

**VOLUME 13 ISSUE 2 SPRING 2018** 

THE MASTER OF LAKEVIEW

(1950 - 2018) **25** 

11 POLITICAL ROUNDUP

17 **SUPERCLUSTER** IS COMING

45 VOTE **PROSPERITY** 







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### **C®NMECT**

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

#### **IN MISSISSAUGA**

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

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#### PULSE OF THE ONLINE SHOPPER

As the world becomes increasingly interconnected through Free Trade Agreements and technology, e-commerce is seeing exponential growth. This growth is changing the way businesses sell, not only locally, but globally as well.

In order to stay competitive we must develop a business strategy based on the needs of our customers and according to a recent UPS Pulse of the Online Shopper study, Canadian shoppers are looking for convenience, choice and control.

Today's Canadian consumers are mobile driven. Technology provides us with platforms to connect with our consumers, wherever they may be and customize their shopping experience, in ways we couldn't before. Although the study indicates that 83 per cent of Canadian shoppers made an online purchase from an international retailer, of these, 94 per cent prefer to shop at small retailers instead of large retailers. While the main reason for this is access to unique products, 36 per cent indicated they want to support the community or small business.

The effects of e-commerce are vast. Every aspect of the supply chain must adapt in order to keep up with growing demands and increasing competition. Businesses and retailers looking to compete on a larger scale, must revisit their business model and incorporate consumer friendly e-commerce strategies. An example of this is building in reverse logistics. Ease of use, free returns and shipping options are driving factors why consumers make purchases.

The global economy continues to change, and we expect this evolution in e-commerce to continue. Research your market, adapt to their needs and grow your visibility. Remember, your customers aren't just buying a product or a service, they're buying an experience.

View the full UPS Pulse of the Online Shopper study on the UPS Pressroom.





Paul Gaspar 2018 MBOT Chair UPS Canada



# SUPER SOUTH

With Optional Extension: **DUBAI** 



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**TOUR DAYS: 11 DAYS** 

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#### **RECENT EVENTS AT THE** PROVINCIAL AND FEDERAL LEVELS OF GOVERNMENT HAVE ADDED LAYERS OF CHALLENGES FOR **BUSINESS IN CANADA.**



**David Wojcik** President & CEO Mississauga Board of Trade

he province leveled a devastating blow to business, with Bill 148, which included an unprecedented and non-evidence based 28% increase in minimum wage. As severe as this sounded, it was only compounded by the other provisions of Bill 148, which included increases in vacation pay, paid leave and shift payments. Layer on the "gift" to unions which allows easier organization and the legislation had business owners scratching their heads and combing through their financials to find ways to survive, let along thrive.

We have already seen the effects. Shifts are being shortened or eliminated. Employee benefits and perks are being rolled back and modified. Prices are rising. And very shortly we will see that 28% increase in minimum wage, evaporate to pay for increased costs in goods and services.

The other shoe has yet to drop. That being the ripple effect of a 28% increase in the minimum wage. Those who were earning \$14.00 will now demand \$18.00 and those at \$18.00 will demand \$23.00. Those who currently enjoy the perk of three weeks vacation after 5 years will now need four weeks to establish a differentiation. We saw 50,900 Ontario jobs lost in January.

The first decline in 16 months. While no one will say it's a direct result of an increase to minimum wage, all of these jobs were part time and predominantly in the retail and wholesale sectors. As another coincidence, the Ontario Financial Accountability Office, a part of the Ontario Government, predicted that 50,000 jobs would be lost as a result of Bill 148 and the increase to minimum wage. I truly hope these job losses are an anomaly and the labour market levels out and business finds a way to post positive numbers, once again.

Will these measures cause some businesses to close. Absolutely. Many businesses that were barely hanging on will be pushed over the edge into dissolution. Other businesses will survive by cutting more jobs, examining efficiencies to reduce labour costs and finally increase prices. Business will respond, but not in the way that the government expected, which was to absorb the increases or simply pass on the costs to customers.

Commerce will survive. It always does because Ontario entrepreneurs and business professionals are resilient, innovative, tenacious and fierce. From now until the provincial election on June 7th, we need to ask each and every candidate for provincial office, what their plan is for a prosperous Ontario. How will they create an healthy environment for business to not merely survive, but thrive. Remind all candidates, that jobs and prosperity are created by commercial enterprise and now is the time for fairness for the business community.

# UPCOMING EVENTS CALENDAR

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

#### **APRIL**

Thursday

Annual Politicians Reception

5:00 p.m. to 7:00 p.m. C-Banquets

Tuesday

10

**Know Your Power - Energy Consumption Forum** 

8:00 a.m. to 11:00 a.m. Red Rose Convention Centre

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

Hon. Mitzie Hunter

Ontario's Minister of Advanced Education & Skills Development 8:00 a.m. to 9:30 a.m. MindShare Workspace Thursday 26

Good Evening Mississauga (GEM)

6:00 p.m. to 8:00 p.m. WhiteHall Office

**BOARDROOM** 



**RENTAL** 

in the City Centre Core

MBOT offers it's boardroom for rent where individuals can meet for client/staff meetings, interviews, sessions or other business-related matters.

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- Free Internet access
- · Conference, Classroom or Theatre set-up
- Tea & coffee available (at an extra cost)
- Accomodates up to 30 people



#### MAY

Wednesday

02

**Membership Matters** 

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

Thursday 24

Young Professionals Social

6:00 p.m. to 8:00 p.m.

Wednesday

09

**Good Morning Mississauga (GMM)** 

7:30 a.m. to 9:30 a.m. Centre for Health & Safety Innovation (CHSI Tuesday 29

Pioneering Progress with Dini Petty

**Women's Leadership Event** 7:30 a.m. to 10:00 a.m. Mississauga Convention Centre

Thursday

**Growth & Power** 

**Master Mechanic** 

7:30 a.m. to 9:30 a.m. Credit Valley Golf & Country Club **Keynote: Jamie Holmes, Founder of** 

JUNE

Wednesday

06

**Membership Matters** 

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

Wednesday

13

Good Morning Mississauga (GMM)

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

Thursday 09

**Business Learning Series** 

Hire for Attitude - Train for Aptitude 8:00 a.m. to 11:00 a.m. Centre for Health & Safety Innovation (CHSI) Wednesday

20

Nine, Dine & Network

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

#### KEYSER MASON BALL, LLP APPOINTS AMANDEEP SIDHU TO THE PARTNERSHIP

Keyser Mason Ball, LLP, is pleased to announce Amandeep Sidhu has become a Partner of the firm.

Amandeep joined the firm in 2012 and he leads the Commercial Litigation and Debt Recovery practice groups.

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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.

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).

Mississauga Board of Trade is also working with Partners in Project Green to provide assistance to larger property owners on ways to retrofit their properties in order to qualify for the credit program.

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

#### **Short Term Accommodations**

The City of Mississauga has now implemented a regulatory regime for short term accommodations (Air B n B, Home Away) and has included these units in the Municipal Accommodation Tax. The regulations are designed to ensure places are in a registry and can be properly monitored by the by-law enforcement division.

#### **Municipal Accommodation Tax**

The City of Mississauga will introduce a four per cent Municipal Accommodation Tax effective April 1, 2018. Council approved the new tax which will apply to stays for a continuous period of 30 days or less in a motel, hotel, lodge, inn, bed and breakfast, dwelling unit or any place that provides accommodation. Online private short-term rentals such as Airbnb and HomeAway will also be subject to the MAT starting on April 1.

#### Mississauga Climate Change Plan

The City of Mississauga is embarking on developing its own Climate Change Action 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. The next meeting is scheduled for June 1, 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.

#### **Smart Cities Initiative**

The City of Mississauga is participating in the Government of Canada's Smart Cities Initiative. The Challenge encourages communities to submit their ideas of how to improve the lives of residents through innovation, data and connected technology. The winning communities will receive up to \$50 million in funding to implement their plans. Applications are due on April 25, 2018.

Smart cities around the world are using data and technology to find new and innovative ways to improve their communities. These smart city ideas can provide solutions to: advance transportation and ease traffic congestion, improve the environment, enhance access to services, ensure public safety, ease the effects of extreme weather, facilitate education, further access to social services and more.

Mississauga has already implemented many smart city initiatives including free public Wi-Fi, open data, hackathons, fibre network, Advanced Traffic Management, LED Lighting, mobile apps and more. The City is engaging the community, industry and agency partners to help develop a Smart City Master Plan and the Smart Cities Challenge submission.

#### **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 expect Christmas Day from retail closings throughout the entire municipality.

MBOT is working on this issue, has hosted a 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.

The Region of Peel Council is expected to deal with this issue in May 2018 and make a decision on days of openings/closings going forward.

#### **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 for 2017. In 2018, the credit has been reduced to 20% and staff are required to report back to Council by June on the program.

MBOT made a presentation to Council last June 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.

#### **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 Mississauga Board of Trade will also co-host a Know Your Power event with the Brampton Board of Trade and Ontario Chamber of Commerce on April 10, 2017. For more on this event, go to www.mbot.com/events.

#### Bill 148 – Fair Workplaces & Better Jobs Act

The minimum wage in Ontario was raised 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.

The Ministry of Labour has hired an additional 175 inspectors who will be investigating and pro-actively going to businesses for compliance on the new rules. A major focus is on workplace health and safety as well as working conditions and equal pay requirements under the new law.

The Government has also considerably increased fines and penalties under the Act and aggressively publishing names of companies in contravention of the Act.

#### **Fairness in Procurement Act**

On February 20, 2018, the Ontario Government tabled The Fairness in Procurement Act, 2018 in the Provincial Legislature. The Bill would, if passed, allow Ontario to take responsive and proportional action to discriminatory government procurement practices by U.S. subnational jurisdictions.

"Buy American" policies in the U.S. at the state level could restrict or inhibit Ontario-based businesses from participating or succeeding in certain state government procurement contracts. Two such policies include:

The New York Buy American Act, scheduled to be implemented on April 1, 2018. This legislation could prevent Ontario iron from being supplied for New York State public works contracts over \$1 million (USD) for surface roads or bridges.

The Texas Buy American Act, which was enacted on September 1, 2017. This legislation requires that all construction contracts awarded by all state government entities require the use of U.S. made iron and steel, with some exceptions.

