

# BUSINESS VOICE

HALIFAX'S BUSINESS MAGAZINE



# THE BALANCING ACT

COUNTERBALANCING DEBT AND TAXES AT THE PROVINCIAL LEVEL

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Ways to save money for your business now **Pg 16**

## MOBILE WORKFORCE

Addressing Atlantic Canada's talent needs **Pg 22**

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Social media consultant earns award nomination **Pg 29**

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**HALIFAX  
CHAMBER OF  
COMMERCE**



*We need to think about how Nova Scotia's going to do in five years, 10 years, down the road."*

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Patrick Sullivan, President and CEO, Halifax Chamber of Commerce.



**COVER STORY:**

**THE  
BALANCING  
ACT**

Counterbalancing debt and taxes at the provincial level

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# CHAMBER EVENTS

For a full and up-to-date list of our Chamber events, please visit [www.halifaxchamber.com/events](http://www.halifaxchamber.com/events)

## WONDER WOMEN WORKSHOP

FEATURING: **Eleanor Beaton**  
DATE: Friday, March 2  
TIME: 8:30 am - 1:30 pm  
LOCATION: The Lord Nelson

## BUSINESS After Hours

PRESENTED BY:  
**Southwest Properties**  
DATE: Tuesday, March 6  
TIME: 4:30 - 6:30 pm  
LOCATION: 1479 Lower Water Street

## SILVER ECONOMY SUMMIT

DATES: Tuesday, March 6  
& Wednesday, March 7  
TIMES: 8 am - 5 pm  
LOCATION: Halifax Convention Centre



DATE: Wednesday, March 7  
TIME: 12 - 1:30 pm  
LOCATION: Halifax Chamber of Commerce



SPEAKER: **Mark Machin**,  
President and CEO, CPPIB  
DATE: Thursday, March 15  
TIME: 7:30 - 9:30 am  
LOCATION: Halifax Marriott Harbourfront Hotel

## Business Development Network

DATE: Friday, March 16  
TIME: 12 - 1:30 pm  
LOCATION: Halifax Chamber of Commerce

## CHAMBER 101

DATE: Wednesday, March 21  
TIME: 12 - 1:30 pm  
LOCATION: Halifax Chamber of Commerce

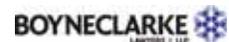
## ANNUAL Spring Dinner

DATE: Wednesday, May 2  
TIME: 5 - 9 pm  
LOCATION: Halifax Convention Centre



DATE: Thursday, June 14  
TIME: 11 am - 8 pm  
LOCATION: Brightwood Golf & Country Club

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# Joined forces

Canada's Chambers of Commerce come together for NAFTA

president@halifaxchamber.com



**PATRICK SULLIVAN**  
PRESIDENT & CEO

At the end of January, the eight largest Chambers of Commerce in Canada, 11 American Chambers of Commerce and eight Mexican Chambers met in Montreal to ask their respective governments of the three member-states to renew NAFTA (North American Free Trade Agreement), modernize it and maintain open access to the American market.

I, along with 26 of my comrades from metropolitan Chambers of Commerce from across North America, gathered to discuss the agreement's renewal. It was encouraging to be joined by so many to discuss the importance of NAFTA to our business communities. Our collective Chambers of Commerce work with thousands of members whose businesses have flourished because of

NAFTA and this agreement supports millions of jobs across North America.

The event was an initiative of the Canadian Global Cities Council (CGCC), a coalition of Canada's eight largest metropolitan Chambers of Commerce, Halifax included, who were all represented at the event. Collectively, the Chambers that attended represent economic zones that are worth more than USD \$1.4 trillion. Our goal was to send a strong message to the three governments on the importance of renewing and modernizing the agreement and maintaining open access to the North American market.

#### Here are the key takeaways for Halifax:

- Nova Scotia has great products and strong service suppliers. We have a valuable two-way flow of goods, services and investments between our partners in the United States, which has directly contributed to the success of our local economy.
- In 2016, exports from Nova Scotia to the United States totaled \$3.6 billion and we want that to continue and grow.
- As Nova Scotians, we should encourage our networks to learn more about NAFTA and how it affects our sustainability for growth.

*Our goal was to send a strong message to the three governments..."*

NAFTA has provided North America with one of the strongest economic relationships in the world and I believe there is room to grow. We can improve on the agreement to meet our current needs, while strengthening what we've already established. Chambers of Commerce from Canada, the United States and Mexico are ready to roll up their sleeves and put the work in — are all three governments?

#### What is the Canadian Global Cities Council?

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



## FRANCHISES AVAILABLE IN HALIFAX

CONTACT DENNIS:

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[dmason@pizzapizza.ca](mailto:dmason@pizzapizza.ca)

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# NEW & NOTED

We welcome our new Chamber members

## BRIDGE TRAINING AND EVENTS

Bridge Training and Events offers a fresh and imaginative approach to people development, training and consultancy and enables clients to transform their teams from average employees into "Living Brand" champions. People who are inherently connected to the brands they represent are happier and more productive in their work environment.

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## MPI ATLANTIC CANADA CHAPTER

Meeting Professionals International (MPI) is the largest meeting and event industry association worldwide. Founded in 1972, MPI provides education, networking opportunities, business exchanges and acts as a prominent voice for promotion and growth in the industry. We are the Atlantic Canada Chapter with nearly 100 members in four provinces.

### Claudia Habib

Halifax, NS  
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www.mpiatlantic.com  
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## SHEBA QUEEN INTERNATIONAL INVESTMENT CONSULTING INC.

Sheba Queen International Investment Consulting Inc. focuses on real estate investment consulting in Canada and increases consumer goods investments in China. CEO Qun Liao spent 14 years as a customs officer, five years in fine jewelry and 20 years in real estate in China and has five years experience in the real estate industry in Canada.

### June Liao

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BUSINESS & PROF. SERVICES –  
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## SSI CONSULTING SOLUTIONS

At SSI Consulting Solutions, our consulting team consists of executive level practitioners with significant experience, both in the public and private sectors and in a variety of industries. It is this level of experience that sets us apart from the competition. We have walked in the customers' shoes and have experience facing similar challenges.

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## STUDENT MEMBER

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# MEMBERS IN THE NEWS

How our members are growing Halifax



Free email course with Anita Kirkbride

7 days to build your Social Media Strategy

## TWIRP COMMUNICATIONS OFFERING FREE STRATEGY COURSE

Twirp Communications is pleased to launch a new, free social media strategy course for small business owners who are struggling to manage their social media. The course is delivered by email over seven days and includes daily worksheets to help you keep track of the work they're doing. "Half the battle with social media is simply planning what you're going to post," says Head Twirp, Anita Kirkbride. "If you take the time to write out your goals and plan your strategy, social media becomes a lot less time-consuming and stressful." The new e-course is available at [www.twirp.ca/free-course](http://www.twirp.ca/free-course).



## LUNG ASSOCIATION LOOKING FOR RUNNERS

The Lung Association of Nova Scotia is looking for runners who are passionate about breathing. Do you love to run? Are you looking for a way to make your runs more meaningful? The Lung Association wants you to join Team Lung Runners for the Bluenose Marathon's Scotiabank Charity Challenge. All funds raised stay right here in Nova Scotia. Let's put the "fun" in fundraising! To join our team, to volunteer or for more information, visit [ns.lung.ca](http://ns.lung.ca).

## CHEF ABOD CAFÉ & CATERING RECEIVES AWARD

Top Choice Awards is honoured to announce that **Chef Abod Café & Catering** has been voted as Top Middle Eastern Restaurant of 2018 in Halifax for consistent excellence in the pursuit of total customer satisfaction. The results were collected during the 2018 Top Choice Awards Survey, which asked respondents to nominate and vote for their top choice in a variety of categories based on quality, services, image, value and professionalism.

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**Virtual Management Group** was launched in 2012 by founder Sonia Menendez. We celebrated our fifth anniversary last December. VMG’s primary asset is our team’s collective experience and skill-set to assist our clients’ needs and specializes in fields that are fundamental to the growth of businesses. Our solutions include: business coaching for growth, business plan development (experience in the farming and agricultural industry), business management and operations. We believe that adding value is the fundamental driver of our business. Check us out at [www.virtualmanagementgroup.com](http://www.virtualmanagementgroup.com).



