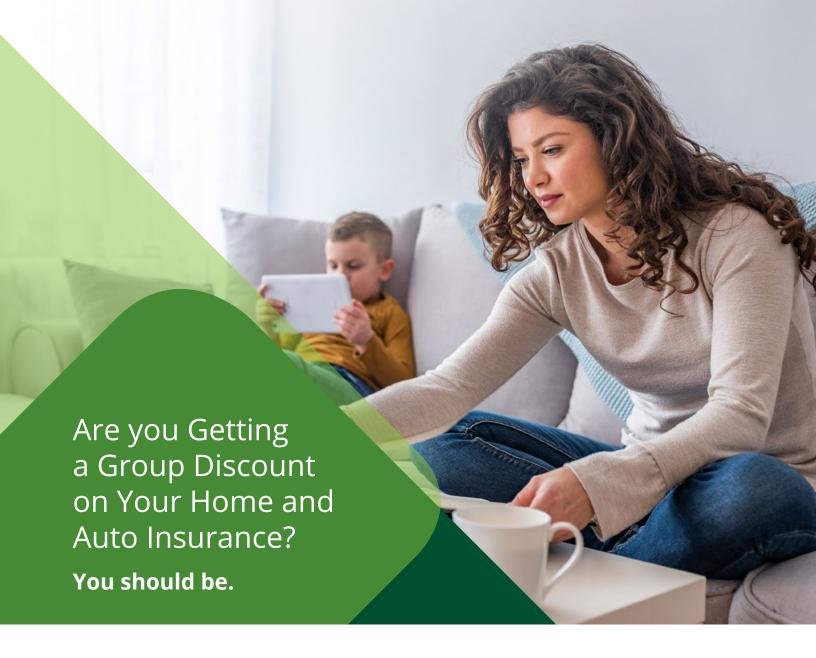


advocate

January | February 2024





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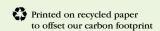


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Growth in the Region of Waterloo and Policy Initiatives **Supporting Local Business**

In past issues of the Advocate, we've talked regularly about how the Waterloo Region is one of the fastest growing communities in Canada. Our population in the Region is projected to continue to grow significantly over the next few decades, approaching close to 1,000,000 residents 30 years from now. Our regional growth is driven by several factors that make Waterloo attractive: a strong post-secondary education sector, proximity to Toronto and major transportation routes, a diverse economy with many job and entrepreneurial opportunities, and relatively decent infrastructure. Infrastructure will continue to be a major focus for the Region in order to be able to meet the needs of new and existing citizens making up this larger population.

In this issue of the Advocate, a number of contributors will speak to our policy and infrastructure needs from various perspectives. Scotiabank provides an excellent overview of what is driving the economy in the Region of Waterloo, as well as the barriers and challenges that are stalling or could slow our economic growth. My fellow board member, Mohsan Abdullah of Token Creative Services, provides a great perspective from the point of view of small business, which makes up a significant portion of our economy and Chamber membership base. Patrick Casey of GSP Group, addresses the municipal and regional planning issues to consider. The Workforce Planning Board of Waterloo Wellington Dufferin highlights one of its current projects, the Workplace & Immigrant Network (WINWR).

Like many parts of the province and Canada, Waterloo Region continues to experience issues relating to homelessness, mental health and addiction, which has become increasingly more noticeable as we've come out of the COVID-19 pandemic. Investment in infrastructure supporting affordable housing and healthcare resources tackling mental health and addiction will be key to support our Region's growth. Other areas of infrastructure investment that will be critical include physical healthcare (such as the new innovation hospital), transportation (Go Transit and phase 2 LRT), recreation (greenspace and facilities to support a growing and aging population), and public safety (fire and police). Policies at all levels of government will need to be tackled to address these needs. The Greater Kitchener-Waterloo Chamber of Commerce will continue to advocate with the various levels of government and collaborate with other regional chambers, the Ontario Chamber and the Canadian Chamber to ensure the needs of our community are heard.



ABOUT THE AUTHOR

Scott Gilfillan

Scott Gilfillan is a chartered professional accountant and a partner with PwC in assurance, as well as their Waterloo Market Leader. Scott focuses on providing clients with audit and accounting advice while acting as a trusted business advisor.



OF LOCAL PHYSICIANS ARE

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HEALTHCARE & PHYSICIAN RECRUITMENT PROGRAM

growing community



Canada is expected to welcome 460,000 newcomers every year. Having access to adequate healthcare is critical to the success of newcomers integrating into our community.



Access to healthcare is one of

the top factors considered when relocating to a new community. Are you committed to ensuring your workforce has access to primary care in order to recruit and retain the best and brightest talent?

> "a growing community with growing needs'

Currently 70,000 + residents in our community do not have a family physician with risk of 50,000+ additional residents if recruitment efforts aren't taken to replace the retiring physicians.

contact Jenna Petker to support this community initiative: jpetker@greaterkwchamber.com

Business Supporting Local Healthcare Infrastructure

The Greater Kitchener Waterloo Chamber of Commerce has been a cheerleader for the Waterloo Region healthcare system from hospital infrastructure to family physicians since 1998.

The Chamber recognizes that family physician recruitment is critical for meeting the primary care needs of our rapidly growing population. Lack of access to family practitioners is not only a serious concern for area residents, but also can impact economic development and future growth and expansion opportunities for businesses of all sizes across all economic sectors.

Our Chamber has built strong working relationships with our local hospitals, municipalities, post-secondary educational institutions, and employers to ensure our healthcare needs-human capital and infrastructure are adequate for delivering the healthcare our community needs and should expect. In recent years, community consensus is increasingly focused on constructing a new hospital with expanded services to meet local requirements and attract talent from across the global market. The plain fact is that a new hospital has not been built in Waterloo Region in well over 50 years despite massive growth.

