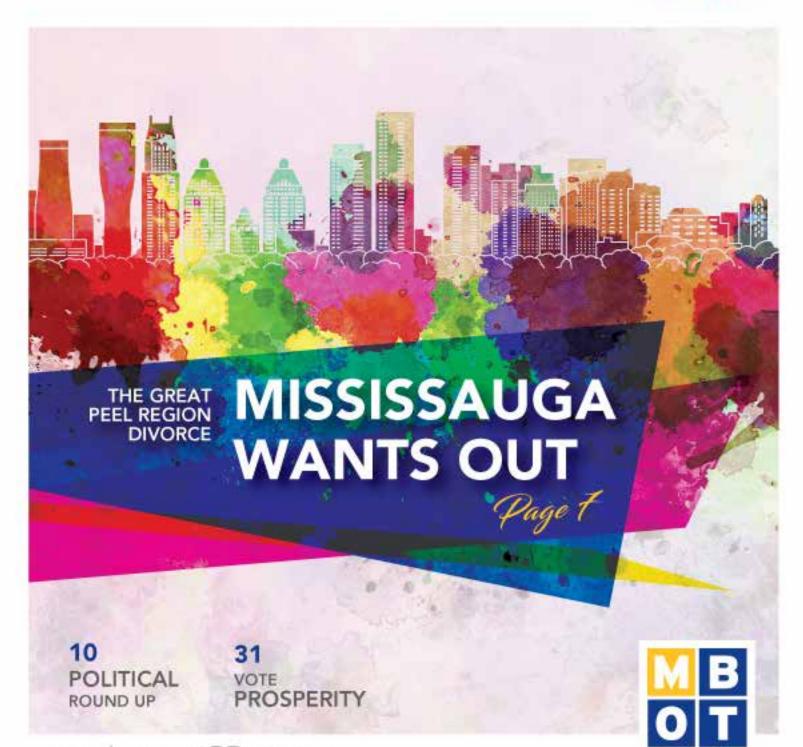
THE **VOICE** OF BUSINESS IN MISSISSAUGA

CONFC

VOLUME 14 ISSUE 3 SUMMER 2019



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THE **VOICE** OF BUSINESS

IN MISSISSAUGA

Established in 1961, Mississauga Board of Trade proudly serves as a the 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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SUPPORTING THE TRAILBLAZERS OF TOMORROW

Our economy is undergoing a significant and exciting transition. As one generation approaches the finish line of their careers, a new one is set to take the baton. Baby boomers are retiring, and millennials are becoming the dominant demographic in the marketplace. This generation is tenacious and entrepreneurial; reinvigorating Mississauga, Peel Region and beyond.

At Mississauga Board of Trade (MBOT), we are excited to see where their ideas take us and ready to help these young entrepreneurs on their journey. We understand that there are unique challenges facing this new group of leaders. Access to funding can be confusing and regulations are often difficult to navigate. With new industries emerging, there are few roadmaps for success. They face an uphill battle.

MBOT is committed to supporting young business leaders, by offering a

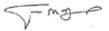
variety of programs that emphasize their growth and development.

Our NGen networking and education series engages young professionals starting their careers, helping them develop connections and discover business opportunities.

MBOT is also a proud supporter of the MNP Future Leaders mentorship program, partnering with local post-secondary institutions, municipalities and other business organizations to provide advice and career tools to students and recent graduates starting out or actively involved in an entrepreneurial enterprise. Through mentorship and networking, this next generation of leaders can talk about their plans, receive feedback on their work and collaborate on paths to success.

As 2019 Chair of MBOT, I take pride in supporting the upcoming generation and know that our members share this feeling. There is always a place for us to support the next generation of business leaders. We can't wait to see what the future has in store for this up-and-coming group and we are looking forward to growing with them.





Jim Molyneux 2019 MBOT Chair MNP







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FROM OUR PRESIDENT

THE GREAT PEEL REGION DIVORCE MISSISSAUGA WANTS OUT



The debate over Mississauga separating from the Region of Peel is somewhat misunderstood. First, it is not a decision Mississauga can make on its own. Nor can the Region of Peel decide its own structural state. The decision lays in the hands of the Province and therefore with Premiere Doug Ford.

The Region of Peel was formed in 1974 under Premiere Bill Davis, who coincidentally did and still does reside in Brampton. The Region of Peel which includes Caledon, Brampton and Mississauga was formed on January 1, 1974. The Region of Peel was formerly known as the County of Peel which was named after Sir. Robert Peel and formed in 1851. It included the Townships of Caledon, Albion, Chinguacousy, Gore Toronto and Toronto.

Regional government is authorized and administered by each province under the Constitution Act of 1867. This transfer of authority to the provinces allows the creation of municipal governments and charges them to organize these municipal entities in a fashion which best delivers, local services, facilities, safety and infrastructure.

We have 444 municipalities in Ontario. 30 of them are upper tier and 8 of those are referred to as Regional Municipalities, similar to the Region of Peel. 173 are single tier, which is what Mississauga aspires to become.

One of the main sticking points for Mississauga is the lack of representation by population. There are 24 seats

authorized under the Municipal Act for Peel Region. Mississauga controls 12, Brampton controls 7 and Caledon has the remaining 5. Should a vote result in a tie, the Regional Chair (Nando lannicca) would cast a vote. The Municipal Act currently does not allow one lower tier municipality to control the vote in the Region and this has caused frustration for Mississauga and Brampton. Mississauga's population is just over 700,000 with Brampton at about 600,000 and Caledon close to 80,000. If representation by population is employed on Regional Council, the distribution of seats would be Mississauga 13 seats, Brampton 10 seats and Caledon 1 seat.

Another issue at hand is the contribution of taxes to the Region in exchange for services. There is independent verified statistics that support Mississauga is contributing \$84M more to Peel Region than it receives in services. There is also the issue of development charges that are being pumped into Peel Region for the development of Brampton and Caledon, which Mississauga receives no benefit.

All the numbers point to an independent Mississauga. Former Mayor Hazel McCallion tried to get it done in 2004 when Dalton McGuinty was Premiere of Ontario. She was rebuffed. Since the formation of Mississauga in 1974 and through to 1995, Mississauga has consistently paid over 70% of the Regional Tax Levy. Even today, Mississauga pays 60% of that levy and receives less benefit than it costs the City.





David Wojcik
President & CEO
Mississauga Board of Trade

What does this mean for business if Mississauga is declared independent? Considering business pays the lions share of taxes in Mississauga, this could mean an easing of commercial taxes, lower development charges and more incentives for commercial storm water mitigation?

Premiere Ford is determined to reduce government in Ontario. He proved this by slashing the number of councillors in Toronto. The Region of Peel does an exceptional job at delivering services and have served in an exemplary fashion since inception but Mississauga and Brampton are both big cities now and can stand alone. While we are not advocating for the break up of Peel Region, we are saying, if it is the will of the Province of Ontario to disband the Region of Peel as an upper tier municipality, Mississauga is ready to stand on its own feet.

UPCOMING EVENTS CALENDAR

Event Details & Registration: www.mbot.com

JULY

Wednesday

03

Wednesday

Membership Matters

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

Good Morning Mississauga (GMM)

7:30 a.m. to 9:30 a.m. Mississauga Grand Banquet and Convention Centre Wednesday

17

NGen Young Professionals Speed Networking

5:00 p.m. to 7:00 p.m. The Port House- Social Bar & Kitchen

Thursday Maximize Your Networking ROI

4:00 p.m. to 6:00 p.m. Mississauga Convention Centre

AUGUST

Wednesday

07

Membership Matters

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

Wednesday

14

Good Morning Mississauga (GMM)

7:30 a.m. to 9:30 a.m. Walden Circle Retirement Community by Signature

Wednesday

28

Summer Patio Party

5:00 p.m. to 7:00 p.m. TBD





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KMB LAW IS PROUDLY LOCATED IN THE CITY OF MISSISSAUGA AND IS A LONG STANDING MEMBE



SEPTEMBER

Wednesday

04

Membership Matters

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

Wednesday

11

Good Morning Mississauga (GMM)

7:30 a.m. to 9:30 a.m. Renaissance by the Creek Friday 13

Development Series Topic: Scaling Your Business

Professional

NGEN Panel &

8:00 a.m. to 11:00 a.m.
Four Points Mississauga Meadowvale

Wednesday

Networking Event 4:00 p.m. to 6:00 p.m.