**CAL FIRE CHOOSES INTERTALK RADIO DISPATCH CONSOLES**

The California Department of Forestry and Fire Protection (CAL FIRE) has issued a purchase order to **InterTalk Critical Information Systems** for the supply of integrated radio dispatch consoles. The console system deployment will be executed in multiple phases across 24 sites statewide, with the potential to exceed 120 console positions by the end of the project. CAL FIRE’s console system will include a customized radio paging feature that meets their unique operations and it is anticipated that the first three site installs for their console system will occur in the second quarter of 2018.



**BISHOP'S CELLAR NAMES NEW PRESIDENT**

**Southwest Properties** is pleased to announce Matt Rogers as the new President of **Bishop’s Cellar**. Rogers has been with Southwest’s private wine and spirits store for 11 years. Since joining the Bishop’s Cellar team in 2006, Rogers has worked on all aspects of the business, from creating ingenious marketing campaigns and online ordering to attract loyal customers, to leading the introduction of new systems for retail and warehouse operations. As General Manager Rogers has lead a customer-focused team that strives to provide an exceptional experience for retail and licensee customers.



**SUCCESSFUL ANNUAL FOOD DRIVE AT NUTRI-LAWN**

A wise person once said that it was “better to give than to receive” in life. When it comes to our customers at **Nutri-Lawn Nova Scotia**, we can safely say that it really does ring true. A big thank you to everyone that came out and supported our annual Food Drive in aid of Feed Nova Scotia. It was another great success and none of it could have happened without you!



**YMCA OF GREATER HALIFAX/ DARTMOUTH ANNOUNCES NEW CHIEF OPERATING OFFICER**

The YMCA family would like to congratulate our new Chief Operations Officer for the **YMCA of Greater Halifax/ Dartmouth**, Lorrie Turnbull. Turnbull is a member of the YMCA-Southwest Properties Facility Committee, representing the YMCA through the design process of the new John W. Lindsay YMCA building. Turnbull feels fortunate to have had the opportunity to develop through her many leadership roles and is excited to collaborate with her team to develop the strongest, most vibrant YMCA for Greater Halifax/Dartmouth. Her skills will be pivotal to the YMCA’s focus on excellence, increase in capacity and the opening of the new John W. Lindsay YMCA in 2019.

**TEAM CHANGES AT MEETINGS & CONVENTIONS PEI**

We are delighted to announce the internal promotion of Treena MacLeod, from Client Services and Membership Manager to Business Development Manager, Association and Federal Government National Accounts. Further, we are pleased to welcome Susan Freeman to the **Meetings & Conventions PEI** team who will be assuming the role of Business Development Manager – Regional Accounts. Assuming the responsibilities of the Client Services and Membership Manager position, we are also pleased to welcome Margaret Wilton to our team. We are excited to retain and attract these talented individuals who bring a wealth of experience, knowledge and passion to our organization. Please join us in extending heartfelt congratulations to all.



### FEDERAL FUNDING INVESTMENT FOR GENOME ATLANTIC

The federal government recently announced a \$750,000 investment in Genome Atlantic, through **ACOA**, to help advance innovative genomics R&D across the region. Since 2000, Genome Atlantic has worked with public and private sector partners to enable approximately \$90 million in new genomics R&D in Atlantic Canada. Genomics combines biology, genetics and computer science to unlock the genetic code of living things. The investment will help Genome Atlantic develop partnerships to advance genomics in agriculture, aquaculture and fisheries, energy, environment, forestry, human health and mining.



### MPI ATLANTIC CANADA CHAPTER RECEIVES AWARD

The **MPI Atlantic Canada Chapter** received exciting business-growth news in the fall. In October 2017, MPI Global recognized our chapter by awarding us with the MPI Chapter Merit Award for Highest Net Member Growth in 2016-2017, as part of Global's Chapter Recognition Program. Congratulations to Valerie Corkum, Brad Burrell, Michelle Pollard and the rest of the membership team for their diligence and commitment to growing our chapter.



### WINDOWS PLUS CELEBRATES 30 YEARS IN BUSINESS

Established in 1988, **Windows Plus** has been specializing in residential window replacement installations for three decades. Their process begins with offering replacement solutions based on 30 years of expertise and providing in-house professional, seamless installations, while cleaning up as if they were never there. Windows Plus thrives on repeat and referral business by choosing windows that work in our Maritime climate and installing them so they will not only look great, but will also perform in any type of weather. Windows Plus also specializes in doors, siding and decks using the same philosophy.

### INITIAL DEPLOYMENT OF WATER METER PROJECT SUCCESSFULLY COMPLETED

**Halifax Water** has successfully completed the initial deployment of the largest water meter installation project in its history and is moving ahead with full deployment of advanced metering infrastructure (AMI) technology. In the summer of 2017, Halifax Water began the rollout of AMI technology to a few hundred customers. With the success of this initial deployment, meter installation for the rest of our customers began in September and will progress in phases over the next three years. Budgeted at \$25.4 million, this project will see approximately 84,000 state-of-the-art water meters installed as part of the Customer Connect initiative.



### CLEFS D'OR RECIPIENT IAN CHEVERIE OF THE GREAT GEORGE

Murphy Hospitality Group is pleased to congratulate Ian Cheverie, Guest Experience Manager of **The Great George Hotel**, as he receives his Clefs d'Or. The Clefs d'Or, or Golden Keys as it is commonly known, is a society of Hotel Concierges whose aim as an organization is to facilitate the exchange of ideas between their members and to provide mutual assistance in order to better serve their valued guests. It is a rigorous, two-year process. Upon receiving his golden keys, Cheverie will become the first Clefs d'Or concierge in P.E.I. This honour will help ensure guest experiences are unmatched.

### BOYNECLARKE LLP ANNOUNCES NEW RECORD SUSPENSION SERVICE

Terry Sheppard, partner and criminal lawyer at **BOYNECLARKE LLP**, is offering a new record suspension (formally known as pardon) service. For a flat fee, Sheppard will complete the complicated and lengthy application process and apply on your behalf for a record suspension. Criminal records can affect many aspects of a person's life such as employment, child custody, education and travel. Lawyers can ensure that the complicated process is fully accurate and complete and will provide you with the highest chance of a successful record suspension. For more information or to see if you are eligible for a record suspension, contact Terry Sheppard at 902-460-3401.



**CYSTIC FIBROSIS CANADA ATLANTIC REGION WELCOMES CO-OP STUDENT**

**Cystic Fibrosis Canada Atlantic Region** is thrilled to welcome Morgan Myshrall, a third year public relations student from MSVU’s co-operative education program, for the winter term. Myshrall joins Cystic Fibrosis Canada as Coordinator of Community Engagement and Events. Myshrall’s experience in the not-for-profit sector will help us reach our goal of a world without cystic fibrosis. She is working closely with volunteers and staff members on events across the region, with a focus on the Walk to Make Cystic Fibrosis History in 11 locations across Atlantic Canada. To learn more about Cystic Fibrosis Canada and our walk, please visit [www.cysticfibrosis.ca](http://www.cysticfibrosis.ca).

**AMY REID JOINS ROYER THOMPSON TO EXPAND THE FIRM’S RECRUITMENT PRACTICE**

Amy Reid, BComm, RPR, is joining **Royer Thompson Management & Human Resources Consulting** as Partner and Vice President of Recruitment, with responsibility for expanding the firm’s recruitment practice. Reid brings more than 16 years of recruitment and talent acquisition industry expertise to her new role, along with a reputation for working with integrity, honesty and a deep commitment to long-lasting client partnerships and candidate relationships. She is a natural relationship builder and strategic thinker who adds depth and insight to search teams and organizations.



