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**THE BUSINESS ISSUE**

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# PRESIDENT'S MESSAGE



**Mark Cooper, President & CEO,  
Saskatchewan Construction Association**

This year has proved to be one of taxes, politics and a hesitant economic recovery. It has been a trying year for our members and our industry. The SCA has been at the forefront of several key issues this year – from PST and marijuana legalization to prompt payment and federal taxes. We will continue to monitor and advocate on behalf of Saskatchewan's construction sector. That is, after all, our job: to do the policy, service and research work so you can focus on growing your business.

With this in mind, I am glad to present our first ever Business Issue – from entrepreneurship to managing a business to succession planning – we highlight the business needs and challenges facing construction companies.

For all our regular focus on trades, safety, diversity, and innovation, we need to step back every now and then to remember that when we consider these issues we do so within the context of building successful construction businesses. These businesses face common challenges as they try to grow. Addressing these challenges benefits us all, as these companies employ 55,000 Saskatchewan workers and build our province.

In this issue we cover topics related to launching a business, from marketing and attitude (page 22) to the transition from tradesperson to ownership (page 24). We present a feature on how to properly leverage the Online Planroom to help new businesses succeed.

We will look at what General Contractors are looking for when they get bids from Trade Contractors by having a discussion with one of Saskatchewan's leading construction managers, Aaron Yonke of PCL (page 36).

We feature tax planning advice in a changing environment from MNP (page 34) and how to manage keeping your best people on board in today's labour market (page 38).

We look at succession planning from each of the legal (page 48), financial (page 50) and business (page 46) perspectives.

We also present some thoughts on the construction industry from our outgoing Board Chair Jason Duke (page 16) and profile the new Executive Director of the Saskatchewan Building Trades Council, Dion Malakoff (page 32).

We take an informative look at Saskatchewan's current political landscape (page 44) and profile a longtime SCA member (page 52).

Finally, as always, we present a range of expert opinions and articles from our partners and key players across the construction industry.

It is my sincere hope that you find value in the material we have been able to present in this issue of *We Build*. Our goal in publishing *We Build* continues to be informing and enlightening our stakeholders about the industry, the economy and state of our province. 

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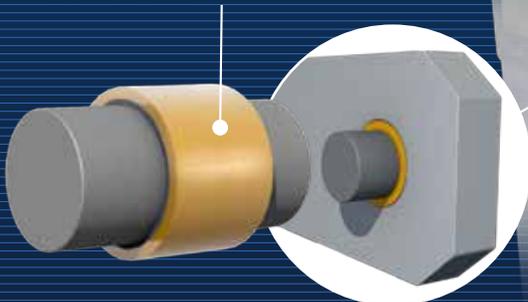
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# MEMBER ENGAGEMENT UPDATE: GETTING THE MOST OUT OF YOUR MEMBERSHIP

By *Derek Lothian, Senior Advisor to the President & CEO*

My father always said, “You have two ears and one mouth – you should listen twice as much as you speak.”

Often times, membership-based associations tend to assume what’s on your mind – the challenges you face and the opportunities you are pursuing. This is generally not done as a result of laziness, but rather out of necessity. With limited resources and budgets, it is difficult to connect with every member on a regular basis.

Just because a task is difficult, however, does not make it any less worthwhile. We represent you, so it is vital we understand your business and how we can better help you achieve your goals.

That’s why, earlier this year, the team at the SCA committed to an internal ‘account management’ strategy – a plan to designate each staff and board

director a list of members they are responsible for getting to know. These efforts may culminate in face-to-face meetings, telephone discussions, or e-mail communications. They’re all designed as opportunities for you to speak and us to listen.

Through the first three quarters of 2017, we have participated in literally hundreds of these conversations. They have influenced advocacy positions we have taken with government, have shaped new programming initiatives, and have improved our ability to deliver you value for your membership investment. Hopefully, they’ve also served as a worthwhile forum for members to get to know more about the SCA – the services we offer and the policy files we are already championing on your behalf.

Perhaps above all else, the implementation of this strategy has

demonstrated the importance of true membership engagement, which is a two-part equation: It requires members to take an active interest in the work of the association, as well as strong action on the part of the association to not only listen but to hear the concerns and ideas of members, and to act upon their input in a timely manner. It is that engagement that translates into maximum value.

So, as we enter the final quarter of the year, I would ask you to consider how you can get the most out of your membership. Are you planning to participate in SCA networking events, such as the Annual Summer Meeting or the 2018 Saskatchewan Construction Week this spring? Have you capitalized on the savings offered through the SCA’s Advantage Construction Savings Program? Are you familiar with the work we have undertaken around prompt payment legislation or Priority Saskatchewan?

Better yet, start with a conversation. Give us a call (306-525-0171), shoot us an e-mail (info@scaonline.ca), or set up a time for us to come to you. Help us learn more about the business conditions affecting your success, and the role we can play. Ask questions. We’re here to help – and listen. 🏠



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# ADVOCACY UPDATE

# THE WORLD KEEPS

# TURNING

*By John Lax, Manager, Saskatchewan Construction Association*

In the advocacy world, there is always another priority over the next hill. Fighting for our members is a constant battle with shifting priorities – the critical issue of tomorrow may not even be on the radar today. To effectively address this reality, we need to be flexible, knowledgeable, and connected to our industry so we can identify rising concerns before they are outright alarms. Our principal tools are relationships – with government, industry partners, members, and expert service providers throughout the business world.

With ongoing leadership races for both major political parties in the province – particularly the Saskatchewan Party race which will decide the next premier – the upcoming few months will provide a unique opportunity to put our priorities in front of provincial leaders. At the same time, advocacy issues requiring government attention or changes are likely to progress slowly, if at all, as new ministers acclimate to their portfolios and major initiatives wait on consideration from the next premier. I delve into this more in a separate article on page 44.

## Our Work

The SCA represents the interests of its members and the non-residential construction sector through partnerships, relationships and

collaboration. Our business continues to be connecting people and securing a positive business environment in Saskatchewan. In pursuit of this goal we work with members, industry associations, investors, governments and government agencies to foster open dialogue and a broad understanding of the complex construction industry by all stakeholders.

To meet these objectives, the SCA is active in direct advocacy, civic engagement, data management, industry committees, and partnerships with various stakeholders within and adjacent to the industry. Our areas of focus are determined by the business and political environment at any given time. Our policy direction is set by our Board of Directors and tested through the Advisory Council – Saskatchewan's only pan-industry committee with representation from every corner of the sector.

## Federal Tax Changes

Proposed federal tax changes are an issue that didn't exist two months ago. On July 18, the federal Department of Finance announced proposed changes for the taxation of family businesses. The proposed changes will affect private Canadian corporations and their shareholders, including many in construction – an industry overwhelmingly made up of small

businesses. The changes would limit or eliminate several beneficial tax structures currently employed by small businesses and sole proprietorships today.

The SCA has provided members with a template letter/email to voice their concerns directly to Finance Minister Bill Morneau, Saskatchewan Cabinet Minister Ralph Goodale, and all Saskatchewan Members of Parliament.

The SCA also partnered with MNP to provide members and industry stakeholders with clear information on the proposed tax changes – an expert article by Trevor Friesen, CPA, CA and Jaymon Hill, CPA, CA of MNP appears in this magazine on page 34.

The SCA is also supportive of the broad federal coalition the CCA has joined that is advocating against these tax changes. That group sent a joint letter to the Finance Minister on August 30 calling for:

- The proposals to be taken off the table.
- The launch of meaningful consultations with the business community to address any shortcomings in tax policy without unfairly targeting independent businesses.

The SCA will update members as needed moving forward.

## Marijuana Legalization

With the legalization of marijuana looming in 2018, the SCA has been leading engagement efforts with the government, private sector and labour representatives. Marijuana presents a unique challenge to ownership and labour alike in safety sensitive environments.

Obviously, impairment in the workplace is never okay but marijuana creates specific issues that prevent it from being managed in the same way as other drugs or alcohol. Especially in relation to off hours and off site employee activity.

The first difference is the degree to which marijuana is already widely used. Employers have long dealt with this by adopting zero tolerance policies. However, the feasibility of zero tolerance becomes questionable with legalized marijuana because the drug can stay in a person's system for extended periods of days or weeks after use.

The presence of the drug does not automatically imply impairment at the time of testing but this is another problem in itself – there is no breathalyzer-like (non-invasive) test available to employers that demonstrates current impairment.

In safety sensitive environments this presents a potentially grave workplace hazard with no obvious remedies.

As such, the SCA and its partners have engaged federal Public Safety Minister Hon. Ralph Goodale and the provincial Ministry of Labour Relations and Workplace Safety to address the issues surrounding legalized marijuana.

## Procurement

Priority Saskatchewan and government-industry collaborations

like the Saskatchewan Construction Panel (SCP) continue to progress. As with most other portfolios there will likely be limited change while the Sask Party selects a new leader.

In the meantime, the SCA is working to encourage continued harmonization in government ministry and Crown procurement, particularly in conjunction with Best Value. Best Value is a reasonable and beneficial

way to address public purchasing. At its core, Best Value is merely the acknowledgement that the lowest price, bid or quote is not necessarily the best approach to making purchasing selections.