TBD

OCTOBER

Wednesday

02

Membership Matters

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

Wednesday

09

Good Morning Mississauga (GMM)

7:30 a.m. to 9:30 a.m. Dixie Curling Club

Tuesday 22

Women's Leadership Event

Keynote: Lana Duke, Ruth's Chris Restaurants

7:30 a.m. to 9:30 a.m. Lionhead Golf & Country Club



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 has approved an increase to the levy in 2019 of 2% bringing the charge to \$106.10 per billing unit up from \$104 in 2018.

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 reduce or eliminate the flow of storm water into the municipal system and improves the quality of the storm water (reduces pollutants).

The Mississauga Board of Trade is also working with both the Credit Valley Conservation and Toronto Region Conservation Authorities to provide assistance to larger property owners on ways to retrofit their properties in order to qualify for the credit program. A proposal is being developed for the Federation of Canadian Municipalities Green Fund.

MBOT is also asking the City of Mississauga to consider adopting the City of Philadelphia model which has a much higher credit (up to 80%) and a grant program for property owners that offset the capital costs of storm water retrofits.

Credit Valley Conservation is working on a storm water program in the Southdown District of Mississauga by bringing 13 property owners together on a joint storm water management program. This could be a significant turning point in the storm water program through the use of the Drainage Act and property owners sharing resources and property access.

Finally, City staff are working on a report to go back to Mississauga City Council this Fall on improvements to the programs that will entice more commercial property owners to perform on site retrofits in order to qualify for the credit program. Increasing the level of the credit to improve the capital pay-back would be a welcomed improvement to the program.

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

MiWay Transit Improvements Benefit Businesses, Workers & Airport Passengers

Following considerable advocacy from the Mississauga Board of Trade, the City of Mississauga has launched an Airport Express Bus on Route 100 operating every 16 minutes Monday-Friday. MiWay riders can travel between 4 a.m. and 7 p.m. from Winston Churchill Station to Renforth Station and express to Toronto Pearson International Airport Terminals 1 and 3. Route 100 stops at all 12 transitway stations and offers connections to the Toronto Transit Commission (TTC), GO Transit bus service and Brampton Transit.

MBOT continues to focus on improvements to the MiWay system including the very congested Airport Corporate Centre area. MiWay has committed to complete a survey of businesses and employees in the area to see how transit might be improved in this part of Mississauga.

Mississauga Climate Change Plan

The City of Mississauga is developing a Climate Change Action Plan to help minimize and prepare Mississauga for the impact of a changing global climate. A draft plan is expected to be released in June 2019 with a final plan before Mississauga City Council in October.

The Plan will include both corporate and community-wide actions to reduce or offset the impact of climate change. It will also prepare the city for possible future climate scenarios. Completion of the Plan is set for 2019.

"Canadian municipalities have an important role to play in addressing climate change because more than 50 per cent of the population now lives in urban areas," said Mayor Bonnie Crombie. "Climate change is a global priority but taking local action is crucial now more than ever. We have a responsibility to the environment, our economy and the quality of life for our existing and future generations."

Mayor Bonnie Crombie added, "Developing the Plan is the first step in helping us realize our visionary goal of transforming Mississauga into a net-zero carbon city.

According to climate projections, more extreme weather events such as intense heatwaves, increased rainfall, severe flooding and extreme winter storms are expected.

MBOT is actively involved as a stakeholder in this to ensure that the voice of business is included in the plan's development. MBOT was recently appointed as a nonvoting participating member of the City of Mississauga Environmental Action Committee.

Regional Governance Review

The Provincial Government named a two-person task force to examine Regional Government in Ontario including the Region of Peel and its three local municipalities including the City of Mississauga. The Panel concluded its study on May 21, 2019. Recommendations to the Provincial Government will follow by the end of June.

The mandate of the advisory body is to provide expert advice to the Minister of Municipal Affairs and Housing and to make recommendations to the government on opportunities to improve regional governance and service delivery.

The Mississauga Board of Trade Board of Directors approved a position that should the Government of Ontario dissolve the Region of Peel government, the City of Mississauga should become a single-tier, stand-alone municipality.

David Wojcik, CEO, MBOT appeared before the Panel on May 8, 2019 to articulate MBOT's position.

"On behalf of the Mississauga Board of Trade I am pleased to appear before you today to discuss the Regional Governance Review you are conducting and specifically the Regional Municipality of Peel and its local municipal structure.

The Mississauga Board of Trade is the voice of business in our city and we have had very significant discussions around the future municipal governance in Mississauga and its effect on business.

We have taken the time to carefully review the panel's mandate and your work to advise the Provincial Government on next steps as it relates to regional government.

Regional Government has existed in this area since January 1, 1974. Its original concept was to manage growth and create a regional network for municipal government as greater growth, development and urbanization started to encroach into the regions outside of Toronto.

Now more than 45 years later, the time has come for a careful review of Regional Government.

Going back several decades we know that the City of Mississauga has looked at its relationship within the Region of Peel government and has a long-time view that the city should be a stand-alone, single-tier municipality.

Mississauga is the third largest city in Ontario and sixth largest in Canada. Home to almost 800,000 people and more than 91,000 businesses, Mississauga is a global destination, which some have described as a "modern economic miracle." Our local economy is strong and we are outpacing Ontario's in terms of job growth. We have a distinct identity from other cities and a strong sense of civic pride.

From a business perspective, we would like to see an efficient and effective, streamlined and less bureaucratic municipal government in whatever form that may take. Businesses talk to us about red-tape and unnecessary delays, property taxes and fees and length of time for permitting and development approvals. Any change in municipal government that will address these issues is welcomed.

It was of particular interest in a recent report that the City of Mississauga cross subsidizes Brampton and Caledon to the tune of \$85 million per year. That is not sustainable and places an unfair burden on business taxpayers in Mississauga.

The Mississauga business community contributes over 65% of the property tax base to the City and Region with 35% paid by residential property taxpayers. Mississauga hosts Toronto Pearson Airport and receives close to \$40 million a year in Payment-in-lieu of taxes.

Mississauga has consistently provided over 60 per cent of the Region's funding, and at times as high as 77 per cent. Yet, despite providing the lion's share of the funding and having more than 50 per cent of the population, Mississauga doesn't get an equitable, fair say at the decision-making table. With five regional councillors for 70,000 people (that's the size of one Ward in Mississauga!), one vote from Caledon is worth four times that of Mississauga or Brampton. This is not fair or democratic.

And, of considerable interest is the fact that there are many other municipalities in Ontario with populations much smaller than Mississauga that operate in a singletier fashion.

It appears that three possible scenarios of governance could happen should changes be made. These are single-tier, regional review and amalgamation. MBOT has explored these options and certainly has concerns about an amalgamated Peel. While Peel Regional Government has served us well in many respects, its governance model, unless overhauled, does not provide a representation-by-population government. We are not sure this would change with an amalgamated Peel format and this continues to concern us.

The second option of reviewing Regional governance would be welcomed to ensure effective and efficient service delivery and a "who does what" overhaul.

However, after careful review and consideration, should the Ontario Government decide to change municipal governance in Peel Region, the Mississauga Board of Trade would support a stand-alone, single-tier municipal government as the best option going forward.

The City of Mississauga is a business-friendly city and has a long and strong reputation for welcoming and working with businesses since its creation in 1974. In order for this to continue and for Mississauga to control its own destiny, it is our view that the single-tier option is the most appropriate".

City of Mississauga Stakes Out Position on Being a Single-Tier Municipality

The independent financial analysis conducted by Ernst & Young (EY) confirms that it is both feasible and financially beneficial for Mississauga to be a single-tier city.

The EY Report: **Financial Impact Analysis of Service Delivery Models** was prepared in consultation with and signed off by the four Chief Administrative Officers (CAOs) of the Cities of Mississauga and Brampton, Town of Caledon and Region of Peel. It was commissioned as an independent financial analysis of service delivery models for amalgamation and dissolution as part of the provincial Regional Government Review.