The proposed legislation would give Ontario the flexibility to choose whether and how to respond to discriminatory procurement actions against U.S. states by providing the authority to make responsive regulations. If made, the responsive regulations would:

Be pursued in instances when a U.S. subnational jurisdiction (state or local governments) enacts legislation or adopts a discriminatory policy that may inhibit or prevent Ontario suppliers from participating or succeeding in procurement processes initiated by procuring entities from the offending U.S. subnational jurisdiction. In this way, Ontario would be responding to new discriminatory legislation put in place.

Once the regulation comes into force, Ontario's procuring

entities could be required to exclude companies from a U.S. state from competing on specific procurements. The responsive regulation would be revoked in the event that the offending U.S. subnational jurisdiction removed its "Buy American" policy, or provided Ontario-based suppliers with an exemption.

These regulations would be designed to be proportional to restrictions made by a U.S. subnational jurisdiction. For example, if a state were to put in place a "Buy American" policy on a specific product, so that any procurement by that state would require that the product be made in the U.S., Ontario could design a responsive regulation.

The responsive regulation would be limited to the offending state so it would not target suppliers from other jurisdictions and it would focus on procurement.

#### **Application and Exemptions**

The proposed legislation and subsequent regulation would potentially apply to a range of Ontario government and broader public sector (BPS) entities. The proposed legislation would establish the authority to create regulations that could allow for exemptions in certain cases. Procuring entities in the Ontario government could receive a waiver from the restrictions imposed in a regulation.

#### **Enforcement**

Should an Ontario government or BPS entity enter into a contract that contravenes the legislation or a responsive regulation developed under the legislation's authority, the proposed legislation provides that the contract would be void, unless the government validates it. Specific measures for Ontario government and BPS entities that contravene the legislation or regulation could also be included in the instructions for how to administer responsive regulations.

#### Value of Procurement for Ontario, New York and Texas

Ontario currently has strong, mutually beneficial relationships with New York State and Texas. The economies in Ontario, New York State and Texas benefit enormously from an integrated partnership that supports good jobs on both sides of the border.

In 2015-16, the Ontario Public Service awarded more than 500 U.S.-based businesses with contracts worth approximately \$460 million. This is approximately seven per cent of the \$6.4 billion in contracts that the Ontario government awarded that fiscal year. Of this, approximately \$160 million in contracts were awarded to 77 New York-based corporations and \$16.7 million in contracts were awarded to 52 Texas-based corporations.

While there is concern over the "Buy American" actions by some US states, the Ontario Chamber of Commerce and Mississauga Board of Trade worry about retaliatory actions like the Fairness in Procurement Act at a time of NAFTA renegotiations.

#### Bill 127 – Chronic Mental Stress in the Workplace

Bill 127 is now the law in Ontario 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 is hosting a webinar on this issue on March 20, 2018. Please go to www.mbot.com/events for more details.

#### **Small Business Tax Reduction**

The Small Business Tax rate in Ontario has been reduced from 4.5% to 3.5% for the 2018 taxation year. This will certainly help SMEs keep more of their earned income in their business while they struggle with other laws and regulations coming into force in 2018.

#### **Green ON Program**

The Ontario Government has launched the Green ON program with a number of programs designed to help businesses reduce greenhouse gas emissions. They have developed an easy to navigate website for program information. Please go to www.greenon.ca.

#### **Small Business Access**

The Ontario Government along with the Ontario Chamber of Commerce recently launched Small Business Access to help SMEs navigate through opportunities and services. This one stop shop program is available at www.ontario.ca/page/small-business-access.



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- Lower 3rd banners 15 or 30 second options
- Basic banner with printed words

Call Sonia or Hiliary:

905.273.6151

#### **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.

#### 2018 Federal Budget

On February 27, 2018, Finance Minister Bill Morneau tabled the 2018 federal budget in the House of Commons. In this edition of CONNECT you will find a full analysis of the budget and its impact on business published by the Canadian Chamber of Commerce.

#### **Cannabis Act**

Bill C-45, the Cannabis Act has now passed Third Reading in the House of Commons and is before 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 in the summer of 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 online system.

Employers also remained concern about workplace impairment and will be seeking clarification from governments in this area.

#### **North American Free Trade (NAFTA)**

More than seven rounds of negotiations on NAFTA have taken place 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.

MBOT is hosting a forum on Invest USA on April 25, 2018. For more information go to www.mbot.com/events.

### Comprehensive & Progressive Agreement for Trans-Pacific Partnership

On February 20, 2018, International Trade Minister Francois-Phillipe Champagne announced that the CPTPP has been published. The Comprehensive and Progressive Agreement for Trans-Pacific Partnership represents 495 million people with a combined gross domestic product of \$13.5 trillion Canadian dollars – a full 13.5% of global GDP.

Through the CPTPP, Canada will soon have preferential access to half a billion consumers in the world's most dynamic and fast-growing market – a move that will strengthen Canadian businesses, grow the economy, and create more well-paying jobs for middle class Canadians. The agreement covers 11 jurisdictions in the Pacific region.

The final agreement was signed into effect in Chile on March 8, 2018.





#### **DECEMBER 2017**

- 247 Labs
- Allied CPAs Ltd.
- Benelux Tek Group
- BreakRoom Refreshments
- Centennial College, Office of Strategic Initiatives & External Relations
- Colette Rabba Real Estate Broker and Income Property Specialist
- Farooq & Chaudhry LLP
- FVB Psychologists
- Hill Kindy Practice Sales & Realty Inc. Brokerage
- Hispanic Roots
- Mississauga Sports Council
- North American Relocation & Business Investments
- Studenttimes Staffing
- Solutions Inc.
- The Grounds Guys of Mississauga
- Ultimate Academy™

#### Bread & Honey Festival Inc.

- Dave & Buster's
- Derma Beauty Inc.
- ECOLAB
- Egg Farmers of Ontario
- Elevation Physiotherapy & Wellness
- HeartZap Services Inc.
- Ismart Student International
- JD Accounting & Business Services
- Kosei Law
- Lulutong Trading and Consulting Inc.
- Medx Spine Care & Wellness Centre
- Mind Surface
- Mississauga Bus Group of Companies
- Partho Technologies Inc.
- Safe Self Storage
- Sai Dham Canada- an institution of love
- TC Transcontinental
- Think Accounting and Consulting Professional Corporation
- Transpace Global Inc.
- Two Men and A Truck The Movers Who Care
- Versailles Convention Centre
- Whitehall Offices

#### **FEBRUARY 2018**

- Atlas Law
- CSA Security Inc
- Dee Urban Gear Inc.
- FX calibur Productions Inc.
- Independent Broker of Primerica
- KPA Lawyers Professional Corporation
- MEDIAinToronto
- MTCG & Associates Inc.
- Nanda & Associate Lawyers
- Par-T-Perfect Toronto West/ Halton/Peel
- PricewaterhouseCoopers LLP
- R. J. West Limited
- Sheraton Gateway Hotel Toronto International Airport
- SHIPSHAPE Marine Ltd.
- SNCA Technologies Inc
- Streetsville Eyecare
- The Studio Paint Bar
- What's Good Wellness by Design
- Zyadco Group Canada Inc

# IS THIS THE YEAR YOU TAKE YOUR BUSINESS TO THE NEXT LEVEL?



Being successful in business means being committed to innovation and driven to find efficiencies. Remember the fax machine?

Business practices have changed, and the way we operate now is unrecognizable to the "normal" practices of just five years ago. The Mississauga Board of Trade and the Canadian Chamber of Commerce are committed to supporting members to take action on climate change. The effects of our warming climate are not distant or remote: they are resulting in longer, drier summers with increased threat of wildfire and drought right here in Mississauga, right now.

In the face of this challenge, leaders of businesses large and small all across Ontario are taking action – not only because it feels good, but because it is benefiting their bottom line.

One of the easiest first steps is to become Climate Smart certified. The Climate Smart program empowers businesses to track and reduce losses from ineffective energy, fuel and waste management. Through small-group training sessions, expert one-on-one coaching, and customized reporting and analysis, businesses are set up to

future-proof their operational costs with an aggressive return on the investment.

#### **Benefits to Climate Smart Certification**

- practical tools to cut costs associated with energy, waste, water and fuel
- reduce risks associated with carbon emissions, like increased taxes and decreased competitiveness
- connect with a network of businesses to learn about more operational efficiency opportunities
- gain access to local utility rebates, often valued into the thousands for simple improvements
- engage employees and enhance your brand
- use the power of your business to solve our biggest social and environmental problems

Become Climate Smart in Mississauga: now is your chance

On May 1, there is space for 10 member businesses to access a \$1,000 rebate on the Climate Smart training and certification program through a partnership with the Canadian Chamber of Commerce. The Mississauga Board of Trade encourages participation as part of its commitment to helping your business to achieve its full potential,

and in response to the urgent need for climate change action.

This time-limited opportunity won't last and the program will sell out, so don't miss your chance to make your business Climate Smart. Fees for small businesses start as low as \$500. For full pricing and training program details, visit www. climatesmartbusiness.com/chambers

Do you want to be the last business in town with a fax machine, or ahead of the competition? With more than 800 businesses already Climate Smart certified, you'd better not delay. From big Canadian brands to small ventures, companies from all sectors have taken the leap. Now is the time to discover more efficient and profitable ways of doing business.

#### \$1,000 Discount Available

Only 10 spaces are available for this deeply discounted training;

To learn more & to register, contact: Brad Butt: 647-745-9748 Randi Kruse: 604-698-7649 www.climatesmartbusiness.com/

chambers

Kick-off date: May 1

THE CANADIAN CHAMBER OF COMMERCE

LA CHAMBRE DE COMMERCE DU CANADA

### **HURONTARIO LRT**



### One Line, Two Cities, A Region Connected

The Hurontario LRT will be a 20-kilometre, 22-stop light rail service connecting people from the Port Credit GO Station to the Brampton Gateway Terminal. The Hurontario LRT will connect with the Port Credit and Cooksville GO Stations, Mississauga Transitway, MiWay and Züm transit lines.

#### Coming Your Way in Late 2022

Metrolinx is working with the Cities of Mississauga and Brampton and the Region of Peel to advance the project. Currently, the project is in the procurement phase. A detailed construction schedule will emerge through the project procurement process once a project team is selected later this year. Some preliminary preparatory work to move underground utilities along the corridor has already begun and will continue through the year.