Moving to more detailed and fulsome consideration of lifecycle, reliability, performance, needs, and so on is clearly better for the public and government. However, to make it

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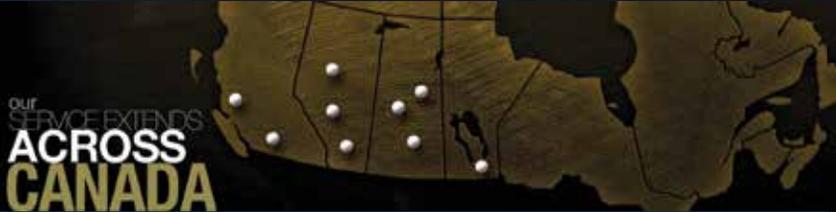


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work for private sector partners there must be consistency. Saskatchewan employers cannot plan their businesses effectively if bidding is unpredictable and awards are based on opaque judgement of criteria. In this regard, we are advocating for harmonization of standards around clarity, bid assessment and vendor performance management across government.

This matters because thousands of Saskatchewan businesses work with government and Crown corporations. Those companies employ 55,000 Saskatchewan construction labourers – who support families, pay taxes and support other businesses.

The current Priority Saskatchewan procurement manual is available online at: <http://www.saskbuilds.ca/PrioritySK/index1.html>.

We are also continuing to address the move by SaskPower to require ISNetworld Certification for all contractors bidding on work. While ISNetworld has features and qualities as a program, it is a significant cost to contractors and there is little evidence that auditing software improves safety performance rather than simply increasing administrative costs. This means it presents a tangible barrier to competition for government work. Consequently, the SCA has serious concerns about whether ISNetworld is the proper approach for public work and infrastructure projects.

### Prompt Payment

The government of Saskatchewan intends to move forward with legislation to address the issue of Prompt Payment in Saskatchewan by the fall of 2018. Prompt Payment Saskatchewan, the working group that has been considering the issue, and the SCA will continue to work with the government and stakeholders to move

this priority forward. Over the past few months, industry outreach has been ongoing.

## WCB

The WCB undertook a consultation through the summer regarding their governance structure and appeals process. The WCB is governed by three full-time directors who serve as senior management and the appeals group. The SCA has advocated that meaningful change is required to modernize the Saskatchewan WCB governance into an appropriate model for the 21st century.

Some specific SCA recommendations include:

### BOARD STRUCTURE

- Change the number of Board members to nine;
- Change the board from full-time to part-time;
- Maintain the board as an even number of members representing both employers and workers and an independent chairperson;
- Change the definition of the term “labour organizations” to allow for non-unionized workers to be represented on the board;
- Change the way board member nominations are made to the Lieutenant Governor in Council to allow for broad stakeholder input; and
- Implement a process by which the Lieutenant Governor in Council receives nominations for the Chairperson of the Board from a broad cross-section of stakeholder input.

### APPEALS

An appeals process in alignment with the model used in Manitoba. This involves creation of an appeals commission consisting of full and part-

time appeal commissioners appointed by the Lieutenant Governor in Council for specific terms. Ideally, this commission should be separate from WCB. This appeals system must:

- Not become more complex for employers to navigate;
- Not become more litigious or expensive for employers to navigate; and

- Move more quickly than it does today.

## Conclusion

These are some of the key portfolios the SCA is addressing today. There will be more tomorrow, and anyone with questions is encouraged to contact John Lax at the SCA at 306-531-2418 or [johnl@scaonline.ca](mailto:johnl@scaonline.ca). 📞



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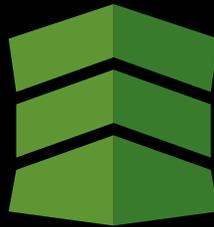
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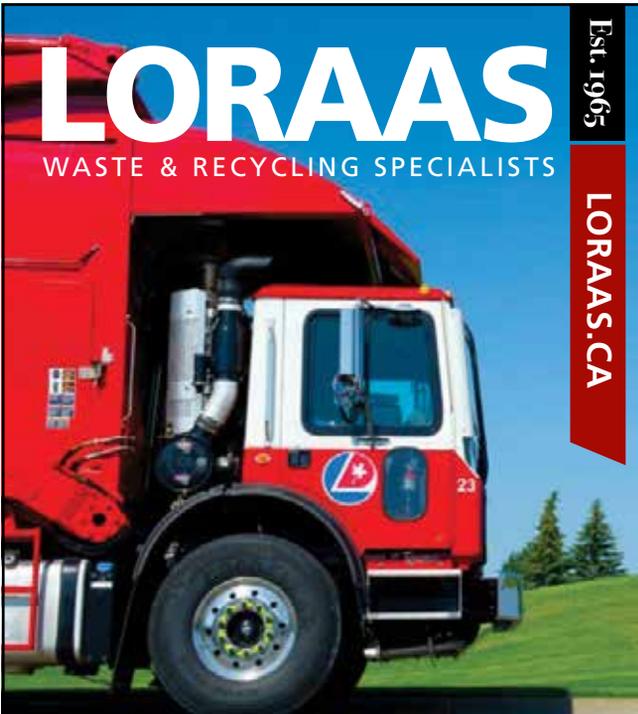


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# A MESSAGE FROM THE SCA CHAIR JASON DUKE: ACHIEVEMENTS AND SETTING DIRECTION

By Kim Babij-Gesell, DEL Staff Writer

It has been a year since Jason Duke took the reins as Saskatchewan Construction Association Chair. Now, as his term comes to a close, Duke says his perspective on the role remains similar to when he started.

“When I began, I looked at this as a daunting task with a lot to do. I’ve been focused on getting as much as possible done in my one-year tenure – knowing I had committed to stay only one year,” said Duke. “This is the first time in almost two decades that a chair has stayed for only one year. It’s gone by quickly, and my thinking hasn’t changed during that time.

I’m still focused on completing my agenda.”

Duke’s agenda included solidifying the association’s position as the voice of Saskatchewan’s construction industry and securing a strong, healthy working relationship with the provincial government.

“Obviously, that’s an ongoing item, but I think over the past year, the government has come to us in a trusting relationship scenario, even with the budget. I think it was a tough budget, but we have a good relationship, so we can talk frankly

with public officials about the pros and cons,” explained Duke.

Another goal on Duke’s list was to work towards regaining standing as the most trusted source of information within the industry, which he said had slipped somewhat in recent years.

“For-profit groups are invading our territory and becoming the trusted source of information within our industry,” he explains. “But we’re starting to take back some of that, for instance things like Consumer Reports.”

Duke gave the example of the (Canadian) Cattlemen’s Association having ceded the social license of the term *humane beef*. Ultimately, after an uproar surrounding Earls restaurants purchasing practices, the Cattlemen had to fight to reclaim a concept from a marketing firm with no genuine experience in agriculture.

“Essentially there are several for-profit businesses – marketing companies without any construction expertise – that are trying to carve out market share within our membership and our industry. And I think we’re poised to take back our territory.”

Looking forward, Duke hopes association members see obvious

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benefits from their provincial and local associations, and that they're united in defining construction companies as trusted and respected peers within the broader business community.

"In the past, constructors have typically been viewed as part of the lower echelons of the business community when, in fact, we're the second largest employer. We are the influencers and facilitators of change," continued Duke. "Traditionally, the business community hasn't recognized the critical role of construction. I think the level of respect and recognition has significantly improved over the last couple years."

Duke says he hopes this evolution can continue, aided by the contribution and participation of member companies.

"Our sector has become recognized as a powerful champion and partner able to provide positive change for the people and businesses of Saskatchewan. We are looked to as leaders and collaborators," concluded Duke. "The association is a door that gives partners access; if members make use of everything we offer and engage in the different files, that's the most rewarding outcome for both the association and members." 



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# MEMBER VALUE: AN INTERVIEW WITH ADVANTAGE CONSTRUCTION SAVINGS PROGRAM PARTNER MERIT CONTRACTORS ASSOCIATION

*By Derek Lothian, Senior Advisor to the President & CEO – SCA  
and Karen Low, Executive Director, Merit Contractors Association Saskatchewan*

The SCA's Derek Lothian set some key questions to Merit Contractors Association Executive Director, Karen Low, about the services they offer at a discount through the SCA's new Advantage Construction Savings Program. The following are Merit's responses, edited for clarity and space.

**1) What makes the Merit Contractors Association Benefit Plan stand out from other options on the market?**

The fundamental strength of MERIT lies in one distinct difference: our association was created by contractors for contractors. Every decision we make is focused entirely on what is best for our members and the open shop construction community.

We've developed a competitively-priced, premium benefits package to cover all construction employees. Our Hour Bank plan for field employees is

unique. It allows field employees to bank hours during the busy months for paid coverage during months when work slows down. It's also portable among Merit members, which means employees can seamlessly move from one member company to another without losing their benefits or banked hours.