"The EY report focused on what is feasible and reasonable in terms of governance and service delivery for both the amalgamation and dissolution scenarios. In fact, the report is consistent with the City's corporate report released in March where staff estimated that Mississauga was subsidizing Brampton and Caledon by as much as \$85 million per year," said Janice Baker, City Manager and Chief Administrative Officer.

The EY report was submitted on May 21, 2019 to the Government of Ontario's special advisors as part of their review on regional governance and was presented to Region of Peel Council on May 23, 2019.

"We heard from citizens that more financial information was needed. This report helps answer many of those questions. The EY report provides substantive financial analysis including how assets would be allocated," explained Baker. "With the report, we have a financial blue-print that estimates our one-time costs for transition and for service delivery if we became independent."

On March 27, 2019, Mississauga City Council adopted a motion, approving in principle that Mississauga become independent from the Region of Peel as its preferred option, subsequent to the Ministry of Municipal Affairs & Housing's Regional Government Review.

Cannabis Retail Stores

The City of Mississauga decided at its December 12, 2018 Council meeting, that it will opt out and not allow privately-operated cannabis retail stores in Mississauga.

"Our Council made the decision to opt out as we feel that the recent changes to the retail cannabis model have occurred too quickly and there are too many unanswered questions at this time," said Mayor Bonnie Crombie. "The province has not given municipalities any control over where cannabis stores can be located in our City. This is cause for great concern. The City of Mississauga may decide to optin in the future however in the meantime; we will continue to consult and engage with our community. It's important we take the time to get this right. I will be writing a letter to the province to explain our Council's decision and will be asking for greater powers for municipalities to have input into the location and number of retail stores that are permitted in our

The Government of Ontario gave municipalities until January 22, 2019 to decide whether they will opt in or opt out of having retail cannabis stores.

MBOT actively worked on this file to ask the City to "opt in" to retail cannabis stores and made a deputation to City Council in this regard. Cannabis is now a legal product in Canada and many business people wish to operate these stores under the regulations established by the Province of Ontario. MBOT has sent a letter to the Premier similar to that of Mayor Crombie's asking that municipalities have a greater say in the location and number of these stores that can locate in the City.

Further MBOT was an active participant in the Ontario Chamber of Commerce report *Supporting Ontario's Budding Cannabis Industry*. The report makes a number of recommendations on a wide range of issues impacting the sector including:

- Setting up the private retail market for success by proceeding with a merit-based licensing system and allowing consumers to purchase directly online from licensed producers for the next phase of private retail.
- Addressing Ontario's supply shortage by developing a common excise stamp to allow producers to more efficiently ship products and investing in Health Canada's capacity to license facilities at an accelerated rate without compromising the inspection process.
- Getting regulations around edibles right by striking the necessary balance between prioritizing public safety while effectively eradicating the illegal market as edibles and other methods of cannabis consumption enter the market in late 2019.
- Nurturing Ontario's talent pool by working with Ontario's post-secondary institutions, highlighting the variety of education and employment opportunities related to the legal cannabis sector.



Transportation Network Companies (TNCs) Get Permanent Regulation in Mississauga

TNCs (like Uber and Lyft) now have a permanent regulatory operating regime in the City of Mississauga after a very successful pilot project that showed a 92% satisfaction rate of customers following an eighteen-month pilot project. The pilot showed a 98% compliance rate among drivers in the TNC program.

Our pilot project allowed us to test and evaluate our plan for regulation requirements. The results are positive," said Geoff Wright, Commissioner of Transportation and Works. "Based on the outcome, we can now put permanent regulations in place for TNCs that will enhance consumer protection and public safety. We are also committed to continuing our work with the taxi and limousine industries to make the rules consistent for all providers."

The permanent rules will establish two new fees; an annual TNC Licensing Fee of \$20,000 and a TNC Licensing Trip Fee of \$0.30 to be paid by the TNC for each trip completed by a TNC driver originating within the City of Mississauga.

City staff plan to begin implementing the permanent regulations this summer to ensure ongoing consumer protection and public safety.

Mississauga Moves Transportation Master Plan

Mississauga will advance the freedom to move by pursuing six Goals for transportation:

SAFETY: FREEDOM FROM HARM

Safe conditions for all travelers, advancing Vision Zero by supporting hazard-free travel and striving for zero fatalities

INCLUSION: FREEDOM FROM BARRIERS

An accessible network, where moving is easy regardless of a person's age, ability, income, or familiarity with the city

INTEGRATION: FREEDOM OF CHOICE

An integrated network, where people and goods have viable options for moving within and beyond the city

CONNECTIVITY: FREEDOM OF ACCESS

Simple and pleasant connections between people and the places and things they need to prosper

HEALTH: FREEDOM TO FLOURISH

Support for the health of people and the planet, with more people-powered trips, lower vehicle emissions, and better stewardship of the natural environment

RESILIENCE: FREEDOM TO EVOLVE

Leadership in adapting to changes that reshape the transportation system and how it is used.

The Transportation Master Plan (TMP) lays out nearly 100 Actions that will take Mississauga towards these Goals. The Actions are specific items that the City of Mississauga can accomplish, sometimes relying on partnership with others.

Actions are planned for all the ways the City can affect change. They include:

- Policies, guidelines, and standards actions to establish or update the rules and regulations that govern the transportation system at the local municipal level
- Plans and studies actions to establish clear, wellinformed direction on new transportation initiatives

- based on sound research and strategic planning
- Programs actions to invest in new programs or improved levels of service in the planning, design, construction, operation, and maintenance of the transportation system
- Procedures actions to implement new ways of doing business to align with evolving best practices
- Partnerships actions to collaborate with allies, stakeholders, and partner agencies in the transportation field

A target timeline has been set for the completion of each Action, either short term (next 5 years – by 2024), medium term (next 5 – 15 years – between 2025 and 2034), or long term (next 16 – 22 years – between 2035 and 2041). The Division of the City of Mississauga responsible for leading each Action are also indicated in the Plan.

This Plan is the result of extensive engagement with stakeholders and the public, coupled with in-depth, evidence-based research and analysis. It will serve as a framework to guide City policy and business planning. The Plan will direct the City's investment in and stewardship of the transportation system, which is understood to be more than a network of roads and traffic lanes. It is the interconnected system of:

- Infrastructure such as roadways, railways, highways, bikeways, sidewalks, walkways, and trails;
- Public rights-of-way, waterfronts, green spaces, and the lands adjacent to them;
- Public services such as transit, municipal parking, and traffic management;
- Regulations that govern service providers such as taxis, Transportation
- Network Companies (TNCs), and towing and delivery vehicles; and
- People who travel and engage with rules, etiquette, and on-going education.

This Plan takes a long-term strategic view of the transportation system to determine appropriate courses of action for the short, medium and long term. Detailed network planning, forecasting, project scoping, costing, budgeting, and annual prioritization will be first steps toward implementing the Plan.

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,

Large Buildings Required to Report Energy and Water Use

Energy and water usage can represent some of the largest operating costs in commercial buildings. Ontario's Energy and Water Reporting and Benchmarking (EWRB) initiative can help buildings save money by tracking usage, identify energy and water efficiency opportunities and compare energy and water usage to similar buildings.

Under the Reporting of Energy Consumption and Water Use regulation, large building owners need to report their building's energy and water use once a year to the Ministry

of Energy, Northern Development and Mines (ENDM) on: July 1, 2019 for buildings 100,000 square feet and larger and July 1, 2020 for buildings 50,000 square feet and larger.

If you are required to report your building's water and energy usage, you will need to provide:

Your building information: This will produce accurate energy and water usage data.

Your EWRB ID: This is a unique six-digit number assigned to your property by ENDM. If you are reporting multiple buildings on a property individually, they will need their own EWRB ID.

Your usage data: You need to report the usage data for all forms of energy that your building uses (for example, electricity, natural gas, diesel, fuel oil) and water for the reporting year (January 1 to December 31).

If you have questions, please contact **EWRB Support** at 1-844-274-0689 or ewrbsupport@ontario.ca.

