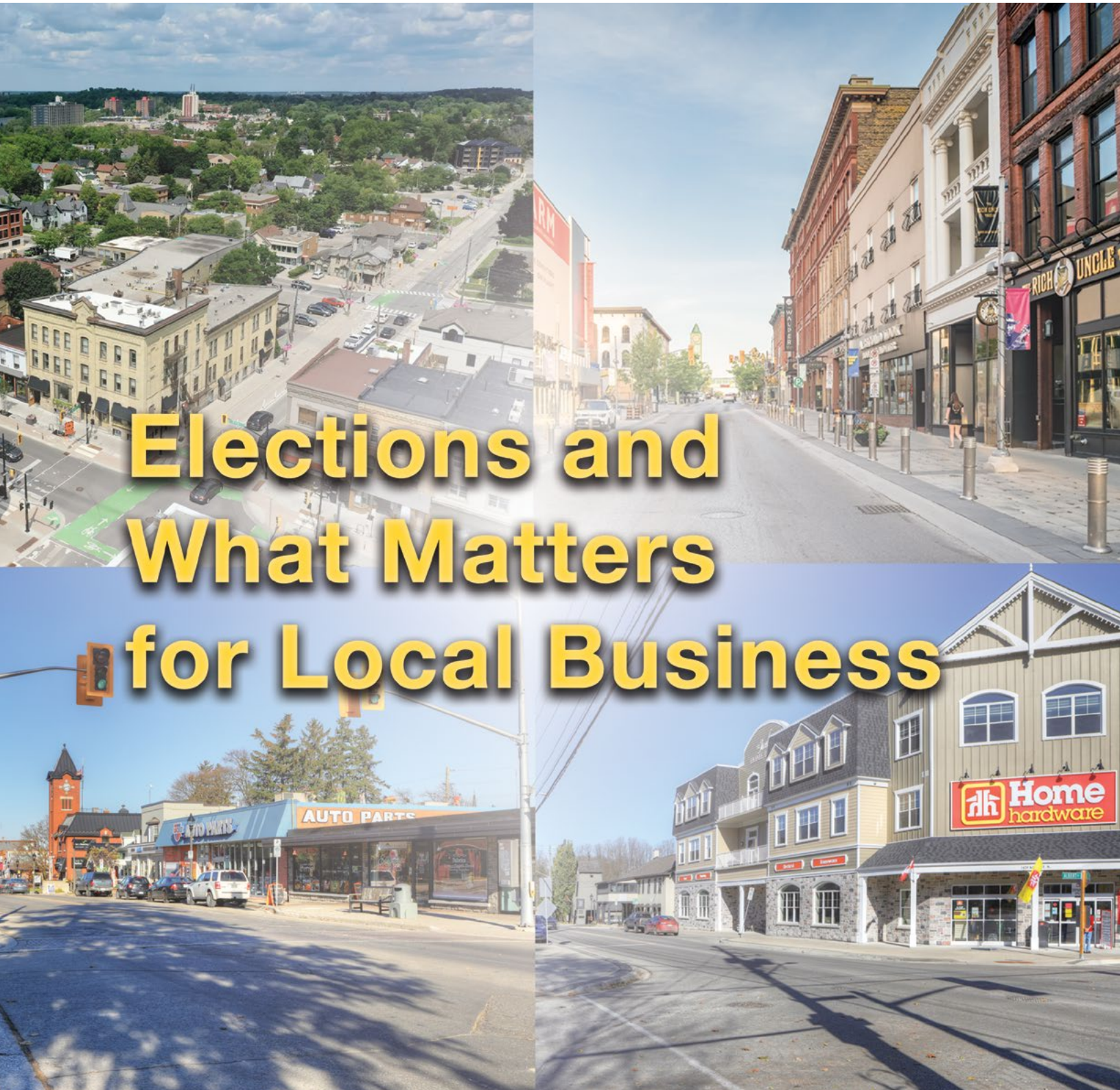




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# advocate

January | February 2025



## Elections and What Matters for Local Business





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# Preparing this Region to Hit One Million

In the fall of 2019, I joined the Board of Directors of the Greater Kitchener Waterloo Chamber of Commerce. I had always been involved with committees throughout my high school and university career, but this was my first term on a Board of Directors. I was very nervous, to say the least. Luckily, over the last 5 years, I have had the great pleasure of working with many amazing people on this Board. Many of whom were very gracious with their time and took me under their wings to show me the ropes. They have all set the bar very high and I will try my best, as the new Chair of the Board, to not let them, or this community, down.

One of the tasks that the Chair is responsible for, which my predecessor Scott Gilfillan failed to mention when recruiting me, is writing an article for each issue of the Advocate magazine. I have plenty of experience getting up in front of groups of people and presenting financial statements. Putting words to numbers is easy for an accountant. Writing an article that is going to be distributed to thousands of members though, that is another thing entirely. Hopefully my first one isn't too hard to digest!

Following with the theme of the last few Advocate issues, one of the main focuses for our Chamber is preparing this region to hit 1 million citizens. There are a lot of issues surrounding this, from housing to infrastructure to immigration to healthcare. As such, the region is going to need a lot of government assistance and support in order to meet these lofty goals. With talks of both Provincial and Federal elections on the horizon, it is of vital importance that the voices of this region are well represented

and heard. Through all the advocacy work that this Chamber is currently involved with, and has done over the past years, we feel that we are well positioned to make sure that happens.

In this issue of the Advocate, a number of organizations have contributed articles outlining challenges and issues that our region will be facing in the very near future. These issues will be key talking points during the upcoming Provincial and Federal elections; ensuring that our region gets the funding and resources it needs as part of Vision One Million.

I look forward to meeting and getting to know more of our membership over the next year. The Chamber has a lot of fun networking events coming up in 2025, from speed networking to the CYP mentor mix and mingle, to advocacy events like our Provincial Election Series and Vision 1 Million. And, of course, there is the Business Excellence Awards Gala coming up on March 20th, 2025, which is always a can't miss event.



