

# OUTLOOK

Owen Sound & District Chamber of Commerce

## CELEBRATING SMALL BUSINESSES

There are many good reasons anytime to praise small locally-owned businesses and the hard working people behind them.

## THE OWEN SOUND RIVER DISTRICT

Multiple unique attractions make Owen Sound's River District authentically vibrant.

## SHOP LOCAL PROGRAM

Owen Sound & Grey County Chambers of Commerce have received funding to support businesses in our community.

WINTER 2021 / Issue 6



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## THE OWEN SOUND RIVER DISTRICT: THE DOWNTOWN COMEBACK

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## SHOP LOCAL PROGRAM

Owen Sound & Grey County Chambers of Commerce have received funding to support businesses in our community. This project has been launched and we look forward to providing support for our businesses and communities.

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## NEW MEMBERS

Look whose joined us! Read up on the new members of the Chamber.

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## JUST SAYING

Owen Sound is both a city of neighbourhoods, and really, a neighbourhood all unto itself.

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## OUTLOOK

Outlook is a periodic publication of the Owen Sound & District Chamber of Commerce.

All inquiries regarding content can be directed to:

CEO Diane Austin  
Owen Sound & District Chamber of Commerce  
1051 2nd Ave East, Owen Sound, ON  
N4K 2H7  
519.376.6261

**Design & Concept**  
Qwik Media Inc.

**Editorial Committee**  
Diane Austin  
Dave Carr  
Trent Gow  
Tiffany James  
Judy Stewart  
Dave Stobbe

**Advertising Opportunities**  
Don Sweatman  
sweatmandon@gmail.com  
519-376-3842

**Photographer**  
Candra Schank

**Print & Distribution**  
Qwik Print

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# CELEBRATING SMALL BUSINESSES

There are many good reasons anytime to praise small locally-owned businesses and the hard working people behind them. They are the social and cultural foundation of our community; the engine of our economy; and the organizations that the local charities go to for support. But as we emerge from the punishing pandemic, it's particularly appropriate right now to celebrate their perseverance and creativity. Where would we be without them?

"The continuing resilience of our local small businesses drives local job creation and fuels our economy," said Diane Austin, President & CEO of the Owen Sound & District Chamber of Commerce (Chamber). "Men and women willing to take a risk, to dig deep into their own pockets and stake their future on an idea, have long written the story of our region. That pioneering spirit in our local downtowns still fuels our shared prosperity today. As we bring the economy back on track, the Chamber is proud to celebrate local small businesses, many of whom are our members. When small businesses succeed, Grey Bruce succeeds."

## IMMENSE CONTRIBUTION

Most of us have a sense that small businesses are significant contributors to the Canadian economy, but few realize the extent. Did you know small businesses made up 98% of all employer businesses in Canada in 2020, employing 9.7 million individuals - approximately 64% of the total labour force? By comparison, medium-sized businesses employed 21.2% of the labour force and large businesses employed 14.8%.

## WHY SO ESSENTIAL?

What makes small businesses so essential to our local community? The Chamber's deep appreciation is based on the realization that they:

- Employ local residents who work, pay tax, live, shop, learn, play, volunteer, donate and invest in our own community;
- Make our neighborhoods more vibrant, our shopping experiences more personal;
- Keep our local community culture alive;
- Pay more income tax, in combination with their employees, than all large corporations combined;
- Are incubators for innovation; and

- Push boundaries, embrace change and take risks to create the advantages we need to compete and win.

## PANDEMIC HIT SMALL BUSINESSES HARDEST

It's important to understand that the pandemic has not been an equal opportunity destroyer. Small businesses have been hit much harder than larger businesses. RBC analysis found that small firms experienced twice the number of job losses relative to larger companies. Women, youth, minorities and Indigenous people were particularly impacted since they tend to be employed within the most disrupted parts of the small business economy.