More Homes, More Choice Act the New Planning and Development Model for Ontario

The More Homes, More Choice: Ontario's Housing Supply Action Plan outlines legislative, policy and regulatory changes across multiple ministries. It cuts red tape, makes

costs more predictable, encourages different types of housing and promotes innovative new approaches to housing design and home ownership. *More Homes, More Choice* also protects Ontarians' health and safety, the environment - including the Greenbelt - employment and agricultural lands, and our rich cultural heritage.

It is designed to help build the right types of homes in the right places, including rental housing and secondary suites; from basement apartments to apartment buildings and non-profit co-ops. As more rental units are built, tenants will have more options and rents should come down.

More Homes, More Choice will support faster development near transit. It will also boost the economy, as the residential housing sector is an important driver of economic growth and a source of job creation. The Government believes that by working together, we can create more housing, strengthen the economy and help ensure the people of Ontario have homes that meet their needs and their budgets.

The Bill also re-establishes the Ontario Municipal Board and will result in a reduction of development levies that can be charged by municipalities. It allows municipalities to create Community Benefits Funds under very specific criteria to support public benefits from development.

CA\$H FOR INVOICES!

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

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Why J D Factors?

- Cash for Invoices within 24 hours
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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



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Getting Ontario Moving Act a Blueprint for Transit in the GTHA

On June 4, 2019, the Ontario Legislature passed the *Getting Ontario Moving Act* that will cut red tape for the province's job creators, help keep our roads safe and enable the upload of new subway builds to the province to ensure subway lines get built faster.

"Our government is moving forward with its plan to upload new Toronto subway infrastructure to improve transit and get shovels in the ground faster," said Jeff Yurek, Minister of Transportation. "This legislation marks the next step in the largest expansion of Ontario's transit network in our province's history that will bring real relief to transit users."

The legislation will also cut red tape, find efficiencies and keep Ontario's roads among the safest in North America.

Changes to increase road safety include:

- Making learning to drive safer and reaffirming to new drivers that it is never safe to drive under the influence by introducing two new offences for any driving instructor that violates a zero blood-alcohol concentration or zero drug presence requirement
- Improving traffic flow and enhancing road safety on our highways by introducing tougher penalties for driving slowly in the left-hand lane
- Protecting children by giving municipalities the tools they need to target drivers who blow by school buses and threaten the safety of children crossing roads to their school or home
- Strengthening laws that protect frontline, roadside maintenance, construction, tow truck and recovery workers from careless drivers
- The legislation will also make life easier for tourism operators and recreational off-road vehicle drivers by allowing off-road vehicles to operate on municipal roads unless specifically prohibited

"With the passing of this legislation our government is transforming how businesses and people interact with the Ministry of Transportation," said Yurek. "We're helping make our communities safer and ensuring Ontario is open for business and jobs once again."

Along with this Bill, the Ontario Government has recommitted to build the Hurontario LRT from Port Credit GO station to Steeles Avenue (Shoppers World) in Brampton. This line will form an integral part of the Government's subway and rail connections in the Greater Toronto & Hamilton area.

Alcohol Sales in Ontario Facing Bumpy Road – Ontario Chamber of Commerce Weighs In

During the last Provincial Election campaign, the Doug Ford Progressive Conservatives made a promise to get beer and wine in convenience stores citing greater consumer choice and availability. It has tabled legislation to end a multi-year agreement with the Beer Store that maintains control of the beer retail and distribution in Ontario.

The Ontario Chamber of Commerce (OCC) wrote a letter

to Finance Minister Victor Fedeli citing its concern over unilaterally ending an agreement without compensation.

I am writing to you to express concerns about the announcement that the Province intends to introduce legislation to terminate the Master Framework Agreement (MFA) with The Beer Store. Canceling a contract sends an alarming message to the business community in Ontario and beyond which could potentially deter investment.

Let me be clear, before the government proceeds with the MFA termination, the OCC would like to see a comprehensive and evidence-based plan on the future of alcohol sales in the province. Our members believe that the Government of Ontario must take a strategic – rather than piecemeal – approach to alcohol policy, one which aims to serve both the industry and consumers fairly. A complex challenge like alcohol sales modernization requires a comprehensive solution. For this reason, the OCC will release a report at the end of June with input from industry stakeholders that examines the regulatory and policy issues facing all four categories of beverage alcohol – beer, wine, cider, and spirits.

- Rocco Rossi, President & CEO, Ontario Chamber of Commerce

Ontario Budget Bill Makes Changes to Benefit Business & Improve Accountability

With the passage of Bill 100, the *Protecting What Matters Most Act (Budget Measures), 2019*, the government is implementing signature initiatives outlined in the 2019 Ontario Budget including:

- Creating the new Ontario Childcare Access and Relief from Expenses (CARE) tax credit — one of the most flexible child-care initiatives ever introduced in Ontario.
 It is a plan that puts parents, not the government, at the centre of the child-care decision-making process
- Empowering municipalities to make rules about where alcohol can be consumed in public spaces, such as parks, and retroactively pausing a wine tax increase that was scheduled for April 1, 2019, leaving more money in the pockets of consumers
- Introducing the Premier and Minister's Accountability Guarantee, which would require both the Premier and the Minister of Finance to give up 10 per cent of their premier and ministerial salaries for failing to make public financial and economic reports by the legislated deadline
- Providing tax relief for families when they need it the most, as the death of a loved one is a difficult time. Effective January 1, 2020, the Estate Administration Tax would be eliminated for taxable estates with assets of \$50,000 or less and would be reduced by \$250 for larger taxable estates
- Making the auto insurance experience simpler for consumers by facilitating the use of electronic communications and electronic commerce by insurance companies in doing business with their customers
- Requiring Ontario to prepare an annual debt burden reduction strategy to responsibly manage its debt, which is the largest of any sub-national jurisdiction in the world, while maintaining the high-quality services

- that people expect and deserve both now and for future generations
- Advancing a Digital First strategy that will deliver simpler, faster and better services across Ontario by eliminating outdated processes and lowering administrative burdens and costs
- Implementing a transparency measure at the gas pump that will make clear the true cost of the job-killing federal carbon tax on Ontario drivers, families and businesses
- Protecting titles for financial planners and financial advisors in Ontario by introducing a new framework for the financial services industry to require that individuals using the financial planner and financial advisor titles have an appropriate credential

"Passing Budget 2019 gives the government important and modern tools to restore fiscal accountability and provide relief to hard-working families and businesses," said Minister of Finance Vic Fedeli. "This is how the government is protecting what matters most and putting people first."

Ontario Government Proposes to Cap Public Sector Wage Increases to 1% for Next Three Years

The Hon. Peter Bethlenfalvy, President of the Treasury Board, has introduced legislation that would enable the government to manage public sector compensation growth. If passed, the legislation would allow for reasonable wage increases, while protecting the province's front-line services, restoring the province's financial position and respecting taxpayer dollars.

legislation, Protecting proposed a Sustainable Public Sector for Future Generations Act, 2019, would not impede the collective bargaining process nor impact existing agreements. Rather, it would put reasonable, time-limited requirements on new compensation increases for unionized and non-unionized employees in Ontario's public sector while maintaining existing opportunities for pay increases, such as movement through salary ranges.

The proposed legislative approach would not impose wage freezes, wage rollbacks or public sector job losses. Additionally, Ontario's public sector employees would maintain eligibility for compensation increases and be able to negotiate terms and conditions.

This decision is likely to cause considerable unrest within the public service over the next many months.



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FEDERAL

US Tariffs on Steel and Aluminum Dropped, Canada Drops Countervail Measures

In a welcome sign toward the ratification of the United States-Mexico-Canada Free Trade Agreement (USMCA) US President Donald Trump recently announced that the tariffs on Canadian steel and aluminum imports would be dropped.

Prime Minister Justin Trudeau stated, "When the U.S. imposed tariffs, we stood up for Canada's economy and our steel and aluminum workers and their families. We immediately retaliated dollar-for-dollar – the strongest retaliation in the world. We stood firm and would not back down until we achieved today's outcome. As a result of this decision by the United States, Canada will lift its retaliatory tariffs."

"This decision reflects what is known to be true by friends on both sides of the border: Canada has been America's most steadfast ally for more than a hundred years, and our long-standing partnership and closely linked economies make us more competitive around the world and improve our combined security."

