Beyond Compliance to Help your Business Succeed
7:00 a.m. to 10:00 a.m.
MNP Office

Thursday
22
Growth & Power
7:30 a.m. to 9:30 a.m.
Credit Valley Golf & Country Club
Keynote: Adrienne & Chris Stringer, Founders of Molly Maid

APRIL

Wednesday
04
Membership Matters
7:30 a.m. to 9:30 a.m.
MBOT Office

Thursday
05
Annual Politicians Reception
4:30 p.m. to 6:30 p.m.
C-Banquets

Wednesday
11
Good Morning Mississauga (GMM)
7:30 a.m. to 9:30 a.m.
SkyZone Trampoline Park

Thursday
12
Business Learning Series
Put Success into your Succession Plan
8:00 a.m. to 11:00 a.m.
Centre for Health & Safety Innovation (CHSI)

Thursday
19
Next Generation (NGen)
Young Professional Networking
5:00 p.m. to 7:00 p.m.
TBD



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.

City Council approved an increase to the levy in 2018. The charge is now \$104 per billing unit up from \$102 in 2017.

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

Both Councils adopted tax increases for 2018. The blended tax increase for the commercial/industrial class is 1.64% so pretty much in line with the rate of inflation. The Region of Peel also increased the water/wastewater rate by 6.5% for 2018.

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

Mississauga City Council has now endorsed in principle a municipal hotel tax to be implemented on or before July 1, 2018 at a rate of 4% of the occupancy rate. It is estimated this will raise close to \$10 million on an annualized basis.

It is expected that the regulations on this tax set by the Province of Ontario will require a minimum of 50% of the revenue to be re-invested into tourism related activities with the other half open for funding other activities.

MBOT has been very active on this file advocating for both a Mississauga stand alone Tourism Office and that the entire amount of money raised from hotel stays be spent on tourism related work.

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 attended the first Stakeholder Panel meeting on November 14, 2017 and looks forward to working with the city on this initiative throughout 2018.

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.

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 several issues have arisen which MBOT, in a very pro-active way, has been addressing.

MBOT hosted a meeting of the four principal property owners in the downtown core in November and is working with them on a possible parking strategy for Downtown Mississauga.

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.

The first round of consultations has now concluded, and it is expected that several themes and concepts around developing a Transportation Master Plan for Mississauga will be further discussed in early to mid 2018.

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.

York Region recently passed a by-law to exempt all Statutory Holidays except Christmas Day from retail closings throughout the entire municipality.

MBOT is working on this issue, will be meeting with the 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 in June 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.

A further review of this program will take place in 2018 with the possibility of the program being retained in some fashion. The Ministry of Finance did not finalize the regulations on the program and this program is still in limbo.

Purchasing & Procurement

A recent forum was held to assist Mississauga based companies on procurement with the four orders of government. Many local businesses are interested in providing goods and services

to government but find it difficult to do. Here are some helpful sites if you have interest in government procurement.

Federal Government – www.buyandsell.gc.ca

Provincial Government – www.ontario.ca/supplychain

Region of Peel – www.peelpurchasing.ca

City of Mississauga – www.mississauga.ca/portal/business/tendersandbids

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 has joined a coalition of industry organizations to form the Ontario Electricity Stakeholder Alliance which held a press conference at Queen's Park in November 2017 to launch a campaign for all political parties in the lead up to the next Provincial Election on smart electricity policies.

To learn more about the Coalition's work, visit www.smartelectricitydecisions.ca.

The Ontario Chamber of Commerce also held roundtables across the province last fall on the Know Your Power initiatives to help small business on energy conservation initiatives.

More on this at www.yourpower.ca.

Bill 148 – Fair Workplaces & Better Jobs Act

Bill 148 received Royal Assent on November 22, 2017 marking the largest overhaul of the Employment Standards Act and Labour Relations Act in Ontario in almost 30 years.

It raised the minimum wage on January 1, 2018 to \$14.00 an hour and legislates an increase to \$15.00 an hour on January 1, 2019. Other significant impacts of the Bill include:

Protection Against Employee Misclassification: The Employment Standards Act, 2000, now expressly prohibits employers from misclassifying employees as "independent contractors." This is intended to address cases where employers improperly treat their employees as if they are self-employed and not entitled to the protections of the ESA. In the event of a dispute, the employer would be responsible for proving that the individual is not an employee.

Changes to the Occupational Health and Safety Act: The Act now prevents employers from requiring a worker to wear footwear with an elevated heel, for example, high heels, at work, unless such footwear is required for the worker's safety.

Provisions that came into effect on December 3, 2017, include: Critical Illness Leave: An employee will be entitled to take up to 17 weeks of leave in a 52-week period to provide care or support to a critically ill adult family member.

Parental Leave: The length of parental leave will increase; this leave was up to 35 weeks long if the employee took pregnancy leave, and 37 weeks otherwise. As of December 3, 2017, it can be up to 61 weeks if the employee takes pregnancy leave, and up to 63 weeks otherwise.

The Critical Illness Leave and Parental Leave changes were made to align with federal changes to Employment Insurance. Employers will be required to pay casual, part-time, temporary, and seasonal employees the same rate as full-time, permanent employees when doing the same job. This will also apply for temporary help agency employees doing the same job as

permanent employees at the company they are assigned to. These provisions will come into effect on April 1, 2018.

Cutting Unnecessary Red Tape Act, 2017

The Cutting Unnecessary Red Tape Act, 2017 has received Royal Assent and intends to make a 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 are not 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 several 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.

