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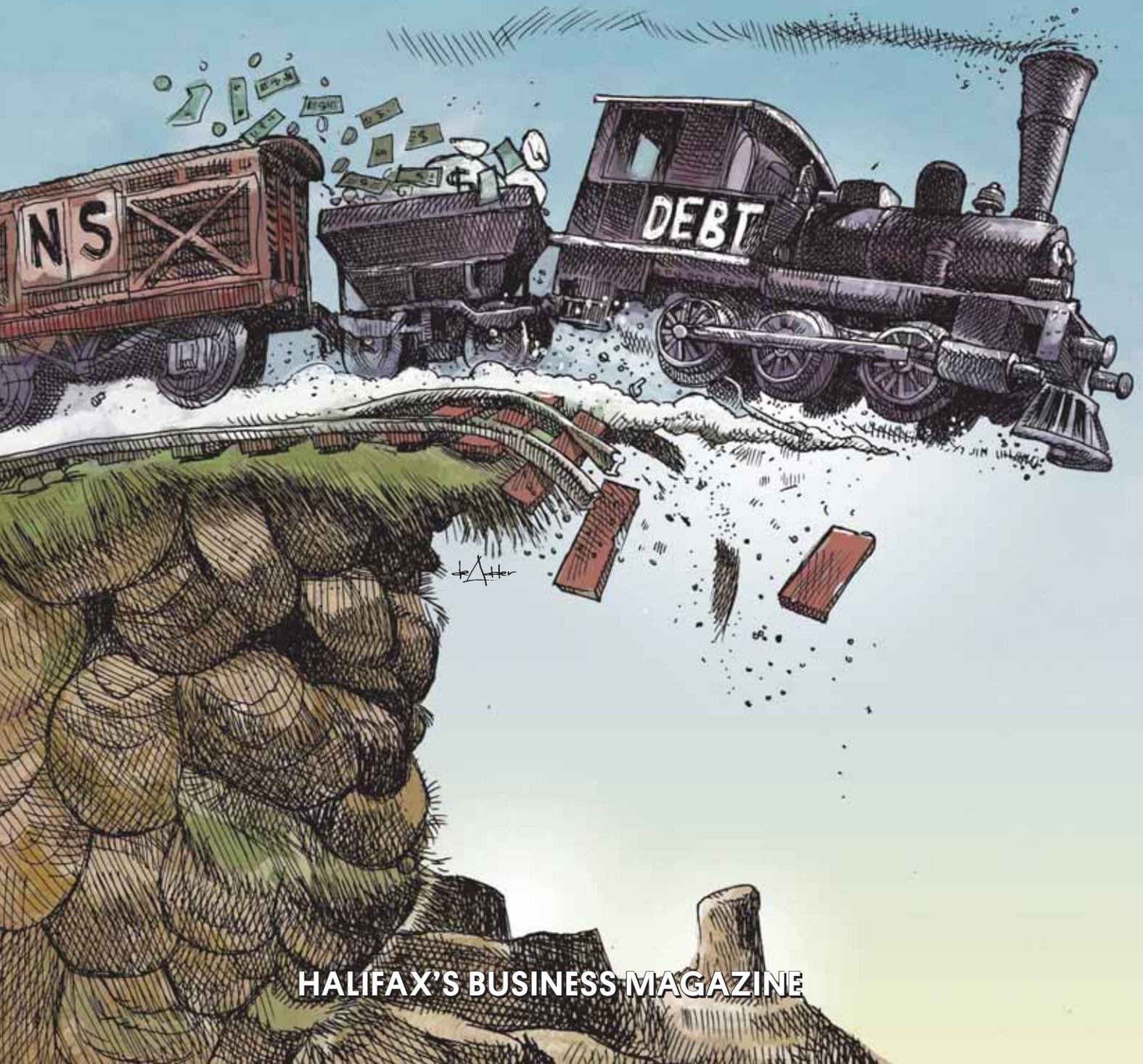
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MEMO TO CITY HALL

There is only one taxpayer **Pg 38**

BUSINESS VOICE

HALIFAX CHAMBER OF COMMERCE | MARCH 2015 | VOLUME 24 ISSUE 2



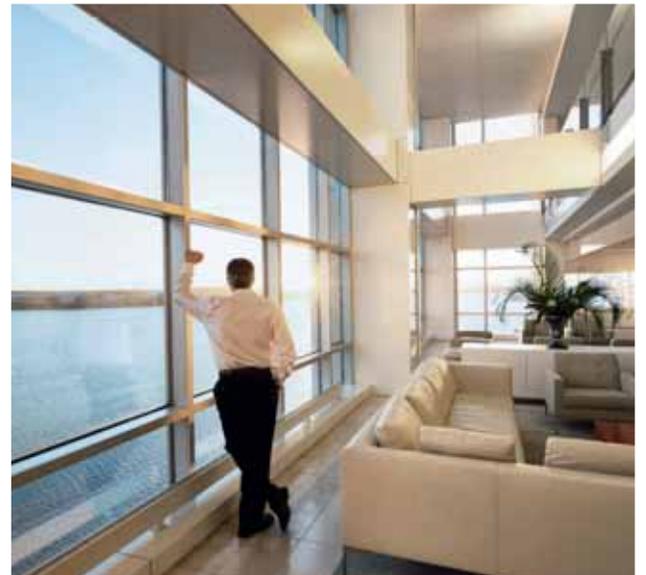
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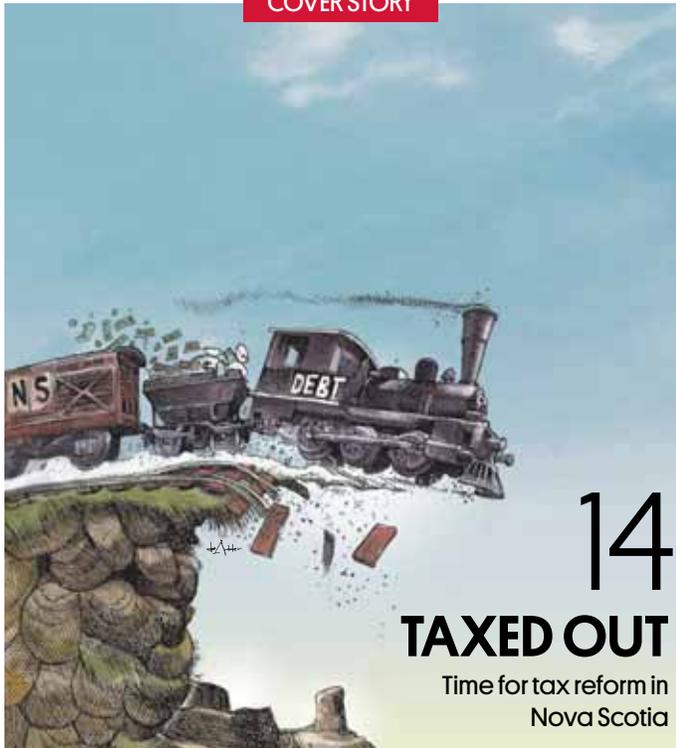

PURDY'S WHARF

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Volume 24 Issue 2

Business Voice is published 10 times a year for members of the Halifax Chamber of Commerce and Metro-Halifax's business community. Views expressed in Business Voice are those of the contributors and individual members, and are not necessarily endorsed by, or are a policy of, the Halifax Chamber of Commerce

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Business Voice is published by

The Chronicle Herald, Custom and Community Publishing Department

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Cover Illustration: Michael de Adder

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Publications Mail Agreement No. 40032112

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CHAMBER EVENTS



DATE: Tuesday, March 10
TIME: 11:30 am – 1:30 pm
SPEAKER: Jean Charest, Chair of the Partnership for Resource Trade
A presentation on Canada's Resource Cities: Halifax
LOCATION: Halifax Harbourfront Marriott Hotel, Acadia Ballroom, 1919 Upper Water St, Halifax



DATE: Wednesday, March 25
TIME: 11:30 am – 1:30 pm
SPEAKER: Minister Diana Whalen, Deputy Premier & Minister of Finance
Annual Fiscal Update
LOCATION: Atlantica Hotel Halifax, Commons Room, 1980 Robie St, Halifax



DATE: Thursday, March 5
TIME: 11:30 am – 1:00 pm
LOCATION: Halifax Chamber of Commerce Boardroom, 656 Windmill Rd



DATE: Wednesday, March 11
TIME: 12:00 – 1:30 pm
LOCATION: Halifax Chamber of Commerce Boardroom, 656 Windmill Rd



FACILITATED BY: Don Bureaux and Lesley Dunn
DATE: Wednesday, March 18th
TIME: 12:00 – 1:30 pm
LOCATION: The Westin Nova Scotia- Seaport Room



PRESENTED BY: Think Marketing & Quantum Communications
DATE: Wednesday, March 18
TIME: 5:00 – 7:00 pm
LOCATION: 5112 Prince St, 3rd floor, Halifax



DATE: Friday, March 20
TIME: 12:00 – 1:30 pm
LOCATION: Halifax Chamber of Commerce Boardroom, 656 Windmill Rd



DATE: Friday, April 2
TIME: 11:30 am – 1:00 pm
LOCATION: Halifax Chamber of Commerce Boardroom, 656 Windmill Rd



DATE: Wednesday, April 6
TIME: 12:00 – 1:30 pm
LOCATION: Halifax Chamber of Commerce Boardroom, 656 Windmill Rd



DATE: Friday, April 17
TIME: 12:00 – 1:30 pm
LOCATION: Halifax Chamber of Commerce Boardroom, 656 Windmill Rd

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April 30



2015 ANNUAL SPRING DINNER

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May 13



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Short term pain

Business being asked to make some tough choices

“What do you think? Do you think business is willing to bear some short-term pain to get the results we need?”