#### ABOUT THE AUTHOR

#### **Brad Dunbar**

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**

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# Priority Business Issues for Upcoming Elections

With the conclusion of November elections across the United States, attention is rapidly focused on upcoming provincial and federal campaigns in Canada. Premier Doug Ford was re-elected with a large majority in June of 2022 however speculation persists that, for a wide range of reasons, Ontario voters could be going to polls in early spring 2025.

On the federal level, a September 2021 election returned the Liberal Party with a minority government. The Trudeau administration, with assistance from the NDP, has survived for over three years and a national general election is expected by fall 2025 at the latest.

Recent numbers from Statistics Canada suggest that the Region of Waterloo is the fastest growing community in Ontario. A local population of one million residents is anticipated for 2050 with the possibility of reaching that target many years in advance. Chair Karen Redman has observed that despite population increases, services must meet resident demands. She noted that we need investments into the local airport, construction of LRT phase two and a vibrant economy to support current and future requirements.

Housing will be a significant priority for candidates seeking election in both provincial and federal campaigns. The Ontario Chamber of Commerce (OCC) has indicated that solving the housing crisis demands partnerships between all levels of government and the private sector as innovative solutions are a key enabler of growth and prosperity.

Intracorp Homes, in an August 2024 blog post provided to the Canadian Chamber of Commerce (CCC), argued that Canada needs a comprehensive housing approach where cutting and simplifying fees can provide immediate relief. Consistent and predictable policies should attract long-term investment and end frequent changes to building codes and other regulations that create uncertainty. By providing stability, reducing financial barriers and promoting both rental and home ownership opportunities, we can create a market where housing supply meets demand and affordability is restored.

The Canadian Chamber of Commerce has also noted that modern, effective and reliable infrastructure is a major contributor to economic competitiveness and quality of life. Expanding infrastructure to support economic development is a critical issue for national and Region of Waterloo businesses. The efforts of our Chamber, in collaboration with local public and private sector employers, have resulted in promised expansion of GO Train passenger rail service between Kitchener and Union Station. Significant investment is still required to meet our transit expectations for employer workforce demands and the upcoming election campaigns provide opportunities to advance our positions to all major parties.

The movement of goods, products and people into the Greater Toronto and Hamilton Area (GTHA) is equally important, therefore the local business sector is expecting further progress on the construction of a new Highway 7 linking the Region of Waterloo to Guelph/Wellington County. This project connects major urban centres that will generate significant economic opportunities and government revenues for Ontario and Canada.

A growing population increases pressure on all levels of government for escalating public services including healthcare to meet citizens' demands and expectations. Local employers are anticipating improved primary care through the opening of a new local hospital that will also provide specialist services, close to home, for local residents. A site has been selected and our Chamber and community partners will ensure that all national and provincial leaders, along with local candidates, are aware of the critical connection between optimal primary healthcare and investment attraction.

Our Chamber, local businesses and community partners have started to organize and amplify our local concerns and issues that need to be recognized and addressed by decision makers in Ottawa and Toronto. Our businesses are global leaders in innovation and we expect the same approaches from government.



ABOUT THE AUTHOR

***Ian McLean***

Ian is President and CEO of the Greater Kitchener Waterloo Chamber of Commerce.





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# Serious Reform for Canadian Labour Relations

Mike Harris won the historic 1995 Ontario general election around a series of policy positions which elevated the third-place Progressive Conservative Party into government.

Reform of the provincial welfare system is often cited as the most prominent. Harris promised implementation of workfare, an American model where social assistance recipients would be employed on community projects in exchange for benefits. The concept, which faced operational challenges, was however highly popular with the electorate.

Across the provincial business sector, Harris committed to major restructuring of a provincial labour agenda implemented from 1990 to 1995 by the NDP government of Bob Rae. The Ontario Labour Relations Act was revised to ban replacement workers with other measures that employers perceived as shifting a delicate employer-employee balance in favour of unions. Business leaders in that era three decades ago also cited the pending loss of jobs and investment as major concerns.

Over the past year, the dominant political issue for Canadian business has been the disruption of rail and related shipping services through a series of transportation sector labour disputes at Canadian National (CN), Canadian Pacific Kansas City (CPKC), Port of Montreal and Port of Vancouver. Keith Creel, President and Chief Executive Officer at CPKC recently wrote in *The Globe and Mail* that Canada's message to the world is not one of efficiency, affordability and reliability, it has unfortunately evolved into disruptions, delays and diversions.

Creel asserts that Canadian labour instability has become a chronic problem and we require a reliable option for resolving economically damaging disputes that respects the collective bargaining process while avoiding stoppages when negotiations fail. Furthermore, Canada needs a mechanism to maintain industrial peace that does not repeatedly disrupt and damage the supply chains the Canadian economy depends upon daily. Other countries do this effectively and it can – and must – be done in Canada.

In concise terms, the federal government must intervene to protect the clear national interest by mandating the parties to resolve their differences through binding arbitration when deadlocked.

In a letter to two federal cabinet ministers on November 9, 2024, Goldy Hyder of the Business Council of Canada indicated that labour disruptions at ports in British Columbia and Montreal are not isolated events but rather a continuation of a series of highly damaging disputes that weaken the national economy and diminish Canada's reputation as a reliable trading partner.

The national interest, according to Hyder, is clear for business. More than sixty per cent of Canadian GDP is generated through trade. Work stoppages freeze our economy at times when all governments require related revenues for their mandated responsibilities. Disruptions not only jeopardize the movement of products into export markets but create plant closures, reduce inventories and provide fewer working hours for Canadians.

Hyder agreed with Creel that Canadian business leaders support the collective bargaining process and recognize the best agreements are drafted at the negotiating table. However jobs, the economy and valued trading relationships are severely threatened when a settlement cannot be reached.