## MANY PIVOTED AND BOUNCED BACK

Clearly the pandemic took a heavy and disproportionate toll on small businesses, and some succumbed or are still struggling. But in many cases, it prompted owners to dig in, adapt, pivot, rethink and refresh how they do things, enabling them to recover and rebound. Many saw opportunities in their challenges and acted to realize them. A lot of businesses that made changes during the pandemic already realized they had to do more to modernize their business. COVID was the push to accelerate implementation. This positioned them well going forward.

## A SURGE IN START-UPS

As workers adjusted to and then cherished working at home, some became attracted to new business ownership as a path to self-sufficiency. This has contributed to a surge of new small business start-ups. Nationally, new entrepreneurs are launching start-ups at a historic rate driven mainly by an increase in non-store retail start-ups selling goods and services online. Locally, Rhonda White, Scotiabank Owen Sound Branch Manager and Chamber Board member observed that two or three new small business accounts are opened each week.

## LEADING THE RECOVERY

The net result of the adaptation of existing small businesses and creativity of new ones is that small businesses are leading the recovery. While nearly every company took a hit in 2020

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## CELEBRATING SMALL BUSINESSES - continued

small businesses are now coming back strong. "Last year was stagnant, this year is vibrant," says Rhonda White. "In 2020 Scotiabank's focus was on helping owners access support programs; this year it's on moving forward. It's a positive indicator that our lending to small businesses has fully recovered."

Natalie Barber, Meridian's Senior Small Business Advisor for Grey Bruce, and also a Chamber Board member agrees. "Some of our small business clients are doing so well now that they are growing out of their premises." But she noted that the recovery has been uneven. "Some companies are still coping and need continued support. It's a challenging, somewhat odd mix as Meridian seeks to meet the evolving needs of our small business clients. Things are getting back to a new normal", she said, "whatever shape that may ultimately take".

### RENOVATION, CONSTRUCTION AND SKILLED TRADES AT THE FOREFRONT

Almost everyone spent significantly more time at home in 2020, and many homeowners used that time to rethink their relationship with their spaces. They began customizing their living areas, whether by adding dedicated home offices or updating kitchens and bathrooms. This has led to pronounced new demand for small business services in the areas of renovation, and skilled trades.

This significant trend was highlighted by Terri Barlow, Scotiabank's Small Business Manager. "Increasingly, employees of larger construction, plumbing, electrical and HVAC companies are stepping back and establishing their own companies on their own terms. But there are some mounting concerns in this and other sectors: builders are facing labour shortages and subcontractors are feeling squeezed by a surging economy".

### WELCOME BACK PERSONAL CARE!

Barbershops, salons, and spas shut their doors or restricted their services for much of 2020, leaving consumers to try at-home remedies or forgo their preferred personal care services. But now the personal care industry is benefitting from an influx of customers looking for a chance to relax and enjoy a bit of long overdue pampering! However, many of the trends that started during the pandemic are continuing, including an increased focus on cleanliness and social distancing, as customers cautiously get reaccustomed to the up-close nature of these services.

### DIGITAL TRANSFORMATION

Online shopping soared during the COVID-19 pandemic - and it shows few indications of slowing down. For many local small companies, online sales have become vital to their business's health, and will remain so. Clearly, a rebounding economy coupled with continued consumer commitment to e-commerce offers small businesses tremendous growth opportunities.

### RESTAURANTS AND ACCOMMODATION

As we celebrate so many encouraging developments, we must not lose sight that some local small businesses still face significant challenges. Restaurants were hit hard by COVID and their road to full recovery remains bumpy. McKinsey consultants predict that it could take up to five years for the food services industry to recover to pre-COVID levels. "Things are turning around slowly, but many still struggle with the vaccination mandate, spacing necessities and staff shortage," said Natalie Barber.

Terri Barlow noted that local restaurants have benefited from and are thankful to the community for 'shop local' support that has sustained them over the past 20 months. "It's clear that some local restaurants still need our help to remain open. One way to celebrate them and make them stronger is to continue to have their backs. Tonight, try takeout".