In March of 2023, estimates released from Statistics Canada ranked Waterloo Region as Canada's third-fastest growing community. The steady population expansion shows the strength of our economy, even amid a global pandemic, and provides strong prospects for our community and potential investors.

In April of 2022, Grand River Hospital and St. Mary's General Hospital received \$5 million from the Ontario government to commence work around the establishment of a new facility for improving the delivery of healthcare services to local residents and employers. Grand River CEO Ron Gagnon noted this new hospital will have a significant impact on our capacity to deliver exceptional patient care and help our community grow and prosper. St. Mary's President Mark Fam also noted the two hospitals have a strong joint vision for the future of healthcare in our region, and through collaboration and support of our municipal partners and business leaders the healthcare system can and will serve our community.

A Waterloo Region Record editorial from June 25, 2022, noted that the quality of care delivered in local hospitals is already "world class," however current facilities do not provide contemporary or optimal service. Residents of Waterloo Region need and deserve better while the recent pandemic should have taught us the status quo is inadequate. There is nothing more important to a community than the health of residents and the capacity to treat and ease their suffering and improve their lives.

The editorial also notes that building a new hospital and repurposing existing sites will collectively move us toward a more integrated and comprehensive regional hospital network. Doug Ford was re-elected with a commitment to get new infrastructure projects completed and it is time to move forward with this local priority.

In early October of 2023, the two local hospitals announced they are asking interested land owners to formally submit properties for consideration in the site selection process. All proposals will be evaluated against stie selection criteria developed through community engagement along with guidance from the Ministry of Health. A Site Selection Panel recently conducted extensive consultations with many stakeholders to identify these priorities for a future building.

As noted in many of my previous Advocate columns, modern and efficient infrastructure is required to support growth across the Region of Waterloo. An expanding population and economic base requires adequate transportation and transit networks to move products and people. And social infrastructure to directly support vulnerable residents is also critical for all levels of government to ensure equal opportunities. Healthcare is at the top of this list along with education and innovation.

Many years ago, our Chamber and the local business community identified a pressing and urgent need to attract more family doctors to serve local residents and elevate our ability to maintain the skilled talent base required by local employers. While the urgent requirement for family physicians remains, a shortage of adequate local healthcare facilities only exacerbates that reality.

Our Chamber remains committed to collaborating with our community partners to ensure local residents and business secure the healthcare system and professionals required for a growing population and economy.



ABOUT THE AUTHOR Ian McLean

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



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Infrastructure to Support Economic Growth

The local, provincial and national business sectors have been persistent advocates for effective infrastructure to support sustainable economic growth and productivity.

The Canadian Chamber of Commerce (CCC) notes that modern and reliable infrastructure is the key driver of national competitiveness and our quality of life. In recent years, all levels of government have incrementally increased investments into this portfolio however additional support is constantly required.

As an export-dependent country, trade-enabling infrastructure is the portfolio that carries the most significant long-term economic benefits. While our international competitors are aggressively investing in projects that support business, similar allocations are a relatively small component in Canada's national infrastructure strategy. A regulatory regime which often restricts private sectorled projects from proceeding must also be resolved.

The Ontario Chamber of Commerce (OCC) notes that infrastructure continues to be a priority for job creation and supporting economic growth. Recent budget announcements have provided commitments from the federal and provincial governments to promote a strong pandemic recovery through investments in critical areas such as broadband, transit and highways.

Robin Guy of the Canadian Chamber of Commerce noted in The Hill Times (October 2022) that Canada carries a serious infrastructure deficit. As a trading nation, our supporting infrastructure matters more than many other nations. Two out of every three dollars the domestic economy generates relies on transportation. Approximately 30 percent of businesses believe supply chain issues are a major obstacle to growth and anticipate challenges will persist.

A global pandemic, natural disasters and labour disputes have collectively created disruptions. The competitiveness of Canadian business and our reputation on international markets is dependent upon reliable transportation infrastructure that allows goods to be transported in a timely manner.

Guy noted the federal government must commit long-term to building trade infrastructure. This may not be the exclusive responsibility of governments, however their leadership is critical. Without serious investment, we risk damage to our reputation as a reliable partner for business. Also, the federal government must implement a regulatory competitiveness mandate and provide certainty.

Effective and efficient regulations can provide a competitive advantage. However, regulations not serving the public interest can restrict economic growth. Uncertainty and changing expectations in the approvals process are a "poison pill" to billions of dollars for large-scale infrastructure projects. Predictable timelines are required for capital investment and the regulatory process must be streamlined.

In a May of 2023 keynote address to the Saskatchewan Chamber of Commerce, Goldy Hyder of the Business Council of Canada noted that sixty percent of Canadian GDP is dependent upon trade. He questioned national capacity to move goods into global markets effectively and efficiently, along with commitments to massive energy transition projects that are vital to a low carbon emissions future. The recent Canadian track record is not impressive.

Hyder also noted that companies are not prepared to wait for a slow and unpredictable approval process. Alternatives include outsourcing, automating and relocating. He questioned the level of commitment to build the modern infrastructure Canada requires to connect supply chains, support jobs and ensure economic growth.

The domestic "to-do" list currently includes expanded ports, modern digital infrastructure, new housing to meet an expanding population base, electrical vehicle charging infrastructure, and a plan to access, extract and process minerals that are critical to an energy transition. Businesses and employers possess a significant role in carrying this message through to elected representatives.

Overall, according to Hyder, nation building does not occur unliterally but requires partnership and leadership – to imagine, plan and ultimately construct.

