

www.worksafesask.ca www.safesask.com

I BELIEVE IN MISSION: ZERO



Safety is a way of life. In any kind of industry, if you aren't safety-oriented, then you shouldn't be there.

We have 15 business units across southern Saskatchewan and employ about 1500 people. That's a lot of people to look after. The main reason we invest in safety is to not hurt people and provide a safe worksite. That's why anybody should be affiliated with safety at work.

We're proud of our stats, but we aren't at zero yet. For us, Mission: Zero means we have a target of zero incidents. Our goal is zero.

Ron Carson, President Carson Energy Services

















BUSINESS BANKING IS ABOUT A SHARED PERSPECTIVE.

At Canadian Western Bank, we see the world the same way as our clients.

As a result, we take the time to understand your industry and provide banking solutions suited to your business needs. Discover insights and learn more at **theworkingbank.ca**.



FIRSTWORD

WITH BUSINESS & INDUSTRY ASSOCIATE PUBLISHER, PAUL HUBER



he seemingly endless winter is finally retreating and spring has come to the prairies. It is not uncharacteristic to hear complaining about the weather. Come March and a foot of snow on the ground, I find myself grimacing and shaking my head at our harsh climate. However, I am growing to appreciate it. In fact, our seasonal change is very healthy with its ups and downs.

It is not unlike the natural ebbs and flows of an economy. Products, technologies, commodities may flourish at one point and the next be rendered obsolete by any manner of market obstacle. The best strategy is to persevere through the low

points so that you can enjoy the high ones. The popular prairie proverb to "make hay while the sun shines" is an appropriate saying to bring up for this edition, but it is not hay we are concerned with making — it is oil.

Business & Industry magazine is proud to deliver its spring issue with a focus on the oil and gas industry. The sector's expansion in the province has been considerable. Our Halliburton cover story highlights the interest on the part of major oil companies to invest in Saskatchewan. There is incredible potential for the sector to flourish, but many hurdles exist to complicate growth. This edition looks at some of the major issues affecting oil and gas in the Saskatchewan.

Speaking with many people and hearing the variety of perspectives about the future of oil and gas in the province is very interesting, and one cannot help but be impressed with what potential lies ahead. Saskatchewan is capable of being a progressive and efficient oil-producing province. A little prairie perseverance is all that is required.

Please enjoy the edition and visit us at: www.businessandindustry.ca.



Jason Booker Advertising Consultant jason@bizmags.ca 306.290.8487

VOLUME 3 ISSUE 1

Editors

Erin Legg erinl@bizmags.ca Lori McKay lorim@bizmags.ca Sherry Lee sherryl@bizmags.ca

Art Direction

Amber Moon, Senior Lisa Redden, Associate

Design

Brittany Pickrem, DeAnne Bell, Elisa Malfitana, Natasha Burkholder

Alyssa Rudyck, Courtney Tait, Henny Buffinga, Rebecca Schneidereit, Tobie Hainstock, Tonya Lambert, Tori Stafford, Trina Annand

Cover Photography

Halliburton

Photography

Calvin Fehr, Country Memories, Gabriel Dumont Institute, Halliburton, Heather Fritz, Kinsmen & Kinette Clubs of Yorkton, Lisa Landrie, Sarah Novak, Simple Shots by Jackie

Contributing Writers

Bill Schwandt, Brook Thalgott, James Oloo, Michael Lieffers, Paul Huber

Advertising Consultants

Crystal Reich crystal@bizmags.ca Nicole Zielinski nicolez@bizmags.ca Paul Huber paulh@bizmags.ca Susan Gellert susang@bizmags.ca

Associate Publisher

Paul Huber

paulh@bizmags.ca 306.551.6632

Distribution & Subscriptions

paulh@bizmags.ca

Business & Industry North Sask is published four times a year. We reserve the right to edit any materials chosen for publication including photographs. We reserve the right to reject or accept any article, photograph, image or advertisement. All contents of Business & Industry North Sask is copyrighted 2014 with all rights reserved, except for original articles submitted to Business & Industry North Sask, where copyright resides with the author. No other part of this publication may be reproduced without the written permission of Business & Industry North Sask or its writers. The name Business & Industry North Sask, its logo and material cannot be reproduced without the written consent of the publishers. The views and opinions expressed in the expert advice columns herein are those of the authors and do not necessarily represent the views and opinions of Business & Industry North Sask or the companies it represents. The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavour to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act upon such information without appropriate professional advice after a thorough examination of the particular situation.

PLAN to keep the best employees.

- A smart, flexible pension plan with proven performance
- No minimum number of employees required to join
- No hidden fees; easy to understand
- We can help you get started today call 1-800-667-7153

SaskPension.com They'll love you for it.





