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# advocate

March | April 2025







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# Stability in These Crazy Times

I don't know how professional writers do this. In the few weeks since I started writing this article, I have had to re-write it at least 3 times. The Federal government prorogated, the Ontario government called a snap election, and the new leader down south came out swinging, coming after Canada and the entire world! This turbulence reminds me a lot of what we, CPAs in Canada, have experienced the last 2+ years with our own government. UHT... Bare Trusts... and now the Capital Gain inclusion rate. I don't think we've experienced such instability since COVID.

And that is when it hit me. This article can't be about what is/might/probably will happen. I am writing it at least a month before anyone will read it. By that time, we will have had a provincial election, the federal government may be in the swings of their own election, and our friends down south may have issued tariffs on all or none of the world. No one can predict what is going to happen. What gives me comfort is knowing how the Chamber handled a, probably, even more unstable time during the pandemic; and how it did so with great strength and grace.

The Chamber was one of the organizations on the front line, advocating for more small business support and funding to keep our local economy afloat. It was hosting "Ask the Expert" sessions, providing critical guidance and knowledge on supports out there and how to access them. And it was the Chamber who was checking in with the community to see how everyone was doing, where they were feeling the pressures and relaying all that back to local, provincial and federal governments. That is the message I want my article to convey – The Chamber is here to support and

advocate for you and this entire community, especially during times of turmoil. It is the Chamber that helps provide stability!

In this issue of the Advocate, you will be hearing from some local companies and community members on the impact that a number of these issues could have on our local and national economies. They will be focusing on how our businesses, and community in general, should approach this unprecedented political and economic instability.

With the Federal government in prorogation, and all signs pointing to a spring election, keep your eyes and ears peeled for the exciting events the Chamber will have coming up. On top of our networking and peer-to-peer events, we will definitely be bringing in politicians from the federal parties to come and meet with local business and community leaders to ensure the needs of this great region are heard and addressed.



ABOUT THE AUTHOR

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Brad Dunbar is a Chartered Professional Accountant and President of Dunbar & Associates, Professional Corporation, a local accounting firm specializing in tax return preparation and tax planning for individuals and small/medium sized businesses.

## HEALTHCARE IS A GROWING NEED

1 in 5



### Residents without a Family Doctor

Although the shortage of physicians is a national issue, we are facing the impacts of this crisis here in Waterloo Region. The need will only increase as our community continues to grow.



### Local Physicians are at Retirement Age

In addition to the 70,000+ residents without a family physician, we are at risk of 50,000+ additional residents if recruitment efforts aren't taken to replace the retiring physicians.



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# The Impact of American Politics on Waterloo Region

American political and economic developments have always significantly affected the Region of Waterloo and southwestern Ontario. No more so than at this moment in previous history. The recent return of Donald Trump to the Oval Office and potential measures such as tariffs provided a strong indication that our regional economy and local employers are facing the prospect of major disruption, economic uncertainty and pain.

In late November, Tony LaMantia of the Waterloo Economic Development Corporation called the proposed 25 percent tariff on goods from Canada into the United States as a typical disruption. Trump was at that time reminding the world he was in charge however anyone who understands supply chain integration knows that cars and gasoline will ultimately become far more expensive for Americans.

Canadian and American economies are highly integrated therefore any proposed tariffs will not benefit either side. In the automotive sector, parts will cross the border multiple times before a vehicle is completed for sale to a customer.

Ontario government officials estimated in January of 2025 that proposed 25 percent American tariffs on Canadian goods could result in half a million provincial job losses. Premier Ford further indicated that actual numbers are dependent upon targeted sectors and called the threats serious and unprecedented.

Andreas Schotter of Western University in London noted that industries heavily reliant on cross-border supply chains will be the hardest hit by any tariffs. The automotive sector, with 20 percent of inputs sourced across borders, faces significant cost increases and disruptions. Other highly vulnerable sectors include energy, chemical and plastic manufacturing, forestry products and machinery. Make no mistake- US tariffs of this magnitude are an existential threat to our provincial and national economic security.

Schotter further observed that disruptions in supply chains and potential market exits could not only leave Canadian consumers with fewer options but also limit access to essential products such as prescription medications. Tariffs are unlikely to benefit American consumers with higher prices for goods and services reliant on Canadian imports such as lumber for construction related to urgently required housing. Reduced competition could also increase inflation.

Although President Trump and other American officials have indicated that the exporter pays for tariffs the United States imposes on goods, the reality is that importers will pay with

collateral damages for businesses and consumers. A Canadian auto part, like a \$1,000 dashboard, could be exported to the United States. With a 25 percent tariff, an importing company like General Motors would pay an additional \$250 to transport that product into American manufacturing sites.

Canadian companies need to move quickly to protect their operations from any potential tariffs. Reducing cross border dependencies and building stronger domestic supplier networks can ensure long-term stability. Pursuing strategic partnerships or mergers can provide the scale and strength for survival in a challenging economic climate.

In response to American threats, Premier Ford has announced that removing their products from LCBO outlets will be among provincial-level retaliatory measures. Direction has been provided that if tariffs are implemented, all products originating from the United States will be cleared off the shelves.

Prior to the November election, Greg Durocher from the Cambridge Chamber of Commerce told CTV News Kitchener that it is surprising that more Canadians do not pay attention to American campaigns since we have \$900 billion annually in trade between the two countries. Many United States companies maintain a presence in Waterloo Region or employ U.S. and dual citizens. The elections can directly impact those companies and their future trade opportunities. American issues are significant for the local economy as their elected leaders and policy choices directly impact Waterloo Region, Ontario and Canada's economy.

The message from Washington is serious and disturbing and all local businesses need to pay close attention to the Trump administration. The decisions the Americans make are coming fast and furious. The Greater KW Chamber of Commerce will be closely following developments and will ensure we provide frequent updates with accurate details of what they mean for you and your business.