Canadian Chamber of Commerce President and CEO Perrin Beatty recently noted that unfortunately our current trade infrastructure isn't up to the job. A plan is required that will grow the economy with connections to move Canadian goods as global markets

A commitment and partnership among all levels of government and business across Canada is urgently required.



ABOUT THE AUTHOR Art Sinclair

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

Family/Emergency Physicians Explore Waterloo Region

This past November, local family physicians, emergency physicians, business and community leaders joined volunteers of the Greater Kitchener Waterloo Chamber of Commerce in hosting 31 family medicine residents and 5 emergency residents and their partners from across Ontario. This was our largest event to date. As we are faced with physician shortages and with fewer physicians entering family medicine, we are in a healthcare crisis and events like this are critical to our community's wellbeing.

November 3-5th, we hosted our 25th Annual Family/Emergency Medicine Resident Weekend. This weekend is our largest recruitment initiative to promote Kitchener-Waterloo as a great place to live and work.

During their three-day community visit, family/emergency medicine residents and their partners toured urban and rural communities with a stop at the St. Jacob's Farmer's Market.

Residents and partners were guests of Communitech at a special luncheon sponsored by The Charcoal Group while special guest, Dr. Mohamed Alarakhia of eHealth Centre of Excellence spoke about the exciting work they are doing, using technology to improve patient care.

Family medicine residents toured the Medical Centre at The Boardwalk while the emergency residents toured both St. Mary's and Grand River Hospital. 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.

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, Tomasz Adamski Photography, The Charcoal Group, Jeff MacIntyre, Laura Hewitson, Michael Hewitson, Elaine Decleir, Dr. Mohamed Alarakhia and many local physicians.

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 290 family physicians since 1998.



ABOUT THE AUTHOR

Jenna Petker

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

































Thank you to our dedicated sponsors for helping the Chamber continue its goal of eliminating the doctor shortage in Waterloo Region.

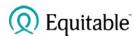
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Regional Chair
Region of Waterloo

SPEAKER:



REN NAVARRO Owner B Diversity Group

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Event Highlights



Chamber Young Professional (CYP) Committe Members Nick Holes, Charly Bax, and Maddie Campbell greet guests as they arrive at the Holiday Social!



Guests network during the Family Medicine / Emergency Medicine Resident Recruitment Weekend welcome dinner.



Attendees connecting at the Ginger Goat Chamber Young Professionals Holiday Social at Lala Social House.



Rachelle Roberts, Regional Sales Manager of The Laundry Rooms takes attendees for a tour of their suites, during the Chamber Young Professionals Holiday Social.



Andrea Heagney from Mamas for Mamas KW networking with attendees at the Libro Business After 5.



Geraldine Stafford of Waterloo Regional Police Services moderates a panel discussion with all three hospital presidents in our Region.

networking



One of our Community Partners for the Building the Future of Care Together event, Grand River Hospital Foundation poses for a team photo!



Libro Business After 5 Attendee adding their business card to our Chamber Connections Tree.



Family Medicine & Emergency Residents enjoyed a catered lunch from Wildcraft Waterloo during their visit to Communitech.



Title Sponsor of the event, Kris Ronan (Ginger Goat Hot Sauce), and new member Mike Chhangur (BlackBridge Systems Inc.) enjoy the Holiday Social at Lala Social House.



Geraldine Stafford, Waterloo Regional Police Services and Patrick Gaskin, President & CEO of Cambridge Memorial Hospital share a laugh during the panel discussion.



Chief of Police, Mark Crowell talking with attendees before his fireside chat.

Mark Your Calendar

Wednesday, January 10th

Chamber Young Professionals: Mentor Mix & Mingle

5:00 pm - 7:00 pm

Location: Maxwell's Music & Events

Live Ticket - Member: \$30 Live Ticket - Future Member: \$60

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:



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Thursday, January 18th **MNP Speed Networking**

8:00 am - 10:00 am

Location: DoubleTree by Hilton Kitchener

In-Person (Member): \$55 In-Person (Future Member): \$95

The Speed Networking event is always highly anticipated, and now it's in person! Start your day by meeting other business professionals in a quick (yet effective) method of networking.

Title Sponsor:

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Tuesday, January 23rd

Women's Leadership: 60 Lessons in 60 Minutes

8:30 am - 10:30 am Location: The Walper Hotel Live Ticket - Member: \$55 Live Ticket - Future Member: \$90

Hear from 6 incredible women in business, who will each share their top 10 pieces of advice. At the end of the hour, you'll have insight into 60 lessons that you can apply to your own professional life, around entrepreneurship, corporate leadership, mentorship, continuing education, activism, and so much more.

Title Sponsor:





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Thursday, January 25th

Libro Business After 5

5:00 pm - 7:00 pm

Location: Heffner Lexus & Heffner Toyota

Member: complimentary (but recommended \$10 donation to the

Feature Charity)

Future Member: \$40 minimum donation to the Feature Charity Join us at Heffner Lexus & Heffner Toyota with some great networking opportunities in a friendly atmosphere. Connect with local businesses at their booths, enjoy drinks and treats, and celebrate the start of the new year with other professionals.

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Wednesday, February 28th

The 3-Minute Networker

8:00am - 10:00am Location: TBC

Tickets (includes breakfast): TBC

15 Speakers. 3 Minutes Each. 1 Chance to leave a lasting impression. In this new program, you'll hear from 15 business professionals in 45 minutes. Learn about local businesses and innovations through various styles of pitches and presentations. By the end of the event, you'll walk away with ideas and new connections. For those who are presenting, it's a great opportunity to tell your story and convey how you (and your business) can help others in our community. Your presentation, or pitch style, is open to your creativity but remember... you only have 3 minutes to leave a lasting impression!