#### **Building For The Future**

Hurontario is an important corridor for the future of Mississauga and Brampton. The LRT will transform Hurontario into a vibrant people-oriented corridor connecting communities and accommodating growth anticipated over the next 30 years. A reliable and convenient transit system through this corridor will be a means to effective, sustainable economic and residential growth.



#### City-Building with Hurontario LRT

The Hurontario LRT is a transformational city-building project in Mississauga. Described by Mayor Bonnie Crombie as a "game-changer", the project provides Mississauga with the opportunity to prepare for future growth.

New housing developments have been rising along the corridor, creating higher density and new communities, particularly in the growing City Centre. Several companies have indicated that higher order transit was key when deciding to move offices to Hurontario, which would provide a more accessible location for their employees. Mississauga is a net importer of jobs, meaning more people either stay in or come to the city rather than leaving it for work. This is all taking place even before shovels are in the ground.

During the Hurontario LRT construction, the City of Mississauga will make required changes to some of the City's infrastructure. By making improvements to necessary infrastructure such as municipal storm sewers, variable message sign systems and backup power systems as part of the LRT project construction, Mississauga will save money on these improvements and avoid duplicating the construction in a few years.

Over 35 km of new cycle tracks will be built up and off Hurontario Street, away from cars and pedestrians. South of QEW, where space is limited, a multi-use trail will be built.



Alstom Trains Will Arrive Every 5 Minutes During Rush Hour Alstom is the largest supplier of light rail vehicles in service in the world, and will be providing vehicles to Hurontario LRT. Alstom trains are fully accessible. They are currently producing quality vehicles on-time for Ottawa's Confederation Line LRT project. The Citadis Spirit is tested for rain, humidity and classic Canadian winter conditions.

#### **Business Seminars**

In conjunction with the Mississauga Board of Trade and Brampton Board of Trade, Hurontario LRT is hosting a series of events beginning this Spring for businesses to prepare for the incoming project. Please visit www.mbot.com/events for the latest information.

#### **Community Open Houses**

Join us Community Open Houses in late March/early April and learn about the Hurontario LRT project and the community benefits program in Mississauga and Brampton. Please visit www.metrolinx.com/HurontarioLRT for the latest information.

#### Contact Us:

416-202-7500 HurontarioLRT@metrolinx.com @HurontarioLRT







#### **Hurontario LRT – Business Preparation Series**



Building the Hurontario LRT, covering the 20-kilometre corridor from Port Credit all the way to the Brampton Gateway Terminal, will make it's mark for a greater region. And it will take a little time to get there.

Businesses need time to prepare and plan how to work through the projected three-year project, to be completed in 2022.

Join us for our four-part information and learning series addressing the purpose and advantages of the transportation investment; how businesses can identify and retain customers during this timeline; setting up electronic business branding and communications footprints; and lastly, seeing the vision come to life through a tour of the newly built Kitchener-Waterloo LRT.

ONE LINE. TWO CITIES. A REGION CONNECTED.







#### **THURSDAY, APRIL 12**

Hurontario LRT – The Big Picture: From construction to gateway corridor

11:30 am - 1:30 pm

Monte Carlo Inn Airport Suites 7035 Edwards Blvd, Mississauga Includes Light Lunch

#### **TUESDAY, APRIL 24**

Business Readiness Part 1 – Customers old and new; how to stay in touch

7:30 am - 9:30 am

Mississauga Convention Centre 75 Derry Road West, Mississauga Includes Continental Breakfast

#### **TUESDAY, JUNE 19**

Business Readiness Part 2 – Social media and an online presence

7:30 am - 9:30 am

Mississauga Convention Centre 75 Derry Road West, Mississauga Includes Continental Breakfast

Register: www.mississaugabramptonlrt.com



### LONG ON SPENDING, SHORT ON GROWTH

On February 27, 2018, Finance Minister Bill Morneau tabled the Federal Government's 2018 budget. The Canadian Chamber of Commerce and Mississauga Board of Trade have reviewed it and provides the following analysis.

LONG ON SPENDING. SHORT ON GROWTH. SOME IMPORTANT FIXES. BUT, BUDGET 2018 DOES LITTLE TO PREPARE THE CANADIAN ECONOMY FOR THE RISKS THAT LIE AHEAD.

Budget 2018 is primarily about spending—new spending initiatives and enhanced spending for programs that aim to support low-wage Canadians, address gender inequality, support First Nations development, strengthen indigenous rights and self-determination, promote skills and research, improve health and environmental stewardship and enhance justice and security.

Some of the spending initiatives announced in the budget will help business, particularly women entrepreneurs and small businesses, but they are limited in scope. There are also some important improvements in government policies—particularly with respect to the tax treatment of small business and the simplification of business support programs.

The government is intent on tightening tax rules and clamping down on tax avoidance. It should be focused even more intently on bringing its books back to balance and creating a tax and regulatory environment to support business investment and economic growth. The budget projects the federal debt will increase by almost \$80 billion over the next five years, although the government's debt-to-GDP ratio is expected to decline slightly, thanks to continued strong economic performance.

The government is counting on a buoyant economy to fund its spending initiatives and meet its fiscal targets. Its rosy

economic assumptions will be put to the test by the risks it identifies itself in the budget—growing protectionism and uncertainty over NAFTA negotiations, tightening monetary policies worldwide and the risk higher interest rates pose for an already overextended household sector in Canada. Recent U.S. tax reforms are another serious risk to business investment in Canada that is missing from the budget's calculations—we are awaiting further analysis.

Higher interest rates are certain to throw the government off its fiscal course—a 1% increase in the cost of borrowing alone translates into a \$3-billion increase in the federal deficit over a period of five years. But, what is even more of a concern is that the government now has very little room to respond to an economic slowdown or any other problem affecting the Canadian economy. The leeway it has enjoyed to reduce taxes and increase spending in an era of low interest rates is quickly coming to an end.

Now, more than ever, Canada needs to undertake a comprehensive review of its tax competitiveness—and act with urgency to implement measures that will retain and attract business investment in Canada. That is the only way we can shield the Canadian economy against the headwinds that lie ahead. And, ultimately, it is the only way we will be able to pay for the government's ambitious spending plans.

#### **BUDGET 2018: WHAT'S IMPORTANT FOR BUSINESS**

#### **Tax Treatment of Passive Investment Income:**

New rules for the tax treatment of small business passive income are simpler than previously proposed and will mitigate negative impacts on savings and investment for most small business owners. They will, however, still increase taxes for a small percentage of Canadian Controlled Private Corporations with passive investment income over \$50,000.

The government will maintain its commitment to:

- Protect passive investments already made by private corporations, including income earned from those investments
- Establish a \$50,000 threshold on passive investment income per year
- Maintain incentives for venture capital and angel
- The small business deduction limit will be reduced by \$5 for every dollar of passive investment income in excess of the \$50,000 threshold. Once passive investment income reaches \$150,000, a small company will be subject to the general corporate tax rate. This is a much simpler approach to limiting the tax benefits available to smaller companies than the government proposed last July and does not involve changing refundable taxes or dividend tax rates.
- The budget also proposes to end the tax advantage that larger CCPCs have by paying out lower taxed dividends from active income taxed at the general corporate tax rate and then claiming refunds of taxes paid on their investment income intended to be taxed at the higher tax rate.

#### **Other Tax Measures:**

- Eligibility for Mineral Exploration Tax Credit for flowthrough share investors is extended for one year.
- 50% declining-balance accelerated depreciation on energy conservation equipment (Class 432. Assets) is extended until the end of 2014.
- Stricter tax treatment of artificial losses using equitybased financial arrangements, share repurchase transactions, at-risk rules for tiered partnerships, health and welfare trusts and foreign affiliates dealing in debt or investment income.
- A "stop-the-clock" rule will be applied to all CRA information requirements and compliance orders, extending the period of assessment to cover any time those orders are contested.
- CRA will be given an additional three years to reassess loss carry-backs involving non-resident, non-arm'slength corporations.
- GST/HST will apply to management and administrative services provided by the general partner to investment limited partnerships rendered only on or after
- September 8, 2017. Excise taxes on tobacco will be increased and adjusted for inflation annually.
- Rules for the taxation of cannabis are proposed, which will come into effect when cannabis for non-medical purposes becomes available for retail sale.

#### Spending

#### **Employment Insurance Benefits:**

- El Working while on Claim pilot rules will be made
- Training funds to assist workers in seasonal industries are increased.
- \$1.2 billion over five years to establish a new EI Parental Sharing Benefit.
- Note: In spite of significant investments from the El fund, total El benefits are expected to decline because of the budget's low unemployment forecast.

#### Skills:

- A new Apprenticeship Grant for women and

Pre-Apprenticeship Program will encourage underrepresented groups to explore careers in skilled trades.

- \$2 billion over five years to create a new Aboriginal Skills and Employment Training Program.

#### Trade:

- \$75 million over five years to increase Canada's diplomatic and trade presence in Asia.
- A Canadian Ombudsman for Responsible Enterprise will be appointed to ensure Canadian companies operating abroad "exercise leadership in ethical, social and environmental practices.

#### **Innovation:**

- \$1.7 billion over five years to Canada's granting councils and research institutes.
- \$573 million over five years to implement a Digital
- Infrastructure Strategy.
   \$140 million over five years for collaborative projects between business and colleges/polytechnics.
- \$540 million over five years to strengthen research and collaboration at the National Research Council.
- \$2.8 billion dollars over five years to renew federal research laboratories.
- Simplification and consolidation of business support programs (with additional funding) through an Accelerated Growth Services focusing on the Industrial Research Assistance Program, Strategic Investment Fund, Trade Commissioner Services, and Regional Development Agencies.
- Launch of a new Women Entrepreneurship Strategy with \$105 million over five years to regional development agencies to promote women-led
- \$85.3 million over five years to help Canadian companies access and share intellectual property, including the establishment of patent pools, a patent advisory service and the creation of an IP marketplace.
  - Establishment of a new electronic procurement
- platform to simplify and widen the scope of procurement processes.
- \$100 million over five years to develop the next generation of rural broadband.
- \$392 million over five years to create a new Centre for Cybersecurity and support its cybersecurity strategy.