MAY/JUNE 2014

► MAY 14

Saskatoon Community Foundation Salute

Prairieland Park, Saskatoon

► MAY 14 – 16

Sask. Chamber of Commerce Conference on Business

DoubleTree by Hilton Hotel, Regina

► MAY 15

SABEX Awards

Prairieland Park, Saskatoon

► MAY 20 – 22

Williston Basin Petroleum Conference

Bismarck, North Dakota

► MAY 22

Saskatchewan Supply Chain Management Assn. Conference and Trade Show

TCU Place, Saskatoon

► MAY 22

i3 Idea Challenge Finale Wilson Centre for Entrepreneurial Excellence

University of Saskatchewan, Saskatoon

MAY 31

Saskatchewan Mining Assn. Mine Rescue Banquet

TCU Place, Saskatoon

JUNE 3 – 6

University of Saskatchewan Spring Convocation

TCU Place, Saskatoon

► JUNE 11 – 13

Estevan Energy Expo Gather, Learn, Get Back to Work

Affinity Place, Estevan



Entrepreneurship

Saskatchewan Business Challenge (SkBC) Design Weekend

Management & Human Resources:

Keys to Success in Business

43 Safety
Lessons Learned from Oil & Gas

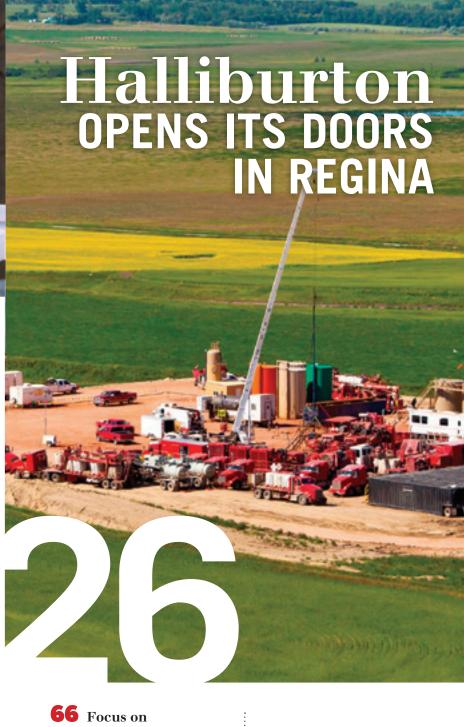
Legal
Reporting Guidelines for
Workplace Accidents

54 Finance Mining for Gold in Your Business

Education:

Aboriginal Apprentices in Saskatchewan

Sask. Life
Saskatchewan: Live, Work and Play



Philanthropy

KinCanada and Telemiracle:

The Business of Giving Back

CONTENTS



SMS EQUIPMENT Bringing You the Latest in Dozer Innovation

BY TOBIE HAINSTOCK

"It's the very latest in machine control technology and it's only available through Komatsu." Grant Gardiner of SMS Equipment can hardly contain his excitement as he describes the advancements that have taken place in the Komatsu Dozer D61-PXi.

riginally equipped with a satellite machine control system, the Komatsu Dozer worked efficiently automation that would advise the operator of how deep to dig for the needs of the specific project. Gardiner explains that that now the operator sets the specs he receives from the project designer into the control panel and the blade moves automatically. "It's a much faster and more precise method," he says. "The blade can come within millimetres of where you want it."

Gardiner points out another advancement which is that the positioning satellite sensors are no longer located on the blade of the dozer. "It's all internal now," he comments. "Everything is built into the tractor." This means no cables, no climbing and no connection needed. Instead the new Komatsu D61-PXi is innovative, intelligent and integrated. "It's a machine that's built to save the owner money and increase productivity."

On all Komatsu tractors, operators have the assurance of quality Komatsu built



components. The tractors also feature KOMTRAX on all machinery which continuously monitors and records the health of the machine. "You can even get the info sent to your smart phone," states Gardiner.

As with all Komatsu products the D61-PXi dozer comes with 2000-hour or three-year Komatsu Care which offers free oil and filter changes. For more information about the Komatsu line of machines, contact SMS Equipment.

SMS Equipment 2907 Millar Avenue, Saskatoon 306.931.0044 Highway #1 E

> North Service Road, Regina 306.359.3121 www.smsequip.com

ABOVE L-R Brad Heggestad, Larry Kuznitsoff, Grant Gardiner, Jeff Felix, Todd Martin



Saskatchewan is a province built by the hard work and faith of numerous entrepreneurs. Settlers and immigrants have come to the province from around the world, leaving behind friends, families and everything familiar because of a drive and determination to build a better life here.

mbarking on a new business venture is a courageous undertaking. Many new businesses do not succeed — often as the result of poor planning and lack of knowledge about the business world. The Government of Saskatchewan's Ministry of the Economy

has joined with the Regina Regional Opportunities Commission (RROC) and Saskatoon Regional Economic Development Authority (SREDA) to provide some of the province's newest entrepreneurs with the guidance and support needed to help make their business ventures a success.

