



Connections ... get plugged into your network



The Voice of Canadian Business™
connect! BRANCHÉ!
Le porte-parole des entreprises canadiennes

Executives from Accredited chambers, Ontario, May 2018

August 2018

Join our coalition to Keep Trade Free

For more than two decades, NAFTA has helped to drive the economic growth and prosperity of Canada, the U.S. and Mexico. Businesses in all three countries have benefited from the free flow of goods and services across our borders. Unfortunately, new U.S. tariffs are hurting both businesses and Canada's relationship with our most important trading partner and ally. Uncertainty around the future of NAFTA is already having an impact on investment and trade across the continent.

Now, more than ever before, we need a consistent, strong voice making the case for freer trade. That is why we are stepping up to rally the business community through our Coalition to **Keep Trade Free** and are inviting you to participate.

Our objectives are simple:

- advocating for freer trade within North America and around the world; and
- building the case for a modernized NAFTA that will grow our economies and make us globally competitive.

How can you participate?

For starters, send us your logo. We'll add it to the growing number of chambers, associations and companies who are rallying to #KeepTradeFree. If you have not already sent your logo, you can do so by sending to keeptradefree@chamber.ca.

Currently, there are many Ontario chambers' logos - what about the rest of the country - don't you support freer trade? Get your logos in!

If you're on Twitter, follow the @keeptradefree account. We are posting content daily.

We've got a **toolkit** with ready-made social content that you share on your accounts, an infographic with trade facts that you can download and share. The toolkit also includes a "supporter" button that you can display on your own website.

Don't delay - join up with the coalition of businesses that is working to keep trade free.

One stop shopping for SME advice from government

From funding to expert advice, there are hundreds of government programs and services designed to help businesses innovate, create jobs and grow Canada's economy.

However, if business can't find the tools, they can't take advantage of them. That's why the government created Innovation Canada, a new one-stop-shop for everything government has to offer.

Innovation Canada's digital platform that makes it simple—fun, even—to get “matched” with the right services. In less than two minutes, businesses can find over 1,000 programs and services from across the federal, provincial and territorial governments in Canada.

Go on, **try it!** Then see what the government can do! And then share it with your members!

Lower credit card fees will mean savings for SMEs

Last week the federal government **announced** that they had helped secure new, separate and voluntary commitments from three payment card networks ((MasterCard™, VISA™ and American Express™) that will lead to lower costs for small and medium-sized businesses.

With lower interchange fees announced, businesses will be able to save money on their transactions.

As part of their new commitments, Visa and MasterCard will:

1. reduce domestic consumer interchange fees to an annual average effective rate of 1.40 per cent for a period of five years;
2. narrow the range of interchange rates (lowest vs. highest fee) charged to businesses;
3. require annual verification by an independent third party.

Federal Finance Minister Momeau also welcomed a separate voluntary commitment from American Express.

The reduction in interchange fees is expected to save small and medium-sized businesses in Canada \$250 million per year, based on credit card sales of roughly \$250 billion per year.

As our partner in electronic payment processing, First Data fully supports initiatives to lower interchange and believes it is in the best interest of all parties involved in the Canadian payments ecosystem.

In relation to CFIB rates that the CFIB had negotiated with MasterCard, their rate remains unchanged. However, the gap has now narrowed to being only 4bps better for consumer and

high spend cards and is actually 4bps higher for premium high spend cards.

If your members are wondering about what this means to them, please reach out to First Data. If you want to find out more, our First Data Rep [Mohamed Ali-Kessentini](#) can also be of assistance.

In First Data's case, 99% of all new merchants boarded are actually iPlus merchants, which means interchange rates + a flat rate so chamber members will see the savings right away.

While this announcement is a positive change, the process is still voluntary and does not go the complete distance that was recommended by delegates at our [2016 AGM](#). The resolution is Number 5 under Finance and Taxation.

First Data will be advising their merchants of these changes via their August statements which they will receive in September.

The Risk of Document Management Companies:

A document management company recently contacted us with an offer that they may reach out to you with. And caution is advised....