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# The Survival of Supply Management in the Trump Universe

By late January of 2025, as trade with the United States and threats of tariffs on exported products dominate the Canadian political agenda, a highly contentious issue from past discussions is again emerging at the centre of the dispute between Ottawa and Washington – not the Capitals and Senators. Washington won the Stanley Cup while Ottawa is waiting. Saskatchewan fans will remember Braden Holtby in 2018.

As Donald Trump became (again) President of the United States on January 20, media reports appeared across Canada indicating that domestic dairy farmers are highly concerned their industry may suffer from trade talks and the continual threats of tariffs. American producers and processors want access to Canadian dairy and poultry markets which are protected by supply management. This system was introduced in the 1960s to ensure a decent return for farmers while continuing stability is dependent upon border controls, primarily import tariffs of up to 300 percent on dairy.

In November of 2024 as then President-elect Trump commenced public statements related to tariffs on imports, former Canadian diplomat Lawrence Herman wrote in the Financial Post that any justifications that existed for supply management when Eugene Whelan was federal agriculture minister have long passed. The system is an outdated aberration that makes Canada an outlier, offside from our major allies and trading partners.

Herman asked if any other industries in Canada or the western market economy provide guaranteed prices for producers. Supply management protects a small number of farmers at the expense of tens of millions of consumers and the entire domestic agricultural sector. He argues that 9,400 dairy farmers in central Canada receive state-sponsored benefits that exempt western beef and grain farmers, leading to serious geographic-based political divisions across Canadian agriculture.

Furthermore, according to Herman, to sustain the high prices that legal restrictions create, the Canadian federal government must severely control imports from other countries. This measure complicates trade relationships with the United States and New Zealand that want Canadian market access. Canadian non-cooperation leads to competitor non-cooperation in grain, beef and canola. Herman concludes that if pressure from the Americans is the only way to unwind the system, well, so be it.

Former Wall Street executive Howard Lutnick, President Trump's selection for Commerce Secretary, informed a Senate hearing in late January that Canadian treatment of American dairy farmers is horrible and must be terminated. Sylvain Charlebois of Dalhousie University noted that while supply management is an issue for current trade discussions, dairy and poultry products will not dominate actions and responses. Canada is a nation of

forty-one million people with limited capacity to consume any food products. The markets are not that interesting and debates generally evolve around economic principles.

A January 30 article in The Hill Times by Alex Whalen and Jake Fuss of the Fraser Institute argued that to improve our trade position with the United States – and benefit Canadian consumers – officials could dismantle the outdated system of supply management which controls imports and allows producers of designated commodities to maintain higher prices than a competitive market.

The article further notes that American farmers supported Trump by a three-to-one margin in the recent presidential election, therefore American negotiators will likely target supply management to sustain this constituency. Increased access to Canadian markets will provide a quick and uncomplicated resolution.

Supply management and quotas have survived a half-century of confrontations at the General Agreement on Tariffs and Trade (GATT), World Trade Organisation (WTO) and other major negotiations where Canada actively participated. The possibility of any changes in 2025 with Donald Trump and Howard Lutnick in Washington is probably remote.

History may be difficult to comprehend however supply management commenced when Donald Trump was a student at the University of Pennsylvania. This agricultural institution will not go away quietly.



ABOUT THE AUTHOR

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# Southern Ontario Physician Recruitment Alliance

Since 1998, The Chamber has played an essential role in facilitating physician recruitment efforts to ensure that our community has the health care it deserves. Though, as the healthcare landscape in Ontario changes, it has had a profound impact on a communities' ability to recruit healthcare professionals. With an aging population, population growth, growing complexity of care needs, the pressure on healthcare systems has intensified. At the same time, many healthcare professionals are nearing retirement, and the pipeline for new physicians has not been able to keep pace with demand. This has created a competitive environment for recruitment, where communities are not only competing with each other but also with larger urban centers that often offer more resources and amenities. Addressing these challenges requires a collaborative approach.

In response, the Southern Ontario Physician Recruitment Alliance (SOPRA) was formed and plays a crucial role in attracting, retaining, and supporting Physicians across Southern Ontario. The Chamber has been a part of this alliance since it's formation as we continue to expand our efforts and has been a great tool to support our community's needs. SOPRA Chair, Jill Croteau shares insights into the organization's initiatives, strategies for recruitment, and the collaborative efforts required to ensure accessible and quality healthcare for our communities.

## **What led to the creation of SOPRA, and what specific challenges in physician recruitment does it aim to address in Southern Ontario?**

**Response:** SOPRA was created in response to the growing challenges of physician recruitment in Southern Ontario, particularly in smaller and mid-sized communities where access to primary and specialist care has become increasingly difficult. The region faces competition from larger urban centers, lengthy licensing processes for international graduates, and shifting workforce demographics as many physicians near retirement. By forming an alliance, we've been able to pool resources, share best practices, and coordinate recruitment efforts to make a greater impact.

## **There are 18 community recruiters across Southern Ontario who have formed this alliance. Why is collaboration key?**

**Response:** Physician recruitment is incredibly competitive, and without collaboration, communities often find themselves competing against one another for the same limited pool of candidates. SOPRA allows recruiters to align their efforts, share

leads, and present Southern Ontario as an attractive destination as a whole rather than as isolated municipalities. By working together, we can offer better support to candidates, streamline the recruitment process, and collectively advocate for policy changes that improve access to physicians.

## **What were the key factors influencing the decision to focus on recruiting physicians from the United States, Ireland, the UK, and Australia?**

**Response:** The key factor is Ontario's licensing pathways and agreements with these countries. The College of Physicians and Surgeons of Ontario (CPSO) has recognized these jurisdictions as having comparable medical training, which means physicians from these countries face fewer licensing barriers. Additionally, there's a strong interest among physicians in these regions to relocate to Canada due to work-life balance, career opportunities, and the structure of our healthcare system.