Pascal Chan of the Canadian Chamber of Commerce recently noted that simultaneous disruptions at East Coast and West Coast ports effectively advertised to the world that Canada is closed for business. He called the British Columbia predicament as “absolutely brutal” with really challenging timing. Canadian supply chains have already been under considerable strain over the past few years due to wildfires, floods and the pandemic.

The Mike Harris government elected in 1995 initiated a major shift in provincial labour relations accompanying a wide range of other portfolios including municipal affairs and education. With the federal election rapidly approaching in 2025, a growing number of Canadian business leaders are pursuing a major and structural transformation of labour relations across the transportation sector.

The question remains if any leader and party will commit to and deliver on the changes needed to ensure Canada remains competitive across global markets.



ABOUT THE AUTHOR

***Art Sinclair***

Art is Vice President Policy and Advocacy for the Greater Kitchener Waterloo Chamber of Commerce.

# Family/Emergency Physicians Explore Kitchener-Waterloo

Over the November 1-3rd weekend, local family physicians, emergency physicians, business and community leaders joined volunteers in support of the Chamber hosting 34 family medicine residents, 6 emergency residents, 5 speciality residents and their partners for our 26th Annual Family/Emergency Medicine Resident Weekend. This was our largest event to date, with residents joining us from across Ontario, the US, Caribbean and the UK.

This weekend long event is our largest annual recruitment initiative promoting Kitchener-Waterloo as a great place to work and build a life. This is our opportunity to put our best foot forward, giving a glimpse of what life in our community could look like.

During the three-day community visit, residents and their partners toured urban and rural communities with a stop at the St. Jacobs Farmers' Market. Residents and partners were guests of Communitech at a special luncheon with guest, Dr. Mohamed Alarakhia of eHealth Centre of Excellence sharing the exciting work they are doing, using technology to support physicians. Trevor Eaton of Grand River Hospital Foundation shared the important work being done at the hospital to support our community needs.

Family medicine residents toured the Medical Centre at The Boardwalk, emergency residents toured both St. Mary's and Grand River Hospital, and speciality residents toured their respective departments. Over the weekend, the residents and their partners met some high-profile business and community leaders and learned more about the Region's diversity and its strong innovative and entrepreneurial spirit.

Physicians have the ability to choose where they practice - a community where they and their family can build a fulfilling life. This looks different for everyone. It may come in the form of spousal employment opportunities, faith-based institutions and interests outside of medicine etc. Being positioned to accommodate these interests is vital to our success as community. On top of this, with fewer physicians pursuing family medicine, we need to ensure we have the opportunities available to accommodate the unique interests of the physicians (palliative

medicine, sexual health, hospitalist, refugee/newcomer health) to warrant success. This weekend allows us to dive into the interests of the residents and ensure that they and their partner/spouse are connected appropriately based on opportunities and interests.

Initiatives of our Healthcare & Physician Recruitment Program are only made possible by the generous support and investment of our sponsors which are recognized on page 10. Along with these major corporate and community investors, we extend a special thanks to this year's resident weekend supporters who added the special touches that thoroughly impressed our visiting family medicine residents and their partners: St. Jacobs Farmers' Market, Brentwood Livery, Medical Centre at The Boardwalk, Communitech, Delta Waterloo, Token Creative Services, The Charcoal Group, Four-All Ice Cream, Jeff MacIntyre, Laura Hewitson, Michael Hewitson, Luisa Ramirez, Trevor Eaton, Dr. Mohamed Alarakhia and many local physicians and business leaders.

Volunteers of this weekend are to be congratulated on another successful Family/Emergency Medicine Resident Weekend. Your support and involvement along with local business and community leaders over this important annual weekend made it especially warm and welcoming for our visiting residents and their partners.

Working with community partners, the Chamber has helped to attract over 300 family physicians since 1998.



ABOUT THE AUTHOR

**Jenna Petker**

Jenna is Physician Recruitment Lead for the Greater Kitchener Waterloo Chamber of Commerce.







Photos by Andrew Garel of Token Creative Services





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**Chamber's Physician Recruitment Weekend**

Nov 2024



# Event Highlights



Clarence Cachagee, the Founder of Crow Shield Lodge, leads an opening prayer before we begin the program to share the importance of this practice in indigenous culture, pay respect, and say thanks to the world around us.

(Photo by Adamski Tomasz Photography)



The Amazing Chefs at the Delta Hotel with Chef Kevin Thomas of Big Jerk Inc. getting ready to plate the first course of the evening at our Vine & Dine: Food IS Art event.

(Photo by Adamski Tomasz Photography)



Our panelists Scott Higgins, President of HIP Developments, Karen Redman, Regional Chair of the Region of Waterloo and Jeff MacIntyre, President of GVCA sharing a laugh at our Vision 1 Million Series-Are We Ready? The Future of Housing in Waterloo Region.

(Photo by Carol Spooner Portraits)



Dawn Gill, Reginal Chair Karen Redman, and Diane Freeman enjoying our Annual Chamberfest celebration.

(Photo by Adamski Tomasz Photography)



Guests getting into the Oktoberfest spirit at our Annual Chamberfest celebration.

(Photo by Adamski Tomasz Photography)

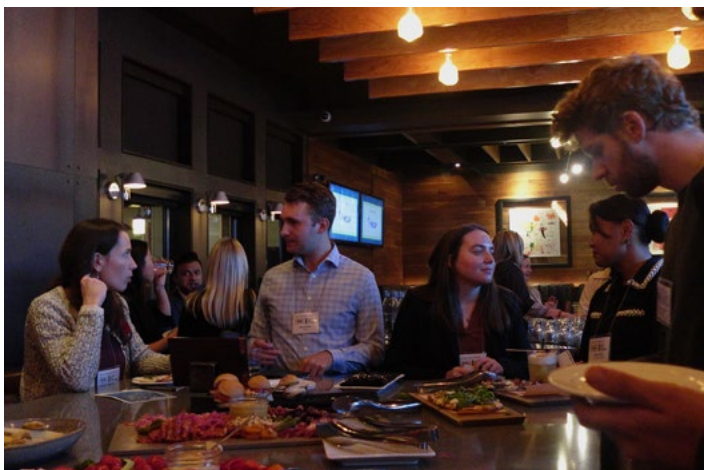


The Hon. Peter Bethlenfalvy, Minister of Finance giving a fireside chat with Ian McLean, President & CEO of the Greater Kitchener Waterloo Chamber of Commerce at our Vision 1 Million Series-Are We Ready? The Future of Housing in Waterloo Region.