VALERIE PAYN PRESIDENT & CEO

Late last year, the provincial government received the final report of the Tax and Regulatory Review led by Laurel Broten. We've been anticipating this report for some time and it has been a major focus of our work on reducing the tax burden and championing common sense regulations. This work falls squarely within the Chambers 5-year strategic plan to create a positive business environment by reducing the tax burden and championing common sense regulations.

The report, called *Charting a Plan for Growth*, outlines Nova Scotia's unsustainable fiscal position and calls for bold changes to taxes, regulations, and fees.

There's a lot to digest in this report but here are some of its major recommendations:

- A revenue-neutral shift from personal to consumption taxes
- Introducing a pollution tax
- Reducing personal and corporate income taxes
- Increasing small business taxes
- Holding program spending growth at 0%, which is a major improvement on the current fiscal plan

The report also states that regulations cost Nova Scotia \$747 million in 2013. The report's regulatory recommendations would go a long way toward

creating a measurable and more efficient regulatory burden for businesses.

Far be it from the Chamber to ever be happy with any tax increases which, in this case, take the form of a pollution tax and increase in the small business tax rate. However, any costs to business will have to be judged against offsetting tax relief provided within the recommendations. But most importantly, we each need to decide whether we are willing for each of us to bear some short-term pain to get our province on a sustainable footing toward the future we know we can have.

The government has not stated which, if any, of the recommendations they will accept. But any changes will likely be a part of the next provincial budget in April. The report's author has warned that cherry picking specific recommendations would not be a good idea, given the province's dire financial position. What do you think? Do you think business is willing to bear some short-term pain to get the results we need? I would love to hear from you. If you have any comments please send them to valerie@halifaxchamber.com.

I encourage you to take part and provide feedback. As a Chamber member, if we are to truly reflect your views, we need your input. I look forward to reviewing your thoughts and continuing to advocate on your behalf.

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MEMBERS IN THE NEWS

Movers and shakers, our members are newsmakers

HUMAN RIGHTS DAY CELEBRATED

The International Human Rights Day celebration was hosted by Cole Harbour Place on Dec 10. The event included drama, choirs, music, Mi'kmaq sweet grass ceremony, poet Des Adams, live painting, and keynote delivered by Delvina Bernard. Ministers Tony Ince and Lena Diab were on hand bringing greetings from the province and presenting Human Rights awards. Award winners Scott Jones, Sgt Craig Marshall Smith, and NS Mass Choirs were present. It was a fabulous, educational, moving, entertaining, and

inspiring celebration. Co-emcees, Deputy Mayor Lorelei Nicoll and Co-Chair of Partners for Human Rights, Floria Aghdamimehr of **Recognize Your Potential** were thrilled and unanimously agree the event was a huge success.

MUSCLING OUT HUNGER

Dartmouth based nutritional supplement company **Supplement King** and Breakfast Club of Canada are proud to partner and launch the "Muscle Out Hunger" campaign: a campaign in which Supplement King pledges two per cent of

its national profits to the Club. This partnership will enable Breakfast Club of Canada to support their current breakfast program partners and launch new breakfast programs at schools in need. Every \$1 raised for Breakfast Club of Canada feeds one child breakfast. To add excitement to the launch, Supplement King will donate \$.50 for every new Facebook "like" of their page in the following weeks, up to \$10,000. To learn more: www.supplementking.ca or www.breakfastclubcanada.org/give/

COLLEEN HYNES JOINS NOVACORP

Novacorp Properties team is pleased to announce that Colleen Hynes has joined their team. With over 25 years of experience working in the property management industry, including financial reporting, audit preparation, full cycle accounting, office, retail and residential management. Colleen is licensed under the Real Estate Services Act of British Columbia for both Strata Management and Rental Management. She is also a graduate of **Nova Scotia Community College**, with a diploma in Business Administration. Colleen takes immense pride in a high level of client satisfaction, and has managed a diverse portfolio of Condominium Corporations on Canada's West Coast.



Floria Aghdamimehr at the International Human Rights Day celebration.

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Tower Interiors' custom designed tree, illuminated with a spectrum of LED lights, was made to look like ice.

FESTIVAL OF TREES GALA

Tower Interiors partnered with the **Halifax International Airport** Authority to design their tree for the Festival of Trees Gala in November 2014. Our custom-designed, handmade tree, illuminated with a spectrum of LED lights, was made to look like ice. The clear design cast a cold impression on the mind while the glowing lights gave life to the three dimensional form, warming your soul. The free-flowing crystal and silver accents emulated the falling snow on an icy night. Our unique design was certainly the talk of the night and garnered the highest bid of \$3,800, all going to the **Mental Health Foundation**. "We are

so proud that our creative efforts attracted the highest bid, contributing much needed funds to such a great cause," said Pam Tower, Registered Interior Designer and owner of Tower Interiors.

NOVA SCOTIAN AMONG 100 MOST POWERFUL WOMEN

WeUsThem Inc. is pleased to announce Faten Alshazly, Chief Creative Officer, is the first Nova Scotian to be named Canada's Top 100 Most Powerful Women. The Top 100 Awards recognize Canada's strong, fearless female leaders. The Arts and Communications category recognizes leaders who have made a significant impact in the industry in their communities and across Canada. Faten's achievements have revitalized what's been done for decades. Her desire to seek out every opportunity to bring together form and function across all mediums has helped our clients make an impact locally, nationally and internationally. The full list of WXN's 2014 Canada's Most Powerful Women: Top 100 Award Winners can be found at www.wxnetwork.com/top-100/top-100-winners.

DAVID ALPIN GROUP ANNOUNCEMENTS

Amy Reid, Partner/VP Atlantic Region with Halifax headhunter and staffing firm **David Aplin Group**, is pleased to congratulate **Koreen Clements** on her new role as Managing Consultant of their Engineering/Technical & Operations/Supply Chain recruitment practice! Amy and the Halifax Office are also very happy to welcome **Chelsea Chisholm** to



Koreen Clements



Chelsea Chisholm

the team! Chelsea joins the firm as Consultant with their Aplin Office practice, specializing in temporary and permanent office staffing solutions.



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BLOGGER WINS AWARD

Anita Hovey of **Twirp Communications** was recently awarded 3rd place in the Business & Career category of the Canadian Weblog

Awards 2014 for her social media blog. The Canadian Weblog Awards (www.canblogawards.com) promote good weblogs of all genres from across Canada through regular interviews, articles, and the nomination, judging, and an award process that culminates with the announcement of the top three weblogs in each category. This year there were more than 530 blogs nominated in 26 categories. "I was happy enough that someone took the time to nominate me this year. I am thrilled to be in the Top 3 of this category. It has renewed my energy for blogging!" You can read the blog at www.twirp.ca/blog.

MEDAVIE BLUE CROSS ANNOUNCES PROMOTION

Pierre-Yves Julien, CEO, **Medavie Blue Cross** is proud to announce the recent promotion of Eric Laberge to the position of Senior Vice President, Group Business. In this role, Eric will oversee Group Business across the organization. Eric developed a strong business network over 20 years of working with major actuarial consulting firms. In addition to having a wealth of experience in the Quebec market, Eric's background in group insurance

and business development will play a critical role in revenue growth and creating innovative solutions that respond to group client needs.

THINK MARKETING RE-LAUNCHES

Think Marketing has re-launched with new ownership and a new location in downtown Halifax at the historic Mitchell House on Prince Street. Cheryl Chappel, an Atlantic Canadian pioneer in online marketing, has taken the helm as President, and wants to make marketing accessible to the small and medium local businesses that form the engine of our economy in Atlantic Canada. "At Think, we want to bring marketing down off its high horse and back to the people," Chappel said. "We're here for business owners who need marketing help but don't believe they can afford it."