**BLACK STAR GROUP FOUNDER IN THE NEWS**

Wendy Brookhouse, founder and Chief Strategist of **Black Star Group** was recently featured in the January issue of Investment Executive, a national publication for financial advisors. The focus was the innovative financial planning methodology, called the One Number Solution™ invented by Brookhouse that simplifies people’s financial health down

to one number. This solution has helped hundreds of clients pay down unwanted debt and save for the future, while still having a life for today. It is based on behavioural finance principles. Not included in the article was the fact that other advisors across the country are now signing on to offer the One Number Solution™ to their clients.



**SUNNYSIDE MALL SILENT SANTA DONATION**

Each year, **Sunnyside Mall** partners with Autism NS to create a safe space for individuals with special needs, to visit Santa in a setting that accommodates sensory challenges. This dim setting provides the perfect scene for individuals to visit Santa, snap a picture and not have to worry about the large lines and over-stimulating scenarios that can be presented during regular Santa hours. This year we raised \$2,500 in support of Autism NS, using our Sunday Santa hours to donate to their incredible organization.

**JUMPSTART YOUR BUSINESS IN 2018 WITH GOSMARTMEDIA.COM**

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**NEW SPACE FOR HOME INSTEAD SENIOR CARE**

**Home Instead Senior Care** is excited to announce we are moving to a new office space. Our team is thrilled to be celebrating and spending our 15th year in business in the Halifax Professional Centre, where it all began. Our new office will be ready at the beginning of April and provides a welcoming and open environment with easy access for members of the community. Please join us on April 12, between 4 p.m. and 6 p.m., in suite 425 for light refreshments and a chance to check out our new office. Contact Natalie at 902-429-2273 for more information about the move.

Counterbalancing  
debt and taxes  
at the  
provincial level



# THE BALANCING ACT

By **Jon Tattrie**

When Charles Dickens visited Halifax in 1842 and got the grand tour from his friend Joseph Howe, he famously described the young city as, “Like looking at Westminster [Parliament] through the wrong end of the telescope.”

A few years later, he wrote *David Copperfield*, which offers another useful perspective reversal as Nova Scotia prepares its budget for 2018-2019. A character inspired by Dickens’s own father,

who spent time in a debtors’ prison after failing to repay a baker, offered sound financial advice that experts agree the province would be wise to follow:

“Annual income twenty pounds; annual expenditure nineteen pounds nineteen shillings and six pence; result: happiness. Annual income twenty pounds; annual expenditure twenty pounds and six; result: misery,” Wilkins Micawber decreed.

Patrick Sullivan, President and CEO

of the Halifax Chamber of Commerce, puts it in modern English. “We can’t spend more than we make,” he says. “It’s really important that we spend within our means.”

The province has delivered back-to-back balanced budgets and expects to follow with a third this spring. Sullivan says that’s a good start, but notes: “We are still a province that has a \$15 billion debt and a province with some of the largest tax rates in Canada.”



While the media focuses on the rise and fall of political powers in the province, for Sullivan it's not a matter of red, blue, orange or green — we're either in the red or in the black.

"They have a responsibility to the entire province and to every person who lives in the province, not just the folks who elected them," he says. "I would love to see a vision for the future, rather than a vision that comes in one-year, or best-case four-year, increments. We need to



**“Nova Scotia is facing a demographic problem in the medium to long-term in which there are fewer tax payers every year.”**

— Gerard Walsh, Economist, Royal Bank of Canada

think about how Nova Scotia's going to do in five years, 10 years, down the road.”

When Gerard Walsh, an economist with the Royal Bank of Canada, looks deep into Nova Scotia's future, he sees two tectonic plates slowly crashing into the province. Today, there are 3.3 working-age Nova Scotians for every retired Bluenoser. In 12 years, there will be only 2.1 working-age people here for each retiree.

That's the first plate. The second one is health care, which now eats up 40 per cent of the budget. Changes to the Canada Health Transfer got rid of the old formula, which saw the money from Ottawa growing by six per cent each year. Under the new formula Nova Scotia will see its share increase by about 2.4 to three per cent a year.

“That means as health care spending continues to grow as Nova Scotia grapples with an aging population, they're going to have less increase in that federal transfer every year. That's why I'm calling it a challenge,” he says.

The largest cohort of Nova Scotians are in their 50s and steadily sailing toward retirement. Walsh says that's exacerbated in rural areas, where young people are moving to Halifax or out of province.

“For the rural areas, it's going to be increasingly difficult to deliver governmental services,” he says. “Nova Scotia is facing a demographic problem in the medium to long-term in which there are fewer tax payers every year. What that means is the government has to provide a certain number of services to an increasingly aged population, on the back of lower own-source revenues — income taxes and business taxes.”

On top of a balanced budget, Walsh says the province is steadily lowering its debt-to-GDP ratio. *The Ivany Report* said that number should reach 30 per cent by 2024. This year it sits at about 35 per cent and is on track to fall to 33 per cent by 2020. The metric gives a sense of how well the province is doing at keeping debt down as a share of the economy.

Paul Bent added himself to the ranks of the retired after a 37-year career in public accounting, mostly with Grant Thornton LLP. He leads the Chamber's Create a Positive Business Environment Task Force.

He agrees balanced budgets are good, but says the surpluses amount to little more than a “rounding error.”



Mike Dembeck

**“***I would love to see a vision for the future, rather than a vision that comes in one-year, or best-case four-year, increments. We need to think about how Nova Scotia’s going to do in five years, 10 years, down the road.”*

— **Patrick Sullivan**, President and CEO,  
Halifax Chamber of Commerce

“It’s a very positive message that the government recognizes that in their view we can no longer continue to spend more in expenditures than we’re bringing in in revenues,” says Bent.

He applauds the government for increasing the small business corporate income tax threshold from \$350,000 to \$500,000, a move he called for in these pages last year. He says it “levels the playing field across the country.” He also supports the increase in the basic personal exemption amount for people earning up to \$75,000.

“We remain of the view that taxation in Nova Scotia for the average Nova Scotian is still significantly out of line with the residual tax rates for the rest of the country,” Bent says.

Sullivan agrees. “Frankly it doesn’t impact the individuals who have a 54 per cent tax rate,” he says. “Granted, they’re making a good salary — I will absolutely acknowledge that — but it wasn’t an increase in the basic personal amount, it was a credit provided for folks up to \$75,000. I think there are additional opportunities for tax reductions for every

Nova Scotian, not just for some.”

Both would like to see broader tax changes that would apply to all Nova Scotians. The province stopped the indexation of exemptions many years ago, but perhaps it’s time to reconsider as it has given rise to the progressive tax rate being higher here than in most of Canada. “As income goes up, you’re going to get into a higher rate of taxation at an earlier level of income. This is one of the few provinces in the country that has not adopted that indexation,” Bent says.

And one day, someone will have to deal with that \$15-billion debt. Already, we pay \$850 million a year to service it, the fourth most expensive item in the budget. When interest rates rise, so too will the cost of the debt. “We have increasing concerns about our ability in the future to pay that debt back. Somebody has to pay it and our concern is that we’re passing that debt onto another generation,” Bent says. “All these kinds of things play into the decisions that folks are making when they consider if they want to take up residency [in Nova Scotia].”

Bent says putting some of the surplus

to pay off the debt would help. He notes that even with a balanced budget, the province is still increasing expenditures without showing where the balancing revenues will come from. “Right now, we have a growth in expenditures, which is well beyond inflation. I think the forecast of the year is something north of four per cent and that’s materially above inflation,” Bent says.

Since the government has more control over spending than earning, Bent says it should look for efficiencies and try to get spending down to 2016-2017 levels. “We certainly don’t advocate negative labour relations, but we do absolutely support public sector salaries that would be comparable and reflective of their counterparts in the private sector. We cannot continue to have significant growth in expenditure above and beyond our ability to pay,” he says.

Walsh, RBC Economist, says the province is in “pretty good company” in Canada, budget-wise, with Ontario, P.E.I. and Quebec also balancing the books. “That said, what [the Liberals] sketched out in their last budget was the end of austerity, essentially.”

The austerity period saw the government hold the line on public-sector wage increases and add little new spending. But in the budget 2017, they started to put out new initiatives: tax cuts for corporations and individuals and targeted spending, mostly on infrastructure. Walsh says they’re making use of the new fiscal capacity to spend without tipping into deficit.