The annual Saskatchewan Business Challenge (SkBC) started in January, when businesses within the province that had been operating for less than a year were invited to apply to participate in the six-month challenge. SkBC received over 60 applications, more than any previous year, proving that





not only is the entrepreneurial spirit alive and well in this province, but the benefits of being part of the challenge are becoming well known. In the nine years the program has existed (it was formerly known as Progress2Capital), about half of all participants are still in business, an impressive statistic and success rate.

"Industry professionals reviewed these applications and selected the top 21 participants to advance to the second round based on the innovation, viability and growth potential of their business idea," states Evelyn Cerda, economic development officer at RROC. The second round of the challenge, known as Design Weekend, took place in Saskatoon and Regina from March 28 to 30. Entrepreneurs participated at the location most convenient for them. "Design Weekend is the heart of our competition as all teams engage in further developing and refining their startup concept," says Brad Kraft, manager marketing and communications SREDA. "Participants get the opportunity to identify and expand key aspects of their business model."

Design Weekend kicked off the evening of March 28 with a meet-and-greet, which included highly informative presentations by guest speakers. In Saskatoon, Wanda Hunchak, vice-president of Westcap Mgt. Ltd., a leading venture capital and private equity fund manager, spoke about best practices for making business pitches. In Regina, Ernest Heapy, executive director at the Competitiveness and Business Development department at the Ministry of the Economy, relayed the importance of supporting programs like the Saskatchewan Business Challenge and helping entrepreneurs. Participants were then paired up with coaches from the business community who assisted them throughout the weekend.

The next two days were a whirlwind of meetings with industry leaders in marketing, human resources, technology and finance/accounting, each of whom provided participants with advice on how to improve their business plans by identifying weaknesses and suggesting possible solutions. At the end of a very busy weekend, participants presented their newly revised business plans to the judges in the form of a three-minute business pitch.

Paul Huber, associate publisher of Business & Industry magazine, was one of the province's business leaders asked to provide mentorship to the owners of an up-and-coming business during Design



Weekend. "SkBC was a great event," says Huber. "I thought RROC and SREDA did an excellent job of picking the contestants whose ideas I'm sure will be successful regardless of who wins the contest. As a coach, I really enjoyed working with my team. It was a great opportunity and I wish the best for all the participants."

On April 3, the winners of this second round of the challenge were announced: Cook by Colours Inc. (Brent Currie & Jessie Jardine), IMBH (Thomas Chevalier), Kasiel Solutions Inc. (Serese Selanders), Magic Ice (Kenny Zhen), Neurofitness Centre (Dami Egbeyemi & Nicole Haynes), OrthoPrint (Axel Rohrmann), QuickLinkt Solutions Inc. (Dale Lemke), SheNative Goods Inc. (Devon Fiddle & Heather Abbey), THRIVE Juice Co. (Danica Slattery & Maile Crowe) and Vivid Auto Graphics (Sean Heitmar).

These 10 finalists now advance to a Business Boot Camp on April 11. After this, participants will continue to work closely with their mentors to refine their business plans, submitting it for technical review at the end of May.

The SkBC will culminate in June with the Limo Pitch, where participants will get the opportunity to practice their business pitches during a short limo ride with the panel of judges. The winners will be announced at the Silver Spades Entrepreneurship Awards held in partnership with the Saskatchewan Young Professionals and Entrepreneurs (SYPE) on June 26 in Saskatoon. At this event, SKBC will award more than \$50,000 in prizes, ranging from cash prizes to a year of free office space at Innovation Place on the University of Saskatchewan campus.

The Saskatchewan Business Challenge was designed to help the province's economy grow and expand through the creation of new and diverse businesses. The foundations of this province were built on the enterprising entrepreneurs of the past, and its future will be built by the innovative ideas of those living here today.

Regina Regional Opportunities Commission (RROC) 1925 Rose Street Regina, SK 306.791.4694 www.reginaroc.com

Saskatoon Regional Economic Development Authority (SREDA)
#103 202 4th Avenue N.
Saskatoon, Sk
306.664.0720
www.sreda.com



The foundations of this province were built on the enterprising entrepreneurs of the past, and its future will be built by the innovative ideas of those living here today.



THE P3 MODEL

Expanding Under the Microscope

As Saskatchewan growth and development forges ahead, both the private and public sectors seek more efficient tools to assist in the progress. Public Private Partnerships (P3s) continue to be examined as part of that search.



n Regina, the P3 model has been a hot topic surrounding the management of the city's wastewater treatment system. In a referendum vote held September 25, 2013, 57 per cent of the voters voted in favour of the facility falling under a P3 management model. Regina's Mayor, Michael Fougere, called it a "decisive victory." However, with last fall's announcement by the Saskatchewan government that nine new schools would be built using the P3 model, the debate has reopened and questions are still being asked. What are the risks? Who is held accountable for the success or failure of a P3?