## **We know that there is a shortage of physicians within Ontario and across Canada. How and where are you recruiting from?**

**Response:** Our recruitment strategy has multiple layers. Domestically, we work closely with Ontario's medical schools, residency programs, and return-of-service candidates. Internationally, we actively engage with medical professionals in countries with recognized credentials, attending recruitment fairs and leveraging partnerships with organizations that facilitate international medical graduate (IMG) transitions. Additionally, we utilize digital outreach strategies, including social media and targeted campaigns, to connect with potential recruits.

## **In what ways does SOPRA support the long-term sustainability of physician staffing in Southern Ontario, especially as demographic needs shift over time?**

**Response:** Recruitment is only one part of the equation—retention is just as critical. SOPRA works with municipalities, hospitals, and physician groups to create welcoming communities, support physician families, and advocate for incentives that encourage doctors to stay long-term. Additionally, we are investing in mentorship programs and pipeline initiatives that introduce medical learners to opportunities in Southern Ontario early in their training, increasing the likelihood they'll stay.



**Since the formation of SOPRA, a broader alliance called the Ontario Physician Recruitment Alliance (OPRA) has formed. What is this, and what role does it play?**

**Response:** OPRA was formed to provide a province-wide approach to physician recruitment, bringing together regional alliances like SOPRA, as well as recruiters from across Ontario. Its role is to facilitate province-wide initiatives, standardize recruitment efforts, advocate at the governmental level, and provide shared resources such as the Applicant Tracking System (ATS) that monitors physician engagement across the recruitment pipeline.

**The Government of Ontario has committed to investing \$1.8 billion in healthcare to help address the current healthcare crisis. What is OPRA's response to this announcement? Will this get us to where we need to be?**

**Response:** While we welcome this investment, funding alone does not solve the physician shortage. Recruitment and retention strategies must align with this funding to ensure that resources reach the communities that need them most. Additionally, OPRA advocates for improvements in the licensing process, expansion of medical school spots, and incentives to attract and retain physicians in under-served areas. More investment is needed in long-term workforce planning to prevent recurring shortages.

**Many Canadians are in medical school abroad. How does SOPRA collaborate with international medical schools to encourage them to return home?**

**Response:** Many Canadians who study medicine abroad face challenges returning due to limited residency spots and complex licensing pathways. SOPRA collaborates with international medical schools to inform students early about pathways to practice in Ontario. We also plan to work with government stakeholders to advocate for additional residency positions and licensing improvements, ensuring that qualified Canadian graduates have a clear path home.

**What have been the top three "wins" or successes since SOPRA was formed?**

**Response:**

- 1. Increased Physician Placements** – SOPRA has successfully placed multiple physicians in communities that were previously struggling to recruit.

**2. Enhanced Collaboration** – The formation of SOPRA has streamlined efforts among community recruiters, reducing duplication and increasing efficiency.

**3. Stronger Advocacy & Visibility** – SOPRA has amplified the voice of community recruiters, leading to stronger engagement with policymakers and stakeholders.

**What are the three key priorities for SOPRA in the upcoming year?**

**Response:**

**1. Expand International Recruitment Efforts** – Strengthen targeted recruitment from key countries and streamline licensing pathways.

**2. Improve Retention Strategies** – Work with communities to implement better physician support and retention initiatives.

**3. Advocate for Policy Changes** – Push for expanded residency spots, improved international graduate integration, and sustainable funding for recruitment initiatives.



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# Winter Networking



Green Party of Ontario Deputy Leader Aislinn Clancy, Ian McLean, CEO and President of the Greater Kitchener Waterloo Chamber of Commerce, Leader of the Green Party of Ontario Mike Schreiner, and MP Mike Morrice at Our Provincial Leadership series after a great conversation.



Our wonderful speakers and host of the Heffner Women's Leadership Empower Hour; Rosa Lupo, Partner at Gowling WLG, Dr Linda Pajoel, the CEO & Founder of Investornomy, Amanda Hunter, Owner of Worm Wrangler, Amanda Kroetsch the Founder & Executive Director of The Domestic Violence Victim's Alliance & Retail Therapy KW, Iona Sky, Owner of I Sky Consulting, Leighanne Evans, Anchor & Producer with CTV News and Vanessa Simon the CEO of Vanessa's Cuisine



Guests taking their chance on cornhole to win a prize at our Business After 5 Title Sponsor; Canadian Western Banks booth at our first BA5 of the year!



Guest Pankit Patel networking with Mentor Graham Edwards, at our Charcoal Group Chamber Young Professionals: Mentor Mix & Mingle event.



Guests networking at our Heffner Women's Leadership; Empower Hour event, hosted at the Grandway in Elora.



Guests listening to opening remarks at the First Business After 5 of the year, held at Rookie & Ace.



Liberal Party Leader Bonnie Crombie, comes together with our event sponsors, including Title Sponsor Manulife, Bronze Sponsor CLAC, and Community Partner GVCA at the Provincial Leadership Series, held at the Crowne-Plaza KW.



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# Winter Networking



Rebecca Rose of Midtown Yoga KW, leading a mid-way stretch during our recent Empower Hour event.



Our Panelists, Tracy Van Kalsbeek, Larry Masseo, and Eric Avner, moderator Ian McLean, along with Speaker, Mathieu Goetzke, at the Vision 1 Million: Are We Ready? The Future of Infrastructure in Waterloo Region event.



Mentor Destiny Moser of FoodZen having a great laugh with Rochelle Williams of The Dessert Artist, at our recent Charcoal Group Chamber Young Professionals: Mentor Mix & Mingle Event hosted at Maxwell's concerts and events.



Guests engaging with mentor Ayo Owodunni, City Councillor, at our Charcoal Group Chamber Young Professionals: Mentor Mix & Mingle Events.



Mathieu Goetzke, Chief Administrative Officer Region of Waterloo giving an insightful fireside chat with Ian McLean, President & CEO of the Greater Kitchener Waterloo Chamber of Commerce at our Vision 1 Million: Are We Ready? The Future of Infrastructure in Waterloo Region event held at the Ken Seiling Waterloo Region Museum



Guests at our Provincial Leadership Series; listening to an interesting and engaging conversation with Green Party Leader Mike Schreiner held at Bingemans Embassy room.