The Canadian Chamber of Commerce stated that the announcement of a deal to lift steel and aluminum tariffs is very positive news for Canadian businesses. These tariffs have never had a national security justification, and the Canadian Chamber of Commerce welcomes this long overdue resolution.

We commend the federal government for its tireless efforts to have these tariffs lifted and their steadfast opposition to quotas. We look forward to reviewing the details of this announcement in the coming days with our members, including the transshipment and monitoring provisions, and to obtaining greater clarity on the ability to reintroduce tariffs in the event of import surges.

Canada's retaliatory tariffs have been a necessary, but unfortunate part of the federal government's strategy in asserting pressure on the U.S. Administration to lift their unjustified tariffs. We look forward to these tariffs being removed.

However, our work to bring our trading relationship with our largest export market to its new equilibrium point is not yet done. We look forward to discussions progressing between the White House and Congress to establish the path ahead for U.S. ratification of the Canada-United States-Mexico Agreement, which should expedite Canada's own implementation process.

It is expected that the USMCA agreement will be ratified during the Summer of 2019.

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.

Federal Government Announces Initiatives to Help Small and Medium Sized Business Fight Climate Change

The Hon. Catherine McKenna, Minister of the Environment & Climate Change has announced two new proposed programs that will help owners of small and mediumsized businesses be more energy-efficient, save money, and take action to reduce pollution. These programs are subject to passage of the Budget Implementation Act and subsequent specifications by the Minister of Finance.

Under the *Climate Action Incentive Fund*, a portion of federal fuel charge revenue from Saskatchewan, Manitoba, Ontario, and New Brunswick will be used to support small and medium-sized businesses in these provinces, such as restaurant owners, farmers, truck drivers, and convenience and grocery store owners. Specifically, these businesses could be eligible for:

 Refunds between 25% and 50% on the cost of new energy-saving equipment - such as appliances, heating and cooling equipment, anti-idling devices and high efficiency boilers;

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.

- Convenient location (parking available & transit accessible)
- · Conference-Calling opportunities
- · State-of-the-art Audio-Visual equipment
- · Free Internet access
- · Conference, Classroom or Theatre set-up
- Tea & coffee available (at an extra cost)
- Accomodates up to 30 people



 Funding of up to 25% of eligible costs for energyefficient retrofits and other projects to improve energy efficiency, reduce their energy use and save money

These investments will help make small and medium-sized businesses be more productive and competitive as they reduce their energy costs.

In addition, the Government will open up shortly a new call for proposals for smaller projects from small businesses across the country under the Low Carbon Economy Fund Partnerships stream. Approximately \$10 million will be available to help those businesses make investments to improve energy efficiency, reduce pollution and save money.

More details are available at https://www.canada.ca/en/environment-climate-change/services/climate-change/carbon-pollution-pricing-proceeds-programming/climate-action-incentive-fund.html.

Canadian Chamber of Commerce Reacts to *Climate Action Incentive Fund*

"The Canadian Chamber is pleased to see the government recognize the importance of SMEs to our economy, and we appreciate their attempt to compensate some for the impact of the fuel surtax on them.

However, we are disappointed the federal government has not chosen a mechanism, as it did for consumers, to rebate every SME in the affected provinces.

The proposed fund requires SMEs to enter into a potentially cumbersome and lengthy application process from which some will benefit, and many will not.

The government's proposed mechanism also makes significant assumptions on behalf of SMEs, which is prescriptive and does not allow them to make GHG reducing investments that make the most sense for their business.



Finally, the government had promised to ensure that carbon pricing would be revenue neutral. However, it is not clear that the funds allocated for SME rebates in the affected provinces includes the GST that the government is collecting on the surtax.

From what we have seen today, it is not clear these programs are going to equip all SMEs to thrive in the transition to a low carbon economy."

Trade Accelerator Program Expanding Outside of Toronto

With the announcement of a \$6.7 million grant from the Federal Government, the Toronto Region Board of Trade is able to expand the very successful Trade Accelerator Program (TAP) into communities outside of Toronto, including Mississauga.

TAP provides companies with access to Canada's top exporting advisors, resources and contacts, giving them the training and support they need to become successful international traders in their specific business sector.

The Mississauga Board of Trade (MBOT) looks forward to working on this program in the Fall of 2019. More information on TAP is available at www.wtctoronto/tap.

Women's Entrepreneurship Focus of Federal Government

The Government of Canada is advancing women's economic empowerment with the first ever *Women's Entrepreneurship Strategy*, a \$2-billion investment that seeks to double the number of women-owned businesses by 2025. In response to the high volume of WEF applicants, Small Business Minister Mary Ng announced the Government's commitment to investing an additional \$10 million to bolster the Fund, supporting 100 more projects from among the impressive proposals received during the competitive process that took place in fall 2018. Of that investment, \$2.5 million will be dedicated to project proposals submitted by Indigenous women.

More information on this program can be accessed at https://www.ic.gc.ca/eic/site/128.nsf/eng/home.

Federal Election is October 21, 2019

Canadians will go to the polls on Monday, October 21, 2019 to elect their local Members of Parliament and the next Government of Canada. MBOT will be hosting an All-Party Debate in early October to give the business community an opportunity to hear from all the major Political Parties and their views and policies on the issues.



W.R. (Bill) Black CExP™, CFP®, CEA®, CIM® Founding Partner/Exit Planner Exit Planning Group

As a successful business owner, you know that your business has value. It likely supports the lifestyle you and your family live. It provides a paycheck and perhaps benefits to the people you employ. The products or services you provide are meaningful to your clients. But if someone asked you, "How much is your business worth?" could you confidently provide a dollar amount?

Many business owners aren't exactly sure what their businesses are worth. More commonly, many business owners overestimate the value of their businesses, based on rules of thumb, comparing what outwardly similar businesses have sold for, or simple gut feeling. Less commonly, owners undervalue their businesses for the same reasons. But one thing is clear, failing to know what your business is worth right now can have negative consequences for how you plan for the future of your business. Why is knowing the current value of your business today so important?

Knowing Your Business' Value Can Guide Growth

A business' value can be indicative of how well it's growing. While factors such as gross sales and cash flow play an important role in determining business value, they aren't the only factors. For example, if your business' yearly cash flow is around \$3 million, and the equipment and property the business owns is worth \$1 million, you might assume that the business' value is around \$4 million at the low end.

However, if your business' cash flow results from two or three big clients, potential buyers may value the business below \$4 million due to the risk of large losses if one of those clients leaves. Likewise, if you as the owner are the primary reason for strong cash flows,

EXIT PLANNING:

IS YOUR BUSINESS WORTH AS MUCH AS YOU THINK?

a potential buyer may reduce their assessment of the business' value to reflect the cost and risk associated with you leaving. If you were ever to leave the company, whether by choice or chance, revenue and cash flow can decrease or cease. Even if you never intend to sell your business, its value is primarily based on what qualified buyers would be willing to pay for it.

In short, knowing what your business is worth right now as a consequence of what you're currently doing, can help you determine which areas of your business can improve to allow you to pursue your growth goals. Growth relies on numerous factors, some of which aren't as obvious as hard numbers, like cash flow. Awareness of these less obvious factors can get you thinking about and acting on strategies to potentially strengthen them in your

business, which can help guide your business toward the growth you desire.



Knowing Your Business' Value Gives You Time to Adjust

without knowing what you currently

to make them a reality. Being overly

have and what you will eventually need

ambitious about what you believe you

can do, based on a gut feel or rule of

worth, can damage how the business

functions. Conversely, underestimating

can focus your attention, allowing you to pursue important short-term and

long-term goals right now.

what your business is really worth today

thumb about what your business is

Growing business value to a point at Growing business value to a point at which you can achieve your goals can take years. It's rarely as easy a flipping a switch or making a small change, yet many business owners severely

> underestimate how much time it takes. This commonly leads to burnout, especially when owners view the challenge of spurring growth as insurmountable. Knowing what the business is worth now

can prevent you from burning out or staying in the business for longer than you want because it helps you determine how long it may take to build the business to where you need it to be.

Unless business ownership is merely a pet project, the value of your business will likely affect you, the goals you want to pursue, and the people and causes you care about. If you'd like help in learning about whether your business is worth as much as you think and to start considering strategies to make your business as valuable as you need it to be, contact us today.

