

# Connections

... get plugged into your network

THE CANADIAN CHAMBER OF COMMERCE  
LA CHAMBRE DE COMMERCE DU CANADA



The Voice of Canadian Business™  
**CONNECT! BRANCHÉ!**  
Le porte-parole des entreprises canadiennes<sup>MD</sup>

December 2016

## Federal government floats trial balloon re: taxing employer-provided benefits

The federal government is contemplating taxing employer-provided health and dental benefits as described in this December 2 article from the *National Post*. Today, Quebec and B.C. are the only jurisdictions in Canada that tax these benefits with the result (according to the Canadian Life and Health Insurance Association) that 15-20% of SME employers reduced or eliminated their employee coverage.

According to the Conference Board of Canada, 13.5 million Canadians have health and dental benefits from their employers that are not taxed. The costs are typically between \$2,400 to \$4,000 per full-time employee (more if you have a family). If these became taxable benefits, employees would be hit with a tax bill of \$800 to \$1,200 (or more depending on their marginal tax rate).

Taxing health and dental benefits makes it less attractive for employers (particularly SMEs) to offer such plans for several reasons. These can range from the administrative complexities and added expense of some employees opting not to subscribe to employer-paid benefits if they are taxable, to increased Canada Pension Plan and Employment Insurance premiums if benefits are added to employees' taxable income.

Finance Canada has said no decisions have been made yet. The employee-sponsored health care tax exemption is being scrutinized as part of a sweeping review of 150 tax credits.

We want to know what your members think about the effects on them of taxing employer-provided benefits. Please email either [Hendrik Brakel](#) or [Susanna Cluff-Clyburne](#) who will ensure their views are shared with the federal government.

## Wins for Business

We, along all of you, are committed to ensuring Canadian businesses have access to the people, customers, infrastructure, capital and technology needed to compete and win in domestic and global markets. Our efforts are paying off and a couple of recent wins tell us we're on the right track. Take a look.

### Approval of Trans Mountain and Line 3 Pipelines

The government recently approved Kinder Morgan's Trans Mountain pipeline expansion project and Enbridge's Line 3 replacement project. These projects will diversify our international energy markets and create jobs and important economic benefits for our country.

### Changes to the Express Entry System

Last month, the government approved changes to the Express Entry system that streamline the application process for talented workers and students who already have experience living in Canada. The change from requiring permanent job offers to

recognizing contracts of one year or longer reflects the changing realities of the job market and the many high-wage, high-technology industries that favour more discrete, contract-based employment.

Other advocacy successes are listed on the [Policy Wins](#) page of our website. A [series of infographics](#) in this same section of the website might assist you if you are interested in what we've achieved on behalf of business within various sectors of our economy. These infographics could be useful to you in telling your chamber's story to your members - current or future.

## Three back-to-back webinars on climate change, climate change policy and Canadian business

At the end of November, we conducted a marathon of climate change webinars. Three back-to-back webinars focused on various aspects of climate change. Climate change has shifted from a moral and ecological concern to an economic issue. Businesses will be the source of the innovation that will allow the economy to lower greenhouse gas emissions while maintaining a high standard of living. They will also bear the brunt if poorly designed policies put the Canadian economy at a competitive disadvantage. Understanding the risks, and the opportunities, of this new world of climate policy is key.

The goal in holding these webinars was to provide background information on policy developments in climate change and to help chambers advise their members.

The three webinars were as follows:

- **From Paris to Marrakesh to Ottawa - The Paris Agreement and Canada's National Climate Plan**
- **Carbon Pricing 101 with the Ecofiscal Commission**
- **Carbon and your Business: From Cost to Competitive Advantage**

If you were unable to join us for these webinars or would like to listen/review the materials, we did record each session. They are available for you now. Listen to them back-to-back or one at a time: <http://chamber.adobeconnect.com/p5oxzzfued/>.

## How do you use the Internet of Things?

In 2009, we conducted a survey with our network regarding the use of the Internet. We asked if people used it for work? For social activity? We wanted to gather data that would indicate where the country was at that moment in time.

**Update: Survey deadline extended to January 6, 2017**

In the grand scheme of things, 2009 does not seem that long ago but if you consider how quickly apps develop and how the world has gone mobile in so many ways, 2009 is really eons away.