The P3 model is a relatively new management model that took off in the United Kingdom in the 1990s. Since 2004, the concept has spread through several Canadian provinces, including projects in British Columbia, Alberta, Ontario, Quebec and Nova Scotia. The Regina P3 wastewater project is the first in Saskatchewan.

The Canadian Council for Public-Private Partnerships describes P3 management as a "cooperative venture between the public and private sectors, built on the expertise of each partner that best meets clearly defined public needs through the appropriate allocation of resources, risks and rewards." According to Peter McCaffrey of the Frontier Centre for Public Policy, the World Bank views P3s as "medium- to long-term partnerships."

There are five main elements to a P3:

- Design
- Build
- Finance
- Operation
- Management

"In order for a project to be a P3, at least two elements must be contracted out," comments McCaffery. He notes that in a traditional situation only one element is being contracted, such as the designing or building of the project.

Charles Lammam, senior economist at the Fraser Institute explains, "The conventional way is for the government to manage a project and give various companies different roles. This makes





the government the steward. When a P3 model manages a project, the public is the steward."

A major concern with P3s is the risk factor. In a typical situation, the government, and ultimately the taxpayers, are on the hook for any risks involved in managing a project. With a P3 model, the private sector eats the cost of any risks. The private sector manager has the experience and skill to manage a particular project and, because they

build, maintain and operate the project, they have a vested interest in doing so with the utmost efficiency. "The very fact that they want to be profitable is the key factor that keeps the private sector running efficiently," says Lammam.

The costs involved with the high-risk transfer have been under discussion. "In some cases, the high-risk transfer of a P3 is more than its capital costs," states Cheryl Stadnichuk of the Canadian Union of Public Employees (CUPE).





She notes that with Regina's wastewater project, the capital cost is \$224 million while the risk transfer cost is \$265 million. "Why is the risk transfer cost so high? What are the actual calculations?" she asks. McCaffrey points out that risk has a dollar value. He loosely compares risk transfer to insurance on an item that a consumer purchases, stating that both parties agree to guidelines of a contract and the compensation paid out if those guidelines aren't met. Stadnichuk argues

that insurance premiums are never the entire cost of the item.

Stadnichuk believes more transparency is needed with P3s so the public can see where the money is going. McCaffrey agrees it is an important factor and should be part of the process, but complete transparency is not necessary. "It doesn't mean we should have to publish every detail." He states that some details should be kept private for the sake of business competition.

Another area of concern is accountability during the operation element. With 20- to 30-year operational contracts in place, the question is: who is holding these contractors accountable for their management? Who are these people answerable to? "The key is insuring that the contracts are written well and the accountability is written within the contract," says McCaffrey. Stadnichuk suggests having an advisory committee in place that the contractor is accountable to: "They need to have people like legal advisors, economists and fairness advisors."

In some cases, P3s have been harshly criticized for inefficiency. Nova Scotia provincial auditor's review of the P3 school agreements in that province indicated there was a clear lack of checks and balances throughout the process, as well as many holes in contract management. Lammam notes that in Saskatchewan, we can take from the experience of other P3 models and use it to our benefit.

Some will also argue that the key is to keep communication open among the business sector. Business-friendly organizations such as the Saskatoon Economic Development Regional Association (SREDA) are looking at the strategies behind successful P3s and assisting businesses by helping them find answers to questions and concerns. According to SREDA's Jim George this is being done through various educational gatherings and roundtables. "The P3 model is becoming more of a priority for business and is very much top of mind," says George. "Businesses need to step up and understand how they are going to work together."

Until we've gone further down the road and gained our own experiences with P3s here in Saskatchewan, the debate will continue. John Hopkins of the Regina Chamber of Commerce states, "P3s are not the panacea for all infrastructure projects; on the contrary, the Public Private Partnership model does not work for the vast majority of projects. However, if used prudently, P3s work very well on large complicated projects and ultimately save taxpayers money." Time will tell. ■



Your ONE STOP for Safety and Immigration Services

PHOTOS HEATHER FRITZ

Occupational Health and Safety Needs — Ensuring a Drug-Free Workplace Because We Care

More and more employers are choosing to have drug and alcohol tests conducted on their employees and potential employees to create a safer work environment. One Stop Services Ltd. in Saskatoon helps local employers to create safer, more productive work environments by administering a wide variety of fit-for-work tests, including drug and alcohol tests, hearing and vision examinations, back assessments and RN medicals.