But despite the talk of balance and surplus, the province continues to add to its debt by borrowing for infrastructure investments like the Nova Centre, twinning highways and fixing schools. “Nova Scotia is hoping to give the economy a little bit of juice by spending close to \$700 million on capital projects in 2017 and 2018,” Walsh says.

It’s similar to spending less than your salary for the year, giving yourself a surplus, but also borrowed money to buy a home. “The reason they’re doing that is because the federal government has offered to match it through the infrastructure plan,” Walsh explains.

He says the government can control spending, but can’t control interest rates. They can’t control revenues, either — that depends on how well Nova Scotian businesses do, and on how well individuals do, to grow the tax pool. “In general, I think the province has been

realistic about economic growth in Nova Scotia and how much that translates into revenue growth,” Walsh says.

The 2017 budget forecasts some economic growth in the province, which translates into more tax revenue. It predicts one per cent per year or less, which Walsh says is consistent with zero growth (or even slightly negative growth) in the workforce and modest performance on productivity growth.

He says those conservative estimates increase the government’s chances of meeting their goals. But the slim surpluses give them little wiggle room, meaning the province will likely tip into deficit at some point in the next few years.

“To try and build up fiscal capacity now is prudent and that’s what the [Ivany] report concluded and that’s what we think they should do as well,” says Walsh.

Walsh also notes it’s been about nine years since the last recession and the business cycle will tip back to recession at some point. “Governments this far into an economic expansion shouldn’t be running deficits, they should be getting ready for the next time they have to increase spending into a recession.”

Patrick Sullivan says when he was a CEO for private companies, his business plans had to include how he intended to grow the business and reduce costs. He thinks governments should do the same. “When we see spending by the provincial government go up last year by 4.3 per cent, my question for the provincial government is: what are they doing to limit spending?”

For the upcoming budget, he wants to see a cost-reduction plan. He notes the



**“We certainly don’t advocate negative labour relations, but we do absolutely support public sector salaries that would be comparable and reflective of their counterparts in the private sector.”**

— Paul Bent, CPA, CA, ICD.D, Chair,  
Create a Positive Business Environment Task Force

province currently operates at 96 per cent of its approved staffing levels; he thinks they should continue at that rate permanently. He wants to see the personal income tax bracket indexed to inflation, as it is in much of Canada. And he wants the corporate tax rate dropped

from 16 per cent to 14 per cent.

All that might help us avoid the fate ultimately embraced by the Dickensian Wilkins Micawber, who finally cried: “Welcome poverty! Welcome misery, welcome houselessness, welcome hunger, rags, tempest and beggary!” ■

An advertisement for Cream Careers. The background is a photograph of a person's hands holding a tablet computer displaying the Cream Careers website. To the right of the tablet is a cup of coffee with a latte art design on top, sitting on a saucer. The text is overlaid on a dark blue background on the right side of the image.

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# Make time to save

How spending a few hours now can save you a lot of money later **By Erin Elaine Casey**

**S**teaming stamps off envelopes? Paying your 14-year-old cousin to design your website? Turning down the thermostat while your employees pile on cardigans?

Saving doesn't have to hurt, or give you goosebumps. Whether it's investing in good advice up front, finding the right financial partners and supports, reducing your operating costs, or joining forces with other businesses to increase your buying power, saving money is actually pretty easy.

## **BEGIN AS YOU INTEND TO PROCEED**

Seeking quality advice, education and mentoring is critical from the minute you decide to start a business. Craig MacMullin, President and CEO of the Centre for Entrepreneurship Education and Development (CEED), describes knowledge as the "great equalizer" and suggests we take a closer look at the other

side of the income statement.

"A lot of people think if their business is in trouble they have to increase sales," he explains. "But in the early stages, it's about knowing if your business model is sound and if your value proposition is right. That hard work at the front-end to have an evidence-based business model is a good investment. Spending some time testing your assumptions, long before employees are hired and money is invested, is critical."

CEED supports the life cycle of entrepreneurship from startup to scale-up. "We also finance at a very low rate," adds MacMullin. "Prime plus two per cent on a character-based basis. It's a great rate and with a lower hurdle to qualify."

With dozens of organizations in Nova Scotia supporting entrepreneurs with advice, education, training and financing, there's no reason to go it alone.

"We walk people through their options," says MacMullin. "Entrepreneurship can be very, very lonely. I want them to come here, have a coffee and talk about this."

## **WHO'S GOT YOUR BACK?**

Finding the right banking partner is critical. "You need somebody who's in your corner and takes the time to get to know you, your ideas and where you want to take your business," says Lindsay Cross, Director of Marketing and Strategy with CUA. "We're a full-service banking institution with common sense lending practices. Because of our size and our connection to the local marketplace, we can often give people decisions quickly — and those decisions are made locally, not in Montreal or Toronto."

Shaun MacIntyre, Director of Commercial Services for CUA, outlines some key considerations for keeping more cash in your till. "Each institution has a

personality and values. You have to be comfortable with the organization and the account manager you work with — they're a partner in your success."

He also recommends reviewing your accounts. The ones you selected when you first opened might not be appropriate and you could be paying too much. While you're at it, take a look at your paper and digital transaction fees. "If you're doing 50 or 100 transactions a month, the cost of a cheque can be a dollar or more and an electronic transaction can be as little as 15 cents."

Smart investments are important. "Consider how much you're spending each month or year on commercial leases, heating costs and equipment maintenance," says MacIntyre. "We can help with financing for upgrading equipment and clarify the positive long-term impact of a wise short-term investment."

Business owners have a variety of tools they can use to help with their cash flow, including chequing accounts, credit cards and lines of credit. "We can have a conversation around how you're paying for things and how it could be improved," says MacIntyre. And for those of us with *too* much money in the bank, CUA also helps clients figure out how their money can make more money through savings accounts and term deposit options.



Joe Robichaud, Tanglewood Studio

**“** *You need somebody who's in your corner and takes the time to get to know you, your ideas and where you want to take your business.”*

— **Lindsay Cross**, Director of Marketing and Strategy, CUA

“You need a partner to help you find the right strategy. You shouldn't have to figure this out by yourself,” adds Cross. “People, businesses and ideas don't fit in a box.”

**ARE YOUR NON-NEGOTIABLES REALLY NON-NEGOTIABLE?**

Costs like utilities might seem fixed, but how much do you really know about your water, electricity, phone and other bills? Just like banking, it pays to ask questions and re-evaluate your services on a regular basis.

“Historically, people have been more sensitized to conserving electricity, but are getting more attuned to managing their water,” says Cathie O’Toole, Director of Corporate Services and Chief Financial Officer at Halifax Water. Several new programs have been introduced to help non-residential customers save money and help the environment.

In 2017, a stormwater credit program was implemented for institutional, commercial and industrial customers. Non-residential properties with stormwater Best Management Practices (BMPs) like in-line pipe storage, stormwater management ponds, engineered wetlands and rooftop storage to help manage peak flows may be eligible for a credit. “Some non-residential customers could reduce their bills by 30 to 50 per cent,” adds O’Toole.

Halifax Water also has a wastewater rebate program for customers who use more than 1,000 cubic metres of water in a 12-month period and can demonstrate the amount of wastewater they discharge



Contributed

**“** *A lot of people think if their business is in trouble they have to increase sales. But in the early stages, it's about knowing if your business model is sound and if your value proposition is right.”*

— **Craig MacMullin**, President and CEO, Centre for Entrepreneurship Education and Development (CEED)

is less than they use. “Things like breweries, ice-making companies, concrete producers and any company using water in some kind of process where the water doesn’t go into the wastewater system could be eligible,” says O’Toole. “It depends on the customer, but some are getting rebate cheques of over a hundred thousand dollars a year.”

Good old-fashioned conservation is also getting easier. Over the next couple of years, new water meter technology program Customer Connect will allow customers to more easily monitor their water consumption and manage their bills through an online portal. “We have tips to help people understand how to read their meter, check for leaks and simple tips to use around buildings and outdoor for both residential and commercial customers.”