CYSTIC FIBROSIS CANADA ANNOUNCES AWARDS

Cystic Fibrosis Canada - Atlantic Region is pleased to announce the recipients for our Regional Volunteer Awards. Local supporters, Paul and Stacey Nurse



Cystic Fibrosis Canada volunteers receiving awards

received the Volunteer Leadership Award and Holland Home Leisure was honored with the Support Group Award for their involvement with the BioGuard Splash for CF program. Further afield, The Cape Breton Island Chapter received Chapter of the Year, Lorraine Duffett received the Grassroots Volunteer Award, and seven year old Isaiah Vallillee received the Youth Award. The contributions of our remarkable volunteers enable us to help people living with CF by funding research toward a cure or control for the disease, supporting high quality clinical care, and promoting public awareness of CF. To learn more **Cystic Fibrosis Canada**, please visit www.cysticfibrosis.ca.



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has been named President, while Mark Surette will transition from President to Chair of a newly formed Board of Directors. All four will continue to work with clients and remain active in executive search. www.kbrs.ca

HOME INSTEAD SENIOR CARE LAUNCHES CAMPAIGN

Home Instead Senior Care mounts senior safety campaign. According to a new study of nurses who work primarily with seniors; January, February and March are the height of hospitalization season for seniors due primarily to the flu or pneumonia, and other winter hazards. To help families identify and act on potential warning signs, **Home Instead Senior Care** is offering *The Five Ways to Prevent Senior Hospitalizations* guide. Additional free resources can be found at www.preventseniorhospitalizations.ca. To obtain a copy of the *Five Ways to Prevent Senior Hospitalizations* guide or for home care advice, please call 902-429-2273.

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Taxed Out



Time for tax reform in Nova Scotia

By: Jon Tattrie | Illustration: Michael de Adder

Ask 100 Nova Scotians how to fix our financial situation, and you'll get a range of answers: Cut waste from government spending; lower taxes; improve the quality of life to attract more taxpayers; invest in education; balance the budget; legalize marijuana for the tax revenues.

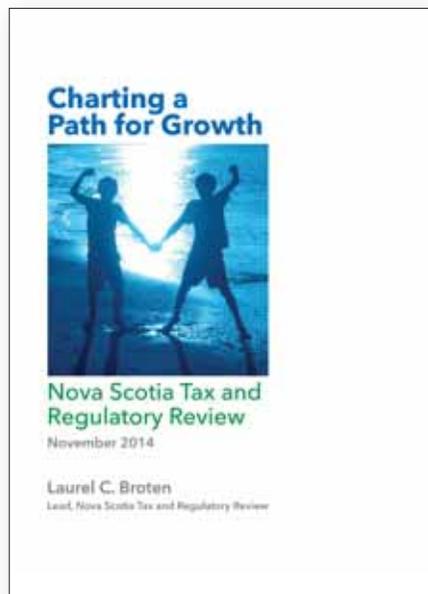
Those are some of the suggestions Finance Minister Diana Whalen got in January during the first stop on her provincial tour seeking public feedback on the *Brotten Report*, a government-commissioned investigation of the province's financial secrets prepared by Laurel Brotten, then head of the Nova Scotia Tax and Regulatory Review.

Pretty much everyone agreed that our taxes are too high – too high for individuals, and too high for businesses.

“At virtually every income level, and for almost every family configuration, Nova Scotians pay the highest or second highest personal income taxes in Canada. The same is true of corporate income tax, where Nova Scotia compares unfavourably with every other jurisdiction, save Prince Edward Island,” the report says.

Brotten lays out her key recommendations in a letter to Whalen. They include:

- Shift taxes away from personal and corporate income, and toward consumption.
- Tax pollution.
- Gradually increase the small business tax rate while reducing the general corporate rate to narrow the gap between the two.
- Freeze government spending.
- Use surplus to reduce personal and corporate taxes.
- Follow the examples of B.C., Saskatchewan and Ontario and create a regulatory modernization and accountability act.



“Tax reform is necessary to lift the high personal income tax burden off Nova Scotia families in order to reduce disincentives to work and encourage entrepreneurs to emerge and take the risks that build dynamic economies,” Brotten writes.

The report raises several alarms: the labour force (and tax base) is shrinking, but demand is increasing for services such as health care. The province took in about \$10 billion in 2013/14, and 66 per cent of that was from provincial taxpayers. In 1984, the province kicked in only 55 per cent of the revenue. That means our tax base is increasingly crucial, as less help comes from Ottawa.

The report urges reforming the tax rate to make it fair and competitive with other Canadian jurisdictions, creating a sustainable flow of money into government. The chief goal is stimulating business activity, so the government is keen to root out any taxes that overburden business.

“Laurel’s report was based on research and evidence and expert advice, but now we have to add that element of, ‘How does this affect people?’” Whalen says.

Brotten conducted a province-wide consultation consisting of 14 roundtables, 15 formal written submissions and 100

online participants. She also asked MLAs to gather feedback from constituents, but Whalen says those were largely “by invitation,” and her winter road trip did not duplicate that effort as it sought the public at large.

Whalen wouldn’t say if her government will implement any of the report’s recommendations. Instead, she defers answering until after the road trip, and says the spring budget will reflect her decisions.

“One of the premises of the tax review is we need it to be revenue-neutral. Already, we are in a \$220 million deficit position, and we can’t do without the revenue we already have,” she says. “The purpose of the tax review was never to go out and find tax relief across the board. It was to try to find better ways to raise the revenue.”

Whalen points to page 56 in the report, where a graphic projects results for adjusting the tax system in different ways. Pulling the levers creates a butterfly effect. For example, removing HST exemptions would add \$100 million to revenue intake, but that move also calls for spending more on affordable living and child tax credits to protect the lowest earners. Whalen notes that 50 per cent of Nova Scotia tax filers are in the lowest bracket.

“Our government’s aim is to see a bigger economy, a growing economy, so more people could earn more money. We need to get more people in our middle and higher tax brackets. That would be success for everybody, wouldn’t it?”

Paul Bent sees tax impacts on the ground from his job as a senior assurance partner at Grant Thornton’s Halifax office. He provides assurance and business advisory services to a range of public and private sector clients. He’s also a member of the Chamber of Commerce, but spoke from his own perspective.

“Overall, my view on the report is it’s very far reaching. I think it’s bold, and I think it’s reflective of a pretty solid understanding of the state of affairs of the province.”

The province must make foundational economic changes, he says. “Capital has choices where it wants to go. Individuals have choices where they want to go.”

And both tend to migrate to greener

“Our government’s aim is to see a bigger economy, a growing economy, so more people could earn more money. We need to get more people in our middle and higher tax brackets. That would be success for everybody, wouldn’t it?”

— Diana Whalen,
Nova Scotia’s Finance Minister

tax climates elsewhere in Canada. Bent says having a 15 per cent HST rate — the highest in Canada — when Alberta has a five per cent rate discourages capital and people from sticking with Nova Scotia.

He says Nova Scotia’s individual tax rates on a small business are comparable to rates across the country, but are restricted to a small amount of that income. “It’s on the first X dollars of income,” he says, and that X tends to be lower in Nova Scotia.

Eliminating the “temporary” higher tax rate for top income earners may have popular appeal, but Bent cautions against it on fairness principles. “And remember, more often than not, folks who are in those tax brackets are the ones in many ways behind the economic activity in the province.”

Reducing the tax burden on the small business sector to a comparable national level at least levels the field and reduces the motives for leaving this province for another. But we need taxes to pay down the debt, he argues. “It’s an unacceptably high percentage of every dollar of revenue the province brings in that ultimately goes to service our debt. To the extent that we’re growing that debt ... that’s got to stop,” Bent says.

Raking up debt discourages immigration, too, another key part of growing the population. But that’s also the easiest choice for a ruling party. “The challenge is to go in and make the necessary adjustments so you can become more progressive in your taxation,” Bent says. “These are the realities that I honestly believe people don’t understand — what is potentially going to happen here if we don’t make some fundamental change.”



Photo: Contributed

“These are the realities that I honestly believe people don’t understand — what is potentially going to happen here if we don’t make some fundamental change.”

— Paul Bent,
Senior Assurance Partner, Grant Thornton



Photo: Contributed

Yigit Aydede, a professor in the Department of Economics at Saint Mary’s University, also supports the report’s overall findings for tax reform. He describes shifting tax to consumption — rather than income — as “Economics 101.”

But Aydede argues that focusing on adjusting tax rates obscures the more important issue: the call to freeze spending, which he says really means cutting spending. “We are talking about \$2.7 billion, and the entire total budget is between \$9 billion and \$10 billion. How would that kind of freezing affect the economy? That’s my question, not the tax shift,” he says.

He reads the report as saying \$1 billion of the surplus would be used to reduce taxation, specifically income taxes. The other \$1.7 billion would be additional surplus spent at the government’s discretion, perhaps on reducing the debt or further reducing taxes.

Aydede says health costs are unlikely to decline, pushing cuts to education and social services. And what happens if the government creates a surplus by spending less on those areas? “They’re not going to disappear. You’re going to create personal, private debt,” he says.