Liberal Party Leader Bonnie Crombie, having an engaging conversation with Ian McLean President & CEO of the Greater Kitchener Waterloo Chamber of Commerce, at our Provincial Leadership Series, hosted at the Crowne-Plaza KW.



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# Mark Your Calendar

Friday, March 7th, 2025

## International Women's Day Breakfast

8:00 am – 10:30 am

Location: Bingemans Embassy Room

Member: \$75 • Future Member: \$100

We invite you to join us to recognize & celebrate outstanding achievements of women in our community and around the world. The 2025 theme is #AccelerateAction. Emphasizes the importance of taking swift and decisive steps to achieve gender equality. It calls for increased momentum and urgency in addressing the systemic barriers and biases that women face, both in personal and professional spheres. Together, we can forge women's equality. The International Women's Day Breakfast is an annual event held in partnership between the Greater KW Chamber of Commerce and respected community leader, Karen Redman.

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Thursday, March 20th, 2025

## 2025 Business Excellence Awards Gala

5:00 PM – 10:30 PM

Two ways to attend:

1. Gala & Dinner at Bingemans • 2. Live Viewing Party at Den 1880  
Join us in recognizing local businesses who have made exceptional contributions to the community in the past year, through their dedication and leadership. With 14 awards being handed out to exceptional individuals and organizations, it's a night you won't want to miss.

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Wednesday, April 9th 2025

## Expert Exchange Series: Talent

Time: 4:00 pm- 6:00 pm

Location: Workhaus

Members: Free (Small Businesses) and \$30 for other Members  
Future Members: \$60

Are you a solopreneur, entrepreneur, or small business owner looking to grow and develop your skills for future success? Connect with industry experts and mentors in intimate, collaborative roundtable discussions designed to help you navigate key business challenges. You'll participate in 15-minute "speed rounds" with specialists in various fields before rotating to the next table topic. This event covers everything surrounding talent and is the perfect opportunity to gain insights, ask questions, and build valuable connections to support your business journey.

Platinum Sponsor:



Tuesday, April 15th, 2025

## Charcoal Group Chamber Young Professionals: Spring Social

Time: 5:00 pm – 7:00 pm

Location: The Bauer Kitchen

Member: \$45 • Future Member: \$60

Join us for an evening of connection and celebration at our Charcoal Group Chamber Young Professionals: Spring Social. This event is open to all our young (and young at heart) professional young in a lively environment, offering a perfect opportunity to network, relax, and enjoy great food and drinks. Expect plenty of opportunities to meet new people and kick off the season with energy and excitement

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Wednesday, April 16th, 2025

### 2025 Business Expo

2:00 pm – 7:00 pm

Location: Bingemans -Marshall Hall

(425 Bingemans Centre Drive, Kitchener ON)

Admission is FREE for the general public!

8' x 8' Exhibitor Booth: \$360

10' x 10' Exhibitor Booth: \$380

The Business Expo, with over 200 exhibitors, is hosted by the Greater KW, Cambridge, and Guelph Chambers of Commerce.

The event features outstanding food vendors, fun and interactive booths, and outstanding networking opportunities for job hunters, entrepreneurs, and businesses. Come try delicious, local food and beverages, pick up some free swag, and make new professional connections. The Business Expo offers FREE admission for all attendees! Don't miss your opportunity to market your company to 1,500+ members of the Kitchener, Waterloo, Cambridge, and Guelph communities.

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Tuesday, April 29th, 2025

### CWB Business After 5: Spring Edition

5:00 pm – 7:00 pm

Location: DoubleTree by Hilton Kitchener

(30 Fairway Rd S, Kitchener)

Member: complimentary, recommended \$10 donation to our Feature Charity: The Canadian Blood Services.

Future Member: \$40 donated to our Feature Charity: The Canadian Blood Services.

Come and join us at DoubleTree & Home2 Suites for fantastic networking opportunities in welcoming environment. Engage with local businesses at their booths, savour refreshments, and make the most of the numerous possibilities at this BA5 event, such as building relationships, generating sales, obtaining referrals, seeking mentorship, receiving advice, and much more!

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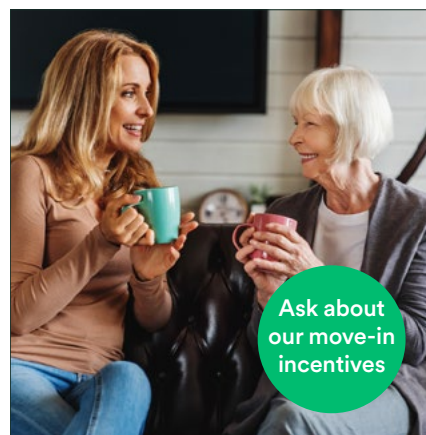
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# Let's Talk Tariffs: Businesses Across Canada Should Be Planning Now

Executives and business leaders are discussing the potential for substantial tariff increases under President Donald Trump's administration—25% on all Canadian and Mexican imports into the U.S. to be specific. These proposed tariffs, announced on November 25, aim to boost U.S. domestic manufacturing and reduce reliance on foreign products. However, the impact on Canadian businesses will be profound and complex and businesses that understand the costs associated with their supply chains and options available will have a competitive advantage.

The C-suite of organizations that import and/or export as part of their business need to prepare for key challenges—including rising costs for Canadian exports to the U.S., supply chain vulnerabilities, supply chain options, market uncertainty, and competitive pressures.

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## ***Our local businesses will need to prepare for a two-year period of instability***

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"In Waterloo Region, we have a strong manufacturing sector that has strong ties to the U.S. marketplace," says Tim Sothern, Partner, Assurance in BDO Canada's Kitchener-Waterloo region. "Our local businesses will need to prepare for a two-year period of instability which will coincide with the mid-term U.S. elections. In addition, there will be continuing political instability as elections loom immediately at both the provincial and federal levels."