Knowing Your Business' Value Can Solidify Your Planning

Knowing what you have, enables you to create a plan that allows you to pursue what you want and need. This applies to goals you may have for your post-business life, such as traveling more or spending more time with family or friends. To leverage your business' success as a force for good in the community, such as through charitable donations. It applies to estate planning goals you may have, such as passing wealth to future generations.

Whatever your future goals may be, it's difficult to plan for how to pursue them

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: Your Member Services Manager at (905) 273-6151

Policy & Government Affairs

Contributes to developing MBOT's policy positions and advocacy strategies. Chair: Susanne Balpataky, Speigel Nichols Fox LLP Staff Liaison: Brad

Ambassadors

Welcome new members, plan and execute networking events and new member orientation. Chair: Laurie Usypchuk, Love This House Staff Liaison: Sonia

Next Generation (NGen)

Networking and education series for young professionals & entreprenuers. Chair: Brad Bida, MNP Staff Liaison: Stephanie

International Trade

Support and resources for business community involved in trade or trade-related services. Chair: Imran Hasan, Transglobal Systems Of Canada 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: Carol Heslin Leigh, The Sole Point Reflexology Staff Liaison: Brad

Golf Classic

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

Human Resources

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

Professional Development

Develop and deliver business workshops and learning opportunities to business leaders and professionals. Chair: Linda Kern, The Kern Group Staff Liaison: Stephanie

Awards of Excellence

Plans and organizes the annual business awards programming, including the nomination and judging in the set categories. Chairs: Jared Bourne, MNP Staff Liaison: Stephanie

Technology Forum

Collaborative force in support of education/awareness and solutions for members related to IT. Chair: Robert Baird, Logix Data Products Inc. Staff Liaison: Stephanie

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

CURLING

THE ULTIMATE TEAM BUILDING EXPERIENCE

Looking for your next team building event can be a challenge. The need to find an activity that encourages team communication, leadership, problem solving, decision making, and strategy is important.

Engaging your coworkers and employees mentally and physically in a short period of time can be difficult too, but there is one activity that does both exceptionally well. Curling.

Curling, the other Canadian sport on ice offers corporate companies the opportunity to have a fun, unique, and memorable experience with a social and competitive element too. A team building event at the Dixie Curling Club will give everyone a chance to interact with each other and work together as a team.

In as little as forty-five minutes, employees of your company will learn the basics of the game. From the delivery of a stone to sweeping, and understanding the basic rules of the game; Dixie's goal is to have everyone yelling "HURRY HARD" the whole time.

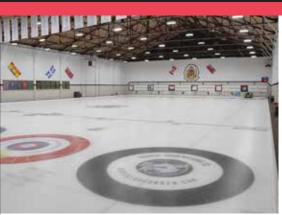
More than just a curling club, Dixie offers corporate rental packages that meet your company's needs.

Whether you have eight people in your group or 48 people, our club is happy to host you and your company pre and post curling. Dixie offers full catering services and a wide variety of functional spaces for your meetings and for socializing.

Dixie's curling season begins at the end of September and goes to mid-April. We offer six sheets of ice. This season, Dixie will be hosting Corporate Wednesdays. Time slots range from 9 am to 1 pm (limited times available). If Wednesdays do not work for you, give us a call and we would be more than happy to work out a day and time that best meets your needs.

We encourage players to wear warm, loose fitting clothing when on the ice. We also ask all participants to wear clean pair of rubber soled running shoes on the rink. Other than that, we supply everything else, including the fun!

So, instead of going bowling, fleeing an escape room, or heading out on a scavenger hunt; Try Curling at Dixie today!













- We offer a unique team building experience starting at \$40 per person.
- Call us today to book you corporate event.

3071 Palstan Rd Mississauga, ON L4Y 2Z7 dixiecurlingclub@rogers.com

905-276-1777

TALENT GAP:

THE EVOLUTION OF PROFESSIONAL SERVICE PROVIDERS

The evolution of professional service providers is impacting everything you touch from banking to accounting, legal and yes commercial real estate advisors!

Think about the impact of technology, the people you engage with, how you interact and the very nature of your experiences compared with five, ten or fifteen years ago? It's very different and continues to change rapidly, you won't even recognise it in 10 more years.

Are business leaders and educators investing enough resources into the right technologies, people skills and business process tools to properly manage the future? This should be a real concern for the leaders who are not walking the talk. They all run the risk of being left behind or playing catch up after the fact. Change is real, change is constant and embracing change is more important now than ever before. Financial technology ("Fintech") for example is said to be the next great disruptor in the global economy and yet Canada's fintech enterprises face a distressing talent gap. The problem is not a lack of engineering and technical skills, but rather exists on the left side of the corporate organization chart - in the marketing and business development

Our emerging financial technology companies are often scrambling to find a combination of marketing and sales skills – quantitative and interpersonal – that they need to survive and grow. That lays down a challenge for not just Fintech CEO's and investors, but to the universities and colleges that train and develop marketing, engineering, commerce and finance graduates.

The classic story of any new, fast growing enterprise is that they are often founded by an entrepreneur, perhaps a former consultant, banker or accountant – and we certainly need more of these company creators. Let's look very carefully at the people who these people hire. Their first recruit is often a product specialist with a science or engineering background. Thus, Canadian companies

develop very quickly on the right side of the org chart with more of the science, engineering and IT specialists.

The problems start to arise when they need to sell the product or the service they have developed. Many companies are competing to import marketing and sales people from the United States and abroad, given the absence of local talent. This stunts our ability to develop a cadre of leading Fintec or even Corporate Real Estate Tech ("CREtech") companies and managers, and leaves us exposed as we all embrace for the new infux of international players.

Part of the explanation for the trend to international hiring lies in the heft of enterprise outside of Canada. But this also speaks to a fundamental Canadian malaise.

Canadians actually do very well in product innovation, but the country lags in its ability to take these products to market, develop sales and marketing strategies, identify customers and find out what they want. As a result, we historically lack companies that with the size and clout to compete both at home and abroad, and they are often taken over before they hit their stride.

Of course, it is often part of most new venture development planning to be eventually acquired. Our Canadian hopefuls more often than not lack the breadth of talent to maximize their potential before these events occur.

This situation persists because of a fundamental challenge: We need sales and marketing people to be less obsessed with branding and advertising than in the past, and more comfortable with analytics, data methodology, total accountability and business process modeling. With this means, companies can then identify who should be targeted in their approaches. These professionals need to get adept at building and integrating personal sales strategies.

Only then will they be able to engender

customer trust and move the relationship along.

You need the quantitative skill set to deeply understand your customer, but once you do that, you have to reach them in a very personal way through human interaction.

This prescription, hard analytics and soft skills in building a relationship, is a very difficult mix but absolutely essential for the careers of senior managers and leaders. This requires a heavy shift in education and training, particularly at colleges and universities that are challenged to provide an underlay of data analytics and an overlay of interpersonal skills.

Young professional service advisors coming into our business need to think about what differentiates them in the future economy and competencies like leadership, relationship building and creativity to separate them from machines. Those are the attributes that universities, colleges and business training programs need to more aggressively promote and develop.

There also needs to be a more focused approach for teaching and entrepreneurship and innovation. Not all business students are wired to be entrepreneurs. But they should be able to discover their balance of aptitude in their formative years and hone those skills that are lacking.

In summary, all organizations must contemplate a reset of business education and training – if all team members are to have meaningful careers, and if emerging companies are to find essential talent close to home.

As a buyer of commercial real estate services, you should expect more, demand more and not settle for traditional service delivery.



Kevin Beaudry
SIOR MCRE
Senior Vice President, Principal
Avison Young
Commercial Real Estate

ONTARIO CHAMBER OF COMMERCE AUTHORS FORWARD LOOKING REPORT ON CANNABIS

On April 18, 2019, the Ontario Chamber of Commerce (OCC) released its report, *Supporting Ontario's Budding Cannabis Industry*. The report outlines Ontario's competitive advantage and how to capitalize on Canada's first-mover status in this fast-moving industry.