#### **Regulatory Reform:**

- A new Regulatory Reform Agenda aimed at supporting innovation and investment, including regulatory reviews, further regulatory cooperation with the United States and a new e-regulation platform to improve consultation and awareness.

#### **Pharmacare**

- A new Advisory Council will recommend options for moving forward on the implementation of a National Pharmacare Program. While the objective is laudable, it will be important that the Council work closely with those businesses that already provide pharmacarerelated benefits to Canadians.

#### **Fiscal Outlook**

The Federal Government has no plans to return the budget to balance. In fiscal year 2017/18, the Government projects an \$18.9 billion deficit and an accumulated debt of \$329 billion.

### PUT SUCCESS **INTO YOUR SUCCESSION PLAN**

**MISSISSAUGA BOARD OF TRADE'S** 

**BUSINESS** LEARNING **SERIES** 

#### Planning on retiring in the next 20 years?

Regardless of what stage you are at within your business today, there are things that you can, and should, do to prepare for the time when you will exit from your business. Join us to learn how you can start now to maximize the value of your business and ensure that your transition will be successful.

Thursday

**April 12** 

8 - 11 a.m. at Corporate Event Centre at CHSI



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A strong and prosperous Canada depends on business growth, but businesses are grappling with daunting challenges at home and abroad. To help them compete and grow, the Canadian Chamber of Commerce and the Mississauga Board of Trade recently released 10 Ways to Build a Canada that Wins. 10 Ways provides businesses, decision-makers and government with a series of clear priorities and objectives that, if addressed, will give Canada a competitive edge, improve productivity and grow our economy.

"While the global economy remains risky, there are still tremendous opportunities for business growth, but we need to work together to create the conditions to support business growth and build a more prosperous economy for all Canadians," said the Hon. Perrin Beatty, President and CEO of the Canadian Chamber of Commerce. "10 Ways identifies the ways in which business, government and others can work together to improve Canada's public policy environment and create the conditions for businesses across the country to flourish."

10 Ways touches on a range of key issues, including attracting business investment, supporting SMEs, providing opportunities for business development among Indigenous peoples, encouraging innovation and fixing Canada's tradeenabling infrastructure.

This annual list by the chamber network is particularly important given the growing pressures on businesses faced with uncertainty around the ongoing NAFTA negotiations, additional layers of regulation, rapid technological change and low capital investment. 10 Ways not only frames the necessary public discourse around the best ways to enable Canadian businesses to grow, it provides the Canadian Chamber of Commerce with the strategic direction for its policy and advocacy efforts throughout 2018, supported by MBOT.

#### 1. MAKE CANADA A MAGNET FOR BUSINESS INVESTMENT

We need a policy environment in Canada that makes this country the preferred location for businesses to invest, employ, export from and grow.

2. ENSURE A GLOBALLY
COMPETITIVE NORTH
AMERICA The growth potential
of Canadian business depends not
only rely on our domestic policy
environment, but also on our
access to business opportunities

and capabilities across North

access to formative and life-long learning opportunities in essential skills and basic science, technical, engineering and business education. Only then can we attract the best and brightest from all over the world.

**5. MAKE ALL OF CANADA AN EXPORT GATEWAY** Trade is the linchpin of the Canadian



America and around the world. We need to expand and streamline business access to resources as we eliminate barriers to trade.

3. MAKE CANADA AN AGRI-FOOD POWERHOUSE Canada's agriculture and agri-food sector has a strong and well-earned reputation. In order to make Canada a global leader in high-value food production and exports, we need a national vision and clear objectives for an agri-food cluster development strategy, a supportive regulatory environment and an increased capacity to export.

#### 4. DEVELOP AGILE WORKFORCE STRATEGIES Agile

workforce policies are vital in ensuring Canadian businesses can acquire the skill sets they need to compete and grow. To this end, Canadian businesses need easy access to comprehensive market information and to programs and policies that support diversity and labour mobility. Our workforce must also have

economy. We can enhance the competitiveness and growth potential of Canadian businesses by building on the gateways and corridors modeled to make strategic, sustainable and long-term improvements in Canada's trade infrastructure. It is time for us to create a single, unified and efficient trade-enabling network.

6. IMPROVE REGULATORY

**EFFICIENCY, ACHIEVE** REGULATORY ALIGNMENT. AND ENSURE THE UNRESTRICTED MOVEMENT **OF GOODS AND PEOPLE ACROSS CANADA** The elimination of trade barriers and unnecessary regulatory differences across Canada could add as much as \$130 billion to Canada's GDP by freeing trade and commerce within our own internal markets. Through incentives for regulators, we can concentrate on the big picture: nationally aligned standards and regulations that work for all, instead of a patchwork of regional rules.

#### 7. HELP SMES TRADE AND GROW

Canada's economic prospects depend in large part on the vitality and growth potential of small-and medium-sized enterprises. We can support our SMEs through tax policies that reward entrepreneurship, regulatory policies that take their reality into account and by giving them easier access to government contracts and international opportunities.

#### 8. PROVIDE OPPORTUNITIES FOR BUSINESS DEVELOP-MENT TO SUPPORT SELF-DETERMINATION FOR INDIGENOUS PEOPLES The

economic and social benefits of encouraging greater and more inclusive participation by Indigenous peoples in employment and business development opportunities are shared by all Canadians. This includes a supportive tax and regulatory environment, access to new business opportunities, government programs that provide meaningful supports, and ready-access to education and training, leading to employment, apprenticeship and mentorship programs.

#### 9. MAKE CANADA A GLOBAL **INNOVATOR** Canada can retain its status as an advanced economy only if its businesses are world leaders in the development and application of new and advanced technologies. Canadian businesses need to be connected to the broadband infrastructure, research expertise and technology resources they require. Intellectual property and other regulatory regimes also have to be supportive and allow for easier R&D, development and, ultimately, commercialization.

#### 10. MAKE CANADA THE WORLD'S ONE-STOP SHOP **FOR GREEN RESOURCES AND TECHNOLOGY** The application of new technologies and production processes is vital if Canada is to meet its goals for reducing carbon emissions and improving the quality of its environment while at the same time sustaining economic growth. This requires support for resource-based technology business clusters and the incentives and support programs Canadian technology companies need to be able to do business with global resource companies and engineering and procurement firms.



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Tuesday MAY 29 7:30 - 10:00 am Mississauga Convention Centre

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**INTERVIEWER** Sonia Sache TV Host, Executive **Producer & Writer** 

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### 'EVERYBODY WILL MISS YOU'

### POLITICIANS, COLLEAGUES, FRIENDS CELEBRATE THE LIFE OF

#### **COUNCILLOR JIM TOVEY**

Even before he was elected to council in 2010 to serve the constituents of Ward 1, the "long-haired ponytail hippie" had done more for the community than most people had done in a lifetime.

Sadly, on Jan. 15, the tenacious and animated councillor passed away in his vehicle while driving home from a planning and development committee meeting. He was 68 years old.

"He was one of those authentic people. It's a quality really hard to find these days, but Jim had it in spades," said Mayor Bonnie Crombie during a public tribute held at city hall on Wednesday.

A bouquet of white flowers and a framed photograph of Tovey were placed at his seat in council chambers, while colleagues and friends shared memories of the former Citizen of the Year.

Ontario Finance Minister and MPP for Mississauga South Charles Sousa shared his story of meeting Tovey for the first time in 2006, sporting the renowned ponytail.

"The Four Sisters were still alive and well," recalled Sousa, referring to the smoke stacks of the Lakeview Generating Station.

Tovey had approached him with a petition calling for the province to demolish the power plant and restore access to the city's waterfront.

"Jim's vision, his tenacity, his desire to see that could be a destination for future generations is what really drove the inspiration," said Sousa.

With the help of the Lakeview Ratepayers Association, University of Toronto professor John Danahy and Sousa, among others, the plant was destroyed in 2007 to make way for what will become a vibrant, sustainable, mixed-use community. Dubbed Inspiration Lakeview, the proposal was just the beginning of Tovey's ambitious vision to redevelop huge swaths of land in south Mississauga,

including the Imperial Oil lands and marina lands in Port Credit.

"He had a million ideas, most of them with a big vision and a matching price tag," quipped city manager Janice Baker. "We've had Inspiration Lakeview and Inspiration Port Credit, and I think when you think of Coun. Tovey, the word that comes to mind is 'inspiration."

An insatiable learner with a passion for music, the arts and his community, which he lovingly referred to as Ward "1-derful," Tovey had an infectious optimism about the future of Mississauga.

But, as much as he focused on the big picture, Tovey never lost sight of the little things in life.

Ellen Timms, general manager of the Port Credit Business Improvement Association (BIA), said when her daughter passed away, the BIA board of directors sought to dedicate a tree in her honour at Port Credit Memorial Park.

"Jim walked that park for hours, trying to find the tree and the right location, and that touched me so much," she said.

Coun. Chris Fonseca shared a similar story of when her father, who also shared a love of music, passed away suddenly, and Tovey came to her home to chat with her two sons about their grandfather's musical legacy and how it would live on through them. "I'm deeply saddened by the immense loss of my friend, our friend, our colleague," she said.

Elected to Mississauga city council and Region of Peel council in 2010, Tovey served on the Credit Valley and Toronto and Region conservation authorities, as well as the Great Lakes St. Lawrence Cities Initiative, dedicated to the protection, restoration and enhancement of the Great Lakes.

He was named Citizen of the Year in 2009, and won the Queen's Jubilee Medal in 2012 for his work in championing a sustainable waterfront.

### Jim Tovey was a rock star, plain and simple.

Whether he was holding a microphone belting out a Rolling Stones tune or shoving his infamous iPad into the face of anyone who would listen, boasting about plans for Mississauga's waterfront redevelopment, Tovey commanded attention.

Known as the Lakeview Waterfront Connection, Tovey sought to create a naturalized conservation area that would provide much-needed green space for the proposed mixed-use communities of Inspiration Port Credit and Inspiration Lakeview. It would essentially become a green oasis in the heart of the city.

Using rubble from demolition projects, Tovey and his team worked to create 26 hectares of new land around the old power plant site, stretching to Marie Curtis Park in Toronto. This land will form the foundation for a state-of-the-art waterfront reclamation project.