Small Business Tax Reduction

In the Fall Economic Statement, Finance Minister Charles Sousa announces that the Government of Ontario would be reducing the tax rate on small businesses from 4.5% to 3.5% effective January 1, 2018 estimated to save about \$250 million per year.

Additional financial support for youth employment and retention, apprenticeship programs, investing in "main streets" and increasing capital to firms in certain sectors like FinTech were also announced.

BOARDROOM RENTAL

MBOT offers its boardroom for rent where individuals can meet for client meetings, staff meetings or interviews, brainstorming sessions or other business-related matters.

- Convenient location (parking available & transit accessible)
- Conference-Calling opportunities
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- Conference, Classroom or Theatre set-up
- Tea & coffee available (at an extra cost)
- Accommodates up to 30 people

Special Rates for Members

For availability, call Jade at 905-273-6151 or email info@mbot.com



Long Term Energy Plan

The Government of Ontario recently released its Long-Term Energy Plan focused on stable and predictable electricity rates over the short and medium term. Continued investments in the power grid, use of nuclear and natural gas energy production and conservation programs were the focus.

To learn more about the plan, go to <https://news.ontario.ca/mei/en/2017/10/2017-long-term-energy-plan.html>.

Long Term Infrastructure Plan

The Government of Ontario recently released its Long-Term Infrastructure Plan laying out plans for continued investments in infrastructure projects over the next decades. Transportation infrastructure including highways, roads and public transit continue to be a major concern of business.

To learn more about the plan, go to https://news.ontario.ca/moi/en/2017/11/long-term-infrastructure-plan-focused-on-building-ontario-up.html?utm_source=ondemand&utm_medium=email&utm_campaign=p.

Bill 127 – Chronic Mental Stress in the Workplace

Bill 127 will be the law in Ontario on January 1, 2018 creating a definition of Chronic Mental Stress in the Workplace as a Workplace Safety & Insurance Board (WSIB) insurable condition. There are several concerns about this for employers on how this will be determined and covered under the WSIB program. Even employers who do not participate in the program worry about its implementation.

MBOT will be looking at this new program in 2018 and trying to offer advice to employers as it rolls out.

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 Canadian Chamber of Commerce along with local chambers across the country have been fighting against the federal government's proposed tax changes that would significantly affect small businesses across Canada.

The current campaign on this known as #ProtectGrowth has been requesting the government to both not go forward with the proposed changes and commit to a comprehensive review of Canada's Tax System.

The government will reduce the federal small business tax rate from its current level of 10.5% to 10% as of January 1, 2018 and 9% as of January 1, 2019. This measure reinstates the gradual rate reduction to 9% announced by the previous government but halted in Budget 2016. The tax rate reduction was included in a Notice of Ways and Means Motion tabled as part of the government's Economic Update on October 24, 2017.

This reduction will save companies earning \$500,000 in income eligible for the small business deduction \$2,500 in 2018 and \$7,500 annually from 2019 on.

The government intends to proceed with proposals to increase tax on corporate passive investments funded from after-tax business earnings, effectively double taxing the eventual distribution of passive investment earnings. However, the government now proposes that the new tax increases will only apply to passive income in excess of an annual threshold

of \$50,000 and will be applied only on a go-forward basis. It is expected that the draft legislation will be tabled along with the federal 2018 budget.

There are many concerns and uncertainties that still surround this proposal. Such as: Will the threshold apply to individual companies or to groups of companies? What is being grandfathered? Investment assets or retained earnings? Current working capital or future liquid assets from the disposal of other assets? How long will the grandfathering be permitted? Are investments in other companies considered passive investments? The threshold will be insufficient for many small businesses saving to make future investments. There are also serious concerns that the taxation of passive investments will be a disincentive to venture or angel capital.

Work on these and other issues continue to be worked on by the chambers in hopes of influencing the final decisions likely to be contained in the 2018 federal budget.

Cannabis Act

Bill C-45, the Cannabis Act has now passed Third Reading in the House of Commons and has been sent to the Senate. The Senate will likely conduct many months of study on the Bill before voting on it. The Government's goal is to have cannabis legal in Canada for July 1, 2018.

Business has expressed some concern about this both from a workplace safety perspective as well as the retail sale and distribution of cannabis by the Provinces. In Ontario, the government has decided to set up a LCBO type system of control and sale of cannabis through retail stores and an on-line system.

North American Free Trade (NAFTA)

The rounds of negotiations on NAFTA continue despite media reports that they are not proceeding well with very difficult demands of the United States. Canada's negotiating team is actively engaged through the leadership of the Federal Government.

The Canadian Chamber of Commerce remains very active on this file as well as works with local chambers to provide important updates and efforts that can be done to support Canada's efforts on securing a renewed NAFTA agreement.



#mbotconnect

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'S

**BUSINESS
LEARNING
SERIES**

BILL 148

HOW MUCH WILL IT COST YOUR BUSINESS?

Every business with employees or contractors will be affected by
Bill 148 – The Fair Workplaces and Better Jobs ACT

Attend this session to learn how this provincial legislation will affect your business.

Thursday
February 8

8:00 a.m to 11:00 a.m.
at Corporate Event
Centre at CHSI



JEFFREY PERCIVAL
Pallett Valo LLP



ALINE AYOUB
Aline Ayoub HR Consulting



GRANT CLARK
Solutions for HR Inc.