(Photo by Carol Spooner Portraits)



# Event Highlights



Young professionals networking and enjoying amazing food at our Charcoal Group Chamber Young Professional: Holiday Social held at Wildcraft Grill + Long Bar.



Nick Heffner of Heffner Lexus & Heffner Toyota our title sponsor networking with brother Steve, and John Deans of S.G. Cunningham at our Vine & Dine: Food IS Art Event.



CYP 45 question Moderator Dani Bazely of Post Media with Panelists, Alexandra Pinto of Home Hardware, Amber French of Catalyst Ventures, Clarence Cachagee of Crow Shield Lodge, listening to Dr. Trevor Charles, Founder of Liftoff, giving some sound advice on how he makes sure to keep a work-life balance.



Juan Escobar and Chief Hidalgo of Brock Solutions helping with the honorary keg tapping for our Annual Chamberfest, held at Concordia Club.



Artist Simone Patricia and Chef Rochelle Williams of the Dessert Artist in front of our Gallery art display at Vine & Dine, where the theme was Food IS Art.



Our Sponsors and Community Partners for the Vision 1 Million-Are We Ready? series with The Hon. Peter Bethlenfalvy, Minister of Finance and MPP Mike Harris.



Mike Farwell, auctioning off limited edition prints by local artist Jeff Dillion to guests at our Vine & Dine event to help support physician recruitment.

Above photo by Carol Spooner Portraits. All others by Adamski Tomasz Photography

# Mark Your Calendar

Thursday, January 9th, 2025

## CWB Business After 5: New Year Edition

5:00 pm – 7:00 pm

Location: Rookie + Ace Multi-Sport

Members: Complimentary, recommended \$10 donation to our Feature Charity

Future Member: \$40 donated to our Feature Charity

Exhibitor: \$145 • Small Business Sponsor: \$450

Join us at Rookie + Ace Multi-Sport for an exciting networking event! Connect with local businesses at their booths, enjoy delicious drinks and treats, and celebrate the start of the new year with fellow professionals. Plus, get in on the fun with games like pickleball, creating unique networking opportunities.

Title Sponsor:



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Host Venue:



Featured Charity:



Tuesday, January 14th, 2025

## Charcoal Group Chamber Young Professionals: Mentor Mix & Mingle

5:00 pm-7:00 pm

Location: Maxwell's Concerts & Events

Member: \$35 • Future Member: \$70

Small Business Sponsor: \$350

If you're a young (or young at heart) professional looking for mentorship and career advancement advice, this event is a must for you! You'll have the chance to participate in rapid group mentoring sessions, allowing you to connect with seasoned experts across various industries.

Title Sponsor:



Gold Sponsor:



Thursday, January 30th, 2025

## Heffner Women's Leadership: Empower Hour

Time: 9:30 am-11:30 am

Venue: The GrandWay Event Center

Member: \$65 • Future Member: \$100

Gain valuable career insights as inspiring women in business share their experiences and wisdom. This engaging session will explore topics such as entrepreneurship, corporate leadership, mentorship, lifelong learning, activism, and more, providing inspiration and practical takeaways to elevate your professional journey.

Title Sponsor:



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Monday, February 3rd, 2025

## Prov. Leadership Series:

### Liberal Party Leader Bonnie Crombie

Location: Crowne Plaza KW

Time: 11:30 am-1:30 pm

Member: \$45 • Future Member: \$90

Join us as we sit down with the Leader of the Liberal Party of Ontario, Bonnie Crombie, to discuss issues that matter most to our local business community.

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February 2025

**Vision 1 Million- Are We Ready?  
The Future of Infrastructure in Waterloo Region**

Time: TBC  
Location: Ken Seiling Waterloo Region Museum  
Member: \$55 • Future Member: \$110  
As the Region of Waterloo is projected to reach 1 million residents by 2050, we must plan for the future. The Vision 1 Million -Are we ready? series will cover Housing, Healthcare, Talent, and Infrastructure. For this session we'll focus on Infrastructure in the Waterloo Region.

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**Wednesday, February 12th, 2025  
Expert Exchange #3 - Finance & Funding**

3:00 pm – 5:00 pm • Location: Manulife  
Members: Free (Small Businesses) and \$30 for other Members  
Future Members: \$60

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<b>Thursday, February 13th:</b> Provincial Leadership Series: Premier Doug Ford
<b>Monday, February 24th:</b> Immigration Partnership: Cultivating a Thriving Community
<b>Tuesday, March 4th:</b> 3-Minute Networker Breakfast
<b>Friday, March 7th:</b> International Women's Day Breakfast
<b>Thursday, March 20th:</b> Business Excellence Awards Gala



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# Small Business Awards



Amanda Hunter of Worm Wrangler receiving the Solopreneur of the Year Award, presented by Dr. Michelle Chretien of Conestoga College Institute of Technology & Advanced Learning.



Natacia Poley, Co-Founder of Ginger Goat, accepting the Event Impact Award from Susan Cook-Scheerer of Explore Waterloo Region.



Winner Wesley Rose, President of The Crack Specialists being presented the Skilled Trades Award by Jeff MacIntyre, President of GVCA.



Ryan Batton, President of Batten's Truck Centre Ltd., accepting the Employer of the Year Award, presented by Bhavna Mistry Fromm of Canadian Western Bank.



Destiny Moser of FoodZen, winner of the Entrepreneur of the Year Award, accepting the award from Leonard Bumbacco of JA South Western Ontario.