This company provides document services to exporters, including documents that require a chamber certification. They were inquiring to see if we would be willing to provide them with our stamp, so that they could apply it on documents as needed.

We wish to remind all chambers that sharing your stamp with any outside entity comes with **great risk**. It is important that chambers exercise due diligence when certifying documents, and allowing a private company to use your stamp makes this impossible.

If you want to know about best practices for document certification, sign up for our webinar on November 6, 2018. You can register [here](#).

NEW! We're launching the Business Protection Program

One of our goal is to develop new and innovative programs to support the needs of member chambers and boards of trade. In early September, we will be launching the Business Protection Program, designed specifically with our members in mind.

In partnership with Dion Insurance Program Management Inc, we've bundled key insurance coverages to protect your chamber (and members) at a competitive group rate.

This comprehensive policy includes all of the following coverages:

- Property and contents
- Commercial general liability & umbrella
- Directors & Officers – Not for Profit
- Comprehensive cyber network security
- Business interruption
- Crime
- Legal expense
- Equipment/computer breakdown

For your convenience, you will be able to easily access the Business Protection Program online and complete the quotation and policy purchase process in a matter of minutes!

For those of you who would prefer to access the product via your local broker, we will be happy to accommodate that

process as well. Watch our website and stay tuned for more information in the coming weeks.

AGM | Policy info you need to know

For anyone new to the policy process at the AGM, we held a webinar earlier this week so that you would know how the policy sessions roll out. If you missed the session, we did record it and you can download [here](#).

The proposed policy resolutions will be posted as of Friday, August 17.

New staff at the CCC

Guillaum ("Will") Dubreuil senior director of public affairs has left our team and is returning home to Quebec to a tremendous professional opportunity in the private sector; he joins the CSL Group in Montreal where he assumes the newly created position of senior manager, government relations.

Will's replacement, [Phil Taylor](#), has already joined us. Phil joins us having worked in a variety of communications roles at the Royal Canadian Mint and Export Development Canada. He brings to the role a full range of communications skills and expertise.

In addition, [Aaron Henry](#) has joined us as our new natural resources and environmental policy director. Aaron joins us from the federal government where he held joint positions as an advisor for the Audit and Evaluation Branch at Natural Resources Canada, and as a researcher on the Future of Debt and Asset Formation for the Privy Council Office and Policy Horizons. He has a deep knowledge of the energy sector, climate and environmental policy as well as an expertise in resource extraction and market development.

Upcoming Webinar:

August 29, 1:30 ET - Data, Privacy and Your Chamber
Changes to legislation have occurred and you need to know about them. Join us for an update on the changes and your obligations regarding the information you keep and must safeguard. Register [here](#).

New chamber leaders across the country

Aniela Hannaford, general manager, Atikokan Chamber of Commerce (ON), info@atikokanchamber.com.
Darrah Selanders, president, Carstairs & Community Chamber of Commerce (AB), carstairschamber@gmail.com.
Annie Girdler, administrative assistant, West Vancouver Chamber of Commerce (BC), annie@westvanchamber.com.
Elise Hildebrandt, Chief Executive Officer, Prince Albert & District Chamber (SK), ehildebrandt@princealbertchamber.com.
Alex Bolanos, executive director, Wainwright & District Chamber of Commerce (AB), exec@wdchamber.com.
Colette Acheson, executive director, Whitehorse Chamber of Commerce (YT), ed@whitehorsechamber.ca.

Three additional chambers join our cross-Canada network

A hearty welcome to three chambers that have connected to the network. If these chambers are in your region, please welcome them to the chamber team!

Bridgewater & Area Chamber of Commerce (NS), Dan Hennessy, bacc@eastlink.ca.
Campbellton Regional Chamber of Commerce (NB), Michelle Harquail, administrative assistant, crcc@nbnet.nb.ca.
Creston Valley Chamber of Commerce (BC), Vern Gorham, manager, manager@crestonvalleychamber.com.