The other thing that sets us apart is the fact that all Saskatchewan members are pooled together. In other words, you aren't penalized if your plan usage is excessive. Having a large pool ensures the risk is spread out and annual rate increases are minimized.

**2) Beyond insurance, are there other benefits to a construction company that joins Merit Saskatchewan?**

Merit is about so much more than just benefits! We've developed a number of services for our members:

- Education Bursaries to reimburse your apprentices for their trade training tuition fees
- Open Shop Advocacy to ensure a fair and level playing field for all contractors in the province
- Additional Insurance Products including top-up life and disability, a bonding program with discounted fees, and executive level benefits for owners
- Industry Training Programs to advance the skill level of your employees
- Annual Employee Awards Gala to recognize our industry's exceptional employees and to build awareness of the success of open shop contractors in Saskatchewan
- Networking Events to provide members the opportunity to create meaningful business connections with like-minded colleagues.

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**3) Is every construction company eligible?**

As long as you're directly involved in the construction industry and are an open shop contractor, you are eligible to join Merit.

**4) What is the unique benefit to an SCA member enrolling through the Advantage Construction Savings Program?**

For the first time in our history, we have has agreed to waive the Merit application fee for SCA members that join Merit – just one more way to demonstrate our commitment to our partnership. Over the years, Merit and the SCA have worked together on many initiatives. We are honoured to be an important part of the Advantage Construction Savings Program to further build on that collaborative relationship.

**5) Who should I contact if I'm interested in joining Merit?**

Contact your local SCA office and they will ensure that you get the right initial information. You will then be contacted by a Merit representative who will be happy to provide you with a no-cost, no-obligation quote and plan comparison.

For more information on Merit, visit [meritsask.com](http://meritsask.com). 🏠



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# LEVERAGING THE PLANROOM TO GROW YOUR BUSINESS

By Bailey Hildebrand-Russell, DEL Staff Writer

If you're a new or small company on the scene, making a breakthrough in the construction industry can be tough. You may be wondering how to get your name out there, how to make connections, and how to land gigs that will catapult your business to the next level. The Construction Association Network of Saskatchewan Inc (CANet) may be the solution you need.

The network offers several services, but its most important is the planroom. Matthew Farthing, manager of CANet, says the planroom is a key tool for companies that currently have a small sphere of influence.

"The planroom is the one-stop shop for construction opportunity information. If you're a company looking for work, the planroom empowers you to pursue that work and connect with the necessary companies throughout the province. Whether you're pursuing the prime contract, working under another contractor, or supplying materials, the planroom gives you the information you need to carry on your business."

The planroom allows your business to search through job specifications using keywords to find work, research upcoming and current job opportunities, and subscribe to project updates.

"For example, in a matter of clicks I would be able to find 19 bidding opportunities that contain millwork," Farthing explains. "As for pre-bid, this tool lets you determine important upcoming work in the construction sector, so it allows companies to plan their forces, specify their products, and for early engagement before the opportunity is even procured." Early engagement allows a company to prepare for a bid before a project has even gone to tender.

Over the years, the network has become more accessible – everything that used to be on paper is now online, which Farthing notes has



Matthew Farthing.



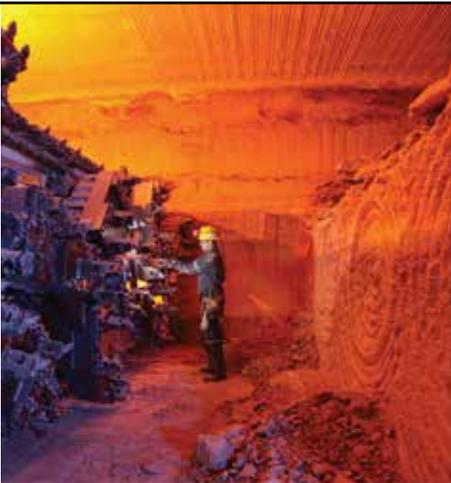
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greatly improved communication between companies. And there are more upgrades on the horizon. It's a great time to become a member because over the next year, staff will work to implement electronic bidding. These initiatives are possible because of pooled resources from members across the province.

Farthing says the network's current and future initiatives are valuable resources for new companies.

"If I were starting a business, the association services would be a primary tool that I would use to get that business off the ground, the planroom services being number one," Farthing notes. "The networking that the associations offer in order to get a face to face with people I wouldn't have the opportunity to have a face to face with otherwise, and the

collective voice of the SCA to push forward any issues I might have – these are all things that are extremely important to a growing business."

For more information on CANet, visit [www.constructionnetworksk.ca](http://www.constructionnetworksk.ca). To become a member, contact to your local construction association. 🏠

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# ENTREPRENEURSHIP: BEFORE AND AS YOU BEGIN

By Chris Yang, Business Manager – AdSpark Communications

You've decided to take the plunge, to take the risk and start your own business. First, congratulations! Second, get ready for one of the most fulfilling and frustrating things you will do in your life. I, along with my partners, founded AdSpark Communications nine years ago at the ripe old age of 21. I made a lot of mistakes – mistakes that you can perhaps avoid. Here's a couple of things that I wish I knew before I got started:

**Lawyers, accountants, and permits, oh my:** When you start your own business, no one mentions the amount of paper work, legal work, and otherwise drab tasks you'll need to do to get your business off the ground. Things like registering with the city, Information Services Corporation (ISC) and GST all need to be completed if you incorporate your business. It's important to know all the permits you'll need to operate your business as well as the associated costs.

**Ignore the haters, listen to the critics:** Everyone has a right to an opinion, however, that opinion might not always be right. When you launch your business, people are going to come out of the woodworks telling you how to run your company (yes, I'm aware of the irony of this article). You'll hear everything from advice on paying taxes to people dismissing the thought of you being an entrepreneur. It's crucial to filter out the people genuinely providing solid advice from cynical armchair CEOs.

My two cents: pick a handful of people that you think bring a valid opinion to the table, look for people with experience in your industry and other entrepreneurs.

**Know what you don't know:** If you're like I was and you're starting your company on a shoe-string budget, you're going to be tempted to do everything. While you will wear many hats running your own company, some things are better left to the professionals. You may feel the urge to bust out the Crayolas and Picasso your own logo, but stop and think: is this an efficient use of your time? Maybe you should outsource design and focus on the core of your business.

**Build your core:** What makes you different? Chances are unless you invented a new product, you're probably entering an already existing market; meaning you will have competitors. Before you start your company, you need to ask yourself: what will make me stand out from my competitors? Will you provide a different method of practice? Will your pricing structure be different? Before you begin, you will need to be able to answer these questions and be able to effectively communicate this differentiating factor to your potential customers. Quick hint: exceptional customer service isn't a big enough differentiating factor, people don't go to restaurants just because the servers are friendly.

**Take a step back:** The best analogy that I can give as you start your own business is climbing a never-ending mountain. I know that doesn't sound incredibly delightful but stick with me for a second. I use this analogy because once every six months or so I do two things. First, I take a step back and see how far I've come, I celebrate my accomplishments and acknowledge my mistakes – similar to looking down the side of a mountain you've just climbed. Second, I look up and forward, I see what I must do to navigate to where I want to be. It's important to never lose sight of why you started your business in the first place. 🏠



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# FROM SKILLED TRADE TO OWNERSHIP: COMBINING ENTREPRENUERSHIP, KNOWLEDGE AND EXPERIENCE

*By Jeff Ritter, CEO,  
Saskatchewan Apprenticeship and Trade Certification Commission*

Apprenticeship provides opportunities. The opportunity to work with your hands and on the tools. The opportunity to move into positions related to the trades, such as a safety officer, foreman, or project manager. Or the opportunity to open your own business and work for yourself.

When Brad Ross was 21 years old, he was unsure what he wanted to do for a career. A friend mentioned he was going to register for an electrical pre-employment course at Southeast Regional College in Weyburn. Ross had always been fairly handy and wanted a career with some freedom, a change of pace, and different options. He signed up, and six months later, he was finished his pre-employment course and looking for a job.

“It was tough getting a job as an

inexperienced apprentice,” he said. “I called everyone in the phone book, sent out resumes, and finally I got hired on with Gateway Electric (now known as Mr. Electric).”

After a year, Ross moved to Joe’s Electric, where he became a journeyman.

“Apprenticeship is enticing,” he said of his training. “It’s all hands-on, other than the eight months of school over four years. And where else can you get paid to educate yourself? You get paid while you work and you get paid while you go to school through Employment Insurance. People who come out of university or college typically have a significant amount of tuition debt. They need to pay for their education, while we get to earn while we learn. That’s a pretty good incentive.”

Ross then spent seven months working at the upgrader before he realized that he preferred working on commercial and residential projects. He decided it was time to start his own company.

“I always knew I wanted to work for myself, even when I was an apprentice,” he said. “I knew I was going to own my own business, it was just a matter of when. It was a lot of work starting out – a lot of work. We set up an office and shop in my garage, and for many years that was our headquarters.”

Ross and a partner began Active Electric on April 1, 2011, with help on the business side from Ross’s wife LaToya and neighbour Rod Merk. Ross became the sole owner two years ago.