Title Sponsor:

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Friday, March 8th

International Women's Day Breakfast

8:00am - 10:30am

Location: Crowne Plaza Kitchener-Waterloo Members: \$70 (includes plated breakfast)

Future Members: TBC

The 2024 theme is #InspireInclusion. When we inspire others to understand and value women's inclusion, we forge a better world. And when women themselves are inspired to be included, there's a sense of belonging, relevance and empowerment. 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.

Speaker: Ren Navarro, B Diversity Group

Title Sponsor:



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Thursday, March 21st

Business Excellence Awards Gala

Timing: 5:00pm - 10:30pm Various locations

Tickets: Gala & Diner: Member: \$285, Future Member: \$350

Live Stream Party: Members: \$95 • Virtual: Member: \$30, Future Member: \$50

Join us in recognizing local businesses who have made exceptional contributions to the community in the past year, through their dedication and leadership. *NEW THIS YEAR* You now have your choice of 3 ways to attend! Be in the main room for the full Gala & Dinner experience at Bingemans... Celebrate at the Live Viewing Party at Waterloo Brewing... or attend virtually from the comfort of your own home or office.

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WINWR Supports Business & Immigrant Connections

In June 2022, RBC Thought Leadership published a report that included the fact that Canada's natural born population growth would hit 0 by 2030. The report stated that Canada will need immigration to just keep population numbers stable.

In October 2023, the Conference Board of Canada released a study that said in 2017 and 2019, more immigrants who attained their permanent residency had chosen to move on from Canada to a new country. The first 5-10 years were cited as a crucial time in immigrant retention.

If the only way, we can grow our businesses locally is with international talent and we are seeing that talent increasingly willing to move on, where does that leave local businesses and who can help?

The Workplace and Immigrant Network of Waterloo Region (WINWR) is a solution made for these challenges. Developed, researched and refined over 5 years ago by a collation of regional partners, WINWR launched in September 2023 and is a business-focused solution to help employers access immigrant talent.

WINWR supports an employer to analyze, develop and refine their recruitment, onboarding and retention processes to ensure that talent can make its way to the hiring desk and remain in the company. It offers a variety of services to Waterloo Region employers.

Operating as your HR consultant: Small, and even medium-sized, businesses can struggle to assess their processes.
 WINWR is here to help with a special focus on immigrant talent. Not sure your job postings work? Get an audit of your application process. Not sure what policies you may need?
 We offer policy reviews. Staff will help you figure out where to start if you're not sure. All services are personalized right to your business, its goals and its stage in the global talent engagement process.

- 2. Offering workshop with other employers on your challenge areas: Our November session focused on recruitment processes. Every employer leaves WINWR workshops with an action plan they can refer back to as they need. As small businesses, knowing you have a plan and that the steps are laid out can help focus your efforts.
- 3. Accessing talent through networking sessions and events: WINWR recently helped a community partner with a job fair where every candidate was pre-screened and matched with attending employers based upon available positions and skill sets demonstrated. This resulted in more engaging conversations and lots of invaluable connection points. Watch for future connection points you can have with global talent.
- 4. Navigating the employment landscape: WINWR has been connecting across the community with partners to meet the experts. If you have a need that another organization can meet, WINWR staff will refer you to the local expert.
- Understanding how they can develop pipelines for regulated occupations: WINWR staff can assist your business in understanding regulated occupation requirements and how to create pathways to support international talent into these roles.

WINWR also works with talent to help them navigate back into their fields of expertise or to explore new industries and occupations where their skills would be a great fit. Like employers, every person walks out with a personalized action plan. WINWR believes that moving talent into in-demand roles that allow them to grow will help our community retain newcomers who will build our businesses and communities.

WINWR is funded by Immigration, Refugees and Citizenship Canada.



ABOUT THE AUTHOR

Olusola Oladele

Olusola Oladele, WINWR Employer Liaison Lead, has a history of working in corporate HR and can support your business in getting ready for international talent at olusola@ workforceplanningboard.com.



ABOUT THE AUTHOR

Jennie di Girolamo

Jennie di Girolamo is our Talent Liaison Lead who has supported talent and employers for years and can support you at jennie@workforceplanningboard.com.

Hope on the Horizon with a Hard Year Behind

There was no shortage of challenges for businesses and households across the country in 2023. From persistent inflation to elevated interest rates to geo-political strife around the world, Canadians are not feeling particularly optimistic as we close out the year. Taking stock, there are areas of resilience to celebrate, vulnerabilities to monitor, and signs of optimism to heed.

Inflation Remains Key Risk Confronting the Economy

Central bank's fight against inflation remains front and centre even if numbers look relatively better. Going into early 2024, Canada continues to confront the challenges of slowing growth and persistent inflation, with the lagged effect of the monetary policy tightening over the past two years driving further slowdowns across the country. Headline inflation has fallen from the 8.1% peak in June 2022 to 3.1% in October 2023. Going forward, the Bank of Canada's policy actions should continue to drive down inflation to toward its midpoint target 2% in the second quarter of 2025.

What can go wrong from here? Still-high services and shelter costs and rapid wage growth pose significant upside risk to inflation in coming months. Persistence of inflation-expectations suggests rates could stay high for long (possibly higher) into 2024. Our analysis highlights the importance of central bank credibility, which is paramount to the Bank of Canada's success in reaching its target.