"With Ontario home to more than half the licensed producers of recreational cannabis in Canada and the majority of cannabis employment held right here in Ontario, we are positioned to lead Canada's recreational cannabis industry on the world stage," says Michelle Eaton, Vice President of Communications and Government Relations of the OCC. "Ensuring the private retail market is successful is critical to the long-term viability of the sector. As Ontario's business advocate, we are committed to shaping responsible public policy to establish us as a competitive, global leader."

The report makes a number of recommendations on a wide range of issues impacting the sector including:

SETTING UP THE PRIVATE RETAIL MARKET FOR SUCCESS

by proceeding with a merit-based licensing system and allowing consumers to purchase directly online from licensed producers for the next phase of private retail.

ADDRESSING ONTARIO'S SUPPLY SHORTAGE

by developing a common excise stamp to allow producers to more efficiently ship products and investing in Health Canada's capacity to license facilities at an accelerated rate without compromising the inspection process.

GETTING REGULATIONS AROUND EDIBLES RIGHT

by striking the necessary balance between prioritizing public safety while effectively eradicating the illegal market as edibles and other methods of cannabis consumption enter the market in late 2019.

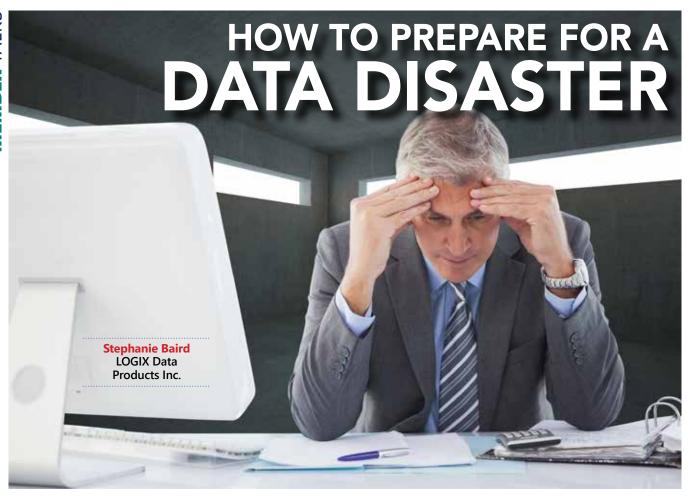
NURTURING ONTARIO'S TALENT POOL

by working with Ontario's post-secondary institutions, highlighting the variety of education and employment opportunities related to the legal cannabis sector.

This report provides a comprehensive analysis of Ontario's cannabis market from the perspective of industry and the role public policy can play to ensure the legal market remains competitive by seizing economic opportunity, eliminating the illegal market, and safeguarding public health and responsible adult consumption.

"The Province has a role to play in ensuring the legal market remains competitive and seizes the opportunity to be a global leader in the recreational cannabis space," added Eaton. "We are the first G7 country to federally legalize recreational cannabis use and other nations will look to us when developing their own regulations." While many questions remain, including how private retail will unfold in Ontario, the OCC will be working with all levels of government, investors, entrepreneurs, business owners, and post-secondary institutions to establish balanced regulations that consider both public safety and economic growth.

The report also calls for the Alcohol and Gaming Commission of Ontario (AGCO) to work more closely with municipalities on establishing future retail cannabis store locations. Both Mississauga City Council and the Mississauga Board of Trade have been asking that municipalities have final say on suitable locations and total number of retail cannabis stores permitted in the City.



When a data disaster strikes, your employees will not have access to the data and applications they need to perform their job. Having your employees waiting around while your system is down is bad enough as it is, and even worse if you are not sure when your system will be up and running again.

As a business owner or manager, you are under a high level of pressure to deliver on budgets, meet deadlines and client promises. Your success depends on your team's ability to be productive during the hours they spend at the office. Nobody wants to have to worry about the worst-case scenario, but with a survival rate of less than 10%, companies without an effective disaster recovery plan are forced out of business within 2 years of experiencing major data loss. Being prepared is key for surviving a data disaster.

Consider the implications of total disruption. How much of your time and expenses would go into restoring business information? How much revenue would be lost if your employees had limited or no access to critical files and programs? These threats are real and constantly evolving.

HOW TO PREPARE FOR A DATA DISASTER:

1. TALK TO YOUR IT PROVIDER

Don't wait for a disaster before you act. Start the conversation now! If you have not prepared and fall victim to a data disaster, it is usually too late to do anything to restore your data. Transition your business from reactive to

proactive. Ask your IT provider for a network assessment and a solution to help protect your business from data loss.

2. BE PART OF THE CONVERSATION

You know best which files you and your team needs to succeed. Ask questions, engage in the conversation and request best practices training for you and your staff. That way, you will be ready to respond if your company falls victim to data loss.

3. KNOW THAT YOUR PLAN WILL WORK

You should feel confident that your data is available when you need it. Ask your IT provider, "If our company files are lost, what do we do?" Having your IT provider run a disaster simulation can ensure that your plan will deliver on your recovery point (RPO) and recovery time objectives (RTO). If it cannot, then the availability gap needs to be addressed.

4. SAVE YOUR WORK

It sounds obvious, but saving your files frequently can be overlooked. There is always a risk of losing work in the event of a disaster, but if you save often, the risk is decreased. Protect your business data with a managed backup solution and a disaster recovery plan. Be confident that your mission-critical data can be restored in the event of system failure, data corruption, inaccessible or lost files, lost or stolen devices, system failure, as well as fire, flood, electric, natural disasters and more.



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NEW

RECORD-KEEPING REQUIREMENTS FOR PRIVATE CORPORATIONS

UNDER THE

CANADA BUSINESS CORPORATIONS ACT

Effective June 13, 2019, private corporations regulated under the **Canada Business Corporations Act** are required to prepare and maintain a register of individuals with "significant control" over the corporation.

An individual has **significant control** over a corporation where:

(a) the individual is the registered holder of, the beneficial owner of, or has direct or indirect control or direction over a "significant number of shares of the corporation"; or

(b) has any direct or indirect influence that, if exercised, would result in control in fact of the corporation

A "significant number of shares of a corporation" is: (a) any number of shares carrying 25% or more of the voting rights of the corporation's outstanding voting shares, or (b) any number of shares equaling 25% or more of all of the corporation's outstanding shares measured by fair market value. Two or more individuals will each be considered to be an individual with significant control if they jointly are the registered holders of, the beneficial owners of, or have direct or indirect control or direction over a "significant number of shares of the corporation".

The register must set out certain information of each individual with significant control, including:

- (a) names, dates of birth and latest known address;
- (b) jurisdiction of residence for tax purposes;(c) the day on which they became or ceased to be
- an individual with significant control; and (d) a description of how they are an individual with significant control over the corporation, including a description of their interests and rights in respect of shares of the corporation.

At least once a year, the corporation will be required to take reasonable steps to ensure that it has identified all individuals with significant control.

A corporation that fails to prepare and maintain

a register of individuals with significant control over the corporation may be liable to a fine not exceeding five thousand dollars (\$5,000), and its directors and officers, or shareholders



that refuses to provide information, may be liable to a fine not exceeding two hundred thousand dollars (\$200,000) or to imprisonment for a term not exceeding six months, or to both.

It is anticipated that similar requirements will be imposed under the provincial corporate statutes; however, at present, none of the provinces have instituted amendments to incorporate such requirements.



Matthew Kindree
Partner
Pallett Valo LLP

HOW TO SECURE YOUR **WEBSITE**

If you own a website, you'd probably be faced with the fear of seeing your work wiped out or significantly altered by a nefarious hacker. You've really put in a lot of work to make your website stand out and create a brand for yourself; it's therefore, vital that you protect your site with the best security measures available.

> Here are some tips to keep your website safe:

#1 Always Update **Platforms and Scripts**

One effective way to protect your website from evil hackers is always to ensure that your platform and all the scripts you've installed are up-to-date. Many of these tools are created using open source programs thus making them susceptible to the malicious acts of bad-intentioned hackers. When you don't update your scripts or platform, the weaknesses can be exploited by hackers to take control of your website. If you're using WordPress, for instance, it's recommended that you always check the update icon in your dashboard to allow access to current updates.



Essentially, an SSL certificate confirms the security of your website and allows

you to transfer information or files over an encrypted network to keep them safe. Although you'll usually have to pay for an annual fee to maintain your SSL certificate, the protection it offers your website makes it worth. Meanwhile, when opting for an SSL certificate, ensure that it has both business and extended validations to allow your site to receive that secure green validation, next to your website's URL on Google.