The business grew quickly, and within two years they employed 12 electricians. Active Electric currently employs 18 people, including apprentices. Ross likes to hire beginner level apprentices, including people from Regina Trades and Skills and Saskatchewan Construction Association’s Skills Link employment program, because then he can train them according to his company’s ethics.

“I tell all my apprentices, ‘there is no standing around – there’s always something you should be doing,’” he said. “Work hard, prove yourself, and it will pay off. If you have punctuality

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and [a] hard work ethic, we can get you through the rest.”

Work ethic is one of the attributes that has led Active Electric to success. Ross no longer works on the tools, but he knows his electricians maintain a high standard of work. His customers know the quality of work the company delivers. When it comes to providing advice to others interested in starting their own business, Ross said it’s all about being persistent, providing quality workmanship, and starting with the basics.

“Starting a business is tough,” he said. “When you first start a business, work with the bare essentials, start from the bottom and work your way up. Start with what you have available to you. I had a lot of the tools before I started, and then I bought vehicles we could afford. We still have a work van on the road that only cost \$2,000, which we painted and added decals to. We owned the vehicles and we had no debt. Essentially, I still run a debt-free company. The other thing to note is to always be personable and persistent. When I started approaching people and banging on doors, I never gave up. Show people you want to work for them and do the job, and most of the time you will get an opportunity to at least prove yourself. And importantly, take pride in your work.”

Most people enjoy the freedom of owning their own business, although it’s important to note that at the beginning it’s a Monday-to-Sunday, morning-to-night type of work. There are a lot of sacrifices to be made, but they pay off in time. Another fulfilling aspect for Ross is the high of landing a project or negotiating a deal.

He also believes giving back to the industry is important. In addition to hiring apprentices, Ross is the President

of the Electrical Contractors Association of Regina Board of Directors, sits on the Electrical Contractors of Association of Saskatchewan Board of Directors, and is involved with the newly formed Saskatchewan Electrical Technical Committee. The associations, he says, are important because they work for all of the contractors, protecting rights and working on their behalf. He also said that through these associations

he has built relationships with other contractors that strengthen all businesses involved.

“Running a business isn’t for everyone,” he said. “It’s not just knowing how to do the work, but being personable, being profitable, and having strong a business sense. Some people will take that risk and some won’t – with no risk, there’s no reward.”

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# SAFETY ALWAYS MATTERS

*By Collin Pullar, CEO, Saskatchewan Construction Safety Association*

Many, often unrelated, factors contribute to why and when someone decides to become an entrepreneur. The lure of independence, creativity, challenge, and necessity are a few of those. Regardless, entrepreneurial ventures are not for the faint of heart. It typically means years of sacrifice and risk, shared by not only the individual leading the venture, but also those around them. Money is borrowed and invested, vacations are delayed, family meals are simple, and luxuries can be non-existent for the first few years. Motivation is fueled by the tangible and intangible dreams of success and potential rewards. For the entrepreneur,

success is completely dependent on vision, decisiveness, and ability to learn on the fly.

It is important to note that there are levels of distinction between an established business owner, or someone taking over an established business, and an entrepreneur. The reality is a small business owner usually deals with known products and services and largely known, predictable risks. Entrepreneurs, on the other hand, deal with a lot of unknown risks, especially if they are attempting to bring a new product or innovative idea to the market. Where you are in the spectrum can depend on the maturity of your business



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and your risk tolerance. But before one completely buys into the notion that entrepreneurs are simply risk takers with no regard for caution, let me try to dispel a couple of myths based on key facts about successful entrepreneurs.

In a previous article on innovation, we talked about new ideas as something not necessarily revolutionary in nature but rather that most innovations are incremental improvements, twists or combinations of other established concepts and products. That's the same for an entrepreneur: one may not be starting something revolutionary but may bring a new idea to an existing way of delivering a product or service. In the start-up phase, there will always be a tremendous number of unknowns. In fact, the entrepreneur may not even have a great deal of experience in the industry or may have conducted very limited research. Successful entrepreneurs are passionate enough to study hard, learn quickly from their mistakes, the mistakes of others, and become knowledge sponges to avoid critical errors. These character traits and skills help to mitigate the risks that could bring an end to their venture.

Many entrepreneurs start off undercapitalized and later require other credit or other investment to fully launch and develop their business idea. This is a period in the start-up when the rubber meets the road, so to speak, in terms of risk management and mitigation. As the business launches, the need for systems become clear, whether it be for legal structures, fiscal management, research, safety plans, or attracting and retaining critical talent. These areas of discipline can mean the difference between having

an idea that starts off well but quickly fails, and building a business on a solid foundation which instils trust in potential investors.

At the Saskatchewan Construction Safety Association, we talk about safety management as a key system that controls the avoidable losses. Awareness of safety, methodical practices, and discipline in these areas supports the entrepreneur

by forming a solid base to build out the new enterprise. Addressing safety concerns upfront sends a clear message to investors that their investment will be managed with prudence as some thought has been given to how to mitigate known and unknown risks. Incremental improvements in safety contribute to growing confidence in both the investor and the consumer of a new product or service. 🏠



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# FUTURE CONSTRUCTION LEADERS ENGAGING YOUNGER WORKERS

Provided by the Regina Construction Association



Those in the construction industry are always focused on the next project, whether it's a residential home, an interchange, or a giant structure like a hospital or stadium. Amidst the hustle and bustle, however, there's often one area that can be neglected: building up the next generation of construction leaders.

This is something the Regina Construction Association (RCA) has

certainly taken notice of. A few years ago, the RCA launched the Future Construction Leaders Committee to develop a communication group among future construction leaders.

"Issues were arising over the past number of years with how folks in this industry were not interacting with each other on a personal basis," said RCA Executive Director Brenda Braaten.

"With social media, email, and all of

the online services available, members were no longer interacting with one another. In particular, we noticed it with the younger members. They were not experiencing the networking and learning opportunities the older people in the industry had experienced."

The Future Construction Leaders Committee was launched with a mandate to: promote networking within the construction industry; develop a forum to provide information on industry activities and opportunities to enhance the individual and benefit their company; and provide an opportunity for member companies to invest in their employee's development as the next generation of construction leaders.

Starting off small, the group has grown to 90 members under the age of 40. Typically, the group holds four events per year combining both professional development and networking opportunities. Braaten stated that when planning events, the group takes into account how busy workers are and how important work/life balance is to young members.

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"In the past, there were the breadwinners and homemakers, but now families participate equally, so I think the opportunity for folks to get together during evenings is restricted because they're tied to family life and have responsibilities," she said. "The group tries to schedule events close to the end of a day so people can still be home at a reasonable time. We've had to adapt and adjust from previous networking events."

This past December, the Future Construction Leaders took part in a presentation on the Regina Bypass, followed by a reception with appetizers and refreshments. In 2017, the group is continuing the momentum with some exciting events planned.

The Construction Specifications Canada Regina Connections Cafe took place on February 16 at the Hotel Saskatchewan.

In June, the group hosted its annual Mentors' Golf Tournament at the Royal Regina Golf Club. At this tournament, participants competed in teams of two, with one team member aged over 40 and one under.

A fourth event is in the works however details have not been fine-tuned at this time. Braaten believes that the Future Construction Leaders initiative has had a huge impact on the industry in Regina.

"A significant part of our association's purpose is to provide networking and educational events. I would offer that attendance at all of the Regina Construction Association events has visibly become younger over the last few years," Braaten said. "It's all about leadership development. The more confident younger folks feel, the more they contribute back to the industry. At networking events, I've overheard people saying, 'how many times have

we chatted over email but never really met?"

Braaten said the demographics of the RCA have changed, as seven of the twelve directors are now part of the 40-and-under age group.

"We see the value in having these folks at the table," she said. "They are eager and interested in learning from

experienced generations at the table. While contributing significantly to the association, these young directors members are acquiring sound business practices from experienced members. If you can engage in your industry, grow your resume, and confidence level, I definitely see it as a win-win situation."

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# EMPOWERING WOMEN TO FOLLOW THEIR PASSION:

**Women in Trades & Technology gives women the confidence to do anything, including manage their own business!**

*By Jessica Baldwin, Provincial Facilitator, Women in Trades and Technology*

Penny Jean Wohlberg is a journeyman carpenter and owner of Renovation Jeannie. She is also a strong supporter of Saskatchewan Polytechnic's Women in Trades & Technology (WITT) program.

"For me it all started with WITT," said Penny. "WITT is all about empowering women and giving them confidence. WITT was the catalyst that kick-started my career in the trades."

In 2007, Penny attended a WITT Career Exploration course. These hands-on courses offer an introduction to a variety of basic trade skills including automotive servicing, carpentry, electrical, machining, plumbing, and welding. Women leave

with tangible skills such as framing and erecting a wall, installing a toilet, and wiring an electrical outlet. Each workshop in the course provides a one-day overview of the skills and knowledge required for each trade.

The WITT Career Exploration course changed Penny's career path.

"I jumped into the trades with both feet," Penny explained. "I worked as a laborer and then an apprentice, and completed my education to become a journeyman and start my own renovation company."