The Bank of Canada Remains in Watch Mode

Although it is increasingly likely that the Bank of Canada is done raising interest rates, it will continue a data-dependent decision-making approach. As GDP growth came in weaker than expected in the second half of 2023, the Bank of Canada estimated that the output gap—a measure of excess demand in the economy—has likely closed in the third quarter.

As the economy moves into excess supply and price pressures moderate, the central bank should begin cutting the policy rate gradually once it is confident that inflation is getting durably close to its target. We expect the first rate cut towards the end of the second quarter with more cuts in the remainder of the year that bring the policy rate down to 4% by the end of 2024. Barring a sharp contraction in growth in a hard landing scenario, the decline of policy rate should be gradual and remain above the 2-3% neutral rate range by 2025.

Pockets of Stains Arise, Yet No Cause for Alarm

Higher interest rates are increasingly impacting indebted households, more will face interest rate shocks with renewals in the pipeline. Increased debt service costs are one of the channels impacting a slowdown in consumer activity. Elevated household debt relative to disposable income in Ontario—the second highest among provinces at over 200%—have made it particularly susceptible to the impact of high interest rates as high debt servicing costs are challenging household consumption in the province, keeping a lid on overall economic growth. Moreover, the reliance on housing-related sectors exposes the province to a risk of a greater slowdown than in other parts of the country.

Current discussions about a potential recession primarily focus on the heightened household debt in Canada. The continued mortgage reset inevitably raises concerns about the health of Canada's heavily indebted households, which are believed to have greater vulnerability to high borrowing costs and could potentially derail the economy. There will be more bite to come for mortgage holders as borrowing costs remain high for long, but keep in mind only about a third of Canadians have a mortgage, and 80% of those had fixed rate mortgages, which will see payments go up less than those with variable rates. Net housing equity growth, wage appreciation, and strong macroprudential frameworks are often under-appreciated buffers that are mitigating the impacts of a higher interest rate environment. So far, it is non-homeowners who statistically face more financial constraints, fewer buffers. This warrants vigilance particularly for more vulnerable households.

Resilience Running its Course

Factors that have previously bolstered the remarkable resilience of the crucial consumer sector—specifically, the recovery of purchasing power from rapid wage growth and government income support, abundant pandemic savings and excess demand—are diminishing, reflected in stalling household consumption growth. Surging population masks some weakness in fundamentals—the influx of new Canadians through permanent and non-permanent residency channels has been an important driver of demand in the Canadian economy.

The labour market, resilient in the face of restrictive interest rates, is approaching an inflection point and poised to soften further. Employment growth inevitably slowed, but despite the aggressive rate hikes, employment still grew by over 2% in 2023, down from close to 5% in period preceding the Bank of Canada's policy rate liftoff in March 2022. As declining job vacancies and rising labour supply point to less tightness in the labour market, we expect the unemployment rate to peak above 6% next year but far from recessionary highs.

Headwinds are mounting in other previously resilient elements like business investments and exports, signaling a shift in the economy from the remarkable resilience of 2023 to escalating challenges in 2024. Business investment had initially been a catalyst for growth in the first half of 2023, has started to feel the pinch of high interest rates and turned into a drag to growth in some parts of the country. Demand for Canadian exports has remained robust, supporting strength in the manufacturing sector, while stronger headwinds could materialize in 2024 from a sharper slowdown in the US.

Ontario's Resilience Prevails

Ontario has slightly outperformed the national average despite taking a larger hit in rate sensitive sectors. We expect strength in manufacturing and business investment to help the province avoid a sharp downturn as the ongoing monetary policy tightening takes full effect. Hiring growth in Ontario stalled as in the rest of the country but the level of employment remains very high. Ontario is the only province that has seen the participation rate return to pre-pandemic levels, and the continued pick-up in labour force growth coupled with high participation rate drove the unemployment rate to over 1 ppt higher in 2023.

Manufacturing of durable goods experienced a robust rebound, bolstered by the recovery in auto sales. Lingering pent-up demand resulting from disrupted supply chains over the past three years positions the sector as a growth driver, but with significant downside risks due to demand erosion linked to affordability challenges. The \$25 bn investment in EV supply chain announced in recent years should offer a significant boost to business investment in the province.

Home sales dropped to new lows following the Bank of Canada's additional hikes and the further tightening in long-term rates. With strong population growth and robust fundamental demand, we could expect the descent to stabilize soon. In 2024, anticipated reductions in borrowing costs are likely to release some pent-up demand across the country, particularly in Ontario where current sales rate sit well below fundamental levels. The province could expect some solid rebound to take hold in the residential sector, accompanied by further erosion of housing affordability.

A Crucial Year to Tackle Structural **Challenges**

The year ahead offers signs of relief. With inflation ramping down and a likelihood of a lower interest rate environment, sentiment among businesses, and households alike should improve as the year advances. Even if the country achieves what was seemingly impossible at the start of the year – a softish landing – it will be important to continue advancing structural reforms. Greater housing supply and stronger investments in productivityenhancing activities are just a couple of examples that will be critical to longer term prospects.



ABOUT THE AUTHOR Laura Gu

Laura Gu joined Scotiabank Economics in 2021 as an Economist. She oversees regional economic forecasting and fiscal policy analysis while also providing research and commentary on a wide range of topics. She contributes to Scotiabank' economic modeling work.

Over the course of her career, she focused on macroeconomic research and forecasting, delivering evidence-based insights to both industry and investment clients. Laura holds a Master of Arts in economics from McGill University and a Master of Finance from the Schulich School of Business.