For example, if university tuition rises, students will find themselves taking on even more debt. That will encourage people to leave Nova Scotia, which means such cuts would end up reinforcing the very thing they’re trying to discourage. “If our concern is to keep people here, and if we want to create better jobs here, we have to focus on that side.”

Adjusting the small business and corporate tax rates affects about \$100 million, he says, which is insignificant next to the billions involved in freezing or reducing spending.

“If we kill the market by increasing the living costs and translating public debt into private debt, are you going to create an incentive [to stay] by reducing personal income tax by a few hundred dollars?” he asks. “Maybe my amenities, my public service quality, is going to be so low that I’m going to start questioning my existence in this province.”

The goal of tax reform should be creating more business growth and more employment, which increases government revenues, he says.

Until we see the government’s spring budget, perhaps we should leave the last word to the anonymous Nova Scotian whose feedback to the finance minister said: “Kick ourselves for still having this conversation (since 1867).” ♦



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Photo: Chris Muise

Roger King, President and Founder of the Supplement King chain of protein supplement stores, says that Nova Scotia's high rate of taxation makes it more challenging to operate a business here than elsewhere in Canada.

Nova Scotia's tax rate hindering competitiveness

By Chris Muise

Roger King is a Nova Scotia success story if ever there was one. Since his days studying at Saint Mary's University in Halifax, he's been growing his health supplement business right here in the province.

"I started off delivering door-to-door out of a university car, and then eventually into a kiosk store, then a couple of my own," says King, the President and Founder of the Supplement King franchise. "From there, we've grown to 16 locations across six provinces."

Of those 16 stores, half are found in the Maritimes. But in recent years, King has branched out to locations in British Columbia, Alberta, and Ontario, and he's noticing that those stores are taking more profit in per capita than their home-grown counterparts.

"I can see, day over day over day, the western stores out-performing the eastern stores," says King. "The average spend is significantly higher per ticket out west than it is out east, and I think that's just proportionate to the number of people within our target market who earn a disproportionately high income."

There are several factors that could lead to this discrepancy, King says, but there is one factor that looms above all: taxes in Nova Scotia are too high.

"Nova Scotia is the second-highest income tax, the highest sales tax, and we're the highest total taxed province for the size of our economy," says King. "That has a huge bearing on our customers' ability to spend, the amount of disposable income they have after everything is netted out."

This is not an exaggerated estima-

tion, either — Nova Scotians, categorically, pay more taxes than most provinces across the board. Personal income tax rates, for example, are second in this country only to Quebec, we're tied with Prince Edward Island for having the highest corporate income tax rate at 16 per cent, and in terms of sales tax, at 15 per cent (10 per cent of which goes to the province) there's no one charging more than right here at home.

"Nova Scotia is an extremely high-taxed province. It's among the highest in general across the country, and in a number of different areas, including, particularly, economically-harmful taxes, including the personal income tax and corporate income tax," says Ben Eisen, the Director of Research & Programs at the Atlantic Institute of Market Studies, an independent public policy think tank in Halifax. "That's a situation that's evolved over a very long period of time... and decisions made at different points. But the current result is that it is a very high-taxed jurisdiction."

Compare our rates with those of western and central provinces, like Ontario, BC, or Alberta, and it's clear that Nova Scotians are bearing a higher burden. Manitoba, for example, doesn't tax small businesses making \$425,000 or less, whereas Nova Scotians are taxed three per cent on a threshold of \$350,000 — the smallest threshold for a small business in the country, and in Alberta, people don't pay a provincial sales tax at all.

Meanwhile, Nova Scotians pay a disproportionately higher rate of personal

income tax, in part thanks to two factors: a low personal exemption level and bracket creep.

“Personal exemption in Nova Scotia is very low — that’s the amount of [income] that you can earn before you have to start paying provincial income tax,” says Eisen. “This is something that has a real impact on people towards the bottom of the income distribution. Nova Scotia is at the third lowest level in the country. So you start paying tax at the provincial income tax level sooner in Nova Scotia than you do almost anywhere else in the country.”

“Then there’s also the fact of bracket creep, which are unique features of the Nova Scotia tax system,” adds Eisen. “Only three provinces in the country don’t index personal income tax brackets due to inflation.”

“The federal government, in 2000, began adjusting the tax brackets for inflation, and have every year ever since,” says King. “Where we don’t, it’s called a ‘sneaky tax’ — although the rest of our income and everything else in life is inflating, the tax brackets aren’t being adjusted along with that. So every year, we’re getting hit in the pocket.”

All of these factors — high sales tax, a high personal income tax burden, and a high corporate sales tax — are brewing up a perfect storm that is making Nova Scotia a hard place to do business. Higher taxes are having a direct impact on our competitiveness.

“We seem to be losing a lot of our young workforce to the western provinces,” says King, who says the majority of his customer base is made up of 20-35 year olds — the same people flocking away to provinces like Alberta to find work. “We constantly lose great talent to the western provinces.”

As an entrepreneur who has business locations in other provinces, King can see just how much the same amount of income carries his employees from Nova Scotia versus those in a province like Alberta. The impact that a lighter tax burden makes can be measured in thousands of dollars.

“I quickly punched the number, based on some of our managers, or some of our office people, earning \$60,000,” says King. “In Nova Scotia versus Alberta, with a couple of kids at home, it’s

“*We constantly lose great talent to the western provinces.***”**

— Roger King

President, The Supplement King

\$3,359 more tax in Nova Scotia than it is in Alberta. That’s net money. Just think of the impact that would make on your disposable income every year.”

Less disposable income means a customer base that’s less inclined to spend money, which means less money fed back into the local economy. This, coupled with a high rate of corporate income tax, makes doing business in Nova Scotia a tough prospect.

“The high level of corporate income tax rate is an obstacle for business in the region, and it’s a barrier to economic growth for the province taken as a whole,” says Eisen. “High levels of personal income tax rates are an impediment to economic growth. Money that’s taken out of our taxpayers’ pockets is money they can’t spend in local businesses, and it’s a policy choice that inhibits growth and dynamism, which in turn makes it harder for businesses to succeed, just because there’s less prosperity and affluence in the region in general.”

“There’s no question, from a bottom-line only perspective, being based in another province, such as Alberta, would increase the profitability of the business,” says King.

The question is: What can be done to address the problem? No one is suggesting that taxes aren’t a necessity for the province to function, but the fact remains that such high taxes are proving to be a significant barrier for the growth of small businesses, in attracting new investments to the region, and maintaining (and even attracting) a talented work force. Something needs to be done.

Both Eisen and King have some ideas on that.

“It absolutely requires restraint on the spending side — that’s the first important part of the puzzle. Without restraint on the spending side, then a high tax burden is unavoidable,” says Eisen, who recommends, on the tax structure side of things, that moving away from reliance on income taxes and more on consumable taxes might be a way to go.

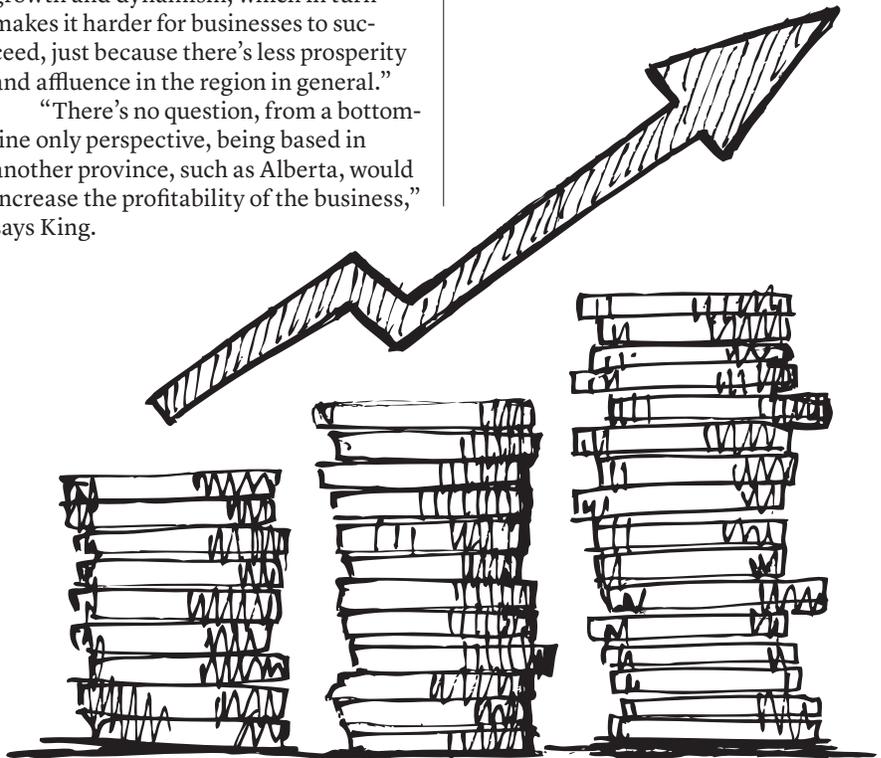


Illustration: Vladimir Yudin/123RF

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— Ben Eisen,

Director of Research & Programs at the Atlantic Institute of Market Studies

“The challenge, though, is that Nova Scotia does already have a high sales tax,” says Eisen. “But it is less economically harmful to rely on consumption taxes.”