Mikaela Lewis of Remix Swing, winner of the Exceptional Small Business Award, a public-voted category, accepting the award from Jeyas Balaskanthan of Uptown Waterloo BIA.



Michael Lyons, Assistant General Manager and Director of Sales, receiving the Service Excellence Award from Deputy Chief Jen Davis and Director Cherri Greeno of the Waterloo Regional Police Service.



Photos by Adamski Tomasz Photography



# Key Issues for Canada's 2025 Election & Economic Growth

As Canada prepares for its 2025 federal election, various economic policies will influence the future of local communities and industries, including Ontario's Waterloo Region. With issues ranging from tax policies to employment initiatives, the election outcomes will impact business growth, job creation, and economic resilience.

## 1. Tax Policies and Business Incentives

Corporate tax policies play a crucial role in promoting investment and job growth. Ontario's existing tax incentives and lower corporate tax rates have supported businesses, especially small and medium-sized enterprises (SMEs), which have struggled post-pandemic. However, increased taxes could dampen growth. A major policy change involves the capital gains tax, with the federal government recently raising the inclusion rate to 66.7% from 50% on gains exceeding \$250,000. This higher rate decreases the tax advantage for business owners, potentially discouraging reinvestment and impacting economic mobility. While this move could generate additional government revenue, some argue that tax relief for reinvested gains could encourage ongoing business reinvestment.

## 2. Labour Market and Employment Policies

Ontario faces a widening skills gap in fields like technology, healthcare, and manufacturing. Immigration policies and vocational training programs are essential in meeting workforce demands. Policies in the 2025 election could address this by supporting skills training and immigration. Additionally, proposed changes to minimum wage laws, paid sick leave, and gig economy regulations may raise business costs. A balance between fair wages and business viability is crucial. A workforce equipped with relevant skills will contribute to innovation and job creation, fostering long-term economic growth.

Investing in education and workforce development will also enhance productivity, benefiting Ontario's overall economy.

## 3. Climate Change and Environmental Regulations

Climate change policies are increasingly influencing Ontario businesses. Environmental regulations, aimed at reducing emissions, present both challenges and opportunities. For instance, stricter environmental standards can increase operational costs, particularly for energy-intensive sectors. However, businesses adopting sustainable practices may benefit from tax credits and government incentives. Green growth offers job creation potential in areas such as renewable energy,

sustainable agriculture, and green technology, contributing to both economic and environmental goals.

A balanced approach to carbon pricing and environmental regulations will help Ontario foster a green economy while maintaining competitiveness.

## 4. Affordable Housing and Real Estate Development

Affordable housing remains a critical issue in Ontario, particularly in high-demand regions like Kitchener-Waterloo. High housing costs make it difficult for businesses to attract skilled workers, limiting growth prospects. Federal policies that aim to increase affordable housing, reduce commercial property taxes, and improve zoning regulations could support workforce availability. Affordable housing not only benefits workers' quality of life but also helps businesses by reducing turnover and commuting times, thereby enhancing productivity.

## 5. Supply Chain and Trade Policy

The COVID-19 pandemic underscored the importance of resilient supply chains. In the 2025 election, trade policies that focus on reducing tariffs, streamlining logistics, and improving infrastructure will be essential for economic resilience. Strengthening trade agreements and enhancing transportation infrastructure will help businesses operate efficiently, lowering costs for both businesses and consumers. A stable supply chain enables Canadian businesses to remain competitive globally.

## Conclusion: Towards a Sustainable Future

Canada's 2025 election will be decisive in shaping the country's economic landscape. By addressing key areas—such as tax reform, labour policies, environmental regulations, housing, and trade—policymakers can build a foundation for sustainable growth. A healthy business environment benefits communities, workers, and business owners, supporting economic powerhouses like Waterloo in contributing to Canada's prosperity.



ABOUT THE AUTHOR

**Amber French**

Amber French is a serial entrepreneur known for her innovative ventures at the intersection of technology and community. As the CEO and co-founder of Catalyst Ventures, she focuses on investing in technology and placemaking opportunities within the Waterloo Region.

# Bringing Canadians Back into the Economic Fold

As we approach a federal election and an Ontario provincial election in 2026, there are three issues that should be top of mind for all parties — productivity, competitiveness and economic security.

Addressing these three issues is critical to achieving sustainable economic growth. But we have another significant problem — Canadians don't see how that growth will support their hopes for the future or the pursuit of their personal goals. Indeed, many Canadians think that economic growth will result in more challenges, increase their cost of living, and make groceries, homes and rent even more unaffordable.

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## What Canadians need is long-term proactive economic policy

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Policymakers have taken note of this alarming cynicism and are responding to the latest economic hot potatoes by competing for the best social media soundbites that speak to pain points yet offer no real solutions.

What Canadians need is long-term proactive economic policy that considers more than the next four years, that rewards new ideas and applauds success, while also improving our productivity, competitiveness and economic security. Such policy will lay the foundation for meaningful growth and will help more Canadians see that their everyday challenges are directly related to this growth and that it is indeed good.

## Productivity

Technology, particularly artificial intelligence (AI), will play a central role in improving productivity. According to a report from the Business Data Lab, depending on the pace of business adoption, generative AI (Gen AI) could boost Canada's productivity between 1–6% over the next 10 years.

To get us on the high end of the range, we need a much faster adoption rate. Presently, only 14% of businesses across Canada are early gen AI adopters, with Ontario leading the way at 18%. Getting more small businesses on board — larger businesses are nearly twice as likely to use Gen AI as small businesses — is key to increasing our adoption rate.

However, they need a helping hand. Small businesses have a more challenging time with accessing financial resources to invest in new technologies than larger businesses. A small retail shop on main street doesn't have the same capital to invest in new technology as a tech giant.

Government, both provincial and federal, can help the small business community by modelling their programs after Singapore's GO Digital program that provides small businesses with access to a one-stop platform where they can perform a self-assessment of their digital readiness, identify digitization gaps and apply for grants. Like in Canada, small businesses account for the majority of Singapore's workforce and GDP, and since the launch of the Go Digital program, over 80,000 businesses have adopted digital solutions.