These tests assess an individual's ability to carry out the physical demands of a job. They offer SGI Commercial Drivers' Medicals, and also help to keep Saskatchewan's workplaces safe by offering employers and employees a wide variety of online safety classes.

staff members at One Stop Services realize that having to take any fit-for-work testing especially alcohol drug and tests can make people nervous and uncomfortable. Some people are concerned that having to take these tests reflects badly upon

them, and may worry that they have been unjustly targeted. Others worry that they had a drink at supper the night before. Still others just do not like getting any medical procedures done and will avoid them if at all possible. Everyone at One Stop Services — from Janine, who greets clients as they arrive, to Cristy, Angelika and Aileen in the firm's occupational health department — understands that people have concerns about the tests. Team members do their best to answer all questions, explain the procedures and reasons for conducting the examinations, and generally help

Team members do their best to answer all questions, explain the procedures and reasons for conducting the examinations, and generally help clients relax and feel at ease. No client is ever left unattended, particularly if they come early or on time.

clients relax and feel at ease. No client is ever left unattended, particularly if they come early or on time.

"I have been to many OHS testing sites n my career in construction across the province. One Stop Service is definitely the best one for me. Cristy, Angelika and Janine provide a high level of polite, courteous service," states Don Mirandilla, a satisfied customer.

This is something the team at One Stop Services hears again and again. "Clients are always saying how happy they are with our service and that they plan

> to tell their HR person about their experience," says Cristy, head of the occupational health "We put department. heart into everything we do. We don't do things just because we like to impose them, aside from strictly adhering to existing regulations and policies. We do things because we

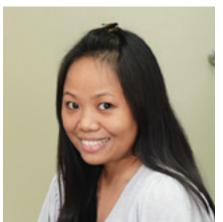
want maximum client satisfaction. After all, 'Service is our Business!' "

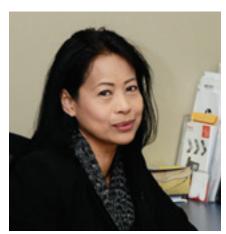
The company recently added a new audio booth to their testing equipment. Cristy notes, "We call it our 'Hush Box' for now, but we want to name it something

OPPOSITE PAGE L-R Janine Sarmiento, Kerry Peterson (seated), Angelika Sharpe, Annie Llamanzares, Cristina Templanza (seated), Christine Tabora and Aileen Anderson.











even more personal. We are engaging our clients and having them suggest names, and it is working: our clients feel important and we are establishing roots [by] having given them a sense of belonging."

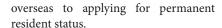
Immigration Services

Each year, Canadian companies hire thousands of temporary foreign workers (TFW) to fill labour shortages throughout the country. One Stop Services Ltd. acts as the middle man between employers and potential recruits.

Annie, head of the immigration department at One Stop Services, has years of experience in the immigration industry, having worked for 12 years in the Philippines as the country manager of a regulated Canadian immigration consultant. At One Stop Services, she counsels employers, as well as foreign workers and foreign students already residing in Canada, on how to manage everything from locating employees







One Stop Services offers extended services for employers and foreign employees alike, ensuring workers are provided with comfortable and affordable accommodations and are met at the airport. They also conduct periodic checks of foreign workers and employers to make sure everyone is happy and that all legal requirements are being met. Christine, a member of the firm's immigration department, says, "To develop good communication with our client where we can work easily and comfortably is our main concern. Our patience, dedication and friendly approach to our clients encourages them to work with us and contributes to the success of their application. I think the most important thing is that we enjoy what we are doing, we are willing to learn, and we enjoy helping people. What we want by the end of each application is to see the happy face of a satisfied and successful applicant."

Annie is passionate about her work: seeing clients get a better quality of life for themselves and their families is very rewarding. Each member of the company's immigration department is an immigrant, which gives them a unique perspective on the process. Says Annie, "Being an immigrant myself and having experienced firsthand the rigours of the application process, completing requirements, undergoing a medical examination, waiting in anticipation, leaving loved ones behind and adjusting to a foreign country for the first time has strengthened the way



TOP-BOTTOM L-R Aileen Anderson, Janine Sarmiento, Cristina Templanza, Angelika Sharpe, Annie Llamanzares, Christine Tabora, Kerry Peterson







we run the immigration department of One Stop and the way we look at and treat clients. We can now empathize with our clients. Our understanding of their needs has widened, which helps us to continuously improve our services."

Janine, the firm's receptionist, came to Canada from the Philippines with the help of the immigration department of One Stop Services. She describes her experience as being a truly positive one. "I was provided with answers to every