Upcoming Sessions:

Thursday

April 12

8:00 a.m to 11:00 a.m.
at Corporate Event
Centre at CHSI

PUT SUCCESS INTO YOUR SUCCESSION PLAN

Planning on retiring in the next 20 years?

Thursday

June 7

8:00 a.m to 11:00 a.m.
at Corporate Event
Centre at CHSI

HIRE FOR ATTITUDE – TRAIN FOR APTITUDE

Your first hires are critical to the success of your business.

Thursday

Sept. 13

8:00 a.m to 11:00 a.m.
at Corporate Event
Centre at CHSI

THERE'S GOLD IN YOUR BACKYARD

Discover and leverage your local market.

Register:

WWW.MBOT.COM

Member \$30 Non-Member \$45
Includes Breakfast & Networking



BILL TO BRING SWEEPING CHANGES TO WORKPLACE LAWS PASSES



Nav Bhandal
Lawyer
Keyser Masol Ball, LLP

Bill 148 which is intended to overhaul parts of the *Employment Standards Act, 2000* and *Labour Relations Act, 1995* passed 3rd reading on November 22nd and will soon be poised to become law.

Key changes to the Employment Standards Act, 2000 include the following. Unless indicated below, the changes will become effective **January 1, 2018**.

Minimum Wage:

- Increased to \$14.00/hour as of January 1, 2018, and \$15.00/hour as of January 1, 2019.
- From October 2019 onwards, the minimum wage increase will be tied to the rate of inflation.
- For students, the increases will be to \$13.15 in 2018 and \$14.00 in 2019.

Overtime: For employees who work multiple positions with the same employer, they will be paid the overtime rate for the position they are working in during the overtime hours.

- Under the previous system, employees would receive a blended rate in this scenario.

Vacation: Employees with 5 years' service are entitled to at least 3 weeks' paid vacation per annum.

- Under the previous system, vacation was capped at 2 weeks regardless of tenure.

Equal Pay for Equal Work: Casual, part-time, temporary and seasonal workers must be paid the same rate as full-time employees when performing the same job.

- Exceptions: differentials based on seniority, merit pay, and pay based on the quantity or quality of the work completed.
- This change will come into effect as of April 1, 2018.

Scheduling:

- Employees must be paid for a minimum of 3 hours at their regular rate for: shifts that are less than 3 hours' long and if they are on-call but are not called-in or work less than 3 hours while on-call.
- Employees must be paid for a minimum of 3 hours at

their regular rate for a shift (including on-call shift) that is cancelled within 48-hours, unless the cancellation is due to factors beyond the employer's control.

- Employees can refuse to work a shift they were not previously scheduled to work if they receive less than 96 hours' notice of the shift, unless the work is due to an emergency or to remedy or reduce a threat to public safety.
- This change will come into effect as of January 1, 2019.

Public Holidays:

- The calculation of public holiday pay has been amended. Under the former system, part-time employees received a disproportionately smaller payment of public holiday pay.
- If an employee works on a public holiday and is given a substitute day off, the employer must provide a written statement to the employee setting out:
 - The public holiday on which the employee will work;
 - The specific date of the substitute day off; and
 - The date on which the statement is being provided to the employee.

Leaves of Absence:

- **Personal Emergency Leave:**
 - 2 of the 10 annual personal emergency days must be paid. All employees are entitled to this regardless of the size of the workplace.
 - Employers can ask for a sick note, but cannot insist that one be provided.
- **Family Medical Leave:** Increased to 28 weeks in a 52-week period.
- **Critical Illness Leave:** 37 weeks within a 52-week period to care for a critically ill minor, and 17 weeks within a 52-week period to care for a critically ill adult.
- Up to 104 weeks of leave when a child dies, regardless of the circumstances.
- **Pregnancy and Parental Leave:**
 - Increasing parental leave for birth mothers who have taken maternity leave to 61 weeks (up from 35 weeks), and increasing parental leave for adoptive parents and fathers to 63 weeks (up from 37 weeks).
 - Increasing pregnancy leave to 12 weeks in case of a miscarriage or stillbirth (up from 6 weeks).

- **Domestic or Sexual Violence Leave:**
- Up to 10 days off and up to 15 weeks of leave per year (the first 5 days to be paid) where an employee or an employee's child experiences domestic or sexual violence and needs time off for medical attention, counselling, for legal assistance or law enforcement reasons, or to relocate.

Fines & Enforcement:

- Increased fines if employers misclassify employees as independent contractors.
- Penalties for violations will increase and the Director of Employment Standards will be allowed to publish the names of individuals who have been issued a penalty.

Key changes to the *Labour Relations Act, 1995* include:

- **Union Certification:** Temporary help agencies, the building services sector, and the home care and community services sector will be eligible for unionization through the card-based certification process.
- **Remedial Certification:** It will be easier for the Ontario Labour Relations Board ("OLRB") to order remedial certification for employer misconduct.
- **Employee Lists:** The OLRB can order employers to provide

unions applying for certification with the list of employees in the proposed bargaining unit if the union has obtained 20% membership evidence.

- **Votes:** The OLRB can conduct votes outside the workplace, including allowing electronic and telephone voting.
- **Structure of Bargaining Units:**
- The OLRB will have the power to restructure existing bargaining units within a business where the existing units are no longer appropriate for collective bargaining.
- The OLRB will have the power to consolidate new bargaining units with existing units.