More generally, the government can foster a friendlier AI environment that encourages rather than deters adoption by ensuring regulation is proportionate and risk-based. Excessive regulatory requirements can impose substantial compliance costs on business, especially smaller businesses that have fewer resources.

## Competitiveness

Strengthening our competitiveness on the global stage is not only about ensuring that we attract foreign business investment, but that we also keep and grow the Canadian businesses we have.

Core to attracting business investment is creating a regulatory environment that promotes business growth. While regulatory harmonization with the United States is an important aspect — particularly now — perhaps the most significant opportunity we have is dismantling the barriers within our own country that are preventing the flow of goods and services across Canada. After all, it shouldn't be easier for a business in Ontario to trade with a business in Michigan than with a business in British Columbia.

Various internal trade impediments, including regulatory complexities and differences, geographic constraints, and technical hurdles exact a staggering annual toll of over \$14 billion. But they can all be scrapped at little cost to Canadians while also resulting in GDP growth of up to 8%.

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## *labour disruptions have far-reaching consequences for our economy*

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By taking steps to push for freer trade within our own country, the next government can lower prices and increase choice for Canadians, improve mobility for workers and help our businesses scale. A genuinely open Canadian market, facilitating unobstructed movement of people, goods and services is the cornerstone of a competitive national economy.



## Economic Security

Economic security requires long-term thinking, beyond the next political cycle or even the one after that. As a resources rich country, we have everything necessary to be a global leader and a strategic trading partner for many nations. Our food, fuel, fertilizer, critical minerals and energy are in high demand all over the world, yet, we have to prove ourselves a reliable trading partner and the growing number of labour disruptions is putting our reputation at risk.

As we've seen with a string of previous rail and port strikes, these types of labour disruptions have far-reaching consequences for our economy and for Canadians. If volume goes elsewhere during these disputes, it may never come back. Businesses and Canadians can't afford this. Government needs to protect our crucial supply chains.

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### *Canadians are looking at their employers to act in their best interest*

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However, these labour disruptions are not the cause of Canada's supply chain challenges but a symptom of a nation that is taking its businesses and trade for granted. Policymakers must look beyond short-term politics and strive for a balance that ensures our economy serves everyone. Listening to the concerns of employers and organized labour is part of this, but so too is making the necessary investments in the infrastructure that supports our supply chains.

## Bringing Canadians Back into the Fold

A healthy economy is based on growth. Growth is good and necessary to support the well-being of Canadians — it's what allows us to invest in social services and strong communities, have healthy and wealthy populations, and build an inclusive

economy that creates a better life for everyone. But until we start talking about the economy in a way that highlights the very real downstream benefits for everyday Canadians, they won't trust that growth matters, and policymakers won't have a reason to make it a priority.

This is on all of us — chambers of commerce, boards of trade and businesses — because no matter who wins the next provincial and federal elections, we have a unique and important role to play. As trust in government and our institutions declines — and the primary focus of political parties turns to campaigning — Canadians are looking at their employers to act in their best interest and to solve challenges in their community.

Together, let's determine how we want our communities, our regions and our country to thrive and then let's drive that change.



ABOUT THE AUTHOR

### ***Candace Laing***

Candace Laing, President and CEO of the Canadian Chamber of Commerce. Candace Laing is an executive leader with progressive leadership experience in multiple sectors, including mining, manufacturing, agriculture, education, and healthcare. Candace is a Fellow of Chartered Professionals in Human Resources (FCPHR). She holds a Bachelor of Commerce with Distinction and a Graduate Certificate in Public Policy Analysis from the University of Saskatchewan. Additionally, she has a Graduate Certificate in Corporate Sustainability and Innovation from Harvard University and a Master of Arts in Leadership from Royal Roads University.

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**BOTTOM ROW, (LEFT TO RIGHT):** Mariam Rasool, Roberto Villamar, Shelley Forwell, Scott Gilfillan, Geraldine Stafford, Ruben Domingos, Cathy Snyder

Board Members missing from photo: Ajoa Mintah, Nick Heffner

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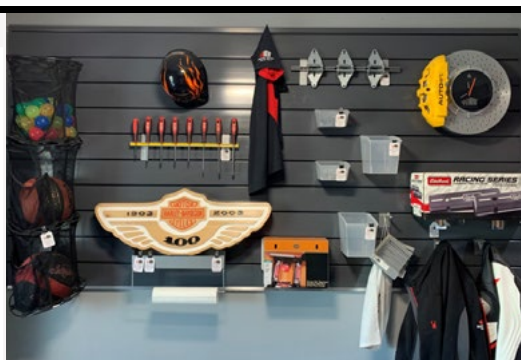
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# Competitiveness is the Buzzword for 2025

A Trump presidency means a lot of things for people in the United States. Significant, perhaps severe, changes in social policy. A more aggressive approach to border control. Changes to taxation, environmental action and foreign affairs, including America's role in the war in Ukraine and NATO.

But for Canadians, the most immediate concern needs to be trade.

If Donald Trump has been consistent on any one issue it's the need to protect American business interests and jobs through punitive import tariffs. Indeed, while the primary target of this policy is China, it has huge potential to affect Canada, too. We're fooling ourselves if we think we'll be immune to his protectionism.

The possibility of new trade barriers between Canada and the United States will have many businesses – including ones that are already here – questioning the wisdom of investing in our country at this time. Uncertainty is almost as bad as new tariffs – the second Trump was elected many companies that were considering international expansion undoubtedly went into a holding pattern. Why invest in Canada if new tariffs might make Canadian-made products less competitive in America?

Capital doesn't worship flags – it worships profit. It pursues the opportunities that will give it the greatest competitive advantage and returns.

Trump's approach will undoubtedly give companies locating in the United States that clear advantage – even if it's to the detriment of Canada.

So, what should we do?

Well, there's a good chance that we will see elections at both the provincial and federal level in the next year, and I can think of no better issue for our leaders to debate than competitiveness.