King thinks there’s an even simpler solution than that.

“For starters, starting to adjust the indexes and the brackets for inflation,” says King. “I mean, that just puts us on [par] with the federal tax and the other seven

of 10 provinces who have been doing it for years. That would make a difference to each individual person’s final net money at the end of the year.”

King would also like to see a reduction in, or even the elimination of, corporate taxes, and cites other provinces that don’t charge corporate tax to help encourage strong growth in their economic sectors. Lowering the sales tax is also a

solution he’s in favour of.

“Things like sales taxes, and gasoline prices, they have a real effect in consumer confidence, and in spending,” says King. “I would contest that even lowering our HST down to 13 per cent or lower would really generate a lot of consumer confidence.”

Whatever the solution may be, the fact remains that if Nova Scotia stays as highly taxed as it is, it will remain a challenge for business to succeed here.

“I can’t speculate on whether we’ll reach a point of no-return. That’s sort of predictive, and there’s so many factors that go into what drives growth,” says Eisen. “What I can say is that, as long as we have such a high tax burden in Nova Scotia, it will remain more difficult than it needs to be for businesses to be successful, it will remain more difficult than it needs to be for the province to create jobs, and it will remain more difficult than it needs to be to keep people in the province.” ♦



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Risk and reward

Aon Reed Stenhouse bringing global resources to local clients **By Heather Laura Clarke**



Paul Croft, Branch Manager of Aon Reed Stenhouse

When Aon employees sit down with a potential new client, they focus on putting together the right team of people, and coming up with innovative solutions. But, most importantly, they treat their clients as if they are forming a partnership, and they're in it for the long haul.

"Our clients are the reason we're here, so it's very important for us not to lose sight of that," says Branch Manager Paul Croft. "We take the time to really gain an understanding of what they're doing, so we can deliver results to their bottom line."

"At the end of the day, what matters to them matters to us."

Fittingly enough, "aon" is a Gaelic word for "oneness." The global company has more than 66,000 employees, with 500-plus offices in 120 countries. 23 of those offices — employing 1,600 people — are scattered across Canada.

The company has grown exponentially through mergers and acquisitions, and the Halifax branch currently has 35 employees. They're known for bringing in many young executives through a partnership with Dalhousie University's MBA program.

They focus primarily on two key areas: risk management, and human capital management.

"It all comes down to risk and people," says Croft. "We have the largest human resource consulting and outsourcing solutions company (Aon Hewitt) and our Aon Risk Solutions division looks after risk management."

Croft says the growth of business in Nova Scotia is "extremely important" to Aon Reed Stenhouse, and they bring in many resources from around the world to help their clients expand and evolve.

"We focus on bringing global resources to our local clients," says Croft. "We're always trying to help our clients be successful, because if they're successful, we tend to be successful."

“ We’re always trying to help our clients be successful, because if they’re successful, we tend to be successful.”

— Paul Croft,
Branch Manager, Aon Reed Stenhouse

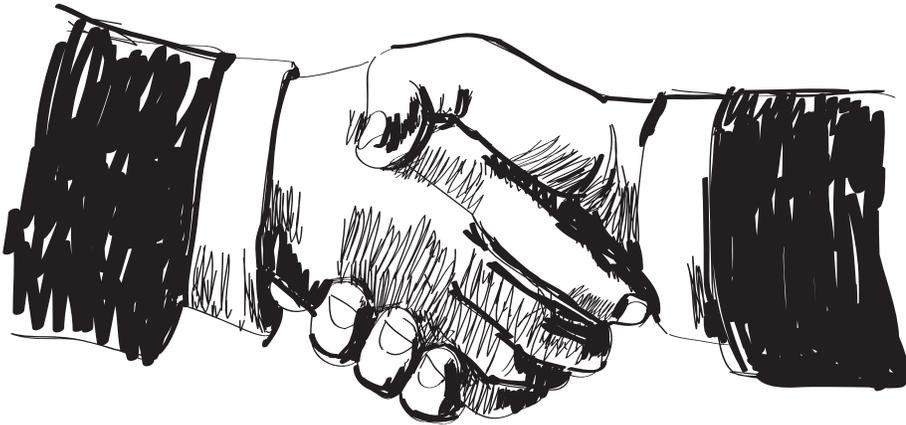


Illustration: Vladimir Yudin/123RF

Aon Reed Stenhouse looks after an extensive range of commercial clients in aviation, aerospace, defense, construction, healthcare, mining, marine, and manufacturing.

“Our clients range from small start-ups to some of the largest companies operating in Nova Scotia,” says Croft. “It’s reflective of the business community that operates here.”

While there are other global brokerages in town, Croft says most can’t compete with Aon’s available resources, which allows them to stand apart.

“We have a lot of capabilities in a lot of different areas, and a business that’s more locally-focused just couldn’t compete with that,” says Croft. “The world is rapidly shrinking and becoming more global, which certainly supports what we do.”

Because their business focuses on helping companies remain sustainable and operating smoothly, Croft says they often get calls from potential new clients who are concerned about a potential threat to their livelihood.

“Right now, we’re seeing a lot of clients who are concerned about cyber risk,

political risk, and pandemic planning,” says Croft. “Anything that’s in the news a lot tends to be at the forefront of their mind.”

With stories about deadly viruses making the rounds, Croft says it’s natural for business owners to worry about the risk a disease might pose to their company.

“We have a very global economy, and people need to feel like they can travel safely — as well as send their employees out safely,” says Croft. “Because this is a new and emerging concern, it’s been a big focus for many clients lately.”

They handle mergers and acquisitions, political risk management, terrorism coverage, and liability issues. They also put a lot of attention into educating their clients around risk — both the human capital risk, and the physical risk. Of course, Croft adds, risk isn’t always a bad thing.

“Risks can lead to reward. Companies willing to take bigger risks are the companies you see succeeding more,” says Croft. “That’s where we come in — we’re here to help identify and mitigate those risks, and help them address any challenges they may face.” ♦



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Better know a program

The Student Career Skills Development Program **By Eric Blake, Policy & Research Analyst, Halifax Chamber**

Better Know a Program is a series that highlights provincial and federal government programs that help businesses hire students and recent graduates. This is part of the 'Grow and Nurture the Skilled Workforce' commitment the Chamber's made as a part of its 2013-2018 Strategic Plan. To suggest a program, find out about past programs, or get more information contact eric@halifaxchamber.com.

What is it called? The Student Career Skills Development Program (SCSDP)

Who runs it? The Nova Scotia Department of Economic and Rural Development and Tourism.

What is the point? The program gives wage subsidies to non-profit organizations to help them hire Nova Scotia post-secondary students.

What makes a job eligible? In 2015, eligible positions must pay students at least \$10.60 per hour for between 30-35 hours per week. Standard CPP, EI, and vacation pay requirements still apply.

The program will reimburse employers for anywhere between eight and 14 weeks of employment. Employers will be reimbursed \$8.60 per hour by the government. In 2015, the period of eligible employment was between April 27 and August 28.

Who can I hire? Students must either already be enrolled in university or college or must be entering the program in the fall (graduating students are not eligible). All students must be residents of Nova Scotia for at least six months prior to the work term. Students cannot be related to board members or staff of your organization.

What organizations can participate?

The program is open to any non-profit organization or registered charity. Universities, colleges, school boards, schools, medical clinics, special care facilities, and golf courses are not eligible.

How do I apply? All of the documents for the program are available on the department's website. To apply, you can submit your application through the provincial government's online Access to Business system. If you are having trouble with the online application you can submit it via mail.

Applications are only accepted once per year. The deadline for applications is the end of January.

Any other pieces of advice? If you are worried about cash flow, you can apply to the department for an advance of up to 60 per cent of your approved funding once your application has been approved.

Please note that the application form PDF will likely not open correctly if you are using Mozilla Firefox or Google Chrome. Try a different browser and it should work.

Where do I go for more information?

Visit <http://www.novascotia.ca/econ/sep/scsdp/>, call 1-800-424-5418/902-424-6000, or email sepinfo@gov.ns.ca. The 'Program Guidelines' document at the bottom of the SCSDP's webpage provides the best overview of the program.

Any final thoughts? Good work experience is incredibly important for students, particularly if it provides them with career-relevant skills. Some research has suggested that students with work experience are three times as likely to land a job after graduation. Hiring students helps them stay in Nova Scotia and provides your organization with new perspectives and skills.

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Getting our finances in order

Meaningful change is seldom easy **By Nancy Conrad**



NANCY CONRAD SENIOR VICE-PRESIDENT, POLICY



Reducing the tax burden is a major part of the Halifax Chamber of Commerce's 2013-2018 strategic plan and it is one of our top two priorities this year. When we go out and talk to our members one of the most consistent things we hear is that Nova Scotia's high taxes are holding their businesses back.