#3 Use HTTPs Encryption

Installing an SSL certificate on your website make you automatically have the HTTPs encryption. All you then need do is activate the encryption by installing your SSL certificate on the "Certificates" section of your website. Remember, always renew your encryption from time to time for robust protection.

#4 Use a Strong Password

While this tip seems pretty simple, it can never be overstated. Did you know that the world's most popular password is 123456? While it's tempting to go for a password that you can easily remember, use a mix of letters, numbers, and characters. Common passwords like your year of birth should be avoided entirely.



A J Rana CEO & Founder Solsnet

Professional Development IT PAYS TO KNOW Taxable Benefits & Allowances: Reduce Costs and Risk of Audits Marty S., CPM - Member, Ontario Region

Providing employee benefits and non-cash incentives can be a win-win for employers and employees. But correctly managing and administering these benefits requires more finesse than many employers may consider. Employers, and payroll, human resource and accounting professionals can benefit from the Canadian Payroll Association's (CPA's) wealth of resources, including the popular Taxable Benefits & Allowances seminar.

At the outset, employers should be aware that there is a difference between taxable benefits, allowances and expense reimbursements, which are often categorized as employee benefits. Each category requires understanding of federal, provincial and territorial legislation and regulations and entails unique administration. The CPA's Taxable Benefits & Allowances seminar reviews these important aspects and explores key concepts used by Canada Revenue Agency and Revenu Québec to evaluate taxability and assess more than 40 common benefits, including automobile allowances, loan and stock options, gift cards and more.

With over 25 Taxable Benefits & Allowances seminars between now and the end of June, there's bound to be one near you.

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A Brighter Future for Canadians

CANADIAN CHAMBER OF COMMERCE **LAUNCHES VOTE PROSPERITY** AHEAD OF FEDERAL ELECTION

It seems like every time an election rolls around, we talk about how it is the most important election in memory. This time there can be no doubt about how much Canadians have at stake.

Our economy is slowing. The renegotiated free trade agreement with the U.S. and Mexico languishes in Congress. Our steel and aluminum industries remain hostage to illegal U.S. tariffs and Canadian businesses and agriculture are being targeted by China in an attempt to influence our justice system.

Our regulatory burden is strangling business. Our tax system is cumbersome and compliance is costly. The cost of doing business continues to rise. Offshore investors are taking a wait-andsee approach to Canada.

To be fair, some of these things are outside of government's control. But many of them are entirely within government's ability to influence. The next federal government must act on the things that are within our control. It is critical not only for business, but also for our prosperity as a country.

Without a thriving business sector, Canada's economic growth suffers, our prosperity declines, and our governments lack the resources to build our roads, hospitals and to provide social services.

In short, for Canada to succeed, our businesses must succeed. This is one of the core messages of the Canadian Chamber's election platform, Vote Prosperity.

Vote Prosperity was developed in consultation with the provincial and territorial Chambers including the Mississauga Board of Trade and drew from our resolution process.

We call them seven burdens of business: bad regulation, uncompetitive taxation, skills shortages, technological disruption, inadequate support for SMEs, the need for better trade tools and pharmacare.

Interestingly, all of these priorities could also easily become the seven benefits of business, if the policies addressing them are well designed. But today they're not, and Vote Prosperity lays out the path back to competitive advantage.

A regulatory system that works for everyone, including business; a tax system that is fair, efficient and modern; greater access to new markets around the world, and the breaking down of domestic trade barriers; helping SMEs in a way that's meaningful to them so that they can grow and succeed at home and abroad; helping Canada seize the power of the digital age, while also investing in more traditional trade-enabling infrastructure; helping grow a 21st century workforce with the skills, education and training required to prosper; and an affordable approach to filling the gaps in pharmacare without disrupting today's employment provided plans.

These are our priorities as Canada prepares for this year's election. Each one of them is within government's control.

If the next federal government is willing

to listen, and to work with the business community, we can take the necessary steps to regain Canada's competitiveness.

We need our governments to be our partners, not our opponents, if Canada is to succeed. Note that we said governments – plural – because this applies at every level of government federal, provincial and municipal. We have already been meeting with the platform and election teams for the federal parties and we will be watching closely when they lay out their visions for Canada to see how much they have listened to business.

Over the coming months we have an unprecedented opportunity to make the case for a strong business sector and a more competitive Canada.

"We published an open letter to all of Canada's federal party leaders, challenging them to give our 200,000 business owners what they must have: a fighting chance to compete and grow. Canada's businesses have every right to expect a level playing field with the countries they compete against. We call on all party leaders to build their business policy proposals around the Vote Prosperity checklist, which outlines what Canada's job creators themselves have identified as mission critical," said the Hon. Perrin Beatty, PC, OC, President & CEO, Canadian Chamber of Commerce.

More information is available at www.platformforprosperity.com

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RESIDENT HIGHLIGHT:

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Mrs. Maryan Eisdale

Those who are the happiest are those who do the most for others. At 87 years young, Maryan Tisdale, resident at Walden Circle Retirement Community, dedicates a lot of her time to help those in need. She has volunteered at many different local chapters, and continues to support multiple charities through her creative pursuits. Starting at an early age, Maryan learned how to knit and started to create her own clothing by following simple patterns. From beautifully knitted sweaters, to scarves and mitts, her love of knitting continued to grow.

Over the last 30 years, Maryan has knitted charming baby bonnets and sweaters to donate to Healthy Beginnings. The initiative adopted by Rotary Club of Toronto supports nine downtown Toronto agencies working with pregnant women at risk. To date, Maryan has donated well over 1,000 uniquely knitted pieces, and strives



to contribute many more. Supporting the cause warms Maryan's heart, and the thought of the young newborns warmly bundled in her knitted pieces is what truly keeps her motivated. In 1997, Maryan was awarded with one of the highest honours Rotary can bestow upon an individual, "The Paul Harris Fellowship Award", as recognition for her outstanding contributions placing, "Service above self".

Most recently, Maryan creates alluring greeting cards using dried flowers, such as "Forget me Not's" and Daisies to sell as an effort to fundraise for the charity, "Operation Smile". Maryan sells her greeting cards three times a year at her retirement residence and is supported by fellow residents, staff, family and friends. When Maryan has some spare time apart from daily activities, and contributing to charities, she has offered to continue to brighten our lovely Whiteoak Dining Room by arranging fresh cut flowers into vases and placing one on every table. Maryan's efforts and kind heart does not go unnoticed. We are honoured to have a remarkable resident like Maryan as part of our Walden Circle family.





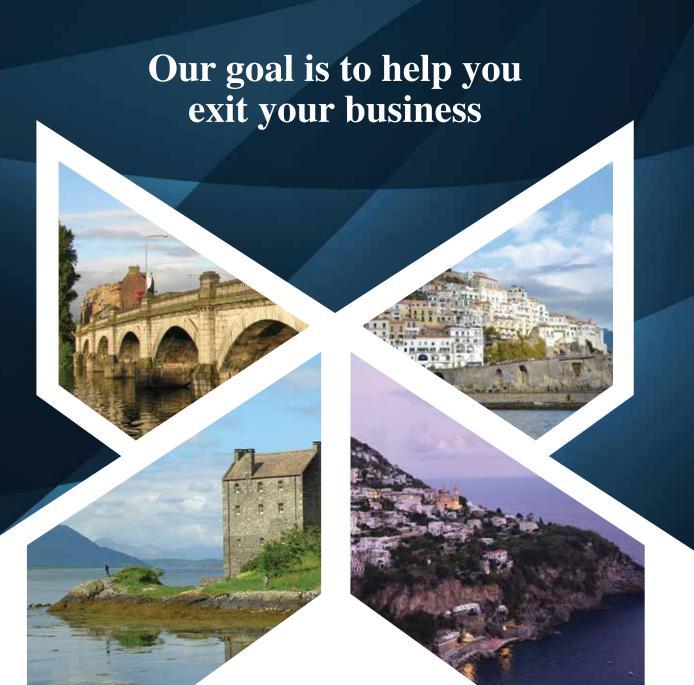
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