Prior to entering the trades Penny worked for just over a decade in an office, which prepared her for running

the administrative side of owning a business.

"Once you get that dose of yes-you-can attitude, which is so contagious at the WITT Career Exploration course, it feels like there is nothing you can't do," shared Penny, "including starting your own business and becoming an entrepreneur!"

When asked about the benefits of being a woman running a construction company, Penny said, "Many of my customers are women and they tell me that they appreciate working with another female to make their home renovation dreams a reality."

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benefits according to Penny, including flexibility, control over your work environment, and control over the projects you take on. Entrepreneurs are constantly learning new skills to run and expand their businesses including negotiating with customers, bookkeeping, project management, and arranging for supplies.

“Female entrepreneurs in the skilled trades industry are essential role models for women wanting to start a trades career,” said Jessica Baldwin, WITT provincial facilitator. “As entrepreneurs, women can build a brand for their business, which ultimately demystifies the idea of women working in the trades.”

In addition to running Renovation Jeannie, Penny helps teach the carpentry WITT Career Exploration course at Saskatoon campus, encouraging other women to follow their dreams.

WITT works with instructors, employers, professionals, and non-profits to build curriculum for camps, workshops and mentorship programs that teach women valuable skills, encourage women to think about different career options, and address barriers that may limit women in trades and technology. 🏠

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# WORKING TOGETHER FOR A STRONGER FUTURE: A PROFILE OF NEW SASKATCHEWAN BUILDING TRADES COUNCIL EXECUTIVE DIRECTOR, DION MALAKOFF

By Deb Smith, DEL Staff Writer

Dion Malakoff, the new executive director of the Saskatchewan Building Trades Council, has extensive experience in the province's construction industry – experience that helps him understand the issues that workers at all levels face.

Born and raised in Saskatchewan, Malakoff came out of high school and into a job at Curtis Construction with no idea that he had found his life's calling. "I started out as a general labourer but just seemed to take to the welding work, and that led me to apply at the Boilermakers' Local 555 for an apprenticeship. I got into the program in 1999, and in 2003 got my Red Seal along with welding."

Malakoff eventually became a general

foreman, then shop steward, and in 2013 moved into his Local's office to work as business representative, then assistant business manager, dealing with training and labour and management relations. In June 2017, he accepted the appointment as Executive Director of the Saskatchewan Building Trades Council, ready to use his well-developed people skills to strengthen the industry through its workers.

"I'm getting used to my new role these past few months," said Malakoff. "It's been quite a journey from being a construction worker, but I really enjoy working with people. My predecessor, Terry Parker, did a fantastic job, and I have an awesome board and president to give me guidance." Malakoff also sits

on the Saskatchewan Apprenticeship Board as a representative for all 13 Locals in the province.

Working toward the council's goal of achieving a bigger market share for Saskatchewan's organized construction workers by meeting the needs of employers, one key priority on Malakoff's list is continuing to facilitate recruiting and retaining new workers for the predicted increased demands of the future. It's been estimated that the province's construction industry will need 9,000 new workers by 2026. One of Saskatchewan's big advantages is its high number of indigenous youth as an important untapped workforce.

"We have a great labour development strategist, Lyle Daniels, working to bring more young indigenous people into the trades," said Malakoff. "Lyle is actively making presentations to indigenous groups about the opportunities available in the trades and the benefits of membership in affiliated unions."

At the same time, Saskatchewan Building Trades is continuing to make investments in programming and training facilities, such as the establishment of a provincial chapter of the Build Together program in 2016. This program focuses on the recruitment and retention of women in the trades.

"The indigenous people and women in



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our province are vital resources for our future. We want them to realize there are rewarding and satisfying careers in the building trades.”

A second priority for Malakoff (and the SCA) is addressing the legalization of marijuana in Canada. “This is a big issue that all of us in the building trades share, and we are working together on understanding how it affects the whole industry.”

Currently, random drug testing is illegal in Canada, and no standards yet exist to define degrees of impairment. The construction industry is looking for a comprehensive approach to substance abuse, how to fix a problem when it arises and get its people back to work.

“We’re meeting in September as an industry,” Malakoff explained. “We’ll see how a policy to deal with this issue is going to shape up, but it’s vital to get ahead of it.”

That’s how this new executive director is approaching every aspect of his job – collaborating with all parties involved in Saskatchewan’s construction industry to grow a strong, healthy workforce today and in the future.

“We work with many organizations to keep the lines of communication open; it serves no one to be narrow-minded in the scope of our goal to grow. And that ties in with everything we do with training, looking for how to make our locals very appealing to the owners and contractors.”

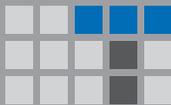
“We’re into a maintenance mode level right now in the industry all over Canada, not just Saskatchewan, with some locals currently working more than others, so we’re trying to find a balance, to keep everyone at the table. In a resource-based province like ours, we’re always going to have ups and

downs in industry; it’s important to keep on a straight line, to look ahead to what’s coming up so we can prepare our membership.”

When workers are highly trained, experienced and committed to what they do, the results are lower costs, smooth running and quality craftsmanship. Dion Malakoff is committed to working with

contractors, owners and associations in order to provide the best workforce possible, ready to build a strong future for Saskatchewan’s construction industry.

In turn, the SCA looks forward to continuing a strong relationship with Saskatchewan Building Trades to support each other in achieving the goals we share. 



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# PROFESSIONAL PERSPECTIVE: TAX PLANNING CONSIDERING FEDERAL PROPOSALS

By Trevor Friesen, CPA, CA & Jaymon Hill, CPA, CA, MNP

On July 18, 2017, Department of Finance Canada released proposals that will affect many Canadian private corporations across all industries, including real estate and construction. The proposals address three primary areas: income splitting, corporate passive investments and converting income to capital gains.

## Income Splitting

Private real estate and construction corporations commonly include family members as shareholders for income tax, estate and succession planning purposes. The proposed changes implement a “reasonability test” on dividends paid to family members on or after January 1, 2018. Any such dividends that are deemed not “reasonable” would be subject to the highest marginal tax rate.

The proposed changes may also limit certain family member shareholders from claiming their lifetime capital gains deduction against capital gains realized on the sale of private corporation shares, which can significantly increase the tax liability when shares are later sold by the shareholders personally or by their estates.

## Holding Passive Investments inside a Private Corporation

Currently, business owners can defer taxes on undistributed earnings by retaining funds in a corporation. Since active business income is taxed at a lower rate than the top personal marginal rate, corporations can potentially have a larger pool of capital to reinvest in the business or to invest in passive investments. The federal government believes businesses using undistributed corporate earnings for the latter have an unfair advantage over unincorporated individuals.

While no draft legislation has been presented on this measure, the federal government is currently exploring three options, all intended to eliminate the incentive to invest passively within a corporation. To illustrate the potential implications of these options, consider a common situation where a private corporation uses active business profits which are taxed at a small business rate, to acquire and lease commercial real estate to an arm's length party. Under the new proposals, the effective tax rate on the net rental income

distributed to a shareholder could potentially increase from 52 per cent to 70 per cent<sup>1</sup>, which will consequently reduce the amount of capital that can be retained for bonding purposes, to finance new projects, save for retirement, or simply kept as a reserve for economic downturns.

## Converting Income into Capital Gains

New measures propose to eliminate tax planning that allows shareholders of a company to withdraw corporate surplus as capital gains. The federal government has also introduced a general anti-surplus stripping rule targeting strategies that circumvent specific rules of the Income Tax Act. Under this rule, transitioning a family business to a child or other family member can potentially result in higher income taxes than if the business was sold to an unrelated third party, thus limiting the options available for business succession. This rule may also apply where a taxpayer is perceived to have withdrawn corporate earnings in a tax-advantaged manner.

These measures will have a significant impact on tax planning for private corporations in Canada.

For more information on how these changes could affect you, contact Trevor Friesen, CPA, CA at [trevor.friesen@mnp.ca](mailto:trevor.friesen@mnp.ca) or Jaymon Hill, CPA, CA at [jaymon.hill@mnp.ca](mailto:jaymon.hill@mnp.ca). 

<sup>1</sup> Based on 2017 federal and Saskatchewan tax rates.



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# TRADE BIDDING FOR SUCCESS: ADVICE FOR BIDDING TO THE GENERAL CONTRACTOR

Without the right bidding process,  
both vendor and supplier are left wanting

By Kelly Gray, DEL Staff Writer

Bidding is an integral part of the construction process, and its clarity often determines what company gets the job. Included in the document should be key points such as cost breakdown, summary of the scope of work to be performed, concerns and stipulations, as well as timeline to completion and equipment needed. Simply, a bid must take out the guesswork and provide a clear framework that shows the general contractor the bidding company understands the work from start to finish.

“When we receive a bid, ideally it is clear to note that it is in accordance with plans, specifications and addenda without exceptions,” says Aaron Yohnke, Saskatoon-based District Manager with PCL Construction, who suggests that it’s valuable for trades to reach out well in advance of submitting a bid. “This way we can talk about their experience base, qualifications, and share our overall plan. The more information people have upfront, the fewer surprises down the road.” For companies bidding on

PCL projects, Yohnke advises firms to reach out to one of PCL’s groups (Civil, Special Projects, or Major Projects) and make contact with the people with whom you’ll be doing business. “This results in a more integrated approach where trade partners have greater understanding about project needs.”