How do we take our destiny into our own hands and maximize how competitive we are for international investment?

In my mind, this competitiveness review runs a wide gamut.

Taxation is an obvious part of any discussion on competitiveness. Companies in Ontario have competitive tax rates – lower corporate income and payroll taxes than most parts of the United States – but our personal income tax rates are comparatively

higher. Talent can go anywhere it wants – it won't choose a place that hits it this hard in the wallet.

Trade is another key part of the equation. If the United States pursues a transactional relationship with Canada, perhaps Canada should be pursuing closer ties with other parts of the world. We also need to understand where our strategic interests align and diverge today (and in future) with America's, where leverage may be had – i.e. data sovereignty and security, intangible assets and IP, critical minerals and resource wealth, the northern border and Arctic security – and play those cards to our best advantage.

Other issues are economic development priorities, like land assembly, a level playing field for government incentives to attract/retain investment, business-focused immigration programs that prioritize required skills. Really, anything that recognizes our strategic priorities, advantages and the likely new normal of our relationship with the United States.

Our global competitiveness is the most important Trump-related issue for national, provincial and local governments. An inability to adapt has the potential to cost us thousands of jobs – thousands of livelihoods. A shrewd program for improving competitiveness will ensure sustained community and economic growth.

I usually end these articles with "let's get to work" but, in this case, the conclusion needs to be a bit different: Canada's trade and investment competitiveness may be about to take a hit, so it's time for our federal and provincial leaders to get to work on our behalf.



ABOUT THE AUTHOR

**Tony LaMantia**

Tony LaMantia is President & CEO of Waterloo Region Economic Development Corporation. A University of Waterloo alumnus, Tony's held executive roles in investment marketing, technology sales and mining, as well as the public sector where he was ADM of Investment and Industry (Ontario).

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# Waterloo Region Home Builders' Association (WRHBA)

## New Residential Housing Priority Issues

With federal and possibly provincial elections anticipated in the year ahead, we need to understand and focus on the critical issues for our economy and help shape the government agendas. One overriding issue affecting Waterloo Region, Ontario, and Canada is a housing crisis that partly stems from historic population growth, constrained housing supply, and escalating municipal costs.

Some progress has been made in recent years. A broad consensus has emerged amongst the public, industry, and all levels of government that a significant increase in housing supply is urgently needed. The Ontario government has now established a provincial objective of building 1.5 million new homes by 2031.

Both upper and lower-tier municipalities widely support the provincial housing objective, and progress reporting is now commonplace. Increasing levels of density are now recognized and generally supported in our communities. The NIMBY factor has been curtailed and 'as of right' gentle density of up to three units on most residential properties has been legislated. Housing targets have been established and provincial grants are now tied in part to achieving those targets.

With these and other measures now in place, the debate is shifting from simply "more" housing to "how" and "where" this much-needed housing will be built. The home building industry has long advocated for responsible government policy and choice in housing supply. These two tenets will play an outsized role in determining how and where new housing will be built in the future.

First, we need to consider the "how". It is well-known that government fees, taxes, and charges are major contributors to the housing affordability crisis in the Waterloo Region and beyond. For too long, all levels of government have treated the home building industry as a deep well of funding. This is no more evident than in the development charges policy.

When development charges were first introduced as a replacement for the previous municipal lot levy system, the standards and legislative requirements for services such as waste management, water supply, sewage treatment, and parks and recreation were significantly different from what they are today.

Over time, higher standards for municipal services have emerged due to increased awareness, societal expectations, and legislative requirements regarding environmental impacts. The concept of "growth pays for growth" may have made sense in the past, but it is no longer a sustainable approach.

There is a growing awareness that the concept of putting the cost of new growth infrastructure to new housing development has reached its maximum and is now seriously eroding affordability. While municipalities cannot be expected to absorb the cost of new housing-supportive infrastructure on their own, new homeowners cannot reasonably assume the cost exclusively. An entirely new funding solution is required.

Second, we need to consider the "where". An adequate and predictable land supply must be available to construct new homes. There is broad recognition by all stakeholders that the provincial housing objective of 1.5 million new homes by 2031 cannot be achieved through intensification alone. Municipal governments need planning programs that balance intensification with the housing supply needed for all, including families. Choice of location and housing type is paramount.

Housing-supportive infrastructure needs to be rapidly expanded to enable the building of homes at levels required to meet the provincial objective. This can only be achieved with a fair, adequate, and predictable funding model. The WRHBA is keenly interested in starting those discussions with our government partners.



ABOUT THE AUTHOR

**Larry Masseo**

Larry Masseo is President of the Waterloo Region Home Builders' Association (WRHBA) and a professional urban planner with over 35 years' experience in the public and private sectors. Larry works to address the complex issues that influence housing supply and affordability.

## Community Corner



Chamber staff (Bonnie & Lisa) attended High Vibe Women, hosted by The Social Snippet.



The Chamber was proud to support Coalition of Muslim Women's Radiant Ladies Night event, with a 360 photobooth for guests to enjoy.



The St. Mary's General Hospital Foundation 100th Anniversary "Roaring 20's" Gala raised more than \$513,000 for local healthcare.



KW Oktoberfest hosted Damenfest, a women's breakfast and panel discussion, which featured Chamber Board Member Ajoa Mintah (Four All Ice Cream) and Chamber Member Mandy Bujold (GVCA).



Daniel Jantzi, CEO of Henson Shaving joined Tricia Mumby at the Accelerator Centre for a Fireside Chat on how he scaled his business.



## Community Corner



Champions for Charity hosted their tryouts and announced the 20 business professionals who will be competing in the ring. We'll be rooting for Chamber Members: John Deans (S.G. Cunningham); Jason Hunke (Hunke Construction); Jaime Wilson (St. Mary's Hospital Foundation); Harmony Voisin (Voisin Developments Ltd.); Haley McIntosh (Royal Bank of Canada); Allan Cayenne (KW Oktoberfest); Jillian Lawrie (United Way); and Paul Sousa (Steed and Evans Ltd.).