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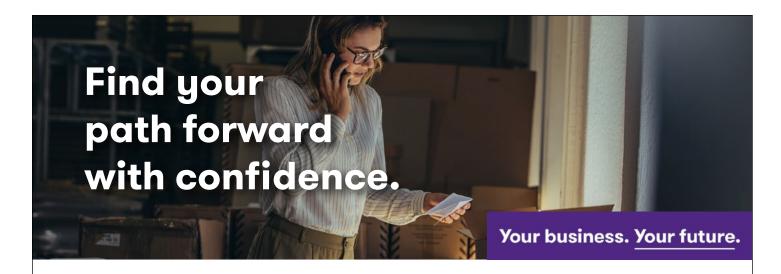
Meet the 2023-2024 Board of Directors



Front row left to right: Chloe Hamilton, Scott Gilfillan, Ian McLean, Gina Hudel, Mohsan Abdullah

Back row left to right: Everton Wilmot, Ajoa Mintah, Miriam Rasool, Brad Dunbar, Geraldine Stafford, Chris Andrée

Missing from photo: Carleen Carroll, Shelley Forwell, Ron Gagnon, Nick Heffner, Glenn Thorpe and Roberto Villamar



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The BIG Dilemma for Small Business

Entrepreneurship comes with many pitfalls and worries, but in the current economic climate, interest rates, inflation, and talent acquisition have never been a bigger hurdle — and they're all interrelated for the small business owner.

The basic needs of the talent pool are so high that wages need to be proportionally high. Rent has never been this expensive, and banks require massive salaries to qualify for a mortgage. Finding people who can do the work and have that work-fromhome mindset is tricky by itself, but the pandemic opened many larger companies up to the benefits of being able to attract talent outside of their geographic areas.

This means that small businesses are competing with massive companies that can afford bigger salaries, have comprehensive benefits packages, healthcare spending accounts, RRSP matching schemes, and all of the perks — all of which aren't realistic for small businesses to be able to provide.

In the past, small businesses were able to use things like culture and creative freedom to offset the bigger paycheck and fancy benefit packages to attract talent. The talent were able to put their mental health and work-life balance at the top of the priority list when job hunting, making working for small businesses and startups an ideal fit.

But with inflation and interest rates going through the roof, talent can't afford to put those things above a higher paycheck and dental coverage anymore. Small businesses also can't afford to pass the added staffing cost on to their customers by hiking the cost of their services — or they risk losing their clientele altogether.

The other side to this coin is that other small businesses often lose out on high quality services at affordable prices that they used to get from other small businesses — which only compounds the problem. Now, small businesses have higher operating costs and, again, are trying to avoid passing that on to their customers.

Small businesses, like my own, want to hire local talent, but when we're competing with big businesses who will hire internationally, it forces us to hire internationally for talent. Government programs need to focus on providing small businesses with ways to combat the rising costs of doing business and attracting highquality talent, or we're going to risk losing our best and brightest to companies across the globe who are capitalizing on a remotefirst work environment.

It is our job as a community to work together to bring more awareness to the benefits of using a small business and help alleviate the pain surrounding our current economic climate. It is also the responsibility of our government to provide incentives and assistance towards helping small businesses flourish as these are what make our country desirable for current and future citizens.



ABOUT THE AUTHOR Mohsan Abdullah

Mohsan is a serial entrepreneur with deep roots in the community and a core value of connecting people by creating thriving environments. Now serving on the Board of Directors along with multiple other committees for the Chamber, he is committed to continuing his mission.





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Amending Relations

You might recall having seen, a few years ago, lawn signs featuring the slogan, "Stick to the Plan," which some Kitchener residents had adopted to express frustration with the perceived high number of development applications requesting amendments to the Zoning By-law. The idea behind the slogan was that the City of Kitchener had recently adopted an updated Official Plan (in 2014) and that developers should be making more of an effort to adhere to that Plan, rather than requesting zoning amendment after zoning amendment. The slogan, however, is premised on a misunderstanding of the roles of the Official Plan (which sets Citywide policies) and the Zoning By-law (which implements those policies on individual sites). It also misses the fact that the City has been involved in a multi-stage process of updating its 1985 Zoning By-law into one that reflects the policies of the Official Plan. As residential zones were addressed in the later stages of this process, residential development projects have been particularly affected.

Ultimately, the source of this frustration is the fact that local plans need to maintain some flexibility to keep up with an ever-changing environment and policy landscape. This has come sharply into focus with the numerous changes that the Province of Ontario has recently been making. Some of these changes, such as requiring municipalities to permit up to three dwelling units on urban residential properties, are already in effect; others, like the Planning Act amendments that, among other things, will see the Region of Waterloo categorized as a municipality "without planning responsibilities," have yet to be proclaimed into law; still others, such as the proposed "Provincial Planning Statement," remain unclear in terms of timing.

One change, already in effect, requires municipalities to refund application fees for zoning amendments if a decision on the application isn't made within a certain timeframe. The timer starts when the application is deemed "complete" — that is, when the municipality confirms that it has all of the information it needs to make a decision. These refund rules were supposed to incentivize municipalities to expedite the decision-making process. In practice, they have introduced a potential point of delay at the "complete application" stage: municipal planners are understandably reluctant to start the clock until they're certain they have everything they need. This can create friction between the municipal staff accepting applications and the people making them (often private planning consultants acting on behalf of landowners), threatening to sour relations between the public and private sectors to the benefit of no-one.

These challenges require, on one hand, a clear expression of expectations and, on the other, a concerted effort to understand and meet them. Municipalities should consider preparing standard terms of reference, both for items commonly requested with development applications and for items that may be less familiar to applicants; those preparing applications need to be willing to ask for clarification where it might be lacking. This will promote a more productive process: when municipal staff are clear about what they're expecting in terms of content and structure, applicants will be better informed in preparing the required items to suit the municipality's needs. When someone is clear about what they need and why they need it, it makes the other party more receptive to that position.