Conclusion

Given the sweeping changes will be coming into force very soon, it is important for employers to begin preparing now. The steps that employers should take include:

1. Conducting a self-audit of your workplace to determine which policies and practices must be amended to conform with the upcoming changes.
2. Review all of your independent contractor and dependent contractor agreements (oral and written) to determine whether they are true contractors or more like employees.
3. Amend all employment agreements, policies, and employee handbooks to ensure compliance.

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An Individual Pension Plan (IPP) is a defined benefit pension plan that must conform to the Income Tax Act (ITA) as well as the requirements of the Canada Revenue Agency (CRA), and is typically established by a company for individuals. By providing the maximum benefits permitted under the Income Tax Act, an IPP generally allows higher tax-deductible contribution amounts than those permitted under an RRSP. For individuals who wish to maintain their pre-retirement lifestyle when retired, IPPs are an effective way to accumulate tax-sheltered funds.

Under a defined benefit pension plan, the annual retirement benefit is determined in advance, based on T4 income and eligible years of service with the employer. The required employer contributions to fund the pension benefit are calculated using prescribed rules and actuarial assumptions, giving the individual greater control over the investment of the funds and resulting in a greater, more predictable accumulation of retirement capital.

Who Can Open an IPP?

IPPs are designed for incorporated business owners and incorporated professionals, deemed to be "connected" members who directly or indirectly (through a spouse or family member) own 10% or more of the company shares. Ideally the candidate will be between the ages of 40 and 71, will have been incorporated since 1991 and has earned T4 income since the date of incorporation. This will create eligible years of past service, beginning in 1991, allowing individuals approaching retirement to compensate for the years when corporate revenue was largely reinvested in the establishment and growth of the business. "Non-connected" members, such as key employees of the sponsoring company, can also be considered for an IPP.

Beyond RRSPs: Benefits of an IPP

The significant advantages of an IPP versus a Registered Retirement Savings Plan

(RRSP) are derived directly from the different federal and provincial regulations governing each plan. The key benefits arising from these differences are:

- **Greater accumulation of capital.** IPP contributions for individuals 40 and over will be greater than the maximum allowable RRSP contributions.
- **Predictability.** Unlike the RRSP, because the contributions made to the IPP represent the increasing actuarial cost of the defined benefit accumulating with each additional year of service, the projected assets in the IPP can be more predictable.
- **Tax efficiency.** All IPP contributions, actuarial and investment management fees paid on a member's behalf are fully tax-deductible corporately. For the individual, IPP contributions are a non-taxable benefit and investment growth is tax deferred until withdrawn at retirement. Pension income can be split with a member's spouse as soon as payments begin (as opposed to age 65 for RRSPs).
- **Greater control of investment returns.** CRA assumes that assets in an IPP will grow at a net annual rate of 7.5%. To the extent the fund does not attain this benchmark in a given period of time, based on the participant's risk profile and portfolio structure, the sponsoring company can make a tax-deductible contribution to "bridge the gap" between the prescribed rate and actual performance. In this manner the individual can accumulate a predictable pool of capital reflecting a net rate of return of 7.5%, on a tax-assisted basis.
- **Security.** The assets held in an IPP may offer potential protection from creditors. It is essential that you speak with a qualified legal advisor regarding any asset protection options available to you.

Contributing to an IPP

An actuarial valuation determines all admissible contributions to an IPP.

- **Past service contributions.** A key advantage of an IPP is the ability to make tax-deductible contributions in



David Barnsdale

VP, Associate Portfolio Manager & Investment Advisor
RBC Dominion Securities Inc.

respect of the member's service with the company prior to implementation of the IPP, dating as far back as 1991 or the member's date of hire.

- **Current service contributions** represent the employer cost of the defined benefit accrued in the current year. The employer has 120 days following the fiscal year-end to make the contribution and deduct it as an expense for the year in question.
- **Contributions to make up the gap between CRA-prescribed return and actual portfolio return.** When IPP investment returns fall short of the prescribed rate, the sponsoring company can make an additional tax-deductible contribution to "bridge" the difference.
- **Additional contributions at retirement.** Should the member elect to draw the pension benefit from the IPP, an optional contribution may be made by the employer to fund ancillary benefits which can only be funded at retirement.
- **Retirement options.** Typically, when the participant retires, either the company becomes inactive or has been sold, in which case there is no longer an active plan sponsor. Although the participant can choose to receive the pension directly from the IPP, it is more common to wind up the IPP at retirement and transfer the value to another registered plan such as a Life Income Fund, Locked-in RRSP or an insured annuity.

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CEO



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THE RIGHT OF FIRST REFUSAL VERSUS THE FIRST OPTION TO PURCHASE

For years, various professionals have discussed the first right of refusal in a premise lease and the first option to purchase. These two concepts impact very differently on the tenant, the property owner and the transaction.

For a tenant to have the right to refusal, the property owner puts the property on the open market. This is done privately or through the services of a real estate or business broker. In this process, the owner reveals that there is an existing tenant and discloses the terms of the lease. Potential buyers typically view the property inside and out, have an appraisal done independently and have a property inspection performed. Thereafter, prospective purchasers present their offers to the owner or to his/her agent. The premise owner must approach the tenant who possesses the first right of refusal

and show them the highest and/or the most attractive bid to see if the tenant will refuse or agree to match that offer.

A qualified broker must disclose that the tenant has the privilege of matching any offers the market may present. What kind of offers are buyers prepared to make knowing that they may be matched or surpassed by the tenant? These potential purchasers undoubtedly feel they are being used to motivate the tenant to buy the property.