"When you create new land, you have to name it," noted Coun. Nando lannicca. "Just think of the beauty of honouring him with the name of the land that he created as part of the Lakeview Generation Trust at the foot of Port Credit, forever looking out."

Discussions will take place in the coming months on potential monuments or memorials. But, what is certain is the need to move forward with Tovey's plans for the waterfront redevelopment, to ensure his legacy will live on for future generations.

"Well done thy good and faithful servant, Jim Tovey," said former mayor Hazel McCallion, who was in attendance for the tribute. "I'll miss you, Jim. Everybody will miss you. But, to miss you is one thing. To make sure your vision and your challenges that you undertook will be completed is how we can pay tribute to you."

#### **Rachael Williams**

Reporter
The Mississauga
News and Brampton
Guardian

Original story published in The Mississauga News

#### **GROWTH & POWER**

#### **CEO & EXECUTIVE SERIES**

### glance



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LEADER OF THE OFFICIAL OPPOSITION & LEADER OF CONSERVATIVE PARTY OF CANADA





A Conversation with Hon. Andrew Scheer - Leader of the Official Opposition and Leader of the Conservative Party of Canada who spoke to a sold-out audience about his positive Conservative vision for our country and shared his stories & Mississauga roots.















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HON. STEVEN DEL DUCA







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#### THE

### **SUPERCLUSTER**

#### IS COMING

The Federal Government recently announced \$230M worth of matched funding for an Advanced Manufacturing Supercluster of which the Mississauga Board of Trade is proud to be part of.
The bid, led by Linamar CEO Linda Hasenfratz, and supported by Canada's Innovation Corridor Business Council (the Business Council) comprised of chambers of commerce and boards of trade from across the Corridor region, sought to realize the Corridor's potential and create a best-in-class advanced manufacturing supercluster through the application of innovative technologies.

Advanced manufacturing is a crucial driver of Canada's economic growth. Southwestern Ontario has overlapping density in both manufacturing and technology firms. Leveraging more than \$800 million in proposed investments by industry and the federal government, NGM Canada will create new opportunities for firms, supply chains, communities, and thousands of Canadians employed in key industry segments like automotive, steel production, wood products, food and beverage production, microelectronics, and Information and Communications Technologies.

Mississauga has technologies that cut across every manufacturing sector. We also have tremendous technology providers (e.g., colleges, universities, centres of expertise) that are operating individually. The whole purpose of the supercluster strategy is to build critical mass and collaboration around this. It's not just funding for individual projects, but bringing people together across technologies and manufacturing/service sectors. It is a very important part



of our strategy.

The focus of the hub, network and capacity building is around building business and management capacity. Manufacturers are rightfully risk averse, but we need to find ways of de-risking collaborative and deployment projects, with technology companies. A lot of it comes down to management, and identifying problems, best practices and the processes that need to be adopted. We need to better identify the benefits of the adoption of technology, articulating the value that's being created through the deployment of new technology. It's a problem and few companies have a process in place to address this challenge.

In the coming months, the Mississauga Board of Trade will connect with SMEs to engage them in the process and we look forward to building a prosperous future for our members and partners with the exciting new chapter.

### HAZEL MCCALLION DAY CELEBRATING HER 97TH BIRTHDAY













### INTERNATIONAL

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### 10 TIPS FOR SPEAKING LIKE **A LEADER**



**Jim Gray** Jim Gray & Associates Inc.

You have webinars, strategy meetings, conferences, presentations and pitches, often with a lot on the line. Throughout it all, you're being evaluated by how well you speak - how credibly, how naturally, and how convincingly. You need to speak like a leader. Follow these tips, and you will.

#### Make preparation a priority

Find out as much as you reasonably can about your audience, its composition, interests, and concerns. Listeners can tell early on if you know anything about them or not. If you don't, they won't take you seriously.

#### Make things easier on yourself

Take the pressure off yourself, so you can be yourself. Place a hard copy version of your presentation in a three-ring binder. You can speak from it, and if your technology goes down, it will save you.

Structure your story simply Use the time-tested "Power of Three" to organize your material under the categories of Introduction, Body and Conclusion. The simpler your narrative, the easier it will be to follow.

Establish yourself Decide early on that you're going to "own" the opportunity. Begin by speaking slowly, in a strong, clear voice. Amateurs start quickly and then slow down – professionals start slowly, and then speed up when their content requires it. Go like a pro.

#### **Create a special moment**

Most speakers think far too much about themselves, and not nearly enough about their listeners. Make it about them. Acknowledge respected and beloved audience members. The more recognition that you give to others, the more power comes back to you.

**Use definitive language** The best narrative consists of strong, certain words – "accomplish," "achieve," and "commit," delivered with confidence and humility. Eliminate weak terminology – "like," "sort of," "kind of" – which equivocates and irritates.

**Inflect down** Too many speakers inflect up at the end of their sentences, producing a grating "sing song" delivery that sounds timid and indecisive. Instead, inflect down – it communicates certainty and authority.

#### Issue a clear call to action

Especially in a pitch, you need to conclude with a positive, unambiguous "ask." End with impact, and leave at least a few seconds between the culmination of your remarks, and your invitation for questions.

#### Aim to be good, not perfect

Forget about perfection. It's not going to happen. Serve the interests of your audience conscientiously, and you'll be successful.

Consider the privilege The ability to address others freely and openly in a democratic society qualifies as a wonderful gift. Embrace the process. Have fun out there, speaking like a leader.

Jim Gray is a communication coach, media strategist, and speaker.

### LOSING A LOVED ONE TO A SENSELESS CRIME THAT IS

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Imagine it's the start of a brand new day. The sun is shining, your favourite song is on the radio, life is good. Then, in the next moment, your life changes forever.



On August 16, 2013, Patricia Hynes-Coates' life changed forever. Her step son, Nicholas Coates, was riding his motorcycle to work when he was struck by a pick-up truck. The driver had been drinking the night before and the morning of the crash.

'His loss is completely senseless. That's one of the hardest things to come to grips with," Patricia said. "Nicholas died because someone else made a choice to get into their car after drinking. He could have called a cab. He could

have called a friend. He could have stayed where he was. But he didn't. He chose to get behind the wheel of his truck. And Nicholas is dead because of it."

Vowing they would not let his death be in vain, Patricia and Nick's dad, Terry, got involved with MADD Canada. "My hope for the future is that people will realize that impaired driving is not an accident," Patricia said. "It is a choice and it is simply not acceptable."

Impaired driving is a leading cause of death in Canada. Every day, on average, four people are killed in crashes involving alcohol and/or drugs.

MADD Canada is working to stop impaired driving and support those who have been affected by this terrible crime. The organization provides support to over 20,000 victims and survivors annually, delivers

educational programming to more than 1 million students each year, raises awareness about the risks and consequences of impaired driving, and champions federal and provincial legislative policies to reduce impairment-related crashes, deaths and injuries.

Each Spring, MADD Canada asks Canadians to join them in making *Strides for Change*, a 5km walk/ run to help raise funds and awareness about the dangers of impaired driving in our communities.

You too can make a difference – on Sunday June 3, 2018, join our 6th annual MADD Canada PIA Law Strides for Change at JC Saddington Park in Mississauga. The first 500 participants will receive a race shirt, medal and participant race bag. To participate, enter a team, become a sponsor of this event, please visit our website: stridesforchange.ca





Today's businesses have options when it comes to choosing communication solutions. No longer tied to traditional desk phones, organizations can pick from among hosted or cloud-based PBXs, internally managed premises-based phone systems and VoIP. These options reflect the ways business itself has changed, with more and more people working off-site and across multiple locations.

**Rogers UnisonTM** was created to meet today's business communications needs, including supporting highly mobile businesses. It offers all the advantages of other business communication solutions, minus the drawbacks of limited mobility and the costs of internal management. With Rogers Unison, Your organization doesn't need landlines, desk phones or back-end hardware—but they also work with Unison, if you have them.

Unlike other VoIP services that work without a landline, Unison calls move directly through the Rogers wireless network, rather than through the Internet. This means it's more worry-free and has better sound quality. It's also simple to use: all settings and permissions, such as adding and removing employee devices, are accessible through one central, user-friendly website.

Rogers Unison includes a full suite of advanced calling features for mobile devices, including auto attendant and hunt groups, to ring multiple phones either at once or consecutively. Other similar systems are either tied to a desk phone or require apps. Rogers Unison requires no apps to use, so it's easy for employees to adopt. And because calls to and from mobile phones are run through the device's native dialer rather than an app, Unison calls don't use up data.

Rogers Unison also includes the unique 'dual persona' feature, which associates one line (mobile or landline) with two numbers - for example, your main business line and an alternate business number. It's up to you which number to use for outbound caller IDs. Mobile devices are all you need to make the most of Rogers Unison, but it also accommodates landlines and transfers calls easily between desk and mobile calls.

If you want to make your business fully mobile, Rogers Unison lets you cut your desk phone line but keep the number, therefore avoiding the hassle of updating directory listings, web and social media sites, and business cards. For those who do most of their business on the go, Rogers Unison syncs with Bluetooth for safe, hands-free driving.

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Auto Attendant is just one of the innovative features of **Rogers Unison**<sub>™</sub>. It can help your small business provide a higher level of customer service, avoid missed calls and appear more professional. Other features include:

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Dual Persona: Add your land line number to your mobile device.

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## CANADIAN GLOBAL CITIES COUNCIL CALLS FOR NATIONAL URBAN STRATEGY TO ADVANCE INFRASTRUCTURE DELIVERY



Canadian city regions would benefit from a national urban strategy, that would support long-range infrastructure planning and funding to accommodate growth, according to a new report released by the Canadian Global Cities Council (CGCC).

Released on February 13, 2018,

#### Planning for an Urban Future: Our Call for a National Urban Strategy

**for Canada** proposes a shift from our current ad hoc project-based approach to federal investments in Canada's major metros to one that aligns investments with regional priorities to accommodate growth and competitiveness.

"The economic competitiveness of Canadian cities depends on the quality and capacity of urban social, transport and economic infrastructure," said Jan De Silva, President & CEO, Toronto Region Board of Trade and 2018 Chair of the CGCC. "Without an ongoing planning process and coherent funding strategy for infrastructure, Canada is falling behind other countries—this impacts business competitiveness, job growth and quality of life."