Municipal and private-sector planners alike understand the need to provide more housing and to do so in a way that maintains the public interest. Good-faith engagement in a two-way communication process, speaking clearly and listening carefully, will help ensure that we all continue working towards that common goal.



ABOUT THE AUTHOR

Patrick Casey

Patrick Casey has been with GSP Group as a planner for just over two years. With a unique background in both planning and the English language, Patrick's doctoral dissertation at the University of Western Ontario examined cultural responses to technological innovations in early twentieth-century urban environments. This

experience with interpreting documents and exploring their broader social and cultural ramifications has translated to a strength for policy analysis, complementing his sound understanding of provincial policy and planning. Patrick's role with GSP Group includes background and policy research, policy preparation, the preparation of planning justification reports, and the day to day management of planning applications, including but not limited zoning by-law amendments, site plan applications, minor variance and consent applications and draft plan of subdivision.



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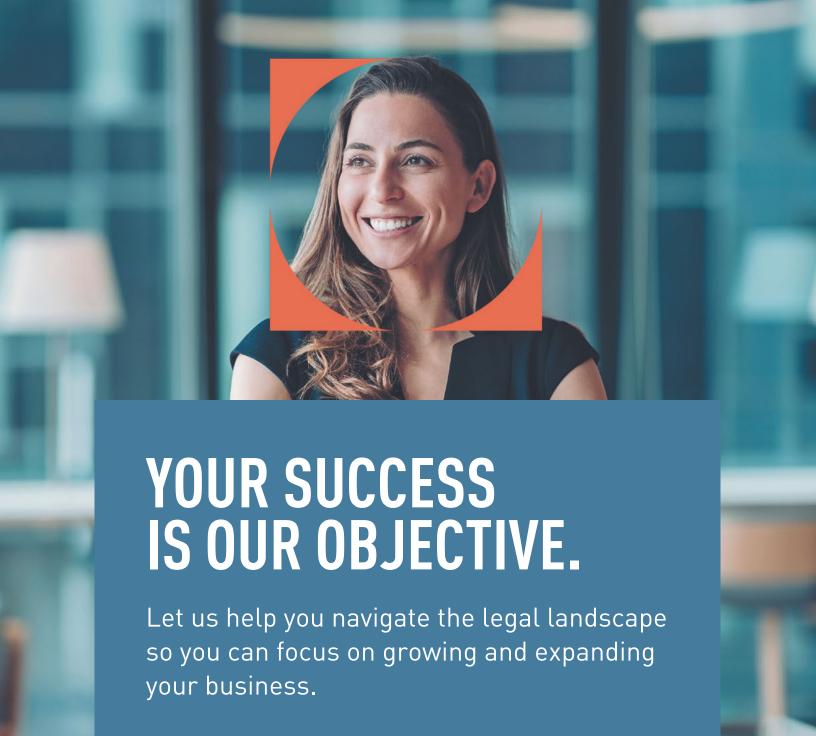
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NATURAL GAS: ONTARIO'S TRANSITION FUEL

A perspective from the Canadian Association of Petroleum Producers (CAPP)

Canada produces some 18 billion cubic feet of natural gas daily. Much of that volume is destined for domestic use, including here in Ontario.

Natural gas is the province's most common heating source. Currently, about 3.7 million homes and 160,000 businesses in Ontario use natural gas for heating as well as industrial and manufacturing applications. Put another way, natural gas accounts for about 44 per cent of average household energy consumption.



Demand is growing.

Through the province's Natural Gas Expansion Program, access to natural gas is expanding across rural, northern and Indigenous communities to help keep the cost of energy low for thousands of families, businesses and farmers.

A role in the energy transition.

Natural gas also has a critical energy system role beyond home heating and industrial applications. Economic resilience across the province is driven by reliable, affordable energy. Even as Ontario, Canada, and the world all work to reduce greenhouse gas emissions by making the transition to lower-carbon energy, the sources we've come to rely on will be needed for decades to come. That includes natural gas.

According to Ontario's Independent Electric System Operator (IESO), demand for electricity is projected to increase at unprecedented rates over the next three decades. To meet this near-term need the IESO has secured 586 megawatts (MW) of new natural gas capacity for generating electricity.

Natural gas generation currently plays a key role in supporting the electricity grid reliability, with the ability to respond to changing needs in ways other forms of supply cannot. For example, when electricity demand spikes to operate air conditioning on hot summer days, Ontario's natural gas generators can ramp up quickly to avoid such situations as rotating blackouts to stabilize the grid.

The IESO has concluded natural gas is needed to maintain system reliability until other non-emitting energy sources are available. Natural gas will be needed until reliable replacements have been identified, put into service, and have demonstrated reliability.

Maintaining a diverse supply mix is an effective way to ensure the ongoing reliability of Ontario's electricity system.

When it comes to exploration and development, Canada's natural gas producers are laser-focused on reducing greenhouse gas emissions. Through investments in technology, Canada's producers have been steadily reducing emissions as we move toward a low-carbon future. CAPP's recent analysis shows that from 2012 to 2021, Canada's natural gas production rose by 35 per cent while emissions fell by 22 per cent, and natural gas producers reduced methane emissions by 38 per cent.