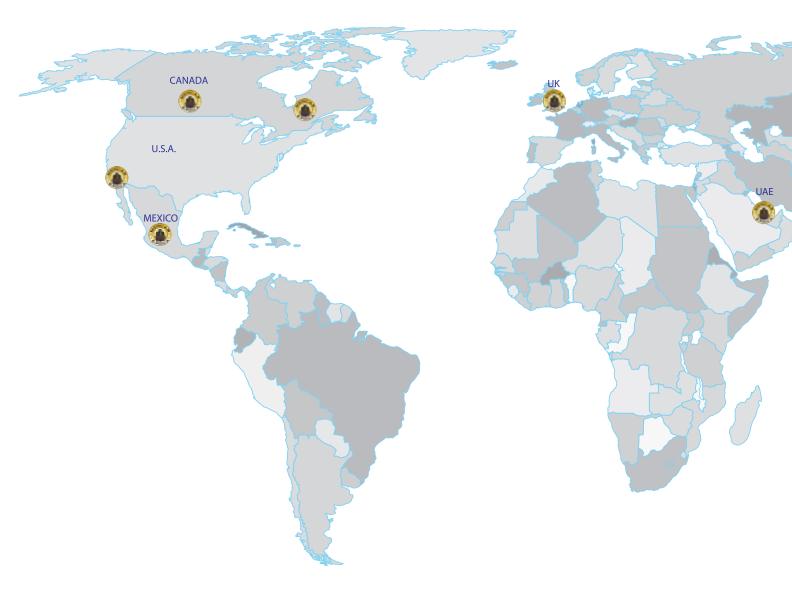
question I had. I was assisted in every step. From the day I knew I was going to be given the opportunity, up until the very day I landed here in Canada, I was constantly being re-assured of everything. It is that extra effort in making you feel valuable that makes One Stop Services truly reliable and one of a kind."

One Stop Services is "a company with a heart" that cares about each and every

client. Every member of the staff works hard to ensure the comfort and wellbeing of each client by making certain their services are efficient, accurate and delivered with a smile. ■



One Stop Services Ltd #5 510 Circle Drive East Saskatoon 306.649.2552 www.onestopltd.ca



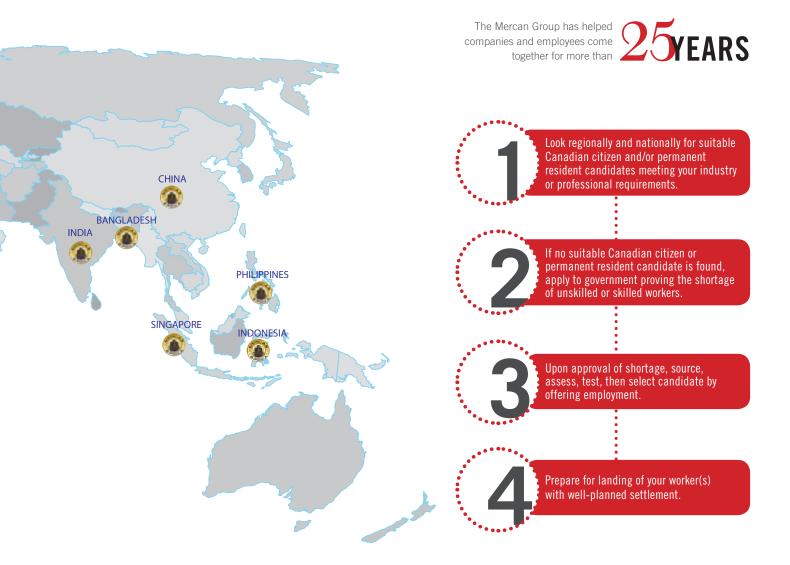
Solving Local Staffing Shortages with International Solutions

BY MICHAEL LIEFFERS

n today's economic climate, it can be very difficult to find the right person for your company. While the last few years have brought much prosperity to Saskatchewan and Canada, the boom we've enjoyed has created some new hurdles for businesses to overcome. Businesses, big and small, are encountering problems in sourcing staff for all kinds of positions, from unskilled entry-level work to skilled trades and professionals. Today, there are more jobs than there

are people to fill them, and businesses spend more time than ever looking for employees. This leads to increased costs due to prolonged recruiting, additional training, lost productivity, and less confidence and stability in their workforce. All of this has a negative impact on a company's bottom line and the province's economic growth.

The first step is to conduct a recruitment campaign for Canadian citizens and Permanent Residents. Businesses must look regionally and nationally for a candidate for at least 30 days, before expanding the search area outside our borders. Ongoing recruitment for Canadians must take place 365 days per year — Canadians must always come first, before seeking staff from outside the country. Once your search has been exhausted and no suitable candidates are found, you are eligible to apply to the government to prove that a shortage exists. Upon approval of that application, and only then, can



an employer offer employment to an overseas worker. Appropriate candidates are sourced, assessed, tested and selected, travel arrangements are made, and the process of landing the workers starts. This process takes a minimum of four months, but in most cases can last as long as a year or more based on the location of the worker.