### STRENGTH IN NUMBERS

When you join a business advocacy organization like the Halifax Chamber of Commerce, you’re not just helping yourself. You’re building a strong business community that can leverage its buying power for mutual benefit.

Amber Thomas-Johnson, Member Services Specialist at the Halifax Chamber, has a list as long as your arm of membership benefits that can help you save money while being a good neighbour to other Halifax businesses and organizations. “Take advantage of our benefit partners!” she says. “Employees have access to these benefits as well as owners. Our benefit providers are all local, all members, all engaged. They’re really here to take care of Chamber members.”

The Chamber’s affordable group health plan for small businesses with three employees or more is offered through the Canadian Chamber of Commerce health plan. Sharing claims with more than 28,000 other Canadian businesses means you have access to healthcare, dental and disability benefits with stable premiums.

Therault Financial Inc. facilitates the program here in Halifax and one-third of Halifax Chamber members take advantage of it.

Halifax Chamber members also enjoy great discounts, including savings of \$400 or more per year on combined home and automobile insurance through TD Insurance Meloche Monnex; up to 85 per cent off a select list of products and a large discount off the catalogue



Contributed

*“We have tips to help people understand how to read their meter, check for leaks and simple tips to use around buildings and outdoor for both residential and commercial customers.”*

— Cathie O’Toole,  
Director of Corporate Services, Chief Financial Officer, Halifax Water

list price of Grand & Toy office products; 10 per cent off Ceridian payroll services and free implementation; and the Avis Budget car rental Preferred Service program with free upgrades and Halifax Chamber corporate rate.

If you’re a business that takes payments, you’ll see substantial savings on merchant services with Payformance POS. “The Chamber has saved 30 per cent on merchant fees,” says Thomas-Johnson. And who doesn’t want to save money on gas? Member companies and their employees are eligible for 3.5 cents off per litre with Esso credit cards. “This is a great benefit, because it also helps you monitor costs.”

“There are also tons of member-to-member savings through our

### SAVING TIPS FOR NOT-FOR-PROFIT ORGANIZATIONS

- Hire people with diverse skill-sets to do various things within the organization and identify and maximize your staff’s strengths. This helps you keep more costly services like graphic design or IT in-house and move people to where they’re needed most.
- Minimize larger-ticket costs like insurance by regularly reviewing your policies to ensure you’re only getting what you need.
- Bring training into your staff meetings, instead of sending one person on a course.
- Take on students to do tasks you don’t have the budget for. They will get good, real-world experience and you will get important work done.
- Consider pooling services or benefits packages with other not-for-profits.
- Take advantage of national partnerships for things like marketing and fundraising.

### WHEN DIY TURNS INTO OMG

**Do-it-yourself — or DIY —** is a pretty common strategy for people running small and not-for-profit businesses. The gospel of entrepreneurship preaches a lean, mean approach, but what happens when we take it too far? Doing it all ourselves can lead to physical and emotional burnout and rob us of the passion and purpose that led us into business in the first place. Here are three tips for avoiding the OMG of DIY:

1. If someone else could do a task in one hour that would take you six, hire it out. Find trustworthy help and feel the relief wash over you.
2. Remember that you’re not indispensable. You’re awesome, but there are other people who can do at least some of the things you do.
3. Recognize when a task or project is not a good use of your time. Time really is money. Don’t waste yours on \$12 per hour tasks when your time is worth four, five or 10 times that.

marketplace: discounts on park and fly, estate planning services, daycares and a lot more. These are real, usable opportunities for people. Offering a member-to-member value also shows you're engaged in the business community."

Access is easy. There's no card, code or special account number. You just need to be a member in good standing and the vendor will confirm your membership with the Chamber directory. The member services tab on the Chamber website has an ROI calculator to show just how much value you're getting from your membership dollar. "In many cases, you can get your initial investment back by using just a couple of these offers," explains Thomas-Johnson.

**SPEND A LITTLE TIME TO SAVE A LOT OF MONEY**

Every strategy here has a common thread: Investing a little time today will help you save big tomorrow. Do your homework. Ask questions. Advocate for yourself and your business. Make a plan and get feedback. Ask for help.

It's your money. Go get it! ■



Contributed

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— Amber Thomas-Johnson,  
Member Services Specialist, Halifax Chamber of Commerce



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*A play area inside one of Kids & Company's many centres.*



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# Parental peace of mind

Kids & Company helping businesses offer creative benefits **By Heather Laura Clarke**

Most parents have experienced the panic of waking up to a school cancellation on a workday they just can't miss. But what if you knew you had a back-up childcare solution, pre-arranged by your employer, which meant you wouldn't need to miss work?

The idea first came to Victoria Sopik and Jennifer Nashmi 15 years ago when they founded Kids & Company, a Toronto-based childcare company with just four employees and one centre. They were both busy working mothers with 11 children between them and decided to help companies offer creative benefits that went beyond gym memberships.

When a business purchases a membership with Kids & Company, their employees get a variety of discounts, free parenting workshops and events throughout the year. Employers and/or employees can also buy packages that provide their employees or themselves with free or discounted "back-up" days when

they're scrambling for childcare.

"Having these back-up days means their employees don't need to call in sick or use a vacation day if they're stuck for childcare," says Kids & Company Director of Sales and Marketing, Linda Starr.

A business holding a Kids & Company membership is only charged when the back-up days are used and Starr says it's the comfort of knowing they're available that assists employees peace of mind, whether they are used or not.

"Knowing they have Kids & Company as a back-up solution saves so many people from undue stress and it also makes them feel more favourable about their employer," says Starr. "It's an extremely attractive benefit for working parents and it can be used as a recruiting or a retention tool."

Starr says some companies go above and beyond for their employees and enlist Kids & Company to manage in-home nanny services and elder-care

support through their network of partners. This not only decreases employee absenteeism, but fosters a feeling of mutual appreciation.

"It isn't all about salary increases. More employers are looking for creative ways to help their people and support their lifestyle," says Starr.

Today, Kids & Company boasts 99 locations across Canada and the U.S. and employs more than 2,200 people. It regularly makes Deloitte's list of Canada's 50 Best Managed Companies and the company has won a number of other prestigious awards, ranging from RBC Women Entrepreneur Award and EY's Entrepreneur of the Year – Business to Business Award.

Locally, the company has locations in Dartmouth, Halifax, Hammonds Plains and Bedford. Unlike most other childcare centres, Kids & Company takes it easy on parents by not charging late fees.

“Knowing they have Kids & Company as a back-up solution saves so many people from undue stress and it also makes them feel more favourable about their employer. It’s an extremely attractive benefit for working parents and it can be used as a recruiting or a retention tool.”

— Linda Starr,  
 Director of Sales  
 and Marketing,  
 Kids & Company

“A lot of places will charge \$5 per minute and it goes up from there, but we don’t do that,” says Starr. “We understand that sometimes parents are stuck on a call and running late.”

There also isn’t a hot dog or bowl of microwaved mac-and-cheese in sight, which parents appreciate. The centres offer creative, healthy menus featuring lunches like Korean beef, veggie pad Thai and fish tacos, along with plenty of milk, fresh fruit and vegetables.

The menu is consistent across all 99 locations, which helps if a child needs to attend different centres. Starr says some families send their children to multiple Kids & Company locations so they can travel with their parents on business trips.

“We had a bank employee who needed to spend two weeks each month in Toronto and the other two weeks in Chicago — her toddler went back and forth with her,” says Starr. “She liked that although he had different teachers and friends at each location, the look, the programming and the food was the same for him.”

“If he was in Toronto on Monday eating brown rice, broccoli and tilapia, that’s what they were eating the same day in Chicago.” ■



Owners (L) Jennifer Nashmi and (R) Victoria Sopik founded Kids & Company more than 15 years ago.