### PREPARE TODAY FOR SUCCESS TOMORROW

Once again small business owners have shown us the way. Following their example, it's important to prepare now for success tomorrow through adaptation and creativity. In our personal and business lives all of us should seek to seize the moment, adapt and rebound. In so doing we can take full advantage of the head-start small businesses have given us. That's something to celebrate!

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Happy holidays from our top dog.

Thank you for making 2021 an incredible year. The support of my community is invaluable. Watch for my new River Precinct E&V office in the New Year. (It's dog friendly!)

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**Devin Morrison, CPA, CA**  
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**Baker Tilly SGB LLP**  
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# THE OWEN SOUND RIVER DISTRICT: THE DOWNTOWN COMEBACK

Multiple unique attractions make Owen Sound's River District authentically vibrant. A broad selection of over 300 River District members - unique retail businesses and restaurants as well as professional services - offer many diverse and appealing destinations. Together they create unique experiences in the heart of the City for tourists and local residents who now come and go for all sorts of purposes at all times of day.

"This exceptional transformation from relative stagnation is the happy result of outstanding collaboration between the City of Owen Sound and the River District Board of Management," said Dave Parsons, Board Chair. "Only three years old, the joint venture is a model of municipal/ business partnership that created and now is implementing a marketing, branding and action strategy for Downtown Owen Sound".

"The River District initiative has had a huge, positive impact from the outset," said Board Vice Chair, Jacquie Furtner. "Increasingly it enables the District to change and grow from within and expand outwards to increase the overall economic stability and health of the entire community".

Dave Parsons is effusive in his praise for the City's role in the transformation. "Outstanding leadership and commitment by City Council and staff at all levels has allowed us to set and achieve practical goals in our shared River District Action Plan. This ensures that Owen Sound's downtown captures its full potential and positions the City for future growth and vitality".

One dynamic municipal supporter of the River District is Viveca Gravel the City's new Community Development

Coordinator. Viveca is responsible for creating and co-ordinating a steady stream of creative River District events designed to entice tourists and locals alike. On the menu for November and December are:

- Holiday Magic on November 20th, a magical combination of the Kiwanis Santa Clause Parade, and the festival of Northern Lights, followed by the Honey Hammers on the Farmers' Market stage;
- Moonlight madness on Friday December 3d;
- Holiday shopping passports between November 20th and December 16th; and
- Holiday window painting and decorating from November 15th to December 17th.



Stay tuned for many more exciting River District adventures each and every month of 2022. As the iconic Canadian rock group BTO put it: "You ain't seen nothing yet"!

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# SHOP LOCAL PROGRAM

Shop Local is a program run by the Government of Canada through provincial and territorial chambers of commerce and boards of trade to support businesses to encourage Canadians to shop local.

The Government of Canada is investing \$33 million across Canada in this program to support businesses as they reopen so they can stay open and thrive in recovery. \$8.8 million will be invested in Ontario, through the Ontario Chamber of Commerce, to support businesses as they reopen so they can stay open and thrive in recovery.

Chambers may use this funding to support a range of activities that encourage consumers to shop locally in a way that is safe and aligns with current public health guidelines. Chambers may solicit applications directly from local organizations or associations or have open calls for proposals that promote consumer awareness and demonstrate benefits to the broader business community.

For example:

- shop-local branding and digital content
- seasonal campaigns intended to direct shoppers to local small merchants
- promotions of online shopping, curbside pickup and delivery, as well as public health measures being implemented to make retail spaces safe and raise consumer confidence;
- marketing materials such as videos, social media visuals, and radio and newspaper ads that encourage consumers to buy from local businesses and patronize local restaurants and attractions.

This investment will be flexible to respond to the unique circumstances in regions across the country and allow chambers of commerce to tailor campaigns to local needs and priorities, ultimately helping small businesses as they recover from this unprecedented public health and economic crisis.