The CGCC's vision of a National Urban Strategy would lead to three broad

policy changes:

- The federal government would take the lead in measuring infrastructure quality, disseminating best practices and identifying national urban policy goals. It would assign these roles to a central agency, or an office in an existing ministry. At present, measuring infrastructure maintenance shortfalls is left to a mix of provincial agencies and nonprofits with no national standard.
- city and city-region leaders would lead the development of long-range priority plans for urban infrastructure. As in other jurisdictions, provincial governments, agencies, institutions and other stakeholders would sign on to agreements between Ottawa and cities or city-regions to execute on these plans, drawing the maximum possible buy-in and helping to maintain a system-wide focus on priorities.
- Federal funding for urban priorities like infrastructure would "fund the plan" with per-capita or near-per-capita grants, rather than funding projects or programs. This would give cities and city-regions more flexibility to substitute federal, agency, pension investments or other revenues for the municipal share of costs, just as Montreal has limited its cost exposure with the

REM light rail project. The report argues that the usual 1/3,1/3,1/3 project funding model is unsustainable given limited city revenues and debt capacity.

"We have to stop measuring the federal government's urban impact by dollars spent or ribbons cut," said Patrick Sullivan, President and CEO, Halifax Chamber of Commerce and 2018 Vice-Chair of the CGCC. "Canada should follow examples set by our OECD counterparts—such as France, Belgium, the Netherlands and the UK—in setting broader urban goals and engaging cities and city-regions to develop plans consistent with national priorities."

"More private and public investment is needed if our air and sea ports, our rail, power and road grids, and our transit systems are going to be competitive with other global cities," said De Silva. "We need to ensure we're investing in local priorities first, and getting the right results—a national urban strategy is how we get there."

The CGCC acts as a business-led counterpart to the advocacy work of the Big City Mayors' Caucus of the Federation of Canadian Municipalities and released its first report—Increasing Global Connectivity & Economic Value through Canada's International Airports—in 2016.

**About the Canadian Global Cities** Council (CGCC): Founded in 2015, the Canadian Global Cities Council (CGCC) is a coalition of presidents and CEOs of the eight largest urban regional chambers of commerce and boards of trade in Canada: Brampton, Calgary, Edmonton, Halifax, Montreal, Toronto, Vancouver and Winnipeg. Representing 52 per cent of Canada's GDP and more than half of the country's population, CGCC collaborates on international and domestic issues impacting our regions' competitiveness. Infrastructure, the economic environment, trade and talent are its priority concerns.



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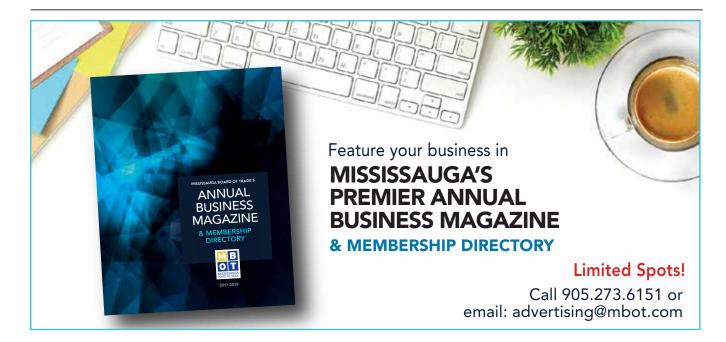
**Brian Jenkins** Commercial Litigation Keyser Mason Ball, LLP

Does your condominium allow unit owners to rent out their units for terms as short as one night? The Ontario Superior Court of Justice has ruled that with proper language in the Declaration, the condominium can prohibit this conduct.

In this case, the Condominium Corporation brought an application to prevent owners of various residential units from renting out their units on a nightly basis. The Condominium Corporation had passed a rule stating that owners could not enter into leases of less than four (4) months. The Court found that this rule was reasonable and did not interfere in any way with the ability of the unit owners to rent their units to more traditional long-term tenants.

The Declaration also stated that the units were for "single family use" and the Courts held that this could not include the use of the unit in the manner similar to a hotel. The Court found that the words "single family use" were not compatible with concepts such as "check-in", "security deposits" and "cancellation policies".

In light of this case, a statement in your Declaration that merely states the unit must be used for "residential purposes" may be insufficient to prevent very short term rentals. It would be wise to check your Declaration to clarify if an amendment is necessary.



# PRIVACY & CYBER SECURITY

## PREVENTING & RESPONDING TO A SECURITY BREACH

Chances are that your business handles personal information, and you should be following the rules for handling that information. For example, Canadian private sector privacy laws generally require consent to collect, use and disclose personal information, that information be secured and safeguarded, and that businesses be transparent about their information handling practices. To date, if a business encounters a security breach, reporting to regulators and consumers is voluntary throughout most of Canada, with Alberta being the only province with mandatory breach notification. This is about to change. Canadian businesses are in the midst of preparing for mandatory breach notification under Canada's private sector privacy law, which is anticipated to take effect in 2018. Canadian businesses with operations reaching Europe are also busy preparing for the most significant changes to European privacy laws in the last 20 years. These changes also include prescriptive breach reporting rules.

Putting a plan in place to identify and respond to a breach is important. Such a plan should anticipate incoming mandatory breach notification, to help businesses identify when notification will be required. These efforts should go hand-in-hand with a comprehensive overarching data security policy that sets out measures to secure and safeguard information - with a view to prevent a breach.

It can be a challenge to know what security measures, and especially cybersecurity measures, will be adequate. The Office of the Privacy Commissioner of Canada (the OPC) recently provided meaningful guidance on minimum security safeguards. While the decision involves Internet of Things/web-connected devices, the guidance is generally helpful.

VTech Holdings Limited (VTech) experienced a global data breach which had potentially compromised the personal information of over 316,000 Canadian children plus 237,000 Canadian adults (generally parents associated with the children). The stolen information likely included parental account information (names, email addresses, secret questions

and answers), IP addresses, the last four digits of credit cards and expiration dates, download history, the OPC investigated. The hacker also likely had access to children's information, including name, gender, birthday, photos, and voice recordings and chats (between parents and their children). A Canadian complained to the OPC, and the OPC then investigated. The OPC's decision provides key guidance relating to the importance of having a comprehensive overarching data security policy, associated training program for regular risk assessments, and policy reviews.

Learning from the decision, Canadian businesses are well advised to take the following cybersecurity measures:

- Establish a program of regular testing to identify security vulnerabilities (in this case, it was an SQL injection) and ensure technological safeguards are maintained. This includes making sure software is up-to-date and patched.
- Ensure robust access controls with extra care given to administrative-level controls to avoid compromise. In this case, specific deficiencies were storage of production passwords in the testing environment, sharing of login between staff, and local administrators having broad access across entire network.
- Follow best practices for cryptography, including:
  - encrypting data in transit and at rest;
     avoiding weak or vulnerable encryption methods; and
     vigilantly protecting any and all
  - decryption keys and passwords, including by not storing them on any desktops or servers.
- Establish an intrusion detection and prevention system, including host and network security logging and monitoring to detect potential threats and unauthorized/unusual activity. This can help organizations to quickly detect whether customer information has been exfiltrated from its network.
- Implement robust, organizationalwide security management framework, which addresses both technological security safeguards,

as well as policies, procedures and training for your employees.

Businesses should keep in mind the "golden rule" of security, which is not to expose systems directly to the Internet unless strictly necessary. If a system does need to be exposed directly to the Internet, it is important to ensure it is current with vendor patches and to either use two-factor authentication for access, or to put the systems behind a VPN and require two-factor authentication for VPN login. Additional security considerations include backing up data, and periodically testing the restoration of the data to ensure the backups are usable.

While the OPC noted several deficiencies in VTech's security practices and technological safeguards, it did acknowledge that VTech took a number of positive steps to mitigate the risk to individuals. Businesses should prepare for a breach in advance of an incident and this decision highlights some key considerations in breach preparedness:

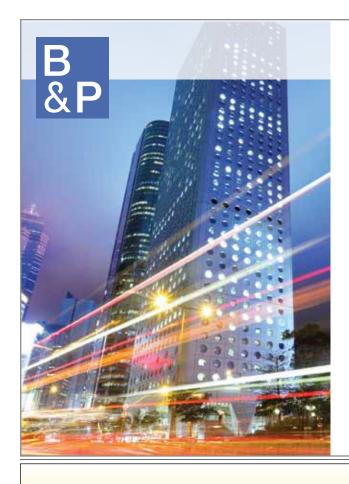
- Contain the breach by taking databases, servers, websites and systems offline, reset credentials of those compromised and clean / rebuild infected systems before going back online; and,
- Mitigate risk to affected individuals by prompt notification and mandatory password resets. In this case, VTech presumed all data had been compromised, and acted accordingly by notifying users both directly via email and indirectly via press release, social media and an FAQ page on its website.

The decision also serves as a reminder that the level of safeguards should be commensurate with the sensitivity of the information in question, and informed by the potential risk of harm to individuals that could result if the data were to become compromised. VTech's handled personal information that could be used for phishing or identity theft, as well as personal information of children, including photos and details about their parents and where they live. The latter information could create a robust profile about the child and could subject children to unnecessary risk of being maliciously targeted.

In today's digital economy, it is imperative that businesses review their security safeguards, and ensure they are commensurate with the type of information they hold about individuals - the more sensitive the information, the more important heightened safeguards become.

Catherine Lovrics
Partner
Bereskin & Parr

Amanda Branch
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## UPGRADING SKILLS FOR THE CHANGING WORKPLACE

The workplace is changing and contrary to what some believe, it isn't such a bad thing. Replacing the days of completing a degree and staying within one organization for 30 years, professionals today may instead pursue multiple careers and interests throughout their lives. The University of Toronto School of Continuing Studies (SCS) has dynamic programs in place to support individuals in all of the twists and turns they may encounter. With the appropriate training and ongoing skill development, these changes can be enriching, empowering and fulfilling

Kristine Collins
Director, Academic
Programs

Programs
University of Toronto Continuing Studies

Many workplaces are organized in a way that encourages onthe-job-learning but sometimes a more formal setting is what is required to upgrade specific skills or to fill a gap in knowledge. The aim of continuing education is to offer programs that are ahead of the curve so that learners are provided with the skills they need to contribute to their organizations in innovative and meaningful ways.