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# A mobile workforce

Addressing Atlantic Canada's talent needs



**KEVIN STODDART** MBA,  
CMC, MANAGING PARTNER,  
KNIGHTSBRIDGE  
ROBERTSON SURRETTE

The topic of Atlantic Canada's labour market is often surrounded by commentary about aging boomers and fleeing millennials, both contributing to an imminent talent supply shortage. The premise being that there simply aren't enough millennials

entering through the front door to replace the retirees exiting out the back door. As a recruitment professional, I want to see our young people stay in the region as much as countless other Atlantic Canadians who lament the "move west" for opportunity mentality. To limit the conversation to retention ignores strategies that offer local organizations distinct market advantages while growing our economy.

In a global economy, organizations do not need to halt operations due to limited local resources. Rather, successful organizations look to the world to find the necessary resources and determine how best to acquire them. Attracting people is a more important and more complex endeavour than sourcing inputs, such as raw materials or machinery. I believe a "global talent supply chain" exists, which offers organizations the opportunity to tap into the most qualified talent pools,

regardless of geography.

Industry leaders within Canada's tech sector, which faces a shortage of programmers and other skilled IT professionals (expected to be more than 200,000 by 2020), have touted progressive immigration policies and global talent as an absolute imperative. Harley Finkelstein, Shopify's Chief Operating Officer, recently stated: "Talent is not defined by borders and if they choose to come to Canada, the entire ecosystem will be better for it. Canada is a country where the best talent from around the world can move here and do their life's work." Other organizations, such as Enbridge and KPMG, have recognized the benefit of diversity and international talent. Named among Canada's Top Diversity Employers, their progressive practices have included deliberate steps to create welcoming workplaces for newcomers.

In Atlantic Canada, we remain in

an employer's market, meaning there are generally more people than there are available jobs. According to Statistics Canada, unemployment hovers around 10 per cent as a region (8.1 per cent in N.S., 14.2 per cent in N.L.) as compared to the national average of 6.6 per cent (February 2017). This is a significant difference that has dampened the demand for talent in this region. There are still exceptions however, such as highly specialized skills that are in scarce supply and sectors that face chronic labour shortages. In the future, demographers attest Atlantic Canadian employers won't be immune to the broader talent shortage and will in turn feel the pressure of fewer available and qualified employees.

We are privileged to live in one of the most attractive countries on Earth. In fact, U.S. media outlets recently rated Canada the second best overall country in the world. Our standard of living is amongst the very highest. Canadian employers have a leg up on most other countries when looking to attract talented individuals. In light of recent political events and anti-immigration rhetoric south of the border, living and working in Canada has arguably never been more attractive. We have the good fortune of having an enviable brand as a country on the world stage. However, brand image alone isn't enough to attract talent. Organizations with an interest in global human resources strive to make themselves attractive to individuals who possess the skills they require.

The savviest employers have shifted their thinking and look at hiring less locally and more globally. Luckily, people are mobile. Increased immigration to our region largely depends on how interested employers are in recruiting permanent international employees. Regional employers like Ganong Bros. Ltd. in St. Stephen, N.B., have been relying on international workers to address talent shortages for many years. They have been vocal about the need for policies to help these skilled women and men come and live in the region. Truthfully, lengthy processing times and challenges achieving permanent status are often cited as barriers to effective use of immigration in addressing talent needs. New programs like the Atlantic Immigration Pilot launched in March 2017, aim to attract and retain immigrants to Atlantic Canada as permanent residents. With a goal to bring in 2,000 new workers and their families as a part of the Atlantic Growth Strategy, regional leaders aim to address challenges faced by employers in

**“Talent is not defined by borders and if they choose to come to Canada, the entire ecosystem will be better for it. Canada is a country where the best talent from around the world can move here and do their life's work.”**

— Harley Finkelstein, Chief Operating Officer, Shopify

sectors with chronic labour shortages and those expected to face such challenges.

The much talked about *Now or Never: An Urgent Call to Action for Nova Scotians* (also known as *The Ivany Report*) identified immigration as a key strategy to help grow our economy — now, more than ever Canada can position itself as an attractive place to settle. While other countries look for ways to keep immigrants out, we can take advantage of a more global mindset by accessing talented women and men from around the world. Forward-thinking organizations like those cited above have already embraced a global workforce mentality that relies on effective immigration. They are using this thinking to their advantage and serve as an example

for the rest of us.

There is no doubt in my mind that a scarcity of talent is beginning to impact Atlantic Canada and will even more so in the years ahead. While the impact is likely to vary by sector and geography, employers' success in combatting talent shortages will depend on how well they can access global talent and attract people to our shores, while also exploring parallel strategies. If we continue to look only to those people in our own backyard, our region will submerge in talent shortages that will have an adverse effect on our ability to compete. We must broaden our thinking and look at new ways of accessing human resources to ensure our region's future growth and success.

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# Doing what you do best

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THIRD WAVE CONSULTING

Things are moving at a fast-pace — the world is changing, business is changing, technology is rapidly changing. As our grandparents would say, “Back in the day, we walked to school uphill both ways, in five feet of snow, in sock-feet.” I think we’ve all heard our own version of this.

While keeping up has pushed most of us out of our comfort zone, it’s an incredible and exciting world of innovation we are now living in. The key to keeping up is just that — innovation. But what does that mean? It really comes down to accepting that you can’t be everything to everyone, focusing on what you do best and continuously evolving.

The key is to find your **SPACE**.

## **S** SPECIFIC IS SPECIAL

Focus, Focus, Focus. This provides clarity, keeps you on track and honed into the area you excel. It will eliminate much of the noise if you can focus on what you do best. If people think they can do everything on their own, they will never look to the experts and the true value is lost. If athletes tried to excel at every sport they would never truly excel at any.

## **P** PLAN WITH PASSION

If you don’t have a plan, goals or a vision, then how will you ever know if you’ve met them or truly succeeded? Having a path doesn’t mean you can’t veer off and test the backroads, this is how you will learn and grow. But having processes, plans and a path will provide direction.

## **A** ALIGN WITH ALLIES

These are your advocates — the ones that will sing your praises and be a resource to call on when you need a little backup. Use their area of expertise — know when it’s not yours and partner with them. You should also know when it makes sense to partner with your competition, they can be incredible allies. The most successful “co-opetition” partnerships are when you complement each other’s offerings.

## **C** CUSTOMERS NOT COMPETITION

Don’t stress about the competition, there will always be competition. Focus on your market and the value you bring to them. This will lead to your success. Find ways to impress your customers and stand out from the rest, make a big impact and they will never leave your side or stop singing your praises. You will stand out if you continue to innovate and impress.

## **E** EXPERIENCE AND EVOLVE

Embrace technology and change — every experience is a lesson. How you choose to learn from that lesson will determine if and how you evolve, not only as a company but as an innovator. Capture the experience and codify it — it’s not just about thinking about new strategies, it’s about executing them. Take risks and step out of your comfort zone. If you are not willing to evolve you will be left in the dust by those that are. Innovation means progress. While it can be uncomfortable and scary, it will drive growth and success. Get uncomfortable, take risks, never stop learning, and enjoy the ride.

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# Testing the waters

Top-five ways to rock your co-op **By Courtney Aucoin**

Matching post-secondary student development to employer needs is an integral part of the Halifax Chamber's 2013-2018 Strategic Plan. Focusing on this goal led the Chamber to shift toward leveraging co-operative education to help with staffing needs. Because of this, I have been a part of their team for the past four months. I had the pleasure of working with a group of fantastic people, who inspired me everyday to do my best and to take on tasks outside of my comfort-zone. Each staff member was so welcoming during my first couple of weeks and I instantly felt like a part of the team. A small but mighty team, they are always willing to help you along the way.

Here are the top-five things that helped me rock my co-op experience:

## 1. UNDERSTAND THE CORPORATE CULTURE

It's important to get to know an organization's corporate culture — and fast. You want to understand the do's and don'ts before completely settling into your new position. Don't be afraid to ask for help and ask questions. Your employer will appreciate your interest and it will help you make a good impression.

## 2. KNOW YOUR ROLE

Taking the time to understand your role at your organization is key, especially as a student. Be willing to help your team reach their goals, after all it's what you're there for. Ensure you know your position's role and what types of skills and abilities you can bring to the table. You can make a major impact by knowing how to properly apply them.