To help reform the tax system, the Chamber argued for many years that Nova Scotia needed a comprehensive tax review. Thankfully, the provincial government supported this initiative and commissioned a review soon after taking office. We met with the review's lead Laurel Broten last year and submitted a report making the case for tax reform in Nova Scotia.

When Laurel Broten released her final report last year, we welcomed its recommendations to tackle Nova Scotia's tax burden problem. Equally important however was its focus on fiscal reasonability. The report was clear that tax reform without spending reform would be irresponsible. We could not agree more.

The cover of this magazine is a stark reminder that Nova Scotia has struggled to live within its means over the years. Our debt has increased substantially because of our inability to get public spending under control. Not only is our Nova Scotia's debt now over \$15 billion but if interest payments were a department, they would be the fourth largest department in the provincial government.

Nova Scotia's debt and tax problems are what make the *Broten Report's* recommendation to freeze program spending for five years so important. The report estimates that freezing spending would give the government \$1.1 billion in annual revenue after five years that could be used to reduce the tax burden and pay down the provincial debt. This would allow Nova Scotia to make major changes to the tax system and not just tinker around the edges.

The reality is however, if it were simple to freeze spending, we would have done it long ago. There is no doubt it will be challenging. We will have to think about not just what we want, but what we can afford, and if there are better and more efficient ways to deliver public services.

But even if this will be hard, it has been done before. Roy Romanow's government in Saskatchewan froze or reduced program spending from 1991-1998. During the 1990s, the federal government also faced challenging economic times and succeeded in putting its fiscal house in order.

We support the government's program review and urge them to look even harder at how they can find savings. The government should consider a zero-based budgeting exercise as that would help departments look at their operations from a new perspective.

Controlling public spending will inevitably mean discussing people costs, which are 58 per cent of the provincial budget. It will be impossible to sustainably balance our province's budget if the government is unable to control labour costs. Also, the disparity in benefits between the public and private sector is a long-standing concern for our members and needs to be addressed.

Controlling program spending will put Nova Scotia on the path to sustainable balanced budgets and give government the financial flexibility to deal to seriously reduce the tax burden in Nova Scotia. We cannot stress enough how important it is that our provincial government begin doing things differently. It will not be easy; but meaningful change seldom is.

“*The cover of this magazine is a stark reminder that Nova Scotia has struggled to live within its means over the years. Our debt has increased substantially because of our inability to get public spending under control. Not only is our Nova Scotia's debt now over \$15 billion but if interest payments were a department, they would be the fourth largest department in the provincial government.***”**

The advisory advantage

How an advisory board can boost your business **By: Business Development Bank of Canada**



Photo: alphaspirt/123RF

Looking for an easy and inexpensive way to energize your business, boost sales and plan for the future? Here's an often-overlooked idea: create an advisory board.

Only a meagre six per cent of Canadian entrepreneurs have an advisory board for their business, according to a survey this year by the Business Development Bank of Canada (BDC). However, 86 per cent of entrepreneurs who have an advisory board say it's had a significant impact on their business.

"Once people understand the benefits, they become big fans," says Pierre Cl  roux, BDC's Vice President of Research and Chief Economist. "There are really practical, tangible benefits for the bottom line." BDC's research bears that out. The study shows that annual sales at businesses with an advisory board were 24 per cent higher than those at companies without one, and productivity was 18 per cent higher.

An advisory board is an informal body of outside experts that an entrepreneur can use as a sounding board or to fill in gaps in expertise and contacts. Unlike a board of directors, advisory boards have no legal responsibility for the company's governance, but experts

say they still bring a lot of value.

Jean-Yves Sarazin knows the benefits first hand. He created an advisory board back in 1990 at his company Groupe Delom, which offers maintenance and manufacturing rotating equipment such as motors, pumps and ventilators. At his advisory board's very first meeting, Sarazin was referred to a financial institution that allowed his company to save tens of thousands of dollars through lower interest charges on a loan.

"Every entrepreneur should have an advisory board. Each time I've seen a company create one, the first meeting produces a return that is enough to cover the compensation for the whole year," he says. Sarazin has become such a big supporter of the idea that he has agreed to sit on several other companies' advisory boards as a way of giving back for the help he's received over the years.

Another benefit: an advisory board obliges entrepreneurs to periodically step back and look at the overall direc-

tion of their business. "Just getting ready for my meeting with the advisory board forces me to take stock of the business and consider it from new angles," Sarazin says.

Having an advisory board also reassures financial institutions, which examine the quality of the company's team when assessing a loan application, he says. "It shows you're not alone in making decisions."

So why don't more businesses have an advisory board? Some entrepreneurs think it may be too time-consuming to create one or are simply unaware of the benefits, Cl  roux explains. But the pay-offs, he says, are usually well worth the effort and cost (some companies offer advisors a nominal honorarium, while others don't compensate them).

"An advisory board is a good tool to force the business owner to think more about the company's vision, long-term goals and how to achieve them," Cl  roux says. "The benefits are way bigger than the cost to the business."



Pierre Cl roux, Vice President of Research & Chief Economist, BDC.

How to set up an advisory board

Setting up an advisory board is easier than you might think. "It's not that hard to find people to sit on an advisory board. Experienced CEOs often agree because they want to help their community," says BDC's Pierre Cl roux.

Ask your accountant, lawyer or business network to refer potential candidates. Some business associations offer a service to help companies find advisory board members.

Effective advisory board members tend to be veteran business people who offer expertise an entrepreneur may lack. They should be completely independent of the company, rather than your accountant or lawyer — "someone who will give you the true story," as Cl roux puts it.

Entrepreneurs should meet their advisory board regularly — for example, on a monthly or quarterly basis. About 60 per cent of advisory board members receive no compensation, while others usually get a modest honorarium. A restaurant meal or retreat can also be a way to thank advisors.

Business Development Bank of Canada is a founding partner of All Ships Rise. Visit allshipsrise.com for more information.

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Support local artists

Nova Scotia art too often made in China **By Annemarie Johnson**



Photo: Contributed

A Time To Gather, sculpture by Anne Marie Johnson, 2014

There is a crisis in our cultural creative economy. In an era of belt-tightening, a growing number of us are turning to the manufacturing world of mass production to find our beautiful, decorative art pieces for our homes and businesses. I am concerned that we are sacrificing our local creative

economy for the lower, cheaper cost of art purchased from big box retailers.

According to Hill Strategies Research, a Canadian company that specializes in applying social science research methods to the arts sector, one in every 129 Canadian workers in Canada is an artist. There are

136,600 artists in Canada who spent more time at their art than at any other occupation in May of 2011 (which is when the National Household Survey data were collected). This total of 136,600 artists includes musicians, actors, painters etc. Of this number the total of visual artists is 15,900, or 12 per cent.

Interested in submitting your own 'Trends' article? Contact Becky Davison, becky@halifaxchamber.com for more information on sharing your high level look at trends in a specific area or business issue. Tip: Submission cannot promote any one business, product or service.

“I would like to draw our attention to the incredible opportunity of working with the arts in our business. This is the key to growing our economy here in Nova Scotia.”



Dreams Have Wings, artwork by Anne Marie Johnson, 2014

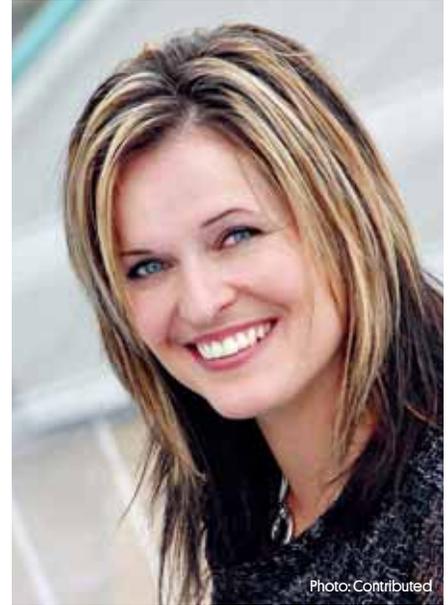
The number of artists represents 0.78 per cent of the overall Canadian labour force. The number of artists is slightly higher than the labour force in automotive manufacturing (133,000) and slightly lower than the labour force in the utilities sector (149,900) and telecommunications (158,300).

Professional artists in Canada generate an annual income of \$32,800. Visual artists earn an average of \$22,600 which

is below the low-income cutoff for a single person living in a community of 500,000 people or more.

What we can learn here is that there are many hard working artists who are just barely making ends meet. Many factors contribute to this:

- 1) The career of an artist is not encouraged by parents, but is often a childhood thing.
- 2) There is a general understanding that you can't make a living.