As a result, we now have a survey in the field and we'd like you

and your members to complete it. We want high numbers of completion so that policymakers have accurate data to frame their decisions.

### WIIFM?

Anyone who completes the survey and gives us their contact details is eligible to win an iPad. Sweet - right? The draw for the iPad takes place on January 16 (Krista Ross thinks she's already won it... but don't let that stop you from completing the survey).

To make it easy for you, if you need text to cut and paste into a newsletter or member communiqué we have that too. You'll find it [here](#).

Responses need to be entered by CBD December 23. We want to know how you use technology and how your members use technology. Take a few minutes right now and complete it: <https://www.surveymonkey.com/r/BizTech2016>.

### We want your feedback!

It's hard to believe but our partner First Data has been with us for almost three years! We are closing in on the end of our contract with FD and we'd like to get your feedback on this program as we look towards the next few years.

What has the service been like for you? How does this program work for you in terms of a membership benefit offering? Have you been able to achieve any additional revenues as a part of this program? These, and other questions, await your response in our customer satisfaction survey: <https://www.surveymonkey.com/r/JWKYYZD>. Don't miss this opportunity to provide feedback.

### The 2017 Oslo Business for Peace Award

Though our relationship with the International Chamber of Commerce (we are ICC Canada), we invite you to nominate exceptional individuals who have been able to achieve business success while acting in an ethically responsible way for the 2017 version of the Oslo Business for Peace Award.

This annual award recognizes the important role of business leaders and is the highest distinction given to a businessperson for outstanding accomplishments in business.

Through the partnership with the Business for Peace Foundation, ICC searches the world through its vast global network of chambers of commerce and national committees for business leaders who have been able to demonstrate that ethical business practices can promote economic value, stability and peace among nations and cultures, moving towards the UN Sustainable Development Goals. Nominees are selected according to three criteria.

Time is short for nominations: chambers of commerce and ICC national committees can submit nominations online until December 20, 2016, via [www.iccwbo.org/bfp2017](http://www.iccwbo.org/bfp2017)

For more information on the award and selection criteria, please visit the [Business for Peace Foundation website](#) or contact **Hélène Kolmodin** at ICC.

### Private Growth Business Award 2016

For the last four years, we have partnered with Grant Thornton LLP to bring the Private Business Growth Award to market. At this year's awards event, 10 finalists were presented to the audience - all worthy candidates for the award. In the end, there is only one winner and this year's award went to AGNORA Inc. - a member of

the Collingwood Chamber of Commerce.

AGNORA is a customer service company that just happens to fabricate the largest architectural glass in North America. Founded in 2011 in Collingwood, AGNORA has an exceptional growth story based on pushing the boundaries of what is possible with glass, providing exceptional customer service, building strong supplier partnerships and focusing on creating a strong team culture.

Take a look at their website - they have an impressive list of [projects](#) - including The Bow (a 58-storey tower in Calgary); Microsoft flagship on 5th Ave, NYC; and the new addition at the Musée des Beaux Arts in Québec.

All winners are profiled in short videos presented during the awards event and if you want to catch some inspiring business stories, take a look at the Youtube channel videos: <http://bit.ly/2hFXVGH>.

### New leaders in the network

Join us in welcoming the following new chamber execs to the chamber network; if they're in your region of the country, why not personally welcome them to the network?

**Hélène Bergeron**, co-director Chamber of Commerce and Industry Rive-Sud, [hbergeron@ccirs.qc.ca](mailto:hbergeron@ccirs.qc.ca).

**Marie-Eve Castonguay**, general manager, Chamber of Commerce of the Region of Edmundston (NB), [marieevecastonguay@ccedmundston.com](mailto:marieevecastonguay@ccedmundston.com).

**Rick Moore**, Interim CEO, Red Deer Chamber of Commerce (AB) [rmore@reddeerchamber.com](mailto:rmore@reddeerchamber.com).

**Annette Piche**, co-president, High Level & District Chamber of Commerce (AB), [info@highlevelchamber.com](mailto:info@highlevelchamber.com).

*Finally - from our offices to yours...*



*Thank you!*

We want to thank you for all your support over the past year. Your participation, your thoughts, your emails, your calls - all are indicative of an engaged membership. We look forward to working with you in 2017 - Canada's 150th year.

We will close at noon on December 23 and return to work on January 3. Please accept this as our heartfelt wishes for joyous and peaceful holidays.