## 3. SAY YES!

During my three co-op experiences, I learned to always say yes. Say yes to learning something new, say yes to networking, say yes to doing something out of your comfort zone — you will thank yourself later. Saying yes can open the door to different experiences and opportunities that you might not have otherwise.



*Say yes to learning something new, say yes to networking, say yes to doing something out of your comfort zone — you will thank yourself later."*

## 4. BE A GOOD LISTENER

We often forget that listening can be the most useful tool of all. I've learned so much in four short months at the Chamber, just by listening to my colleagues. Listening to their different work experiences, and how they got to where they are now. You'll learn so much about your colleagues and they will value knowing that you are supportive and understanding.

## 5. OWN IT

After having two previous co-op experiences under my belt, I walked into my third co-op at the Chamber certain that I knew what I wanted. My experience

at the Chamber exposed me to a new world and I never imagined I would love planning and organizing events as much as I do. I had the opportunity to work in the events department at the Chamber and learned so much about myself. I've learned to own my skills, abilities, to not be afraid to ask for help and to be more confident in my work. I'd recommend you try it out!

I am sad to be leaving the Chamber, but very grateful to have had this opportunity. I look forward to applying the tools I've learned and using them as an asset in my future workplace.

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# Setting the bar

Construction Safety Nova Scotia prepares future workers **By Heather Laura Clarke**

Workplace safety is a huge priority for employers because accidents cost money and lower morale, but it's young people who seem to need the safety training more than anyone.

Nearly 30 per cent of time-loss incidents in the construction industry involves young people, and often it's within 30 to 90 days of the start of their employment.

That's why Construction Safety Nova Scotia is providing free workplace safety training for high school students across the province.

"The idea is that they'll get this training before entering the workforce and they'll be more job-ready," says Eyoab Begashaw, Innovation and Engagement Manager with Construction Safety Nova Scotia. "It teaches them their rights, duties and responsibilities. It's a great boost for their resume, which isn't easy to

put together when you haven't had much work experience."

Nearly 2,000 Nova Scotia students have registered for the CELT (Construction Entry Level Training) program in the last six months and Begashaw hopes it will someday be a mandatory high school credit. Participants learn how to identify hazards in the workplace, how to review high-risk tasks and environments, and how to prepare for emergencies.

Construction Safety Nova Scotia also offers free WHMIS (Workplace Hazardous Materials Information System) training to high schools, where participants learn about chemical classifications, hazard symbols and how to safely handle chemicals in the workplace.

"It gives you an edge on the competition to get the job, if you're up against someone who does not have training," says Begashaw.

Begashaw says it takes most high school students six to eight hours to finish both courses. As an added incentive for them to finish, Construction Safety Nova Scotia is holding monthly \$250 draws, as well as draws of \$2,500 in February and \$3,500 in June.

Although construction industry examples are used during the course, Begashaw says it's information that's applicable to someone working in any field, whether they're a cashier, a cook, a data entry clerk or a landscaper — and places that young people may be temporarily employed.

"We want to have job-ready people with a high awareness of the importance of safety," says Begashaw. "Our goal is to get down to zero accidents and we believe early education on safety is one tool to help achieve it."

## MAKE SURE YOUR SHORTCUTS DON'T LEAD TO THE EMERGENCY ROOM.

### GET CELT CERTIFIED

Construction Entry Level Training (CELT) is a free, comprehensive workplace training program offered to anybody looking to start their career in the construction industry or seasoned workers who are interested in strengthening their understanding of workplace safety. It teaches you how to identify hazards, stay safe at work, and how to apply these learnings during your work day.

Register today to take free Construction Entry Level Training.

**A safe worker works tomorrow.**

[www.iamcelt.ca](http://www.iamcelt.ca)



- Completing CELT can equip you with the knowledge necessary to stay safe in the workplace
- CELT is free to complete
- CELT looks great on your resume
- CELT offers lessons about the workplace that range wider than just the construction site

# Efficient design

Consider energy efficiency before starting your build **Contributed**

Before you start a building construction project, think energy efficiency.

By reaching out to Efficiency Nova Scotia early in the design phase, you can maximize incentives and take advantage of all the good things efficiency brings, such as comfortable living or work spaces and lower operating costs.

Efficiency Nova Scotia is here to partner in the design and the commissioning of new, high-performance and energy-efficient institutional, commercial and multi-unit residential buildings. The key is joining the process as early as possible, so Efficiency Nova Scotia experts can work with customers to achieve higher-performing and more energy-efficient buildings at lower cost with a reduced carbon footprint.

Efficiency Nova Scotia offers a range of tools and potential financial incentives, by providing funding support to assist

**EE** *Efficiency Nova Scotia helps partners choose what energy-efficiency measures to install and track their energy consumption once the project is complete, to ensure customers are realizing energy savings."*

with capital equipment costs. Placing a priority on energy-efficiency enables building owners to attract and retain tenants and lower their maintenance costs and bills for years to come.

Efficiency Nova Scotia helps partners choose what energy-efficiency measures to install and track their energy consumption once the project is complete, to ensure customers are realizing energy savings.

So whether you're constructing a new commercial building, planning an expansion or undertaking a major renovation, partner with Efficiency Nova Scotia's team of experts to attract and retain long-term tenants.

To start enjoying all the good things efficiency brings, contact Efficiency Nova Scotia today at [info@efficiencyns.ca](mailto:info@efficiencyns.ca) or call toll free at 1-877-999-6035.



## Make efficiency part of your plan.

Start the planning phase of your project with Efficiency Nova Scotia to enjoy built-in benefits. Create your competitive edge from the ground up, with lower operating costs, increased tenant comfort, and a reduced carbon footprint.

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# A century of specialization

Guildfords Group providing insulation services since 1906 **By Carol Dobson**

With its roots in Halifax dating back to 1906, Guildfords Group is expanding its reach throughout the Atlantic Provinces and beyond. They are North America's oldest insulation contracting company. Guildfords is also the oldest, continuously operating business in Burnside Park in Dartmouth, having been the third business to locate in the park in 1963. They have locations throughout Atlantic Canada, including Dartmouth and Havre Boucher in Nova Scotia, Moncton in New Brunswick and St. John's in Newfoundland.

"We've been involved in a number of significant projects in the past year," says Greg Brown, Guildfords Group Business Development Manager. "Our core business is providing specialty contracting services such as insulation, fireproofing, fire stopping, asbestos abatement and cladding installation."

The company has provided insulation services to the Maritime Link project at both the Bottom Brook and Woodbine sites, as well as developments underway at Soldiers Pond, Muskrat and Churchill Falls. The two-year project to install pipe insulation at NTL's oil trans-shipment facility at Whiffenhead, N.L. was also completed in 2017.

Two subsidiaries, MSM Construction and Scotia Sheet Metal, were involved with major cladding projects last year to close in the HVDC Converter Station Buildings at Bottom Brook, N.L. and Woodbine, N.S., two pieces of land-based infrastructure for the Maritime Link Project — the energy cable that will bring N.L. power to the mainland. MSM was also awarded sheet metal and related work at Nalcor's Muskrat Falls development in Labrador and Scotia Sheet Metal has been engaged to complete sheathing repairs at the NuStar Terminal

tank farm in Point Tupper.

"Locally, in HRM, we've been involved with the Maple Condominium project in the downtown area, the new Emera Headquarters on Terminal Road and the soon to commence Curve building where the former CBC building was located," he says. "If you go to the new IKEA building and look up, you can see our workmanship throughout the building." Guildfords provided pipe insulation and cladding throughout the facility under contract to Bird Construction.

Brown says the company is looking to further expand its reach in 2018, with Western Canada as its target.

"We've been fairly busy but there is a limited number of heavy industrial projects in Atlantic Canada right now, so our intent is to grow Guildfords on a national scale, with the intention of establishing a presence in the West," he says.



## GUILDFORDS

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Guildfords has offices and facilities strategically located throughout the Atlantic Region in Nova Scotia, New Brunswick and Newfoundland.