Shop Local is an important initiative to supplement the Government of Canada's ongoing and comprehensive support for small and local businesses.

It is with great pleasure to announce that Owen Sound & Grey County Chambers of Commerce have received funding to support businesses in our community. This project has been launched and we look forward to providing support for our businesses and communities.

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## EXPERT COLUMN – LIFE'S UNPLANNED JOURNEY



No parent wants a child to be sick, disabled, or harmed in any way. It's not a life occurrence anyone expects to have; rather, it's a journey that is unplanned.

The emotional and financial landscape families must travel is often rocky in places as in particular they have to conduct financial planning for two generations, effectively - they must plan for their own

retirement as well as for the lifelong security of their child.

It is important to meet with a financial planner early, especially since a child's medical and care expenses will grow as they age.

In a great number of cases today, family members – mom and dad - have stepped in to fill the gaps in community-based care, becoming the de facto front-line health care providers.

The question that has to be asked, *the so-called elephant in the room*, is: what happens when we cross that age bridge when those caregivers become too old to look after their adult child?

People with development disabilities are living longer, productive lives in which they are now more likely to live in the community – not institutionalized - and are likely living with their parents.

Provincial health statistics show the number of adults in Ontario with development disabilities is growing and their health needs are higher, because they develop age-related issues, like frailty up to 30 years earlier than the general population.

And, in parallel, there are a growing number of older parents caring for adult sons/daughters with lifelong disabilities.

They experience changes in their caregiving needs, routines, and problems as both they and the care receivers grow older.

Preparing your family and finances for future costs and burdens of aging is an essential part of eldercare and estate planning.

Working with a financial advisor with specialized training in eldercare issues makes sense as long-term care needs can adversely impact income, assets and lifestyle. Such discussion and actions-taken are a way to safeguard savings and preserve income in addition to reducing the stress and burdens otherwise placed on the family as they age.

As well there should also be a serious discussion on a plan for their son's or daughter's future care. It's important to develop a permanency plan to address the residential, legal and financial issues that can be activated when parents can no longer fulfill their caregiving role. This can be a difficult and emotionally draining process but one that is just as essential as planning for the parent's future.

As a certified Elder Planning Counsellor (EPC) Rachel is able to address for her clients the longevity trend many are or will be facing in their coming years. Overseen by the Canadian Initiative for Elder Planning Studies Inc., the designation covers the financial planning for seniors such as caregiving, housing and end-of-life planning, including legacy planning.

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# ONTARIO CHAMBER OF COMMERCE

Rocco Rossi, President and CEO of the Ontario Chamber of Commerce, released the following statement on October 22, 2021 in response to the Government of Ontario's announcement of its next steps in their reopening plan.

"We welcome the government's announcement today that we will move to the next stage of Ontario's reopening. Ontarians and businesses have worked hard to get us to this important stage as our economy continues to recover.

"We urge the Province to continue closely monitoring metrics: we want to ensure decisions to remove vaccine and mask requirements are evidence-based and do not put our reopening and recovery at risk. We are also encouraged to see more Ontarians getting vaccinated. Businesses aren't out of the woods yet and cannot afford another shutdown.

"Targeted supports are also needed to get businesses disproportionately impacted by the crisis through to the other side. Businesses have suffered greatly over the last 19 months, and continue to face unprecedented cash flow constraints and uncertainty as well as labour shortages. Many have operated under reduced capacity for a significant amount of time and have had to hire additional staff to verify documents or to implement and enforce the COVID-19 vaccine certificate requirements. In addition, due to travel restrictions and the closure of the US-Canada border, tourism has been at an all-time low, adversely impacting businesses across a number of sectors."



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# MESSAGE FROM THE CHAMBER



Diane Austin CEO

I am proud to say 2021 is a milestone year for the Owen Sound & District Chamber of Commerce - the Chamber is 140 years old.