One of the compelling reasons continuing studies is impactful for so many is the SCS instructors, who are passionate industry leaders actively working in their respective fields. Our instructors encourage experimentation and creativity, allowing learners the space to think and explore while developing new skills and competencies. By incorporating experience-based learning and integrating real world problems and work-based projects within the curriculum, SCS creates an inspiring, networked and supportive environment.

There are many reasons individuals may choose to pursue continuing studies – from career advancement, career transition, gaining a Canadian credential to personal enrichment. SCS offers over 100 certificates and 685 courses to choose from, delivered in-class, hybrid and online formats. SCS' programs are consistently updated and changing according to what learners – and industry – are seeking with a commitment to new ways to make continuing studies accessible and relevant to a range of audiences.

As an example of this responsiveness, SCS has a new upcoming offering, the U of T SCS Coding Boot Camp. In just six months, the U of T SCS Coding Boot Camp equips students with the most in-demand skills for front- and back-end development. Today's technology-driven economy means learning languages like HTML, CSS and JavaScript has become more in demand. An offering of this program will begin at the University of Toronto Mississauga campus at the end of May 2018.

No matter your career interests or life stage, there is a likely a continuing studies course or certificate program that will inspire and support you in achieving your goals. Navigate life's twists and turns by staying current and committing to your own growth – who knows, by attending classes you may even develop a great network of professionals and friends who will support you along the way.

Visit learn.utoronto.ca to find a course for you.

#### The Future of Healthy Workplaces

Article 1

## Promoting Active Workdays

#### The inactive workday

Long durations of sedentary behaviour may increase the risk of cardiovascular disease by 147% and death by 49%. On average, while awake, Canadians spend 70% of their time sitting or lying down – with much of this time occurring in the workplace. While a minority of health-conscious employees attempt to compensate with after-hours exercise, research shows that the risks of prolonged sitting are not negated by exercise!

#### Sedentary employees are bad for business!

Prolonged sitting contributes to illness, absenteeism and reduced productivity. Health & Safety Ontario reports that employers pay an extra \$488/year for each sedentary employee. Conversely, studies have shown that for every dollar spent on employee wellness, medical and absenteeism costs fall by \$3.27 and \$2.73, respectively.

#### Creating active workplace environments

Employers have the power to create environments that support movement. Workspace and policy changes to encourage movement can often be easily implemented by partnering with property managers, human resources and senior leadership. Even small companies can take action to inspire greater movement on the job. Low-cost options that promote physical activity include:

- **Tip 1:** Making stairwells more accessible, visible and visually appealing to increase stair use.
- **Tip 2:** Providing flexible workstations that accommodate movement and encourage employees to walk to destinations (i.e., printers and water fountains).
- **Tip 3:** Using and designing outdoor spaces that promote walking and recreation.
- **Tip 4:** Promoting walking and standing meetings.
- **Tip 5:** Collecting staff feedback to create wellness policies and programs based on employee needs.



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## Region of Peel healthy workplace initiatives

Over the last few years, the Region has:

- added sit-stand desks and tables to meeting rooms
- painted and profiled artwork in stairwells
- created a culture where outdoor meetings, standing during meetings and increased movement throughout the workday are normalized

These efforts have led to a 12-24 min/day reduction in sitting time, an increase of 811 more stair trips daily, and a 3-fold increase in outdoor walking.

#### Contact us

For more information on creating a healthy workplace, visit accountforhealth.ca

#### The Future of Healthy Workplaces

is a 3-part series on how employers can support heath at work.

#### **COMING UP:**

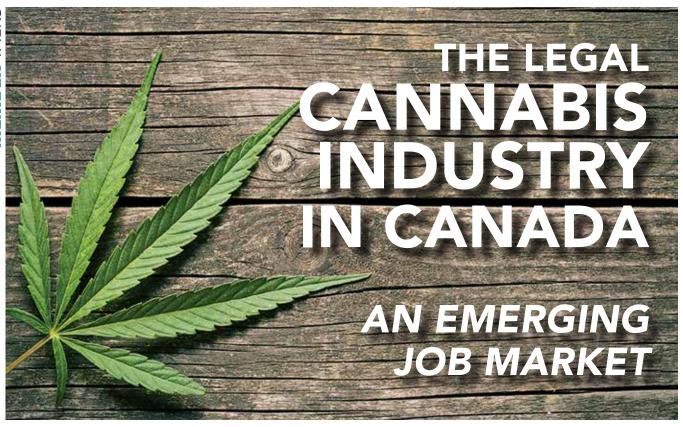
Article 2: Tips to create healthy food environments at work

Article 3: Tips to reduce employee exposure to second-hand smoke

#### June 21 Event

The Future of Healthy Workplaces Business Breakfast. Register now at https://FutureOfHealthyWorkplaces.eventbrite.ca





While the public may still have a lot of questions surrounding the legalization of cannabis, the politicians in Ottawa have been busy working out the details of The Cannabis Act Bill C-45, which is expected to be passed by August 2018. The bill which aims at controlling and regulating the production, distribution and sale was introduced last year by the Liberal government under Justin Trudeau. The objectives of the Act are to prevent young persons from accessing cannabis, to protect public health and safety by establishing strict product safety and product quality requirements, and to deter criminal activity. The legal cannabis business will create a large tax income for the federal and provincial government which is projected to be around \$400,000,000 per year.

Health Canada has been regulating the medical cannabis market since 2001 which already includes 250,000 patients who have legal access to medical cannabis by mail from over forty licensed growers. These suppliers of medicinal grade cannabis which include such names as Canopy Growth, Aurora, Aphria, Cronos and Canntrust, are the same companies who will be supplying the legal recreational market. These companies are also already exporting medical cannabis to other countries including Germany, Italy and Australia.

These large multimillion dollar companies are expected to be suppling a demand for this product, which is estimated by Statistics Canada to be a 6 billion dollar market. These companies have a high demand for skilled workers in a large array of specialties from seed to sale, including agriculture and plant science, testing and research, production, packaging, shipping, management, customer service, sales, marketing, clinic support, marketing, operations, accounting, tech support, and more. The spin off businesses including retail shops, accessories, lighting, plant nutrients and other related businesses will also be creating jobs in the future.

This job market provides well-paying jobs and unlimited opportunity for job seekers.

So how does one get training for these type of businesses? Many colleges and universities are offering course to help job seekers become educated in regards to the cannabis industry. In British Columbia Kwantlen Polytechnic University has been offering training in assorted specialties, and in Ontario, The University of Guelph, Niagara and Durham College and the North American College of Pharmaceutical Technologies are providing educational opportunities.

Being a medical cannabis consultant for the past four years has provided me the pleasure of working with the Canadian medical cannabis suppliers. There are many passionate people working in this industry who believe strongly that the legalization of cannabis is a step forward to regulate a very high demand product, which has been demonized for a hundred years. When thinking about cannabis, we need to remember that alcohol is already not only legal, but normalized. Alcohol has no medicinal value, and has been linked to many diseases social problems. On the other hand, cannabis has been proven to have medicinal value and may provide relief from a wide varieties of health conditions. It is already enjoyed by millions of Canadians.



Pauline Garrard
President
Canna Relief
Canada



## MBOT IN THE **BUSINESS COMMUNITY**





**Turkey Delegation** 









THE 2018 ELECTION
PLATFORM OF THE ONTARIO
CHAMBER OF COMMERCE

#### COMPREHENSIVE, PRO-GROWTH POLICIES NEEDED IN 2018 PROVINCIAL ELECTION

Ontario's Chamber Network
Provides Recommendations to
Drive Economic Development to the
Forefront of Political Discourse

Recently the Mississauga Board of Trade (MBOT) in partnership with the Ontario Chamber of Commerce (OCC) released Vote Prosperity, a platform and campaign outlining the Ontario business community's priorities for the upcoming 2018 provincial election. Vote Prosperity provides a series of proactive recommendations that all of Ontario's political parties should adopt to ensure growth for the province's economy.

Small businesses are the backbone of Mississauga's economy, they support working families in our local community and across the province, and that's why candidates from every party in every community will become familiar with Vote Prosperity as we move closer to the June 7, 2018 provincial election. Ontario's business community is prepared to be bold and with Vote Prosperity we are seeking to motivate our political leaders to follow.

In releasing the platform, the Ontario Chamber Network which includes the Mississauga Board of Trade will strengthen the political narrative between now and the 2018 election. Vote Prosperity is based on four aspirational pillars for Ontario:

 Strengthen business competitiveness: Rising input costs, especially those costs deriving from government regulation and policy, are the most common and acute

- concern of the business community in Ontario.
- 2. Foster Job Creation: A robust labour market consisting of good jobs is essential to prosperity for all Ontarians.
- 3. Build Healthy Communities:
  Building strong communities through adequate and affordable housing, sustainable health care, and good infrastructure also supports business prosperity and growth, which supports those communities.
- 4. Improve Government
  Accountability: Poor
  implementation of government
  initiatives can result in resource
  waste, political frustration and
  disruption for ordinary citizens,
  as demonstrated by a series of
  policy failures under governments
  of all political stripes.

Ontario businesses have made it clear that the ever-rising costs of doing business from all levels of government has hindered their ability to prosper and grow. Our objective is to achieve coherent, comprehensive pro-growth policies from all political parties. The recommendations provide a prosperous path forward because when you vote for prosperity, Ontario wins.

The platform provides 18 unique recommendations that will help bolster Ontario's long-term economic future, while also

addressing the pressing issues Ontario currently faces.

Some of the 18 recommendations in Vote Prosperity include:

- Reinstating scheduled reductions in the Corporate Income Tax, standardize the Business Education Tax and reduce the Employer Health Tax.
- Conduct and publish the results for a comprehensive review of the electricity sector, including an objective economic impact analysis assessing the full range of inputs that make up the Global Adjustment (GA), and then pursue cost-reducing measures based on the results.
- Focus on strategic growth policies by ensuring that land use planning and development regulations are aligned, to increase density and create more housing stock.
   Create a meaningful plan to tackle
- Create a meaningful plan to tackle the debt and more towards balanced or surplus budgets.

Over the coming months, ahead of the 2018 election, the Ontario Chamber Network will be voicing the concerns and recommendations outlined in Vote Prosperity with political parties and local MPPs and candidates. During the election, the Mississauga Board of Trade will be hosting a debate where Vote Prosperity will be the primary focus of discussion.