25 Guildford Avenue, Dartmouth, NS B3B 0H5 P: 902 481 7900 F: 902 468 5052 [www.GuildfordsGroup.com](http://www.GuildfordsGroup.com)

# Of tweets and twirps

Social media consultant earns nomination for small business award **By Zack Metcalfe**

@anitakirkbride

The waters of social media can be treacherous to navigate, even for those of us who grew up sailing them, so when it comes to the small business community and their need to advertise online, it's fortunate there's someone out there turning Facebook posts into marketing tools and viewers into clients. You may call her Twirp.

In 2011, Halifax resident Anita Kirkbride put to rest a 14-year career in charity fundraising, deciding instead to put her considerable public relations experience and Internet savvy toward self-employment. There was a niche, she realized, for someone like herself to instruct local businesses on the effective use of social media.

"There are a lot of businesses in Nova Scotia who are just figuring out social media is where they need to be and there are even more already on there who don't understand how to use it," says Kirkbride. "They're still trying to treat social media like traditional advertising, [which is like] fitting a square peg into a round hole."

She named her enterprise Twirp Communications, following the quirky example of the social media platforms she most often employs — Facebook, Twitter, Instagram and LinkedIn. Their resources and features are Kirkbride's full-time profession and even for her it's sometimes difficult to keep up. Since founding Twirp, she's enlightened hundreds of clients to the ways of online marketing and for a select few she's taken over their social media operations entirely.

"Small businesses need to understand that people want more than just advertising," says Kirkbride, also known as Head Twirp. "On social media, users want to get to know the people behind the business, especially with local and smaller businesses. They don't expect to get to know the CEO of Coca-Cola, but they do expect to see the people behind the local coffee shop, the people behind the local restaurant. Small businesses need to be willing to show their behind-the-scenes imperfections, to show the realities of their business — and if they can do that, people will appreciate them, talk about them and bring them business."



Shari Tucker

**“**There are a lot of businesses in Nova Scotia who are just figuring out social media is where they need to be and there are even more already on there who don't understand how to use it.”

— Anita Kirkbride, Founder, Twirp Communications

Her services extend beyond simple consulting into the realm of teaching at conferences and seminars, a practice she'd like to expand as her business continues to evolve. In the next year, she's also hoping to offer her clientele "chatbots" — an automated customer service program, which could answer a client's questions over, say, Facebook Messenger. While Twirp Communications has felt the growing pains of early success, Kirkbride doesn't see full-time employees in the near future — but anything's possible.

For the past three years, Twirp Communications has been nominated for the Halifax Chamber of Commerce's Small Business of the Year Award, but the first two Kirkbride turned down, preferring to let her results speak for themselves. This year, however, she felt her work was of a sufficient calibre to merit recognition.

"This year, I felt there was enough change and growth — and enough of a new direction — that brought Twirp to that next level," she says, placing proudly among the final five nominees at the Halifax Business Awards on Jan. 25, 2018.

# It's budget time. How concerned are you?

Let's get our fiscal house in order

@mark\_fraser



**MARK FRASER**  
CHAIR OF THE BOARD

**W**e all know what will happen if we don't plan properly. Really, we do. As in your own businesses, relentless attention to debt, how it accumulates and how to reduce it is not just common sense — it's how you stay in business. Managing the provincial budget is no different.

If Nova Scotia's long-term debt were shared among all Nova Scotians, we would each owe more than \$16,000. All of us.

This should frighten you. For a jurisdiction of our size and makeup, a provincial long-term debt of more than \$15 billion is more "Halloween" than "Spring Budget."

Don't get me wrong — I know the business community is well aware of the nominal value of our debt and the efforts they have made to communicate its dangers. The fact remains that we need to get our fiscal house in better order. Because of this, reducing the tax burden and debt reduction have been a part of the Chamber's strategy as long as T4G has been a member.

But we need to do more. Each of us in the business community needs to ask for more from our government.

As I have previously written, the One NS Collective reports on how well we are doing in terms of the goals outlined in the *Now or Never Report*. They can be seen online at [www.onens.ca](http://www.onens.ca). The 19th

**“***This concerns all of us — and many of us have the power to see into a future that isn't the one we deserve. Inaction will lead to economic disaster.***”**

(and final) goal on the list is: “By 2024, the Province of Nova Scotia's net debt to GDP ratio will be 30% or less.”

We are currently at 37.5 per cent.

And the status of this goal? “Not Progressing.”

In all fairness, this is much better than where we were in 2000 at 47.5 per cent.

On top of the work we have to do, we can foresee that the macroeconomic underpinnings that make up this ratio are shifting and specifically how they are shifting — shame on us if we do nothing about it.

Dan Ariely is a leading expert of behavioural economics at Duke University. He is the co-founder of a truly unique research centre and body of knowledge, The Center for Advanced Hindsight ([www.advanced-hindsight.com](http://www.advanced-hindsight.com)). His work is fascinating.

The centre studies how to plan for and impact a collection of common irrational human behaviours that relate to having the insight to accurately foretell how a current decision will negatively impact a future result, yet remain powerless to do anything about it.

We have all been there: “I don't think that individual is a good hire for [these] reasons,” or “I really don't think we should further diversify our product set — it will confuse our customers and employees,” or perhaps the broader, “This is not going to end well.”

We have all been in a situation that fits this description. These are situations where the learnings from The Center for

Advanced Hindsight could have helped.

Consider this: we know we have an aging population. We know that the tax paying workforce as a percentage of Nova Scotia's population is shrinking. We know that this means less tax revenue (don't get me started on short-sighted tax increases to offset). We know the population that isn't generating as much tax revenue as it previously did will require supports at a greater level (i.e. health care). We know more long-term debt is not acceptable.

We need to take action. A shrinking workforce population means we need to reduce government spending. We need to take any surplus from a better-than-balanced budget to pay down long-term debt. We need to live within our means, which means a highly efficient public service today and a smaller (even more efficient) one tomorrow.

This concerns all of us — and many of us have the power to see into a future that isn't the one we deserve. Inaction will lead to economic disaster.

I beg you, do not allow Nova Scotia to become a case study for The Center for Advanced Hindsight. Let's use the insight that we have today to make the right kind of change. We have the power to do that. ■

Mark Fraser is Chair of the Board of Directors of the Halifax Chamber of Commerce and Executive Vice President at T4G Limited. Follow Mark on Twitter at @mark\_fraser

# BECOME A CHAMBER CHAMPION

In 2017 we welcomed over 300 members to the Halifax Chamber of Commerce, help make 2018 great by following these simple steps...

## 1. *Sign up*

The easiest way to learn about Chamber benefits for your business, and the rest of the items on this list is to stay in touch with us. Sign up for our Chamber Bulletin at [www.halifaxchamber.com](http://www.halifaxchamber.com) for weekly updates on policy, member benefits, events and more! You can also follow us on Twitter, Facebook, Instagram and LinkedIn for daily updates.

## 2. *Plan*

We know you're busy, but one of the most valuable benefits of being a Chamber member are the events we do. Our events vary in size and cost - but they all come with excellent content and the opportunity to meet new people. We know you'll find one to meet your needs.

## 3. *Promote*

Let other members know what's happening with your organization online and in print! Tag the Chamber on your social media posts and we will share it with our followers. You can also submit Members in the News pieces for Business Voice anytime on our website to share updates on staffing, awards and more!

## 4. *Grow*

Did you know you have access to training opportunities through your Chamber membership? Our partners can help you get your business through its next set of growing pains - because you deserve someone in your corner to help you get to the next level.

## 5. *Share*

Now that you understand many of the benefits to a Chamber membership, we encourage you to spread the word! For each successful member referral, we will offer you \$50 in Chamber bucks to use towards event tickets and Chamber Bulletin advertising. Think of all the free networking and promotion you could receive with a few simple referrals!



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## Wherever Business Takes You

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At MNP, focusing on the success of our clients has always been at the heart of who we are and what has set us apart. This client-centric approach is also why MNP has grown to become one of the most trusted accounting, tax and business consulting firms in Canada.

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