Navigating Canadian and/or provincial immigration programs can be daunting, as can the recruiting process when looking overseas. However, there are ways to find the people your business needs. Expert advice and help in recruitment can make all the difference. Whether you're looking for one person or 100, from entry-level staff to credentialed professionals, there are professional services from Mercan Group available. Our overseas offices

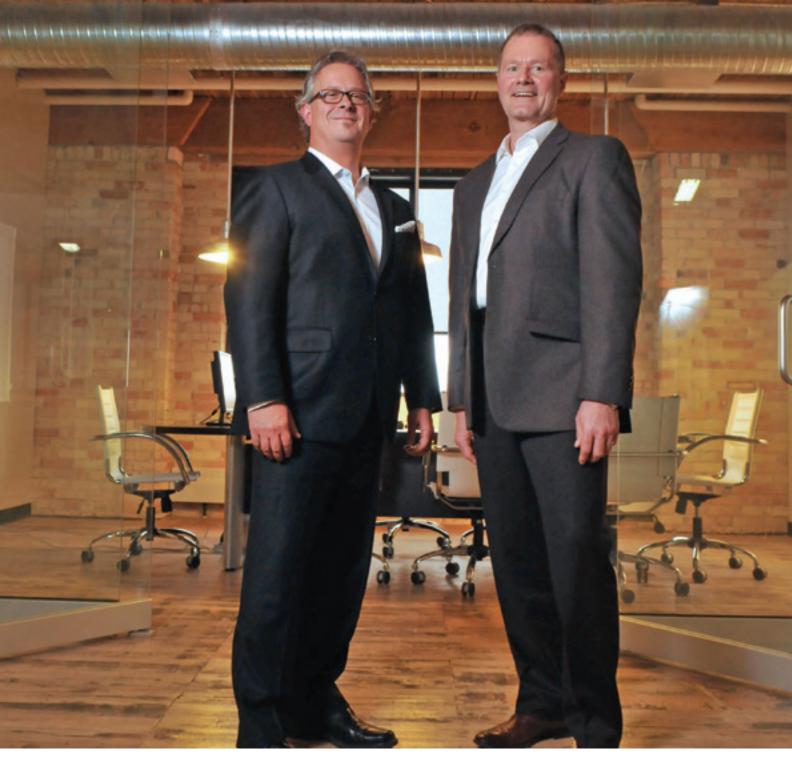
employ industry experts to complete the steps overseas - our Canadian offices work with employers, government, manage the overseas process and work directly with workers upon their arrival into Canada. It's vital to make sure you're getting the assistance you need whether you're recruiting locally internationally. A professional recruitment team in conjunction with professional immigration consultants can assist in not only sourcing the right workers, but also deal with the multitude of immigration laws and procedures that must be followed, in addition to complex provincial and federal programs that are available. Overseas recruitment trips are planned quarterly so you can assess and hire your candidates face-to-face.

From sourcing temporary staff to permanent professional employees, there is help available right here in Saskatchewan. The Mercan Group has helped companies and employees come together for more than 25 years, and can do the same for your business. To learn more about what the Mercan Group can do for you, visit impcanada.ca or call 306.651.5335. ■





IMP Canada Inc & Mercan Group of Companies #1 - 305 Idylwyld Drive North, Saskatoon Saskatoon | Edmonton | Montreal | Bangladesh China | India | Indonesia | Mexico | Philippines Singapore | UAE | UK | | USA 306.651.5335 www.impcanada.ca | info@impcanada.ca



KEYS TO SUCCESS IN BUSINESS

PHOTOS CALVIN FEHR

We asked Barry Davis, performance coach expert, to interview some of the top business leaders in the country. He recently sat down with Stephen McIntosh, president of Factory Optical, EyeCandy Optiks, and Optiks International. You've heard McIntosh on the radio and seen his stores scattered across Western Canada. Davis discovered the three keys to McIntosh's success are focus, self-awareness and people empowerment.



Davis: You moved your young family to Saskatchewan from Ontario in 1999, when you purchased a lone Factory Optical store. What was your vision?

McIntosh: I came out here with a different kind of mandate: not to be a store merchant, but to build a corporation. I was confident we could make something work. It didn't matter to me if it took five years or 15 years to get there.

My boys will tell you my philosophy: there is dignity in anything you do as long as you're taking a step forward every single day. I could show you a business plan from 1999 and we're doing it. I didn't know how we were going to get here, but that's the day-to-day excitement.

Davis: Building a corporation is a significant goal. How did you know you would be successful?

McIntosh: I'm a student of successful people. One thing I see as a common thread is self-awareness. We all know people whose opinion of themselves is markedly different than what the public consensus is, and those are the people who struggle.

I'm not that hands-on, details focused. We started with a staff of four, and we now have

157. With four I had no one to delegate to, so I had to focus on detail. And I had to have confidence in my own decisions.

One revelation I've had is that I'm a builder, not a maintainer. I'm building a bricks-and-mortar legacy. I surround myself with fantastic people and never, ever lose sight of what we're trying to accomplish. We have a brainstorming environment where everybody is empowered and expected to contribute.

Davis: The idea of empowering people is a hot topic in the business community, and you're actually doing it. How do you make it work?