Halifax artist Anne Marie Johnson

- 3) Many artists don't know where or how to apply their talent in order to generate a steady income.
- 4) Many artists take up menial jobs to pay the bills while doing what they love, as the opportunities come their way.
- 5) Artists like to work alone. This also may be a contributing factor that limits visibility and the opportunity for generating an income.
- 6) Artists are often misunderstood or difficult to understand.

Surprisingly, research by Hill Strategies found that, "Canada's artists and cultural workers have much higher levels of formal education than the overall labour force. The percentage of artists with a Bachelor's degree or higher is 44 per cent.

I would like to draw our attention to the incredible opportunity of working with the arts in our business. This is the key to growing our economy here in Nova Scotia. We are rich in the arts and there is no end to the creativity all around us. It would be great to invest our financial resources by bringing the arts into our businesses, our homes and giving a place of prominence in community. By investing into our local artists, we create an infusion of hope and future life in our creative culture economy here in Nova Scotia.

And the winner is...



Awards night electric for entrepreneurs **By Colin Chisholm**



Photo: Dean Casavechia

Blue Ocean Contact Centre Celebrate Gold for International Business of the Year.



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Guests at the 15th annual Halifax Business Awards said the event had an ‘aura’ or ‘feeling’ to it, which made the night special for everyone in the room, regardless of who took home what award.

Jill Franklin, owner of Jill’s Chocolates, who also won bronze for Small Business of the Year, said the night had an “immediate vibe of fun.”

“Everybody is just proud of what they’ve done and just celebrating the fact that we were all here together,” Franklin said, award in hand.

“To be chosen as one of the 30 finalists being highlighted tonight — it sounds



Photo: Dean Casavechia

Rob Batherson, Vice Chair of the Board, hosts this year's Awards Gala.

a little cliché — but it was an honour,” she said. “It was a little shocking to hear about this nomination back in November, and now tonight to be walking away with a little bit of hardware is just a bonus.”

There were 30 finalists in six different categories who celebrated their achievements along with colleagues, friends and family.

“Today I hired four people to work at a kiosk at the airport, and that is something that I never thought would happen,” she said. “It was one of those days where I took a stepping stone, and in combination with this award, it’s just really exciting.”

The crowd grew to 500 people at the World Trade and Convention Centre during the evening’s festivities.

Rob Batherson, Vice-Chair of the Halifax Chamber of Commerce and em-



Photo: Dean Casavechia

Doug Doucet of r/c's Construction celebrates Bronze for Business of the Year.



Photo: Dean Casavechia

Natalie Wilson (centre) of House of Auto Detail, celebrates Silver for New Business of the Year.

cee for the awards, said the event helps to bolster business confidence in the region.

"If we're going to have an economy that provides jobs that we depend on, in order to provide public services, you have to have a strong business sector," Batherson said. "Nights like tonight celebrate that success, but also encourage others to push hard, reach the new customer to grow their business."

Batherson said business owners took time away from busy schedules to attend, making the recognition of the awards and fun entertainment all the more important.

"Blue Ocean Contact Centres for example have been in business for over 20 years and is doing business primarily internationally, but from right here in Halifax," he said. "By winning the gold medal for International Business of the Year, it'll hopefully give them a profile as a major employer and economic driver of this city."

Batherson added the business awards could help to incentivize commercial growth amongst Chamber members and other local entrepreneurs, potentially making Halifax one of the Top 3 growth centres in Canada by 2018; one of the Chamber's strategic goals.

Mark Peyton, owner of Sailor Pup's



Photo: Dean Casavechia

Sean O'Regan wins Gold for Business Person of the Year. (W. Michele Williams)

Barber Shop, won bronze for New Business of the Year. He accepted his award after speaking at a small business Facebook event earlier in the day.

"It's things like this that really make you want to get into business," Peyton said. "I never thought I'd be sitting at a table in a suit surrounded by people like the Vice-President of Jazz Aviation. Anyone who's going into business should strive to be at one of these tables."

Peyton's barbershop has grown quickly after starting just over a year ago, expanding to six staff and a larger space to accommodate demand.

"In our first year we took the top spot for best barbershop in Halifax for the people's choice awards, and now to be recognized by the business community is an awesome feeling," he said.

Sean O'Regan, gold winner of Business Person of the Year, gave a tongue-in-cheek acceptance speech near the end of the night.

"You feel a bit awkward because you're being acknowledged for something you like doing anyways," O'Regan said. "You come away from tonight feeling very good about what businesses are doing in Halifax and the optimism around that."

A digital focus



ISL helping to redefine marketing **By Richard Woodbury**



Photo: Jen Polegatto

Malcolm Fraser, CEO, ISL Digital Marketing

For Malcolm Fraser, it has been a great honour to be nominated for the Halifax Chamber of Commerce's Halifax Business Awards. As the CEO of ISL Digital Marketing, both Fraser and the company have recently received nominations as finalists for the Business Person of the Year and Business of the Year awards, respectively — and with good reason. ISL is a market leader at what they do.

"We are in the business of changing the culture of marketing," says Fraser. ISL spends a lot of time helping clients modernize their marketing plan to have a digital-first focus. Digital is everything today. Research has found when people consume content which plays a role in their decision-making process — such as reading social media posts, watching

television, reading a magazine — over 85 per cent of that time is spent in front of a digital device.

However, there is often a gap between how marketers build marketing campaigns and the way their intended customers actually consume the content of these campaigns. ISL's job is to close that gap.

While we may live in a digital-first society today, that does not mean marketing should only be digital — far from it. "It is not about eliminating one medium or another, it is about making sure that your plan reflects how your consumers walk through a purchasing decision for your product or service," says Fraser. "Digital and traditional media all play a different role in each of the stages

of the customer-buying cycle, and usually the majority of that cycle will find customers in front of some sort of screen interacting with a digital asset."

ISL is finding great success with its approach and has enjoyed steady revenue and team growth since 1996. ISL's 35 team members are mainly located in Halifax, but the team also extends into N.B and B.C.

Fraser is proud to have been recognized by the Chamber for several awards. The opportunity to interact with other finalists, getting to know them and their stories has provided added motivation to how he conducts business. "I think by interacting with other leaders, you can't help but be inspired," says Fraser. ♦

**Celebrating
success**



One of the Chamber of Commerce's strategic goals is to create a positive business environment through the promotion of entrepreneurs and small business success. Our "Where Are They Now?" section aims to celebrate the continued success of our past Halifax Business Awards finalists and winners. Do you have a small business success story? Contact becky@halifaxchamber.com to share your experience.

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Time to tee off

Glen Arbour course at center of residential community **By Tom Peters**



Photo: Mike Driscoll

A championship golf course with first class service, open for public play and less than 30 minutes from the Halifax city core. It's a formula that has made Glen Arbour Golf Course one of the premiere places to play in Atlantic Canada.

Opened in 1999 in an idyllic setting in Hammonds Plains, the Glen

Arbour course, the focus of a residential community, incorporates three pristine lakes — Bottle, Beaver and Sandy — mature hardwood and softwood stands and a routing Canadian architect Graham Cooke meticulously charted to bring all the natural features of the region into the experience. Glen Arbour,

like a fine wine, gets better every year.

And one of the many great aspects of Glen Arbour is that it is open for public play.

Course General Manager Mike DeYoung says even though Glen Arbour hosts many corporate and charity events annually “we are a public facility and a

“*The Glen Arbour staff caters to their corporate guests in every aspect, from ensuring the course is in manicured condition, to preparing power carts to providing an excellent dining experience at the end of the round.***”**



Photo: Contributed

lot of times that is a misconception that we are not open to the public.”

Glen Arbour welcomes individual green fee play, he stresses.

“What makes us different is 10 minute tee times, a managed pace of play and private club service levels.” The club also includes premiere practice facilities, which enhance any golf outing.

From a leisure aspect, Glen Arbour is an 18-hole course that will provide a challenging experience for every level of golfer. Even the PGA pros who played it during the Telus World Skins Game in 2012 and the LPGA stars who competed at Glen Arbour for the 2005 Canadian Women’s Open championship, found this test of the game very much to their liking.

Glen Arbour, whose name was taken from the Scottish and appropriately means “valley of trees,” measures 6,800 yards from the back tees. That is not long by today’s standards, but the design takes full advantage of marshlands and water courses to demand forced carries off a number of tees boxes. It also features numerous elevation changes from a number of tee areas, making the course play much longer. It boasts five sets of tees at every hole, which allows golfers to pick a distance to suit their game. Large fast and undulating greens, blue grass rough and over 90 sand traps all add to the challenge.

Glen Arbour also offers a relaxed environment where a round of golf can be part of a business outing, either one-

on-one or in groups or even be a site for a team building activity.

The course can provide attractive meeting space within the highly attractive, spacious and comfortable Georgian style clubhouse.

A further aspect of the Glen Arbour is its corporate golf program. Glen Arbour has been a preferred site over the years for numerous corporate and charity events, which have raised hundreds of thousands of dollars for countless organizations and causes.