## **How do these proposals affect profits?**

Increased tariffs on Canadian goods entering the U.S. act like a tax, raising prices and reducing demand as buyers seek cheaper options. To stay competitive, Canadian exporters often lower prices, cutting into profits.

Similarly, higher U.S. tariffs on imports, like those from China, raise costs for manufacturers, passing these costs along the supply chain and driving up consumer prices. Canadian businesses that rely on these imports also face higher expenses, contributing to inflation and reducing North American competitiveness.

Tariffs also add administrative burdens and delays, increasing operational costs. Sectors like manufacturing, technology, and retail are hit hardest, especially the automotive industry, where goods cross the border multiple times during production.

Finally, price instability and demand shifts can affect currency exchange rates, further impacting export costs.

## **Are we sure a 25% tariff on all exports to the U.S. is a big deal?**

In 2018, Trump imposed a 25% tariff on steel and a 10% tariff on aluminum imports. Canada eventually secured an exemption by making concessions during USMCA negotiations. In the interim, the steel and aluminum tariffs resulted in significant slowdowns and led to layoffs—to which Canada retaliated with tariffs on U.S. products, with an aim to shore up a potential \$16.6 billion of economic impact. If new 25% tariffs are imposed, some estimate a 2.5% contraction in Canada's GDP and 1,500,000 lost jobs for businesses that are unable to insulate their supply chain. Canadian businesses should assess their reliance on cross-border logistics to anticipate regulatory delays, tariff effects, and infrastructure issues.

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## ***Canadian businesses should assess their reliance on cross-border logistics***

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Proactive steps—such as mapping supply chains, exploring alternate trade routes, analyzing U.S.-linked revenue, and reviewing logistics vulnerabilities—can boost resilience. Understanding customs costs can offer a competitive edge by uncovering potential savings often overlooked by customs brokers.

## **How do I insulate my supply chain?**

Fluid trade policies can create several obstacles for Canadian businesses engaged in making strategic choices. To work around these challenges, leaders should adopt more flexible, resilient approaches, such as diversifying supply chains, building financial reserves, and exploring alternative markets. While these measures are not without challenges

themselves—from straining resources to making long-term business planning more difficult—they are the best course of action in uncertain times.

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### ***Trade policy uncertainty poses significant challenges***

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Trade policy uncertainty poses significant challenges for business leaders across multiple fronts. Securing cost-effective and reliable supply chains becomes increasingly complex due to disruptions, necessitating diversification that is both time-intensive and expensive. Financial planning is further complicated by volatile forecasting, impacting the ability to make timely budgeting and revenue predictions. Strategic investments may potentially be delayed, such as those in infrastructure or R&D, and uncertainty about trade agreements and labour mobility impacts talent acquisition and workforce planning. Additionally, adapting to evolving regulatory requirements can divert resources from planned strategies for growth.

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### ***Resilience starts with good planning and good business practices***

---

## **How we can help your business prepare**

Overall, Canadian business leaders should be alerted to the potential loss of market share to U.S. companies due to Trump's proposed tariffs, as these tariffs make Canadian products more expensive and less competitive in the U.S. market. Higher costs may push American consumers and businesses to seek U.S.-based alternatives, reducing demand for Canadian goods. Canadian companies trying to absorb the increased costs of exporting to the U.S. will lose their ability to compete.

Resilience starts with good planning and good business practices and there are several measures local business leaders should be implementing now.

- Execute a thorough review with your leadership teams of your current trade positions and what trade agreements are most likely to be impacted. Consider stress-testing exercises and scenarios.
- Identify the countries you are purchasing from and the related import costs incurred to establish a baseline for reducing these costs.
- With existing costs understood, set up meetings with current and new suppliers in less vulnerable countries or those countries with more favourable trade agreements and tariffs to negotiate and secure reduced pricing ahead of your competitors.
- Explore opportunities to invest in innovation to help increase efficiencies and offset costs.
- Continue to prepare scenarios and stress tests related to the introduction of tariffs.
- Be on alert for increasing levels of cyber attacks and intrusions.



ABOUT THE AUTHOR  
***BDO Canada***

BDO Canada is ready and able to help Canadian business leaders start to map out responses and proactively address these potential challenges now. A great place to start is our information hub on tariff readiness, or access the on-demand recording of a recent webinar, moderated by the Canadian Chamber of Commerce, where key industry stakeholders discuss this critical issue.



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# Political and Economic Instability - What's Next

At time of writing, Prime Minister Trudeau had just announced that after much Washington-induced drama, he'd negotiated a thirty-day reprieve from Mr. Trump's planned 25% tariffs on Canadian goods and services.

So far, 2025 represents an enormous quantum of political volatility for Canada and her most populous province, Ontario.

Both the Ontario and Canadian parliaments are mid-election, and greatest of all, there is a highly disruptive Commander-in-Chief back in the White House threatening major economic upheaval.

That's a lot of uncertainty for Canadian markets - the thing they hate most.

So what does it mean for business?

## Those Who Like It, Like It a Lot

Canadian and many American industry segments are deeply unsettled about newly re-elected President Trump's proposed tariffs and overall economic nationalism. But there's method to the 47th president's madness.

By creating global economic uncertainty through things like threatening tariffs and questioning the future of the Panama Canal trade route, President Trump is proactively generating economic fear, which produces capital's flight to safety - that is, to the United States. A recent KPMG study found that 48% of Canadian business leaders polled are planning to shift their investments to the U.S. and set up operations or production south of the border to serve the U.S. market and reduce costs.

Not only that, but uncertainty means a stronger greenback and a lower US bond yield, reducing American debt servicing costs and helping President Trump pay for his expensive social security, defence, and tax cut commitments.

This kind of poor treatment of allies is bad long-term policy for the United States, but for the next four years, this is what America First will feel like for the rest of the world.

## Don't Panic

The only thing worse for businesses and investors than uncertainty is their own reaction to it - if that reaction is panic.