Consider an alternative option, the first option to purchase. Essentially, the lease allows the tenant, if the landlord decides to sell this property, the first option to purchase the property. The landlord does not engage a real estate agent and does not put the property on the open market. Only the tenant has the first option to

purchase. After a specified period, and if no agreement is reached in the terms of sale, the landlord can then put the property for sale on the open market.

This option respects the tenant in that the owner negotiated only with the tenant first. If tenant and owner can successfully negotiate, a deal is struck. The open market, real estate agents and potential buyers have not been used to put the two principals at odds. The owner has not tried to drive price up by bringing potential purchasers through the property to the annoyance of the tenant. Landlord and tenant have a chance at a sale price agreement.

Food for thought. What's in your premise lease?

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EMPLOYING FOREIGN SKILLED WORKERS

WHAT AN EMPLOYER SHOULD KNOW

As employers we all face fundamental challenges in managing our businesses with the right work force. As our economy expands, the demand for experienced workers increases and the pool of qualified candidates diminishes. The size of our Canadian and permanent resident workforce narrows. Loss of skilled and experienced aging workforce adds further constraints for employers. We are often faced with compromising choices in our employment decisions. Attracting, recruiting and retaining an experienced workforce requires continued efforts in maintaining a firm's competitive advantage.

In addition to exterior recruitment challenges, companies are not trained or experienced in seeking and recruiting foreign skilled workers. Hiring a foreign skilled worker is perceived to be cumbersome and complex. Human resource professionals including outsourced recruitment professionals often avoid considering this pool of candidates with concerns that obtaining work permits, and ease in hiring becomes a risky and unrewarding endeavor. Managing government bureaucracy in processing work permit applications is also perceived to be cumbersome, lead times for approvals are perceived to be lengthy coupled with high demands for supporting documentation.

In 2015, the government of Canada introduced major changes to its immigration reforms to address skilled labour shortages. These changes introduced the system of Express Entry as a method of attracting foreign skilled workers. A process that prioritized candidates by a grading system based on employment job offers, age, language, education, experience, and adaptability criteria in order to select the best qualifying candidates. A key objective of Canada's Express Entry is to offset the

anticipated decline in Canada's aging population. Based on recent statistics, since January 2015, there have been 145,368 invitations to apply for Canadian permanent residence under Express Entry. Of the overall new immigrants, 50+% were centered in the Toronto GTA area. As part of the plan to welcome over one million new permanent residents between 2018 and 2020, Canada has established annual targets to admit 250,000 newcomers through Express Entry. As a complementary segue to the Express Entry, employers can sponsor a foreign skilled worker on a temporary work permit, resulting in greater chances of being selected to an invitation to permanent residency after one year of work experience providing that the job offer meets the national occupation category of O, A or B as published by Service Canada.

Employers can access the Canada Job Bank for available candidates who have posted their resumes as a resourceful measure of matching their employment skills to employer job descriptions. A match of candidates can offer employers a larger pool of qualifying candidates. As an added step, employers who wish to sponsor candidates must apply to Employment and Service Development Canada or (ESDC) under the (LMIA) Labour Market Impact Assessment program for foreign workers wishing to access a work permit. If granted these work permits are considered closed permits and specific to the sponsoring employer. There are certain exceptions to an LMIA application. Applicants being sponsored from United States are exempt under NAFTA, unless changes are proposed in the future.

There are several other immigration streams that allow employers to sponsor temporary workers: The international mobility program, when opened, is



Alex Romano
Managing Director
North Vista
Immigration
Consultants

designed to promote foreigners to come to Canada as part of Canada's exchange program with other countries under a bi-lateral agreement. Open work permits under IMP do not require an LMIA, but certain restrictions may be imposed on people working in the Health Care Industry.

With recent increased demands in our technology sector, a pilot project called Global Skills Strategy can help employers sponsor IT qualified candidates under NOC 0 or A for assignments or research for short durations under two years. The government has committed to processing lead times of two weeks for 80% of work permit applications. This program does not require an LMIA application.

In conclusion, implementing an employment strategy within companies and encouraging human resource professionals to educate themselves on the governments programs can bring about competitive advantages and benefits to local companies with global strategies.

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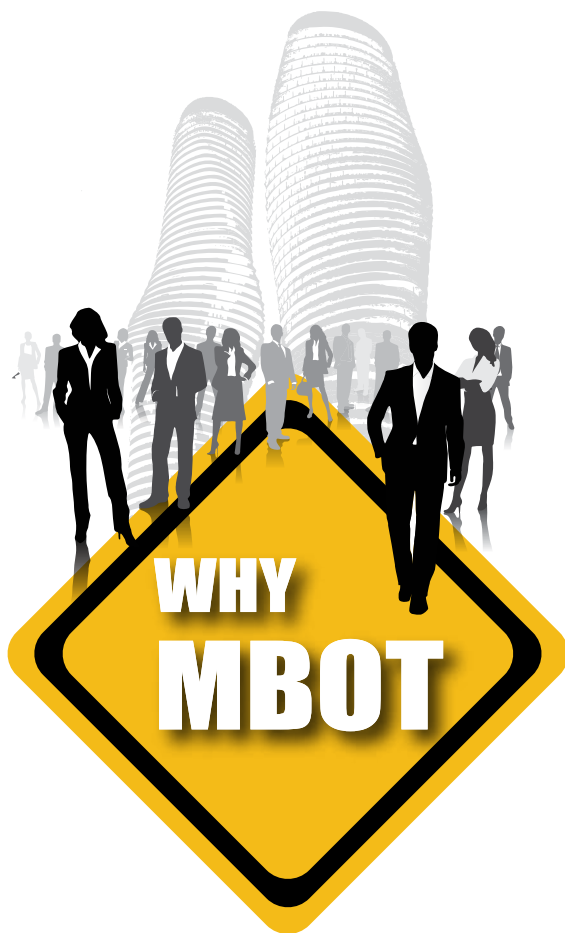


Trish DeSimone

...recently joined the MBOT team as Corporate Relations Manager.