Yohnke also suggests trades get their bids in early. “The more time upfront, the better for general contractors to evaluate bids. Don’t leave things to the last moment and rush to complete on time. This often leads to missing components,” he says, adding that it’s also good to be available on the day bid closes. “If there are questions, it’s not helpful if the person making the bid has left for the lake, gone for lunch, or left on vacation right after submitting.”

On a basic level, a bid is an offer to do work as described in the tender, which sets out the project terms. The tender is generally based on a bill of quantities that establishes materials, parts, and labour. The tender should also detail the terms and conditions of the construction or repair contract and itemize all work. This allows contractors to accurately price the work on the bid.



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## TIPS TO SUCCESSFUL BIDDING:

- Stick to your knitting. Not every job that comes across your desk is one that fits your company's skill sets. Taking on work that is outside your area can cost money. It's often better to walk away than make promises you can't keep.
- Take-off and measurement accuracy is essential to a good bid. If contractors underestimate the amount, quality and dimension of materials losses will occur as people scramble to correct the problem. Here, contact with architects can be valuable to establish where measurements should be taken. Take-off software is a great tool that has been extremely helpful in keeping Ts crossed and Is dotted.
- Incomplete forms and docs spell trouble for generals that don't want surprises. Use a checklist and go over it twice.
- Attend the meetings. Get as much information as you can prior to agreeing to submit a bid. This means touring the site and meeting with principals.
- Submit your bid on time. 📬

Bids are not only chosen on cost alone. General contractors also look at aspects such as local reputation, quality of the workforce, years in the trade, and solvency. Indeed, sometimes contractors submit lower bids to win the contract and win the work. This creates problems. For example, a low bid can result in the contractor getting the job but losing money. Yes, crews stay working, but without higher-paying projects to bridge the value gap, contractors can go broke. In another scenario, low bidders claim for "loss and/or expense" due to discrepancies in the tender documents. Both these cases are not ones that generals like PCL want to see when they place a tender out to the trades.

"Invest the time in making a complete bid, understanding the GC's plan," concludes Yohnke. "Lack of plan or clarity on approach can result in challenges down the road. Challenges on a project can translate into lost time and increased costs, and no one benefits from this. Simply, a good bid makes for good partners in the successful outcome of projects, and everybody wins."



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# HIRING FOR THE WIN!



By Jacqueline Gallagher, MBA, BPR, Vice President & Managing Partner, SK & BC, David Aplin Group

Wanting to grow your business is natural; in fact, it's expected and it's rewarded. The challenge most entrepreneurs face is business growth takes planning, cash, expertise, and people.

## Let's chat about the PEOPLE

Growth means not only will you need to hire, but you'll also likely need to provide promotional opportunities to reward tenured employees. If your company doesn't grow, there won't be room for employee advancement. Remember, today's workforce defines success differently; individuals may be motivated by the ability to redesign their own jobs and influence the direction of the company rather than by traditional systems of compensation or promotion. For any entrepreneur, managing the people component

of their business can be overwhelming. Couple this stress with the challenges the Canadian economy has thrown our way in the past decade and it's no wonder it leaves entrepreneurs scratching their heads!

Having been in this industry since 2005, I have had the fortune/misfortune of experiencing both a boom and a bust. Our economy has provided us with extremes when it comes to hiring and retaining talent, however; there are a few best practices to keep in mind despite our forever changing economic outlook.

I'll use some sports analogies, for no other reason than I am Canadian and sports usually resonate with most Canadians.

## Hiring requires a serious game plan.

As an entrepreneur, you need to be constantly tweaking your hiring plan. You need to develop the right process, one that is unique to your organization. For example, ask yourself, does your company currently conduct properly structured interviews, reference checks and onboarding plans that will help you achieve reliable and consistent hiring results? Are you steadily deploying these methods? If the answer is no, it's time to get started. Alternatively, if the answer is yes, when did you last revisit these and are they still relevant in today's economy? Be sure to develop this plan prior to the start of a new season, not a month before the playoffs.

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## The “trade deadline” is always looming.

A strategic and forward-looking organization will use a recession as an opportunity to restructure their workforce and “top-grade” their employee base. This can be done through a combination of layoffs, hiring, training, and coaching. However, you don’t need a recession to act on this – you can top-grade at any time. A downturn is the perfect time to onboard and coach new employees; similarly, a boom is an exciting time for new prospects to join. Smart entrepreneurs know recessions end and booms loom. Regardless, your team needs to be prepared for change.

## Read the play

As entrepreneurs, you need to anticipate your needs, plan your growth and retraction, and be proactive when it comes to your people. Most entrepreneurs know their revenue projections down to the dollar, however; are guilty of not knowing how their team compliment will look through growth. For example, the ability of entrepreneurs to make predictions on the size and composition of their top groups, to proactively craft a concrete hiring plan, is essential.

## Develop Your Bench Strength

The ability to develop your in-house talent pool is vital. Similarly, you need to identify if there are gaps in this talent pool and constantly be looking outwards for potential new teammates. If someone gets injured, you need to be able to make a change on the fly.

## Review the Video Replay

Remember, the recruitment process doesn’t end after the deal has been closed (although most companies think it does). Companies do not often take appropriate action to ensure new employees are integrated into the company’s culture. Take a step back when preparing to hire and ensure you have been successful in preparing and onboarding your talent – the goal is to make improvements and set your team up for success moving forward. Too many times, entrepreneurs assume because a candidate had the same role on a different team, they will perform just fine once hired. Simply signing the candidate, making promises and necessary introductions is not enough. Constantly reviewing and monitoring progress is necessary. 🏠

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# YOUR CUSTOMER SERVICE IS PROBABLY (ALMOST DEFINITELY) TERRIBLE

By Curtis Hemming, Director of Government Relations,  
Saskatchewan Chamber of Commerce

Maybe your customer service isn't awful. Certainly possible.  
But you're probably just being defensive.

Let's be honest: every person running or starting a business  
knows that "the customer is always right," or that "customer  
satisfaction is our top priority." Everyone has heard  
businesses advertise these platitudes and we've all read  
books and articles about how to "delight your customers."

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the way there and working to improve the final five per  
cent.

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the zombie apocalypse happened, but these folks were clearly on the losing side.

Even those of us who work in non-profit organizations, while occasionally dabbling in “improving the customer experience,” are not exactly knocking it out of the park either.

So why is everyone so bad at this?

All companies and organizations like making money. They don't want customers taking their dollars elsewhere. They don't like having people hate their interactions with the company.

I'd like to say that it doesn't have to be that way, that *it's easy to change!* Clearly this isn't the case though, otherwise we'd all be doing it a lot better.

And that...is fantastic news for people starting a business.

The majority of businesses and organizations, for some reason (excuse) or another, don't seem interested in actively doing things to improve their points of contact with the people giving them money. Maybe they're lazy, maybe management has the wrong priorities, maybe they feel that they've suitably monopolized their industry and don't have to try anymore – the reasons don't matter.

All that matters is that this collective failure is a huge opportunity for new businesses to enter a marketplace and

smack around old legacy companies. Newer firms acting like old legacy companies are equally vulnerable.

The customer service opportunities aren't just limited to fixing problems either. Dealing with complaints, requests, and suggestions is clearly an important part, but finding new ways to make your customers happy (and hopefully spend more money) is obviously a lucrative objective as well.

The Canadian customer service train wreck is nothing new – everyone has been complaining for decades about it smoldering beside the tracks. Books have been written about it, conference speakers have preached about it, and company “crisis strategy sessions” have been convened to discuss it.

Nothing seems to have worked though. If anything, the interactions between customers and companies have deteriorated further.

And that...is fantastic news.

If you're starting a new company, or are an existing company that has had a near-death experience and is now suitably motivated to take this seriously, it looks like it should be pretty easy to stand out amongst the competition.

For all the companies and organizations that just have lists of token “customer-oriented values” on their boardroom walls and website “About Us” pages, well...at least you can take comfort that you're not alone. 🏠

  
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# ENHANCING BUSINESS THROUGH CORPORATE SOCIAL RESPONSIBILITY: A STRATEGIC INITIATIVE FOR ENTREPRENEURS

By Stephen Coote, Chair of the CCA Business and Market Development Committee, and Aneel Rangi, CCA Vice-President of Legal Affairs and Industry Human Resources

Although the concept of Corporate Social Responsibility (CSR) has come to be recognized as important in the world of business, there is often uncertainty associated with how to implement CSR. The Canadian Construction Association (CCA) recently published Corporate Social Responsibility in the Constructor Sector: A Practical Guide to CSR. Led by CCA board member and Business and Market Development Committee chair Stephen Coote, this guide is the first of its kind, and unique to the construction industry.