Keep a few reminders front and centre, including the fact that soon - autumn at the latest - both Ontario and Canada will have new governments with fresh mandates. The rare link-up of Ontario and national-level election cycles will soon be over, and businesses will have more domestic certainty soon on everything from capital gains taxes to carbon taxes and immigration. Our provincial and national investment climate will improve - and so will your business environment - once we have this clarity.

As well, Canada has only had relatively unfettered free trade with the United States since 1988. For most of Confederation, we've dealt with fluctuating protectionist measures along every kilometer of the 49th parallel. This, too, shall pass - and we've thrived despite similar epochs before.

## Get Used to It

After we get through this tariff episode with the Trump Administration, in 2026 Canada will head into a scheduled renegotiation of CUSMA, the Canada-United States- Mexico Agreement on free trade. For the next little while, volatility will be the height of economic fashion, and industrial resiliency is the new black.

Finally, though, an optimistic note. When Sir Winston Churchill remarked that one should "never let a good crisis go to waste," he was right - and Canada shouldn't.

If we respond well to America's new unreliability as a partner, we will eventually look back on these few years and feel that President Trump did Canada a big favour. With our dependency on America for our economic and national security fully exposed, we have already begun rising to the occasion.

The federal government has accelerated its timeline to meet our NATO 2% military spending target; new international trade partnerships are being actively explored such as with our traditional British Commonwealth allies the UK, Australia, and New Zealand; interprovincial trade barriers are finally on the chopping block; the Province of Ontario and the Government of Canada have launched tough new border control measures to get a grip on illegal immigration; and Alberta's Premier, Danielle Smith, has proposed a new joint military base in the Canadian North to surveil and defend against Russian air and technological incursion into the North American continent.

This is what a country flirting with the idea of national seriousness looks like.

Whatever your political views, use your ballots this year to ensure we bring that seriousness to fruition.



ABOUT THE AUTHOR

**Matthew Bondy**

Matthew Bondy is CEO of Waterloo Region based Bondy & Associates, a boutique government relations and industry intelligence firm.

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# Navigating Elections: A Business Leader's Guide

Hot on the heels of a late February provincial election in Ontario, we are headed straight back to the polls in a long-anticipated federal election. Election years provide both challenges and opportunities for business leaders. Here's a guide to understanding the electoral process and key business issues shaping the political landscape.

During the election period, it pays to monitor party platforms to gather signals about the impacts they'll have on the business environment. Top business issues worth monitoring for 2025 – both federally and provincially – include:

## 1. Trade Relations

- Tariffs and CUSMA implementation challenges
- Critical supply access
- Interprovincial trade barriers

## 2. Supply Chain Resilience

- Reshoring vs. global integration
- Transportation infrastructure capacity
- Critical minerals strategy

## 3. Skilled Labor Shortages & Immigration

- Critical gaps in tech and skilled trades
- Immigration system reforms needed
- Competition for international talent

## 4. Energy Transition

- Carbon pricing impacts
- Clean technology adoption costs
- Grid capacity for electrification

## 5. Digital Economy & Cybersecurity

- AI regulation compliance
- Data privacy requirements
- Cyber threat protection

Immediately following an election campaign, elected officials and public servants will be busy navigating the transition. Here's what they're thinking about:

### Elected officials:

- The transition team will be announced first, but expect two or three weeks between election day and a new Cabinet being sworn in.
- Watch for Cabinet composition and read the first public speech made by a newly elected government. You can also review mandate letters if they're released. These documents provide important signals about policy priorities, what to expect in the first 100 days and potential regulatory changes.
- Policy development sometimes slows during transition as new ministerial offices take time to staff up. If there is a change in government, expect a review of existing economic spending programs and a moratorium on new spending until it is complete.
- The Speech from the Throne will kick off the new legislative session and outline the government's agenda, including any business-relevant legislation and economic initiatives.
- Internally, the new government will be setting up parliamentary committees and negotiating membership on key committees like Finance and Public Accounts.

### Inside the Public Service:

- Department priorities will shift to align with a new mandate. Existing programs and procurements may pause for review in light of a new government's agenda. Certain decisions or appointments will be delayed as new Ministers are briefed on their portfolios.
- Deputy Ministers prepare briefing books for incoming Ministers, highlighting critical files, immediate decisions needed, and key policy challenges. New Ministers will be focused on files that need immediate attention like trade negotiations and inputting into a budget for the new government.

What should you be focused on during this period of transition? Making sure people know what is important to your business, and to your industry.

### Five things you can do as a business leader:

1. **Engage Early**
  - Build relationships with new ministerial staff and program administrators
  - Participate in roundtables and policy consultations
  - Provide advice and perspective through pre-budget submissions
2. **Focus on Solutions**
  - Present data-backed policy recommendations
  - Share concrete examples of business impacts
  - Propose practical solutions to sector challenges
3. **Build Multiple Channels of communication**
  - Develop relationships with local MPPs and MPs regardless of party affiliation -- they all represent the interests of Waterloo Region
  - Connect with officials who manage programs that matter to your business
4. **Stay Current**
  - Monitor speeches, mandate letters and policy announcements
  - Follow department consultations in your sector
  - Get your information from trusted, reputable sources

Remember: government transitions create both challenges and opportunities for your business. The Greater KW Chamber can help you navigate these changes and ensure the voice of Waterloo Region business is heard.



#### ABOUT THE AUTHOR

#### ***Avvey Peters***

Avvey Peters is Head of Ecosystem Development at NorthGuide, and former Chief Strategy Officer & Head of External Relations for Communitech. She currently serves on the Wilfrid Laurier University Board of Governors, and is a member of the International Women's Forum

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# Time to Decide Our Future for Ourselves

Until Donald Trump, Canadians and Americans enjoyed a unique partnership.

Mr. Trump is a modern-day mercantilist who sees trade and all other transactions, not as an opportunity for both parties to benefit, but as a relationship where one side wins and the other side loses. He doesn't understand that trade wars are like nuclear wars: there are no winners, only losers.