Trish has a background in sales and marketing in the fashion industry which led to entrepreneurship and eventually spending the last 6 years in Corporate Event Planning and Project Management.

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LEGALIZATION OF MARIJUANA

HOW MUCH DO YOU KNOW ABOUT IT?



Pauline Garrard
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What is marijuana?

Marijuana, which is technically called cannabis, is a flowering plant with many different varieties. Humans have been using cannabis for thousands of years because the herb can put people into a relaxed and euphoric state.

What is in cannabis that causes these effects?

The two main active natural compounds (cannabinoids) found in cannabis are:

1. Delta-9-Tetrahydrocannabinols (THC) - is the only psychoactive component found in cannabis. 2. Cannabidiol (CBD) - is a non-intoxicating compound of the cannabis and hemp plant with enormous therapeutic value.

How will cannabis make me feel?

Usually pretty good. It can create feelings of well-being and relaxation. Cannabis which is very high in THC (over 15%) is not recommended for first time users. The best advice is to start low and go slow.

Cannabis is not recreationally legal yet, how do I get access to it for my medical condition?

Cannabis products can be used medicinally to treat a wide range of medical conditions such as anxiety, arthritis, chronic pain, cancer, Crohn's and colitis, depression, epilepsy, PTSD, migraines, nausea, insomnia, MS, Parkinson's, and more.

Health Canada's program for medical cannabis is called the ACMPR. It is a program where patients who have a qualifying medical condition can order high quality medical cannabis from a Canadian grower. The delivery method is by mail. To access this program, you require a prescription from a physician. There are services to assist patients with the education and the paperwork required.

What is the difference between cannabis and hemp?

The difference is in its THC content. Hemp and cannabis both come from the same plant- Cannabis Sativa. The term "hemp" commonly refers to the type of plant that is used for foods, body products, textiles and more. Hemp contains only trace amounts of THC therefore it is non-intoxicating. Cannabis usually contains at least 5% THC. Both types of plant contain CBD.

When will cannabis be recreationally legal in Canada?

The Liberal government under Justin Trudeau, has promised to legalize cannabis in June 2018 for anyone over 19. There are rules and guidelines to be worked out by the provinces before that time.

How should I use cannabis?

Historically many people choose to smoke cannabis. This can lead to smoking related problems. To avoid the negative effects of smoking, there are alternative delivery methods. Vaporizers are a good choice. You can also ingest marijuana in oils, tinctures, or extracts that have been made into food or drink products. There are even topical ointments you can use.

Are there adverse side effects?

Although cannabis is considered safe by many people, there are certain cautions related to using it. It is not recommended for persons under 19, or who have serious mental health issues, or unstable heart disease. Some patients have reported feeling adverse effects such as feeling panicked, paranoid, or experiencing increased heart rate. Some strains, especially those high in THC, are more likely to cause these effects. Strains with CBD are less likely to produce these effects. CBD on its own has no known side effects.

When should I use cannabis?

Cannabis should be used under controlled conditions especially when first using it. As with alcohol, you should not be driving or operating machinery. The effects of cannabis can last up to 4-6 hours after use. Any substance can be unsafe if used incorrectly or abused, and cannabis is no different.



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WHAT KEEPS ENTREPRENEURS UP AT NIGHT?

PART 3: MANAGING CASH FLOW

What does it take to be a small business owner? This is a question I have been asked many times over the past 25 years being an entrepreneur. While motivation, drive and perseverance sound glamorous and immediately come to mind, one of the most important tests in being a small business owner came to me in the form of many small lessons learned over the years and they all had one thing in common – cash flow.

This brings us to part three of this series – **What Keeps Entrepreneurs Up At Night? Managing cash flow for small businesses.** What can we, as business owners do to avoid the pit falls of unbalanced cash flow? After all, running out of money is one of the main reasons businesses don't make it past their first year.¹

Managing cash flow can be broken down into three crucial stages – setting your business up for success, consistent nurturing and planning and finally, steps to stay on track.

SET YOUR BUSINESS UP FOR SUCCESS

When it comes to being an entrepreneur, talking and learning about cash flow is not exactly an adrenaline rush, but it should be a prerequisite to starting any kind of business. Knowing how to



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

manage cash flow is part of the process of building a healthy business – so while the gears are turning on the other aspects of building your business, set aside some time to learn. Surrounding yourself with strong partners (bankers, accountants and consultants) is an important part of this – a team who can give you great advice is an asset.

You can start by asking some very simple questions:

- What are my monthly expenses?
- What do I need to break even?
- When do I need to borrow?
- Do I need a line of credit?