The purpose of the guide is to provide the construction industry with a practical, succinct guide to CSR best practices for companies of all sizes, especially small- to medium-sized businesses. It was written to reflect the views of the construction industry vis-à-vis CSR, and the content is based on information received through interviews conducted with three categories of stakeholders: Industry influencers (including members of the CCA executive committee), CSR practitioners (including member companies of CCA), and external stakeholders. The guide illustrates how CSR can be practiced, and the return on investment in the context of a construction company.

CSR includes voluntary initiatives or actions that a company chooses to undertake to improve its social and environmental performance in relation to stakeholders. (please make this a pull quote) It means going beyond the codes and standards that construction companies are required to adhere to by law. It has been called a company's triple bottom line, or "people, planet, and profit". Research shows that companies do well by doing good, and, over the long term, companies that have integrated CSR into their business perform better than those that have not.

The guide illustrates how CSR in the construction industry can be practiced. It identifies how value can be created for stakeholders while also creating value for the firm in the form of brand recognition, employee retention, cost savings, enhanced risk management, among other benefits.

The Canadian construction industry today is facing profound pressures from public owners and Canadians to clearly articulate the environmental and social impacts of the work the sector performs and what it is doing to address these impacts. The convergence of issues ranging from triple-bottom line procurement (e.g. balancing commercial and sustainability considerations in the context of "people, planet, profit") to carbon neutral regulations, as well as zero waste 2030 initiatives is unprecedented.

CSR is foremost a business strategy. The guide offers a roadmap to the tactical implementation of voluntary measures that can increase a company's success. CSR and business success are not mutually exclusive, but rather complementary.

To download the guide, please visit [cca-acc.com/documents/corporate-social-responsibility](http://cca-acc.com/documents/corporate-social-responsibility). 

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# SASKATCHEWAN'S POLITICAL LANDSCAPE

By John Lax, Manager, Saskatchewan Construction Association

On August 10, 2017 Canada's reigning most popular premier shook the political bedrock of Saskatchewan by announcing his intention to retire from politics.

Premier Wall's tenure in politics was long and distinguished, dating from time as an advisor in the Devine era to Leader of the Opposition and capped by a 10-year run as Saskatchewan's 14th Premier. His legacy will tower over those who follow in a way that few legacies do – Tommy Douglas and Peter Lougheed are the only western examples.

There is no getting away from the unprecedented boom Premier Wall presided over – from oil to potash to uranium to pulse crops – Brad Wall was at the helm during Saskatchewan's only true "gold rush." But 13 years leading the Saskatchewan Party and a decade in the Premier's Office was enough for him.

Many insiders guessed he would not run in another election, so his departure was not wholly unexpected. And it is difficult for any leader to continue to put in the hours and grueling work leadership requires when they have already achieved every benchmark they set for themselves – which Wall certainly did.

But now Saskatchewan must move on. This is uncertain and uncharted territory for the people of the province: waning popularity for the Sask Party amid an unpopular budget and issues with Global Transportation Hub land deals have chastened the party and a once monolithic political landscape. However, the real issue is a steep and persistent drop in global resource prices that blew a hole in the provincial economy.

Whoever takes over the Sask Party and, in the process, the Premier's office will have a steeper hill to climb than Premier Wall did in his early days. The challenge may be daunting but it is by no means insurmountable.

At the time of writing there were five declared candidates for the Sask Party leadership. Four out of cabinet and one long-serving senior bureaucrat and advisor. It is too early to pick frontrunners in the leadership race which will conclude on January 27, 2018. But whoever does take over

will likely inherit a burst of public goodwill which typically accompanies new leaders on either side of the aisle.

Speaking of the other side of the aisle, the Saskatchewan NDP are also in the process of selecting a new leader with two candidates in the race which is scheduled to conclude May 6, 2018.

It is doubtful Premier Wall's departure will be enough to provide Saskatchewan residents with their first competitive election since 2003, when they return to the polls in 2020. In this regard, there is a strong likelihood the Sask Party leadership race will select the Premier for the next two years plus the four years after that (at least).

In the meantime, the ship is not rudderless. But many initiatives are on hold or at least significantly slowed as Premier Wall has selected a new Cabinet that will serve in the interim between now and when the new premier's first cabinet takes over.

This means businesses that were looking for changes in government policy or waiting on major decisions may find themselves waiting longer. There is not likely to be many moves to implement major changes or sweeping legislation.

Ongoing projects may slow as well while new Ministers get their feet under them and potentially delay decisions that the next Premier will want to weigh in on.

It's also a decent bet the next few budgets will be much tamer affairs than the one released in March 2017.

For associations and advocacy groups this presents an opportunity to hone their message and ensure it is front and center for the leadership candidates and the MLAs who will advise them in the future.

The party will remain the same but what impact will the loss of Premier Wall have on the face and brand? That's the big question and we won't know an answer until next year. What we do know is that neither the Sask Party nor Saskatchewan will be the same without the personality and vision of Premier Wall. 



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# IT'S NEVER TOO EARLY

By Lorne Schnell, MBA, P.Eng, President – Morsky Management Group

You will leave your business...one way or another, planned or unplanned. Assuming that's not up for debate, let's turn our attention to the realities of transitioning out of a business. Our company was recently managed through a significant ownership change, when a majority owner was bought out by two minority shareholders. You might find value in the realizations we came to during the process; hopefully some good food for thought.

**Realization One:** the sooner the better. Start having conversations now. Talk to your professional advisory team about what you are trying to accomplish and what the longer-term goals are. If you have family members or employees that you feel would be good successors,

engage them in the process right away. Don't assume their silence on the matter means they are not interested. It can be a difficult topic to raise so it's probably up to you to open the lines of communication.

**Realization Two:** the right time to sell your business might be when you have a buyer. Sounds obvious, but you might feel you are not ready to sell or can get a better price sometime in the future. We urge you to consider who, other than the buyers in front of you, is going to come along and pay you more for your business. If you own a private company like ours, the ability to advertise to the general market and garner interest from a third party is limited, as is that party's ability to cash in on all the goodwill you feel is in your business. We continue to look at



acquiring numerous other companies, but it's tough to extract further value from the good work done by the previous owners over many, many years. They've often generated a nice lifestyle, and some assets, but not necessarily a saleable business. It's awful to be ready for retirement, and your number one asset can't be liquidated to fund your retirement because no one will pay you for it. If someone sees the value now, maybe it's best to cash in on that certainty.

**Realization Three:** explicitly know and prioritize your goals and objectives, and if possible, share those with the purchasers. Usually a good deal is defined as a good deal for everyone involved. In other words, all parties want the others to succeed. In our case, the selling shareholder wanted the business to continue (so an auction of assets wasn't an attractive option), and needed to ensure he protected his and his family's lifestyle for the rest of their days. How much is enough was a very critical question that had to be answered. If you are unsure, enlist the help of your accountant or financial advisor to crunch some numbers. That gives you a solid starting point (if it's a reasonable number) and some peace of mind going into negotiations.

**Realization Four:** You are unlikely to satisfy every goal and objective. In any negotiation there is usually some give and take, and the give part



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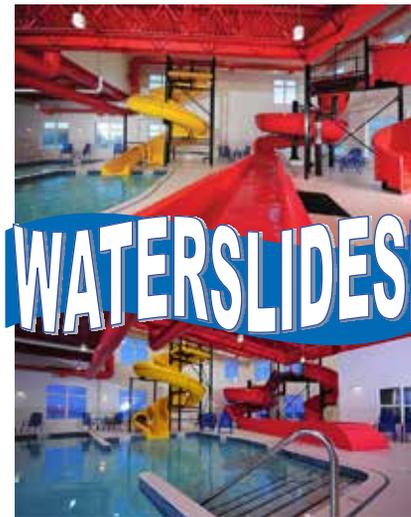
means some of your goals may not be met. You'll hit most of them, but not all. This holds true for the purchasers as well, so all of you will have to prioritize and make trade-offs. The best deal that gets done is probably that which satisfies most of everyone's key concerns.

Back to our case: when we started talking about the succession of our company, we were somewhat surprised that each party was interested in doing a deal, but were unaware of the other's interest. We all agreed that it was coming quicker than any of us originally thought. But as discussions and negotiations continued, it became apparent that a confirmed deal now versus a possible deal later satisfied most of the critical goals and objectives. It didn't satisfy all the goals of all parties - it satisfied

most - and when we finalized the buyout it was understood that each party didn't get everything they wanted. We also all agreed that it

was a good thing we started the conversations now...

...it's never too early to start a planned exit. Good luck with yours. 🏠



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# SUCCESSION PLANNING – REVIEW EARLY, REVIEW OFTEN

By Marinko Jelovic, Robertson Stromberg LLP

The incredible amount of time, resources and perspiration invested in the early success and growth of your business should not be wasted in the later stages of the business cycle. While sustainable growth involves a number of factors, proper succession planning can help to alleviate some of those concerns and position your business to thrive in the long-term, even after you and the other founders have retired.