The lesson here is that, to protect our sovereignty and our economy, we need to build economic strength:

1. Our politicians must end the anti-business rhetoric that tells investors that they aren't wanted. Instead, they should send a clear message that we want investment, that we will celebrate and reward risk-taking, and that government sees business as a partner, and not as a problem.
2. The Provincial Premiers could announce today that they are dismantling the internal barriers that cost us tens of billions of dollars and tens of thousands of jobs, limit consumer choice and prevent our businesses from scaling up to compete globally. Queen's University has estimated that interprovincial trade barriers add between 7.8 and 14.5 per cent to the price of goods and services we purchase. In contrast, full liberalization of interprovincial trade could increase our GDP per capita by four per cent.
3. We have trade agreements with most major economies, but mere talk about trade diversification isn't enough. We need to commit to bringing Canadian resources, including Canadian energy, to the world. We have vast supplies of the "three f's" – food, fuel and fertiliser, and of the critical minerals that are essential for both defence and the conversion to the green economy.
4. We can't get products to market without proper infrastructure. We must build the pipelines, upgrade the ports, the airports, the rail lines and the roads to move our goods and people more efficiently. There are large pools of private capital ready to be invested in Canadian infrastructure. We can no longer afford to be a nation of builders that can't get anything built.
5. Our costly regulatory jungle causes decision by delay. The original sponsors of the Trans Mountain Pipeline weren't looking for tax dollars from Ottawa; what they wanted was

a "yes." The process became so political and cumbersome that they finally decided to walk away. Government should protect the environment, community rights, and fairness in the marketplace. But investors need a clear and efficient regulatory system, where you know what's expected, where decisions are timely and fact-based, and where, if you've satisfied the regulator, you don't have to relitigate the decision at the political level.

6. Our last full independent review of Canada's tax system took place before any of our party leaders had been born. We want our companies to invest in engineers, salespeople, logistics experts and shop floor workers, not in lawyers and accountants whose job is to fit the company into the space between a comma and a semi-colon in the Income Tax Act.
7. Canada's civil service has grown by a 43%, or 110,000, in the last decade, but are we better served? It's not simply the cost of bloated government, but also the drag on the economy as the state occupies roles that could more effectively be filled by the private sector. We should confine government to the areas where only it can do the job, and ensure that it does that job fairly, effectively, and efficiently.
8. Finally, our leaders have to understand the difference between "need to have" and "nice to have." Government must live within its means, just like your families and your businesses.



ABOUT THE AUTHOR

***Hon. Perrin Beatty, P.C., O.C.***

In his 21 years in Parliament, the Honourable Perrin Beatty led seven ministries in the Cabinets of three Prime Ministers. After government, Mr. Beatty headed the CBC and Canadian Manufacturers & Exporters, before becoming the longest-serving President and CEO of the Canadian Chamber of Commerce. Mr. Beatty served as Chancellor of the University of Ontario Institute of Technology. He is an Officer of the Order of Canada and a recipient of Japan's Order of the Rising Sun, Gold and Silver Star. He is currently a corporate director and advisor, and Co-chair of the Expert Committee on Canada-US Relations.



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# LEARNERS

## DO YOU HAVE A DEATH FOLDER?



When it comes to estate planning, choosing an executor is important. However, it's not just about the person; it's about ensuring they have the necessary tools to carry out your wishes. You need to identify the information, documents, and contact names your executor will need to ensure the future of your estate and interests of your beneficiaries are well taken care of. Creating a file folder, digital or otherwise, to hold the information you gather is a great place to start.

Even between spouses, there may not be a shared understanding of the key contacts and important information. The same is true for other family members or friends appointed as executors. In an era when fewer and fewer people rely on regular mail and printed documents, chasing down important information can be a considerable complication at what is already a difficult time.

Taking a step back, let's consider some of the items an executor might need knowledge of or access to, such as:

- Funeral agreements
- Bank accounts and investments
- Life, home, and auto insurance policies
- Household bills, such as hydro and water
- Real property and vehicle ownership
- Debts and liabilities, such as mortgages and credit cards
- The deceased's professional advisors, such as lawyers, accountants, or insurance agents
- Safety deposit boxes or a safe.

Knowing which bank, financial advisor, or insurance broker to contact goes a long way. The executor will then need to prove their authority to access the information, but finding the correct contact is vital.

It's essential that you have a will (or power of attorney), and that it's reviewed and updated as necessary over time. It's also important that your executor knows where to find it. Wills are often held at a lawyer's office; your executor or trusted family and friends should know where.

I'm often asked whether clients should provide copies of their documents to their named power of attorney or executor. In most cases, I suggest they don't. For one thing, they may change their mind, which would require updating the documents and collecting copies of the earlier versions. There is often no upside to providing copies, and doing so can create unnecessary confusion.

However you choose to collect and organize your information, you should update the details regularly and keep it where the people who need to see it can do so in a timely manner. One option is to create a list of documents and key contacts, and have it filed with the will at your lawyer's office, making it available to the executor when they access the will. This would work for general information, but you may need to manage passwords to digital assets such as email accounts or social media profiles, which may need to be managed in other ways as they require frequent updates.

Anything you can do now to organize your affairs and prepare for what is to come will help your family, friends, and executor. Being confident in the administration of your estate will be a comfort to them when they are grieving and likely overwhelmed by the role.

Identifying the information required and how best to organize it is crucial to ensuring that your executor carries out your wishes. I encourage you to speak with a lawyer who can help you decide what you need to compile, prepare, or update for your estate plan.

**IF YOU OR A LOVED ONE NEED HELP WITH WILL & ESTATE PLANNING, CONTACT HILARY LEITCH TODAY.**



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## Community Corner



The MT Space hosted their first ever "Works-In-Progress" Mini Festival, as part of their 20th year celebrations. The festival included four productions in various stages of development, allowing guests to watch the process of theatrical creation.