The May Court Club of KW celebrated the holidays with the 33rd Annual Christmas Dreams Fundraising Raffle at Conestoga Mall, with local community leaders in attendance.



Ian McLean attended the Canadian Chamber of Commerce Convention in Halifax with colleagues from other local Chambers, to advocate for businesses in Waterloo Region.



City of Kitchener Mayor Berry Vrbanovic joined the festivities in the KW Santa Claus Parade



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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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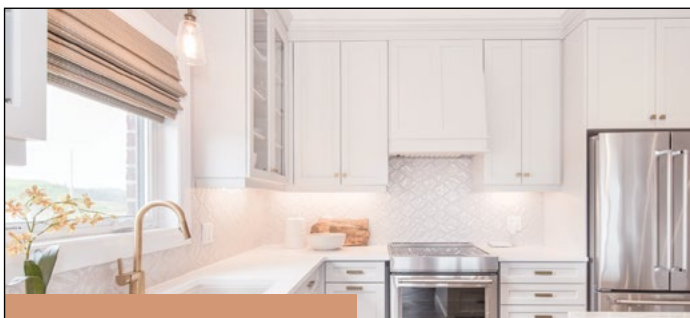
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## Chamber Members Achieving Success



### University of Waterloo Appoints New Chancellor

The University of Waterloo officially appointed Dr. Jagdeep Singh Bachher (BASc '93, MASc '94, PhD '00) as their 12th Chancellor on Friday, October 25, 2024. The chancellor serves as the ceremonial leader, representing the institution at public events, presiding over convocation ceremonies, and conferring degrees, diplomas and certificates.

Currently the chief investment officer at the University of California, Dr. Bachher manages more than \$180 billion USD in investment pools. He has worked for leading companies and organizations across North America including Manulife Financial and the Alberta Investment Management Corporation.

Dominic Barton served as 11th chancellor from 2018 to 2024. He is a global leader in business and governance and carried significant influence and vision to his role, aligning closely with the University's innovation and social responsibility goals. His tenure as chancellor demonstrated commitments to philanthropy, global collaboration, gender equity and national economic development.



### New Artistic Director at Drayton Entertainment

On November 11, 2024, David Connolly was formally appointed as the new Artistic Director of Drayton Entertainment commencing January 1, 2025.

In a news release, Drayton Entertainment founding Artistic Director and CEO Alex Mustakas noted that for the past eight years David Connolly has been instrumental in many of their successes. He has the vision, passion and knowledge of Drayton's history to lead their continued growth with a commitment for quality programming, affordability, accessibility and fiscal responsibility.

A recipient of the Ontario Premier's Award for Excellence for his outstanding contributions to the field of applied arts and community services, Connolly is an official ambassador for both the War Amps' Child Amputee Program and The Shriner's Hospital for Children. Alex Mustakas will continue with Drayton Entertainment as CEO.



### Shakiba Shayani Departs Guelph Chamber of Commerce

On October 3, 2024, the Board of Directors of the Guelph Chamber of Commerce announced that Shakiba Shayani is stepping down from the position of President & CEO after a five-year tenure.

In a news release, the board noted that Shakiba has been instrumental in shaping the Chamber's vision and driving forward initiatives that have had significant impact on Guelph's business community. Her commitment to innovation, collaboration and community engagement will leave a profound legacy.

Ms. Shayani noted that it has been an extraordinary privilege to lead the Guelph Chamber of Commerce and collaborate with so many inspiring business and community leaders. She is proud of Chamber accomplishments and the organization is poised for continued success. A comprehensive search commenced for a new President & CEO and the board remains confident that the Chamber is well-prepared to build on a strong foundation.



## Leadership Changes at Communitech

Chris Albinson, CEO of Communitech, departed the organization in late October 2024 after three-and-a-half years of service to the local and national technology sectors.

Jennifer Gruber, former Chief Financial Officer at Communitech, has assumed the position of Interim CEO. She joined Communitech in 2016 and has more than 15 years of experience in strategic planning and financial management.

Catherine Graham, Chair of the Communtech Board of Directors, noted in an October 29, 2024, media release they will continue to support founders under the leadership of Jennifer Gruber while the search for a new CEO commences.



## National Recognition for WLU Football Program

Two members of the Wilfrid Laurier University Golden Hawks football team were recognized for outstanding achievements at the U SPORTS annual Vanier Cup award gala in Kingston on November 21, 2024.

Head coach Michael Faulds was presented with his second Frank Tindall Coach of the Year Award. Previous Laurier recipients include Tuffy Knight (1972 and 1979), Rich Newbrough (1991), Rick Zmich (1995) and Gary Jeffries (2003). Faulds also received the coaching distinction in 2016.

Quarterback Taylor Elgersma from London, Ontario, received the Hec Creighton Award for outstanding player of the year. He became the second Golden Hawk in program history to win this award, following Bill Kubas in 1994. This year marks the first time Laurier was awarded the Tindall and Creighton awards in the same season.



## Major Appointment for CareNext Coalition - Local Healthcare

Following an extensive search process, the University of Waterloo, St. Mary's Hospital and Grand River Hospital have appointed Danina Kapetanovic as the first Vice President, Innovation and Chief Health Innovation Officer, effective January 13, 2025.

In May of 2024, the Hospitals and University announced their partnership in launching the CareNext Coalition which will organize across the local healthcare system to support research and innovation. Under Danina's leadership, the new Coalition will connect clinicians, researchers and entrepreneurs to create educational programming, evaluate technological advances, and develop an integrated care system that will provide services to residents within their communities.

Through the Coalition, resources will focus on innovation, enhanced patient experiences, improved outcomes, expanded research and sustainable transformation across our systems. Danina currently serves as Chief Innovation Officer at the Integrated Health and Social Services University Network for West-Central Montreal, a network of 34 facilities delivering care to over 700,000 clients annually.



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