Succession planning can have a number different meanings depending on the intentions and practical realities of the business. For example, an owner may wish for his or her children to eventually

become owners of the business and assume carriage of it down the road; or you may wish to provide certain employees with the opportunity to become partners in the business; or an opportunity arises where you have the option to sell your business to a third party. Proper planning can ensure that your business positions itself for a smooth transition for future generations while reducing your own tax liability at that time.

## Start Early and Review on an Ongoing Basis

Succession planning should begin early on. Too often, succession planning is an afterthought while the primary focus remains on present day

issues such as growing the business. The goal is to ensure the business' initial corporate structure has the flexibility to allow for such matters as estate planning, income splitting and capital gains considerations.

Even the most well thought out plans should be reviewed every few years to ensure such planning remains consistent with your long term goals. As your business continues to develop, so will its future needs. Unanticipated changes and opportunities (both within the business itself and by way of governing legislation and policies) will occur that will require tweaks to your succession planning. Early planning

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and continuous review should ensure that your business is not left scrambling or later require a large, and sometimes expensive, overhaul of its corporate or business structure.

**Tax Savings**

Efficient tax planning is one of the most important factors for effective succession planning. With the recent, and what appears to be continuous, changes under the Income Tax Act, proper succession planning has become increasingly important. Working with a tax specialist, whether this be a qualified tax lawyer or accountant, can ensure your business' tax structure can achieve and maximize available tax benefits.

Certain tax incentives may be lost

entirely if such planning is not accounted for early on. Typically, an estate freeze can achieve far greater tax savings if planned well in advanced and may become less beneficial to owners if they wait too long to utilize an effective estate freeze plan. Capital gains exemptions may not be available for established businesses unless appropriate tax planning steps are started well in advance (for example, such planning could involve setting up a holding company.)

So, add succession planning to your business "to do" list from the outset. Careful planning and continual review will ensure that your business continues to prosper long after you have handed over the reins. 🏠



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# SUCCESSION PLANNING: WILL YOU BE READY WHEN IT'S TIME TO PASS THE TORCH?

By Dean Cadre and Lisa Labrecque, Consultants, Investors Group Financial Services Inc.

Succession planning is becoming an important topic among business owners in Canada, and the sooner you start succession planning, the better your chances are of successfully passing the torch. Often thought is given to a succession plan, but no implementation occurs. *Inaction can cause serious problems* if you are forced to leave the business earlier than planned due to premature death or disability.

Many businesses in Canada are family run. There are a few ways business owners transition into retirement. One way is to sell the company outright. If no successor is available – either a family member or key person – you may even decide to wrap up the business. The focus of this article, however, will primarily be on succession planning with a family member taking over the business.

## Prep

To prepare your family member for the takeover, you may want to encourage them to work outside of your business before joining the business. This can enhance their credibility in the eyes of non-family employees. The family member may develop a higher level of confidence and bring more experience or ideas to the business. This will also

make the steps that follow much easier.

First and foremost, you need to determine whether business succession within the family is a viable plan. Two important questions need to be answered:

1. Is the family member capable of running the business when I retire or die?
2. Are my family members interested in succeeding me? Have you actually asked if he/she is interested and willing to succeed you?

Every single business in Canada is unique. You should educate yourself on this topic by reading articles, seeking professional assistance to build a solid succession plan. It's key to your retirement and the success of your successor.

Do you have counterparts in your field who have gone through this process? What was their experience? What would they have done differently? Do you have an accountant, lawyer and financial planner to assist you? Early in the process, the outside advisors could facilitate information gathering within the family by interviewing each family member individually. The family may be more willing to share their feelings about the business with

an independent advisor.

Allow your spouse and children to participate in the planning process. Solicit their input regarding personal intent, interests, concerns, motivations and priorities regarding the business. Why? Their goals and objectives may not be in harmony with yours.

Lastly, you should discuss your future plans with key people who have a vested interest in the business, including top management, suppliers, customers and lenders.

## Selection

Consider the strengths and weaknesses of the potential successors. Hopefully you will find a successor who will move the organization forward, has independent ideas, and can contribute to its evolution and growth. Don't just pick someone in your own image and likeness.

It is also possible to pass control to more than one child if that is desired, but this could impact the success of the business. Remember, most successful small businesses have one strong leader who can make decisions quickly to capitalize on opportunities.

## The Plan

Develop a formal, written succession

plan and a training and mentoring program. This will bring the successor up to speed in all important areas of responsibility and provides a complete perspective on the business. Work with a tax accountant, lawyer and financial planner in developing the formal structure to:

- Transfer wealth to you to preserve your desired lifestyle
- Transfer control to the successor(s)

Introduce your successor to all those significant contacts, such as customers, key employees/management, bankers, lawyers, accountants, consultants and give him or her sufficient time to develop their own relations/contacts.

Allow your successor to work in different areas of the business to gain experience and credibility with employees. By carefully selecting the successor's work experience, you can create valuable learning opportunities.

Initiate a phased program where the successor has more responsibility as you progressively reduce your involvement in the business. You will still make major decisions initially, but allow your successor to participate in decision making. Pass on more responsibility gradually.

**Clearly define** your role and that of the successor as responsibilities are transferred. Keeping key employees engaged will be critical to the success of the transfer. Remunerate these key employees fairly. Avoid promotions of family members "before their time", as that will reduce credibility in the process. Make an effort to treat all employees fairly from day to day.

Set definite dates:

1. For retirement (leaving)

2. Acquisition of some or all shares by successor(s)

3. Transfer of voting control

Some business owners will wish to retain voting control until death while giving up day-to-day control. Monitor the implementation of the plan and make changes as necessary. Coordinate your succession plan with personal tax planning for retirement and the eventual distribution of your estate.

Ask good questions such as:

- In the years leading up to retirement, should you take a larger income from the business for personal investment, leaving less cash in the company?
- What is the expected after-tax income from payments received during retirement?
- What is to become of any shares still owned when you pass away?
- What should you do with the proceeds from the sale of your company?
- What investment strategies can be used to reduce your tax bill?

Succession planning has many moving parts, as you can see. The key to your succession plan will hinge on finding the right advisors to guide and assist you through the process, and having these discussions sooner is always better than later.

This is a general source of information only. It is not intended to provide personalized tax, legal or investment advice, and is not intended as a solicitation to purchase securities. Dean Cadre and Lisa Labrecque are solely responsible for its content. For more information on this topic or any other financial matter, please contact your Investors Group Consultant.

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# GRANDEUR HOUSING MORE THAN JUST BUILDING

By Kim Babij-Gesell, DEL Staff Writer



If you pick up the phone to give Grandeur Housing a call, you might be surprised to find their number starts with a Manitoba area code.

But isn't Grandeur Housing a longtime member of the Saskatchewan Construction Association?

Indeed they are, says Lori Giesbrecht, Grandeur's Marketing Coordinator, and they're proud of it, too.

"Saskatchewan is a major player in our multi-family industry," she explains. "Our biggest client is Innovative Residential in Saskatoon, where we've done several multi-family structures for them. We've also done things like convenience stores there, and we sell to dealers throughout Saskatchewan. Dufferin Homes and True North Homes both sell our homes on our behalf. We have a pretty good presence in the province!"

Grandeur opened for business 40 years ago in Winkler, Manitoba. They started with residential homes but have grown to include commercial, industrial and multi-family structures throughout the Prairie Provinces. They have three production lines (200,000 square feet of COR-certified factory space) and their head office in Winkler, with an auxiliary office just outside of Winnipeg.

Grandeur's focus most recently is on custom modular

construction, where they've become an industry leader. Modular construction is widely considered a faster way to build, and it also leaves a smaller carbon footprint.

Their repertoire of projects includes single and multi-family dwellings, daycares, police detachments, convenience stores, nursing stations, work camps, hotels and motels. In addition to construction, Grandeur Housing also delivers a broad range of modular consulting services as well.

"Modular building is still new enough that many people don't know what it is," says Giesbrecht. "And even if they've heard of it, they don't necessarily know that it offers a lot of benefits over factory-built structures."

Giesbrecht explains that Grandeur sees six main benefits to modular building, benefits which the company stands behind. The first is time-saving, because construction begins in the factory at the same time that the foundation is being poured, so both steps can be taken simultaneously. The next is high quality, as the modular structures are built to the same code standards as conventional buildings. Following that is construction advantages, specifically that all components are built indoors and fully sealed before transport, meaning weather doesn't have any impact like it may on a structure facing the elements during its construction. Then there's energy efficiency, thanks to

# Grandeur



higher energy efficiency standards than many other buildings, resulting in cost savings over the long term. There's also customizability, with hundreds of floor plans to choose from which can be customized for commercial builds and development projects. Finally, there's an increased return on investment, with as much as 50 per cent time saved over traditional construction thanks to an average construction time of 180 days.

But offering modular building isn't Grandeur's only competitive advantage. Giesbrecht says they wouldn't be where they are without their nearly 200 employees.

"There's our product which we know is of the highest quality, and then there's our people. We're very family oriented here, and we care about everyone in our company from the office to the back end. Each person here is an integral component to getting the product out the door, and we couldn't do any of this without our people," she says.

For more information on Grandeur Housing, visit [www.grandeurhousing.com](http://www.grandeurhousing.com). 



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