Vote Prosperity outlines a number of current issues Ontario businesses face and includes original data from the OCC's member network. For more information about the platform please go to <a href="http://www.occ.ca/vote-prosperity2018/">http://www.occ.ca/vote-prosperity2018/</a>



Tina Capobianco Vice President **JD Factors Corporation** 

## CA\$H PROBLEMS **KEEPING YOU AWAKE**

New customer orders are a business owner's dream. But the sleepless nights come when you're waiting on payments. Getting paid on time, and earlier than ever before, is possible. In B2B, you likely invoice clients for large orders and collect on 30, 60 or 90-day terms. The quicker you turn these invoices

time. And suppliers will often provide timely discounts, but you don't have the working capital to take advantage. **PROBLEM 3:** Paying your staff. Low cash can lead to payroll problems and your valuable staff walking out the door. The resulting turnover costs and headaches can be greater than ever expected.

business owners haven't discovered called "Accounts Receivable Factoring" that can help solve these cash flow problems.

#### **HOW DOES FACTORING WORK?**

If you've never heard of Accounts Réceivable Factoring before, you're not alone. But it's been a standard financing

### **CA\$H FOR INVOICES!**

Factoring with J D Factors ... A quick and simple process used to improve cash flow and eliminate bad debts

J D Factors has been turning Invoices into Cash for over 25 years

#### Why J D Factors?

- Cash for Invoices within 24 hours
- Strong Reputable
- No Up-Front Application Fees
- Competitive Rates
- Free Credit Checks on your Customers
- Non-Recourse (Credit Guarantee) Programs
- Real Time Reporting—Online Access

#### **What Our Factoring Programs Do For Our Clients:**

- Improve Cash Flow and Reduce Credit Risk
- Utilize the credit strength of their customers to help create a strong credit standing of their own
- Have ready and available cash to pay suppliers and efficiently grow the business

#### Get CA\$H in your business without adding debt



1-800-263-0664 www.jdfactors.com

into cash, the faster you can grow your business operations. If your business is in high growth, you may have a lot of your money tied up waiting for those payments to come through. Or there could be times when customers don't pay up on time, leading to poor cash flow and working capital that is stretched to the max. Your receivables have just caused a

chain reaction of problems. **PROBLEM 1:** Fulfilling orders. You get a big order but your money is tied up. Do you say no to that new customer?

PROBLEM 2: Paying suppliers & taking advantage of discounts. You have your own accounts payable, but can't pay on

#### **CAN'T MY BANK HELP? NOT ALWAYS...**

Most business owners will first approach their bank for short-term financing, but banks could easily reject your request if it doesn't comply with their criteria. Without great credit, enough collateral, positive cash flow and a proven track record, getting working capital from a traditional lending institution is extremely tough, whether you're a large enterprise or a newer SMB. Even if you are approved, by the time you receive your funds, your working capital might be exhausted long ago. B2Bs have faced this dilemma for years, but there's a financing option some

practice in Europe and other developed nations for years. Factoring can give you cash up front for your sales, helps you spend less time and employee expenses on collections, and ultimately helps you graduate to a traditional bank loan option. Factoring process is so beneficial that many clients choose this option alongside their banks for various financing options, depending on their needs.

If you're looking to find the right financing for your business growth and operations, contact JD Factors at 1-800-263-0664.



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

#### **GET INVOLVED | SHARE IDEAS | LEARN MORE**

Contact: 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 & entreprenuers. Chair: Stephen Currado, Telus Staff Liaison: Bahaar

#### International Trade

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

## Women's Leadership

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

## Health & Wellness

Uncovers opportunities to work together and inform on best practices in the Health & Wellness industry. Chair: Mandi Buckner, Sheridan College Staff Liaison: Brad

#### Golf Classic

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

#### **Human Resources**

Dedicated to uncovering and informing members on the best HR policies and practices. Chair: Liza Provenzano, Spark HR Staff Liaison: Brad

#### Business Learning

Develop and deliver business workshops and learning opportunities to business leaders and professionals. Chair: Linda Kern, The Kern 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 Bourn, MNP Staff Liaison: Sufya

#### Information Communication Technology (ICT)

Collaborative force in support of education/awareness and solutions for members related to IT. Chair: Sue Borden, Microsoft Staff Liaison: David

## **Environment & Sustainability**

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

## NO WILL = NO EXCUSE!



Timothy A. Brown CEO & Broker of Record ROI Corporation Business Brokerage

Do you have an updated will on file? If yes, good for you! If not, there is no excuse! Shame on you! Please don't be selfish and naïve as to think it does not matter!

Surveys show that over 50% Canadians do not have an up-to-date will at the ready (legalwills.ca).

I know that you have thought about preparing a will. Why are you not listening to the advice? Have you attended the funeral of a business owner who passed suddenly? Have you worked with a client or supplier that has suffered the sudden loss of a key-person/shareholder and noticed that the business was impacted, or closed down?

When a sudden death of a business owner does occur—there are some regrettable consequences. If there are no clear and documented instructions to manage the affairs of the business, its value may begin to decline. Staff, suppliers and clients often become concerned about payments and this may create a domino effect leading to a downward spiral of its overall value.

Some argue that the shareholders agreement dictates what to do if one or more shareholders being unable to attend and manage the business. What about the sole-owner business? Have you documented who will act as the interim president and/or chief financial officer in order for your business (the large part of your life's work) to continue to run in its normal fashion?

I have an emergency plan on file that instructs my estate and executors precisely what to do—the next day! Not months later when a will is read. In short, this emergency plan keeps the business operating and profitable! I want to leave a

legacy not a train wreck!

My Emergency plan addresses the following:

- 1. Who is the interim President?
- 2. How much are they paid?
- 3. Who can authorize regular supplier and staff payments?
- 4. Who I think is a potential purchaser to approach and who should not be approached?
- 5. Should it be put on the open market? If yes, when and who will be the broker to sell the company?

Simple questions you can answer right now! Write them down please. Share with a trusted advisor. This step alone can save so much misery. In the absence of written instruction, many of these things go unaddressed for weeks or months while the business deteriorates, diminishing the value and robbing the estate (spouse, children, grandchildren, faith, charity etc.) of money that would normally be left behind in the event of the expiry of a business owner.

What are you going to do to make sure that your business carries on in the event of your sudden death?





Guy Furoy Business Development AMJ Campbell

## PLANNING A HOME OR OFFICE MOVE?

## HOW TO AVOID THE SCAM AND FIND A PROFESSIONAL MOVER

Anyone can create a website, rent a truck and call themselves a mover. The list of people who have been scammed continues to grow, and predatory vultures are out there looking for their next victim.

#### Look for these red flags to avoid the Scammers:

**LOW QUOTE** The price is below market rate. This is how scammers set the bait. As the saying goes: If it sounds too good to be true, it probably is.

PHONE QUOTE The mover doesn't want to visit your home or office. A legitimate mover will conduct an in-person consultation and provide a written estimate and contract.

WEB QUOTE While convenient, an online calculator or mobile app cannot be relied upon to provide an accurate quote. Every move is unique and your quote should be, too.

INSURANCE Inadequate insurance protection. This is a complex area that should be well explained by the mover. Always obtain insurance details in writing with the offer.

CONTRACT You don't see the contract until moving day. A professional mover will provide the contract up front.

NO LOGO The truck shows up without a logo and the moving crew isn't in uniform. A professional mover takes pride in its appearance and that of its employees.

CARELESSNESS Obvious poor handling of your possessions.

A rogue mover will simply want to get the job done as fast as possible, often at the expense of your belongings. **DEMAND** Your possessions are held hostage and the mover demands extra money, refusing to release your property until you pay. A detailed quote and contract helps both parties understand their responsibilities and avoid this situation altogether.

#### **PROTECT YOURSELF WITH THESE TIPS:**

- 1. Use the Canadian Association of Movers (CAM) to find a reputable mover. This independent organization grants the Certified Canadian Mover designation to companies that meet certain high standards.
- Consult the Better Business Bureau (BBB) and the Provincial Government's Consumer Beware List.
- 3. Obtain written estimates and compare rates with the competition.
- Beware of scammers who unscrupulously use BBB and CAM logos on their website. Always verify the mover's certifications and stated affiliations.
- 5. View the CBC Marketplace episode: "Moving company nightmares: Can you trust your mover?"

For more tips and consumer alerts, visit the CAM website at www.mover.net.



Ambassadors are fellow members of Mississauga Board of Trade (MBOT) that share their insights and best practices about their membership because they understand the benefits of being part of your local Chamber of Commerce.

You've joined MBOT because you also know how essential it is to network in your community. You are excited to get started but perhaps entering a room full of seasoned networkers for the first time might be a bit intimidating. Ambassadors, proudly sporting Ambassador name tags, are there to help! They are happy to help ease your way and help you make the transition to be an involved and engaged member and perhaps even make some introductions along the way. MBOT

## **AMBASSADORS** & THEIR ROLE

volunteering their time at MBOT, would be greatly beneficial to their business. Committee work is a higher level of networking as you are regularly meeting that same small group of people each month. Not only should it be part of a good business plan, it is also a great way to socialize, make new friends and continue to build rapport with those businesses you would like to do business with.



**David Shaw** Ambassador Chair, 2018 **Nurse Next Door** 



MBOT has many Committees for you to choose from, talk to a MBOT staff member to find out which Committee is the one for you. Please see page 47 for a full list of current MBOT Committees.

Ambassadors have been in the same position you are in and understand how you feel.

Aside from being your "buddy" at one of the many MBOT networking events, Ambassadors are also on individual committees and assist, under the direction of MBOT, to facilitate events. Some of the committees are: Good Morning Mississauga (GMM), Good Evening Mississauga (GEM), Membership Matters.

They are also very active on Social Media, so make sure to connect with them. You will notice Ambassadors at the many MBOT events, in addition to helping you network, they will be greeting and welcoming members and assisting at the registration desk.

Like any other MBOT Committee, Ambassadors gather monthly to discuss and provide feedback on the networking events. Their roles may include planning, emcee duties and attending events. Successful business professionals recognize "giving back" should be a necessary part of their business plan and choosing to invest, by





#### **RBC Royal Bank**



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