City of Kitchener Mayor Berry Vrbanovic, and City Councilors Dave Schnider and Debbie Chapman attended the KW Titans Black History Month game, where Caribana Ignite announced its return to the City of Kitchener for its 2nd annual festival in August.



BOUNCE 99.5 Morning Show Hosts, Angie & Sarge, celebrated 80's Night at the Kitchener Rangers game on January 24th, when The Aud transformed into a neon paradise.



City of Kitchener Mayor, Berry Vrbanovic, delivered his State of the City Address at Kitchener Fire Headquarters. Included in the address were announcements on plans to build a new fire station and affordable housing in Downtown Kitchener.



# Community Corner



The Caribbean Canadian Association of Waterloo Region (CCAWR) hosted "Legacy and Triumph" – A Black History Month Celebration, at the beginning of February. The event included a Keynote Presentation from Rosemary Sadlier. CCAWR is celebrating 50 years of making a difference in Waterloo Region.



KW Chamber President & CEO, Ian McLean, participated in Caribana Ignite celebrations at the KW Titans game on February 8, during Black History Month.



On Blue Monday, The Accelerator Centre hosted Battle of the Bands – Tech Edition at Maxwell's Concerts and Events. The event raised \$8,000 for the Canadian Mental Health Association.



THEMUSEUM hosted TriCon25 in late February. The event combined a convention, vendor fair, and speaker event into one weekend that immersed guests in all things pop culture, sci-fi, comics, anime, visual art, and more.



The community enjoyed free skating, live entertainment, ice sculpting and more during Winterloo - the city's annual cold weather festival.

## Chamber Members Achieving Success



### Waterloo Catholic District School Board (WCDSB) Director Retirement

The Waterloo Catholic District School Board (WCDSB) announced on January 28, 2025 that Tyrone Dowling, Director of Education, will retire at the conclusion of his three-year term on September 1, 2025.

Director Dowling served as an educator and administrator within the WCDSB as well as a superintendent with the Wellington Catholic District School Board. His local legacy includes the launching of a multi-year Strategic Plan and promoting initiatives that have enhanced quality, inclusivity and faith-based education for all students.

He replaced Loretta Notten as Board Director in 2022. In a news release, the WCDSB indicated that as they prepare to select their next Director of Education, they are confident that the foundation provided by Director Dowling will continue to guide their community forward.

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### Vivek Goel Appointed to the Order of Ontario

University of Waterloo President and Vice-Chancellor Vivek Goel was appointed to the Order of Ontario on January 1, 2025 by the Honourable Edith Dumont, Lieutenant Governor of Ontario.

The Order of Ontario is the province's highest civilian honour and awarded to an individual who has demonstrated the highest level of excellence and achievement in their field, and whose impact has left a legacy in our province, country and around the world.

Dr. Goel was recognized as a world-renowned public health researcher and expert in service evaluation who champions the use of research evidence in policymaking. As an academic and administrator, he continues to advance public health services and research innovation. Dr. Goel was also invested as a Member of the Order of Canada in 2024.

Appointments to the Order of Ontario are made on the recommendation of an independent advisory council based on the merit of accomplishments of nominees forwarded by members of the public.



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### Lisaard & Innisfree Hospice Recognizes Significant Anniversaries in 2025

As the Region of Waterloo's first and largest hospice residence, Lisaard & Innisfree is celebrating remarkable milestones. Ten-bed Innisfree House in Kitchener marks their tenth anniversary while six-bed Lisaard House in Cambridge celebrates a 25th anniversary – collectively 35 years of serving residents at end-of-life.

Providing the highest level of respectful, individualized care to residents and families has been the foundational characteristic, demonstrated daily by their employees and volunteers, and reciprocally in the community.

Executive Director Maria Empringham noted in an organizational news release how privileged she is in leading the team on the important work provided in the hospices as they help individuals live the remainder of their lives as fully as possible with dignity and grace.





## St. Mary's General Hospital Announces Interim President

Gary Higgs, Vice President & Chief Information Officer at St. Mary's General Hospital in Kitchener accepted the role of Interim President effective December 16, 2024. Former President Mark Fam was recently appointed President and CEO of Oak Valley Health in York Region.

Since joining St. Mary's in 2008, Gary has held many roles including Integrated Chief Information Officer of St. Mary's and Grand River Hospitals and VP, Digital and Chief Information Officer of both institutions. He supported the senior team through the pandemic and implemented Cerner – the new hospital information system – in partnership with Grand River. He also co-led early-stage planning and redevelopment for the Building the Future of Care Together Project.

Gary is an experienced healthcare executive committed to supporting team members through the leadership transition and ensuring continuity as a partner in the planned merger with Grand River Hospital and beyond.



## Federal Government Provides Transit Funding for Region of Waterloo

On February 3, 2025, the Honourable Nathaniel Erskine-Smith, Minister of Housing, Infrastructure and Communities, the Honourable Bardish Chagger, Member of Parliament for Waterloo, and Karen Redman, Region of Waterloo Chair jointly announced a federal investment of \$72 million for local predictable and long-term transit funding.

Through the new Canada Public Transit Fund (CPTF), Grand River Transit will receive an annual funding allocation amounting to \$72 million over 10 years. Funding will upgrade, replace or modernize local public transit infrastructure.

A news release from the federal Department of Housing, Infrastructure and Communities noted the CPTF is the largest public transit investment in Canadian history and designed to meet the unique needs of communities across the nation.



## New President & CEO at Guelph Chamber of Commerce

The Board of Directors of the Guelph Chamber of Commerce recently announced the appointment of Andy Veilleux as their new President & CEO, effective January 21, 2025.

Curtis Tomlinson, Chair of the Board of Directors, indicated in a Chamber news release that Andy was selected after an extensive search that yielded many impressive candidates. The process was thorough to ensure the new President could help renew the strategic plan, lead the Chamber through their growth objectives, and support existing work.

Mr. Veilleux was previously Director of Policy & Government Relations at the Sudbury Chamber of Commerce. He also possesses an MBA and has been a long-time member and employee of Chambers throughout the province.



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