About CAPP

The Canadian Association of Petroleum Producers (CAPP) is a non-partisan, research-based industry association that advocates on behalf of our member companies, large and small, that explore for, develop, and produce oil and natural gas throughout Canada. Our associate members provide a wide range of services that support the upstream industry. CAPP's members produce nearly three quarters of Canada's annual oil and natural gas production and provide more than 400,000 direct and indirect jobs in nearly all regions of Canada. In 2022 across Canada, our industry contributed \$111 billion to the Gross Domestic Product (GDP) in addition to paying \$45 billion in taxes and royalty payments. CAPP is a solution-oriented partner and works with all levels of government to ensure a thriving Canadian oil and natural gas industry. We strive to meet the need for safe, reliable, affordable, and responsibly produced energy, for Canada and the world. We are proud to amplify industry efforts to reduce GHG emissions from oil and gas production and support Indigenous participation and prosperity.



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Chamber Members Achieving Success



Conestoga College Opens New Skilled Trades Campus in Cambridge

A special event on November 1, 2023, marked the grand opening of the new Conestoga College Institute of Technology and Advanced Learning Skilled Trades campus in Cambridge.

Located at 25 Reuter Drive beside Highway 401, the first phase of the campus features a 322,000 sq ft building with more than 150,000 sq ft of shops and labs, designed and equipped to meet the unique requirements of trades education and training.

A November 5 release notes that Conestoga is a provincial leader in the delivery of trades and apprenticeship training to serve industry needs and the growing community. Comprehensive programming includes a wide range of post-secondary trades programs that provide pathways to employment in skilled trades careers as well as pre-apprenticeship training and in-school training for apprentices.



Elizabeth Witmer Named to Order of Ontario

Elizabeth Witmer, a former Member of Provincial Parliament (MPP) and Cabinet Minister, was recently appointed to the Order of Ontario.

She represented the ridings of Waterloo North from 1990-99 and Kitchener-Waterloo from 1999 to her retirement from politics in 2012, also holding the distinction of the first woman elected as an MPP from Waterloo Region.

The Order of Ontario recognizes exceptional leaders from all walks of life and diverse fields of endeavour whose impact and lasting legacy have played an important role in building a stronger province, country and world.

A Government of Ontario news release from November 6, 2023, noted Elizabeth Witmer has always carried a spirit of thoughtful leadership and reform. She served consecutive roles as Minister of Labour, Health, Environment and Education - all portfolios with critically important mandates resulting in outstanding achievements and contributions to economic, social and political life in Ontario.



Mary Jane Patterson Retiring from Reep Green Solutions

In late August, Mary Jane Patterson formally announced her retirement as Executive Director of Reep Green Solutions effective December 31, 2023. Over the past 22 years, her organization has grown from a two-year project to a 20-person hub for practical environmental action. Replacing her is Patrick Gilbride, a Reep staff member for more than 11 years.

Among her many notable achievements, she served as a panel judge for the Canada Mortgage and Housing Corporation's national Affordable Housing Innovation Fund, and on the board of Green Communities Canada as director and chair. Mary Jane was part of a consulting team for the City of Toronto developing their recent policy framework to move existing buildings to net zero carbon by 2050.

The Chamber and local business community commends Mary Jane for her significant accomplishments and extend our best wishes for all future endeavours.

Ontario Chamber of Commerce Appoints New President and CEO

The Board of Directors of the Ontario Chamber of Commerce (OCC) recently appointed Daniel Tisch as their new President and Chief Executive Officer effective January 1, 2024.

Tisch brings a wealth of industry experience and leadership to his new position. In 20 years as CEO of Argyle Communications, he built the business into Canada's largest managementowned communications consulting firm, and later co-founded Believeco Partners. Earlier, he held senior policy and communications roles in the Government of Canada. This extensive background uniquely positions him to lead the chamber into the future.

Departing OCC President and CEO Rocco Rossi noted in a November 1, 2023, media release that Dan's leadership and industry experience make him the perfect appointment to drive the organization forward in its mission to support businesses across Ontario. The OCC also extends their gratitude to Odgers Berndtson and its board search committee for identifying the ideal successor.



MEDA Convention Recognizes Seventy Years of Remarkable Service

From November 2-5 at their 2023 Convention in Toronto, Mennonite Economic Development Associates (MEDA) brought together a diverse group of members, partners, donors, staff and stakeholders to celebrate 70 remarkable years of investing in entrepreneurs in the agri-food system.

Through inspiring panels, seminars, and networking opportunities, participants reflected on the evolution of the organization and how that legacy is shaping the path forward - to create decent work opportunities for half a million people experiencing poverty across the globe by 2030.

Mennonite Economic Development Associates, with an office in Waterloo, is an international organization that creates business solutions to poverty. For seven decades they have been advancing entrepreneurial solutions that are sustainable, scalable, measurable and replicable.



New Branding at Equitable

The Equitable Life Insurance Company of Canada unveiled their new brand and announced the shortening of its brand name to Equitable. While honouring a 103-year-old legacy, the rebranding signifies a forward-looking vision and unwavering commitment to clients.

A company release from November 1, 2023, notes Equitable is transforming their operations to be there for clients at all stages throughout their lifetime and make it easier for partners to conduct business. Equitable remains committed to maintaining a strong long-term financial standing as the only mutual life insurance company regulated by the Office of the Superintendent of Financial Institutions (OSFI). The renewed brand reflects these renewed commitments to clients, advisors and partners.



The refreshed brand will be rolled out over the course of 2024, providing a mix of the old and new brand across all assets. The connection to clients will remain the same.

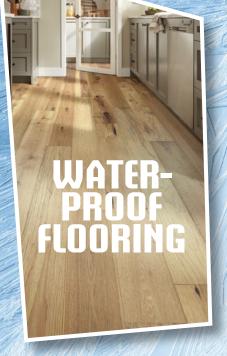
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GrandWay Hall 224 people, Dividable Room, Starting at \$750.

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