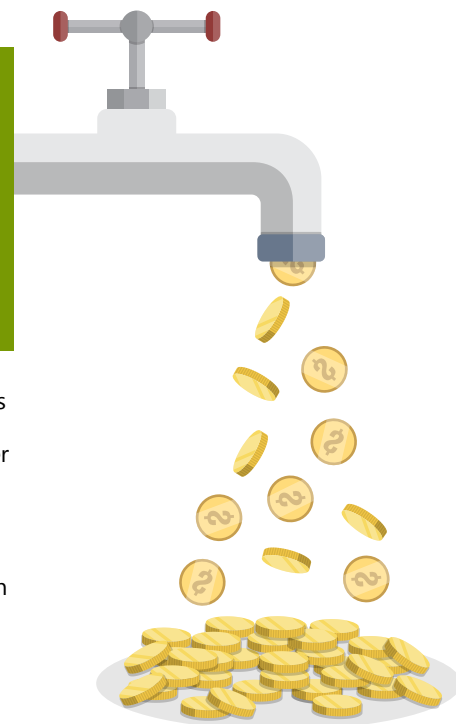
By answering these questions, you are already ahead of the many business owners who first consider cash flow only when they are already in trouble.

NURTURING AND PLANNING

Why does managing cash flow become a problem in the first place? For most, the problem isn't the cash itself; it's the inconsistency that comes along with it. A late or missed invoice could mean sacrifices for your business and team, and that is risky.

According to Shegar Thirumalai, a serial entrepreneur and owner of a San Diego-based security company, all businesses should seek out working capital before there is even a need. "Even if I don't need it now, I will always have a reserve," he said to Entrepreneur Magazine.²

The key to avoiding a cash flow situation once your business is up and running starts with setting a budget and making a reserve fund a priority. Stalls in cash flow are likely, so being proactive and having a plan is important. By having a "cash cushion" you can be prepared for a slow month, unforeseen interruptions or staff issues. A good rule of thumb is to always have a minimum of three months' cash on hand to cover all expenses.



STAYING ON TRACK

With proper planning and consistent maintenance, your business can quickly become an efficient and responsible cash flow machine. But staying on track means always asking what more can be done in addition to reviewing statements monthly.

Here are some of the ideas that inspired me:

- Provide an incentive for early payments on invoices
- Implement penalties for late payments
- Reign in unnecessary spending before you need to
- Conduct annual or bi-annual revenue forecasting
- Invest in accounting software that makes sense for your business

Whether you are a seasoned entrepreneur or you are thinking about starting your first business, an investment in understanding cash flow could be the difference between a thriving business and a bump in the road turning into a disaster. As entrepreneurs, being one step ahead of these types of problems means innovation and forward thinking in every element of our business. Cash flow is a necessary pain point for many of us, but by managing it successfully, you have mastered one of the most important lessons in being a successful business owner.

¹ <https://www.entrepreneur.com/article/275813>

² <https://www.entrepreneur.com/article/269484>

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NERVOUS ABOUT NAFTA?

FINDING SECURITY IN THE UNCERTAINTY



Ian Miller
Co-founder
RIAC

How depressing; the negative impact of the renegotiation of NAFTA on some Canadian businesses could be profound. To be sure, after the conclusion of the NAFTA re-write, regardless of the outcome, life will go on and in the macro-economic sense, there will be solutions implemented that ensure trade continues. However, the real concern for Canadian companies has to be focused on the micro-economic shock to individual companies.

Canadian businesses will need to look carefully at their customers and suppliers and determine the effect of the new reality - post-NAFTA negotiations. A recent example is the US imposition of softwood lumber duties. The prognosis was for immediate damage to the Canadian lumber industry with companies having to close down because of the evaporation of demand from US buyers due to higher prices.

Suppose you are a Canadian trucking company that carries lumber to the US. Your customer is the supplier of that lumber and is heavily dependent on its US customers. Suddenly, with the imposition of higher duties, that customer sees its sales collapse and, with cash flow having dried up, is forced into bankruptcy. The money owed to you will not be forthcoming. Now, is your own company's future in doubt? And will this in turn imperil the companies from which you make purchases - such as your gasoline supplier? "The Domino Effect"?

The message is that all companies are interlinked in supply chains. Tinkering with any trade relationship is going to affect

companies in different ways - either upstream or downstream. Interestingly, and fortunately, the predicted softwood debacle has not yet materialized for many reasons. The rebuilding from hurricane damage and the overall relatively strong US economy (residential construction is on the upswing) has resulted in the higher prices for Canadian lumber being absorbed.

The key word is **"yet"**.

If Chapter 19 dispute resolution of the NAFTA accord is eliminated and the US can retain or increase tariffs on a whim, that pessimistic prognosis may still come to pass.



What can a company do? The obvious response, taught by all business schools, is to ensure that you are well diversified. Strategize to ensure you are not too dependent on any one company from a sales point of view and always have alternatives should any of your supply lines dry up. The less obvious response, because it is really not taught in any business schools, is receivables insurance. Not only does it stop "The Domino Effect", in that a company's cash flow does not dry up - it is replenished by a claim payment (stopping the dominos falling at that point), but it provides the confidence to diversify your sales into other economies knowing that with receivables insurance, you will be paid for those sales (CETA is a huge opportunity).