The Glen Arbour staff caters to their corporate guests in every aspect, from ensuring the course is in manicured condition, to preparing power carts to providing an excellent dining experience at the end of the round.

“Our history with these events is we think we do them very well, whether they are large or small, whether it is the Skins Game or a corporate outing, and we try to put the same amount of effort into it all of them,” DeYoung said.

An often missed aspect of Glen Arbour is its nine-hole Deerfield course. This executive design, also the work of Graham Cooke, is a great spot for golfers to hone their short game, and a place where new golfers or younger golfers can enjoy a round without feeling the pressure of a full, 18-hole course.

Glen Arbour Golf Course is a full service public 18-hole championship course located 30 minutes from downtown Halifax.

Private meeting rooms for all size events. Golf packages also available.

For bookings and more information on corporate events, please contact Sue Kessler.

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Seaside splendour

Chester Golf Club dates back to 1914 **By Tom Peters**



Photo: Contributed

Situated on Nova Scotia's South Shore, Mahone Bay and its many islands form a glorious backdrop for Chester Golf Club, one of the province's oldest and most attractive seaside golf courses.

With a history dating back to 1914, the Chester course offers a variety of holes, some skirting the ocean which not only

offer great panoramic views of the sea, but often brings into play some stiff breezes off the water. Other holes are tightly routed through narrow, tree-lined fairways.

This classic test is very playable for all golfing abilities, but also offers a strong challenge to the top amateur players, having hosted a number of provincial

championships over the years.

"It is a ball striker's course really," said club General Manager and Superintendent David MacMillan. "We are not a long course, but what kind of stops people from chewing us up when it is not a windy day is our greens. They are our biggest defence. We have big undulating and very challenging greens."

MacMillan explained that there have been a number of course architects who have had a hand in developing the greens over the years, such as well-known Canadians Graham Cooke and more recently Les Furber.

The 18-hole Chester course, which plays to a par-70 and just under 6,100 yards from the back tees, has its own special flavour in its overall design.

"The front nine is a nice mix," said MacMillan. "The first three holes are on the ocean, with the third hole playing back up into the woods. Holes four, five and six are kind of in a wooded area while seven, eight and nine are back on the coast. So that in and out from the coast a couple of times is a neat mix," he said.

"The back nine plays up through the woods and steadily back out through and finishes on ocean at No 18."

He stresses that one of the many great attractions of Chester is the view.

"It is amazing. For the first-time player here, it is quite astounding looking out over

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Chester offers visitors the magic of a classic golf course in a seaside setting. The course routing provides a golfing adventure that is both challenging and enjoyable for all skill levels. It is a joy to play, whether you aspire to break one hundred twenty or par of seventy. Any missed shots will be due to the distracting beauty of the Atlantic Ocean, the islands, and the colourful sailboats tacking in the wind.

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“ It is amazing. For the first-time player here, it is quite astounding looking out over Mahone Bay. In the summer it is a very special place.”

— David MacMillan, General Manager & Superintendent, Chester Golf Club



Photo: Graça Victoria/123RF

Mahone Bay. In the summer it is a very special place.”

And contrary to the often expressed belief that Chester is a private club, MacMillan says that is definitely not the case.

“We are completely open to the public” and the course gets considerable green fee play, he said. There are stay and play packages available with the nearby Atlantica Oak Island Resort and Conference Centre, the Best Western in Bridgewater and few local bed and breakfast

“ In addition to the large events, Chester has a board room which is available to business meetings. It is an ideal setting to combine business with a game of golf.”

accommodations, he explained.

Plus, the Chester course has become favorite for group play, hosting between 25 to 35 corporate or charity events annually, the majority in the months of June and September.

MacMillan said the club can tailor a group tournament to meet the client’s request. A corporate day outing usually consists of golf, power carts and meals.

“Our food is very highly rated in the region,” MacMillan said. “We are known for our seafood and we have outdoor dining.” The dining room is also open to the public.

In addition to the large events, Chester has a board room which is available to business meetings. It is an ideal setting to combine business with a game of golf.

MacMillan may sound bias in his comments about Chester Golf Club, but his voice is sincere.

“One thing that doesn’t get stressed enough is it isn’t just the golfing experience here. It is the whole atmosphere that people seem to enjoy. I have golfed a lot of courses across Canada and around the world. I work here. I run the place, but this my favorite place to play golf.”

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Over the last several months, we have written frequently about the importance of lower taxes.

This shouldn't be surprising, as one of our major priorities at the Chamber — to create a positive business environment — is tax relief. It's not a question of whether we can afford tax relief — we can't afford not to lower taxes if we want to see our economy grow through supporting the businesses that create and maintain jobs and give back to our communities. And we need more economic growth for Halifax to reach the goal set out in the Halifax Chamber of Commerce's strategic plan: our city as one of the top three economic growth cities in Canada by 2018.

Politicians at all levels — on Parliament Hill in Ottawa, at Province House in Halifax and at Halifax City Hall — and the public servants that work for them need to remember that taxes aren't charged in isolation. Businesses and people pay taxes to three levels of government, but there is only one taxpayer, be they residential, commercial or industrial.

For example, Nova Scotians lost the benefit of a lower HST when the provincial government of the day raised the HST in 2010 to offset the decrease put in place by the federal government. That's more than \$1.5 billion in extra sales taxes paid by Nova Scotians over the past five years that aren't being paid in almost every other province. That's the problem when one level of government raises taxes, while another level gives us a break.

Our municipal government in Halifax is arguably the strongest financially of the three levels. Since amalgamation in the mid-1990s, Halifax's municipal debt has gone down on a percentage basis more than any other level of government. In recent years, City Hall has kept a tight rein on spending, particularly personnel costs.

That's the good news.

The bad news is that businesses are carrying a heavier tax load than residential ratepayers — a longstanding concern of Halifax Chamber of Commerce members.

According to recent research from Harry Kitchen and Enid Slack, the commercial-residential tax ratio is 2.93 in urban areas, 2.98 in suburban areas and, 2.74 in rural areas. These ratios have only seen slight changes over the past six years.

This could be justified if businesses received more services for their money, but according to a 2012 staff presentation to Halifax's Audit and Finance Committee, businesses pay almost 150 per cent of the cost of their services, while residents pay only 85 per cent.

Given this existing burden, the Chamber was disappointed with Regional Council's decision several months ago to have staff proceed with a potential 1.8 per cent increase in average residential and commercial tax bills in 2015.

While we appreciate that the proposed increase is the same for residential and commercial taxpayers and is in line with inflation, automatically increasing prices is not an option all businesses have.

At the very least, given the recent increase in property assessments, busi-

nesses should be able to expect a reduction in their property tax rates.

On the spending side, Regional Council's debate over the summer about how to pay for strategic capital projects was a very informative look at the city's future options. The debate made it clear that there is not enough money in the city's capital reserves to cover the wish list reviewed by council. Securing the funds for all of the projects would require a tax surcharge and up to \$100 million in additional debt for the city.

This would reverse the excellent progress Halifax has made reducing its public debt through the Multi-Year Financial Strategy and would represent a move in the wrong direction.

Instead of raising taxes and increasing the debt, Council should seriously consider the alternative zero percent budget they asked staff to prepare. This was the message we delivered to Mayor Mike Savage on behalf of Chamber members when we met with him in late November 2014. We were encouraged at how receptive Mayor Savage was to our message of helping our business community.

Before asking taxpayers for more money the city needs to be sure that it has done everything it can to control costs, such as a formal program review or a zero-based budgeting exercise. Not raising average property tax bills this year would send a strong message that Mayor Savage and Council are committed to seeing Halifax become a national leader in economic growth. ♦



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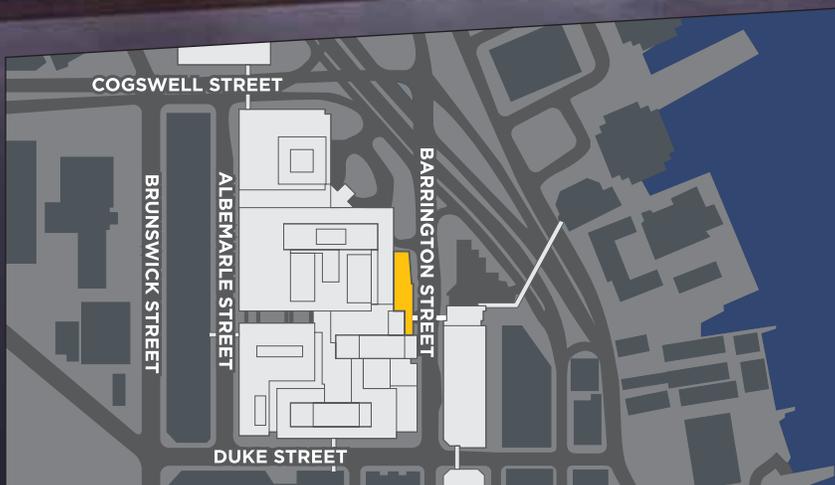
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