Local historian Melba Morris Croft wrote in her book that in the year 1864: "One of the City's most important functions was established with the founding of "The Board of Trade". At that time it was operated by David Christie, President, George Williams, 1st Vice President and W. W Smith, Secretary. All were prominent men in the community. In 1881 the Owen Sound Board of Trade was formally incorporated.

Croft noted that Owen Sound was becoming one of the most important towns in Ontario. The boom times were ushered in by both rail and shipping. All of this was under the close and watchful eye of the Board of Trade.

During those times there was a huge advocacy/political involvement with the Chamber and the City. One of the discussions in 1900 was around whether women in the community were ready and capable to go out and earn a wage. It was agreed in 1904 this was a good move and the economy grew. Good decision!!!!

I totally agree with the founders of the Board of Trade (Chamber) who never looked back but moved forward. Their mission then was to "provide support in all businesses to help our community grow and prosper" and to "move with the never-ending cycle and always evolving business community". Today's Chamber continues to honour that mission and stand up for local businesses and the community.

Happy 140th Anniversary Owen Sound & District Chamber of Commerce. I am so proud to be a part of this wonderful organization.



Top Left: Jason Hemstock, Tyler Beckett, Nick Lovell, Sydney Austin, Marg Bendict

Middle: Natalie Barber, Adam Vanderduim

Bottom : Emily Joliff, Rhonda White



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## JUST SAYING by Dave Carr



### Christmas Memories Outside Your Window

OK — this feels just a wee bit voyeuristic when I think back on it, but when I was a radio newsman working the Christmas shift, I used to manage my time to leave the station and watch Owen Sound wake up. No, wait....say what, now? It was the 1970's, 45+ years ago.

As the junior newsman at CFOS, I found myself working Christmas morning — into the station after 5 a.m., getting ready for sign-on at 5:45 a.m. with a recorded program ahead of the 6 o'clock news and our Christmas morning broadcasting. But because it was a holiday, the newscasts were only every hour, not every half-hour as on most days. The other thing about Christmas day is — let's face it — there's really not that much news! The papal message; the Queen's message after 10 a.m., some holiday greetings from a broad cross-section of politicians from across all of Grey and Bruce Counties, and a fond hope that no one died in a Christmas eve fire or vehicle crash. Sometimes, sadly, they did. Forty-plus years ago, Christmas Eve drinking and driving was a stunningly serious threat to the well-being of too many locals. And those stories had to be included after the obligatory morning calls to police and fire offices.


But mostly, the Christmas morning newscasts for 6, 7, 8 and 9 a.m. could be fairly easily and early assembled, requiring only pre-newscasts checks for immediate event updates. And so I made you waking up part of my Christmas morning news. No, not you personally, but you, Owen Sound, *collectively*. After the 6 a.m. news, I'd fly to my car and drive the streets of Owen Sound, vicariously peering in your living room windows as I passed. And I'd do it again after the 7 a.m. newscast, and one more time after 8 a.m., by now in early daylight. At 6:15 a.m., it was easy to spot those few homes where children simply could not sleep, and Christmas was well underway.

By 7:15 a.m., city living rooms were starting to blaze with the light from front window Christmas trees, and by 8:15, there was little to include for the 9 o'clock news except that everyone was up, and Christmas joy and celebration was in full riot in the homes of Owen Sound.


My own children were born in 1974 and 1978 at the old G & M. It became routine for them to have to await "Christmas" every other year till 1 p.m. or so when that morning shift was done; it's much easier to come home to Christmas than having to abandon the family celebration to do the afternoon shift. I think there were also a lot more children in city homes 40+ years back, triggering all that extra-early excitement and anticipation.

Owen Sound is both a city of neighbourhoods, and really, a neighbourhood all unto itself. I trust, in this most unbalance and uncertain time, that your neighbourhood, and indeed your home will rise early, thunder down the stairs, light the tree and let that light pour out into the neighbourhood. And whatever season you celebrate at this time of year, I do wish you the peace and the meaning of it.

But I'll be the one admiring your front window tree from that car passing by in the dark...



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