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Contact: Hiliary Jewer at hjewer@mbot.com, (905) 273-6151

Policy & Government Affairs

Contributes to developing MBOT's policy positions and advocacy strategies.
Chair: Jan Nevins, Innovative Management Consultants
Staff Liaison: Brad

Ambassadors

Welcome new members, plan and execute networking events and new member orientation.
Chair: David Shaw, Nurse Next Door
Staff Liaison: Sonia

Next Generation (NGen)

Networking and education series for young professionals & entrepreneurs.
Chair: Stephen Currado, Telus
Staff Liaison: Bahaar

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Support and resources for business community involved in trade or trade-related services.
Chair: Syd Martin, Affimex Customs and Trade Services (ACTS) Inc.
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Encourage advancement of leadership skills, knowledge, and the personal confidence of women with careers in both the private and public sectors.
Chair: Cristina Barillari, MNP
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Health & Wellness

Uncovers opportunities to work together and inform on best practices in the Health & Wellness industry.
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Dedicated to the planning and organizing the 9-hole signature event.
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Staff Liaison: Sufya

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Dedicated to uncovering and informing members on the best HR policies and practices.
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Develop and deliver business workshops and learning opportunities to business leaders and professionals.
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Plans and organizes the annual business awards programming, including the nomination and judging in the set categories.
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BRINGING Positive Psychology

INTO THE OFFICE

When you have a bad day, how often do people ask “what’s wrong?” How would asking “what went right?” change the narrative of this conversation? This mindset is at the core of Positive Psychology, focusing on what works rather than what does not.

When it comes to embracing the benefits of Positive Psychology, two characteristics will help shape your success. First, grit. Psychologist Angela Duckworth describes grit, the passion and perseverance for your long-term goals, as the number one predictor for success. The second is optimism, having confidence about the future or positive outcome of a situation. Together, these characteristics can help people thrive and achieve a meaningful life.

When it comes to happiness, 50% is determined by genetics, 10% by circumstances, and 40% by our attitudes. With so much control over our own happiness, embracing grit and optimism can equip us with the tools necessary to achieve success and positivity.



The key to grit is to take on a growth mindset, the understanding that your ability to learn is not fixed but changes with effort. Remember that failure is not a permanent condition, it is a learning experience meant to help us grow. When denied the ability to fail, it becomes increasingly difficult to engage in your work. According to the World Happiness Report, less than 20% of people are engaged at work. With passion and perseverance, those willing to work on their goals are most likely to achieve success and engagement

becomes a naturally occurring action.

Assuming the average person works 8 hours a day, 5 days a week with 2 weeks’ vacation, they will spend up to 1,840 hours at the office per year. With rates of mental illness, obesity, and other health issues on the rise, embracing positivity is becoming increasingly important. In fact, according to the founder of Positive Psychology, Martin Seligman, pessimistic people tend to give up more easily, feel depressed more frequently, and have poorer health than optimists.

On an individual level, the best way to reap the benefits of optimism is to write in a gratitude journal. Research conducted by psychologists, Dr. Robert A. Emmons and Dr. Michael E. McCullough found that people who wrote in this journal were more optimistic, felt better about their

lives, exercised more, and visited the physician less. At an organizational level, positive emotions in the workplace can lead to more creativity, motivation, and loyalty. In order to achieve this, employees need the space necessary to take a step back from work and recover without interruption. This is called **time affluence**, having time to engage meaningfully without being distracted by stress, work, or other commitments. This recovery time can come in the form of a 15 minute break, a day off, or even vacation time.



Robin Singh
President
Sandler Training
Mississauga

As the New Year begins, it's natural for sales teams to start thinking about ways to fine-tune their sales development activities. Here are some simple rules that will help you and your team improve the effectiveness and efficiency with which you accomplish forecasted goals.

Rule #1. Measure the right data If you don't use relevant, accurate or up to date information, you will not be able to yield the results you are striving for. Metrics you should record and monitor consistently for each individual salesperson include: total daily conversations with new unique prospects, scheduled meetings set with a clear agenda in place, meetings completed (physically or virtually) that resulted in a "yes" or "no" decision; closed sales that created new sales revenue.

Rule #2. Create STAR (Simple, Timely, Accurate, Reviewed) action plans Track and update the hard numbers that connect to each of the SIMPLE metrics in Rule #1. Keep them TIMELY by updating them each week. Analyze them so you have ongoing ratios that ACCURATELY establish the current patterns that will help you predict future outcomes. REVIEW the numbers weekly in voice-to-voice discussions, either in team or individual meetings.

Rule #3. Keep the compensation plans simple When comp plans are too complex, they are less motivating than the simple and more direct methods. Each individual action plan should connect to a simple, comprehensible, personal goal for that particular salesperson. Salespeople are more likely to commit to actions that convert the goal into reality when the goals are this simple and direct. They are also more open to coaching that helps them figure out where the improvement opportunities are.

Rule #4. Manage the behavior with the numbers Salespeople should not only be compensated for desired outcome, but also acknowledged for appropriate behaviors. Since very few salespeople have a 100% closing rate, it's important to acknowledge salespeople for their effort when they perform all of the action plan behaviors even if they don't close a potential opportunity. The positive feedback will encourage and motivate them to keep going...and close the next opportunity.

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- All taxes and fuel surcharge

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- Visit Soweto, a vibrant township that offers a fascinating glimpse into South Africa's political history
- Take in a game-drive through the breathtaking Kruger National Park in search of the BIG FIVE



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MONTHLY ORIENTATION

EVENTS AT A *glance*

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FALL ECONOMIC UPDATE WITH HON. CHARLES SOUSA



Ontario's Minister of Finance, the Hon. Charles Sousa addressed the mississauga business community on fall economic update for stronger & fair Ontario.



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MENTAL HEALTH IN THE WORKPLACE

Dr. Noah Lazar shared expert knowledge on how to deal with mental health issues in the work place environment and how to detect the early symptoms. He reviewed the basic skills that can help employees manage depression and anxiety. Learned how to support a co-work retuning to work from a leave of absence. Many thanks to event Sponsor Bell Canada.



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