McIntosh: We don't have a policies and procedures manual. I believe in hiring great people and empowering them to act in the best interest of the customer. There is an expectation that they will make mistakes and they do. It's the spirit of the decision that matters. The focal point of our business is the customer — always, always, always, always.

I also think it is incumbent upon leaders, to the best of their ability, to make the workplace as enjoyable, rewarding and playful as possible.

Davis: Staff recruitment is a challenge for many businesses. Where do you find those great people?

McIntosh: There are gems everywhere if you're paying attention. I'll walk through shopping malls and observe, engage as a customer. I look for an energetic, bright mind that is clear and we can mould them.

We've hired stragglers who turned out to be fantastic. We have 25-year-old people who don't have university education and were working in bakeries and today they are vice-presidents in our company doing unbelievable work. I hope that's part of my legacy someday.

The important thing is the team knows what the end looks like. The journey is the question mark. The destination never wavers.

Barry Davis is President of Davis-Ward Centre for People Excellence and founder of Brain Powered Performance Coaching. Contact him at bdavis@davisward.com, call 306.543.7398 or toll free 1.877.874.3873. For more information visit www.daviswardcentre.com.

MAIN PICTURE L-R: Stephen McIntosh & Barry Davis



Entrepreneurs

Are you a female entrepreneur who is passionate about your business idea or existing business? Women Entrepreneurs of Saskatchewan Inc. (W.E.) can help you start, expand and succeed in business.

BY LAURA SMALL, CEO

.E. is a not-for-profit organization supported by Western Economic Diversification Canada that exists to support Saskatchewan women in all stages of business development from idea to maturity and beyond. Our priority is to help women throughout Saskatchewan achieve their entrepreneurial goals and provide them with the means to grow their business dream into a successful reality.

The organization makes a difference in female-owned businesses throughout the province by offering business advising, lending, training, mentoring and networking opportunities.

Business Advising

Business advisors work one-on-one with you to find the information you need to make good business decisions. It's our role to make sure you have the tools needed to start and operate successfully. From advice on how to start a business to managing your current business, our services are designed to assist you with all your business concerns.

Lending

Financing is a huge hurdle in the development of any business. W.E. guides you on the best options; provides financing and assists in developing credit relationships with other financial institutions. Since its inception in 1995, W.E. has lent over \$29 million to Saskatchewan women in business.

Training

Entrepreneurs usually start their business because they are passionate about their product or service, but they usually don't have the same passion for business management. Whether you have a new business or one in operation for several years, you may struggle with understanding and applying essential business skills like forward planning, financial management, marketing or operational control.

Business skills training is a must for small business owners. W.E. offers a variety



of business development seminars designed to inform women and provide them with the tools to apply information on the various components of business.

Mentoring

W.E.'s mentorship programs expose new entrepreneurs to successful business owners who can guide and support them during the establishment of their business venture. Mentorship relationships provide several positive benefits, including acquiring the skills and knowledge to tackle various business challenges. Mentors also feel a sense of renewal, become rejuvenated and are willing to try new ideas in their own businesses.

Networking

W.E. understands the importance of business networking and provides opportunities every month for business owners and professionals to meet and get connected.

Do I need to be a member to access Women Entrepreneurs' programs and services?

Yes. We have two different memberships available: full and associate. Both of these memberships give you unlimited access to our business advisory services where you have the opportunity to sit down one-on-one with a business advisor and specifically discuss any issues or challenges you would like help with in your business. Depending on the type, these memberships also offer other benefits, including discounts on training seminars, use of client

resources, networking and mentoring opportunities and access to our lending program.

I want to start a business. What do I do?

Several likely steps include:

- Develop a concept or business idea.
- Decide if this is right for you. Do you have the necessary skills and time to start this business?
- Conduct investigative research and a feasibility study. Could this become a viable business?
- Write a business plan. Your plan will vary based on the nature of the business you want to open.

While some of this may sound insurmountable, Women Entrepreneurs can help guide you through the process. Even though opening a business is a lot of work, it is fun and exciting as well; make sure you enjoy the experience.

I have an existing business. How can Women Entrepreneurs help me?

Women Entrepreneurs supports women in all stages of business: from start-up, to expansion, to succession planning. We can help you with business advising, expansion lending, training opportunities to further grow your business, mentoring and networking opportunities and various other aspects relevant to your current business.

If I was looking for start-up or expansion capital, how long does it take to get a loan from Women Entrepreneurs?

How long it takes to get a loan depends on several variables; the most important is whether you have completed your business plan. A business advisor at Women Entrepreneurs will meet with you and assist you in compiling the necessary information. Once your plan is finalized, a loan application is completed. From there, a review and recommendation takes approximately two weeks.

For further information on how Women Entrepreneurs of Saskatchewan can assist you with your new or existing business, call to register for Business Beginnings. This is a free one-hour session offered twice a week in both Saskatoon and Regina that will introduce you to the entrepreneurial process and further describe all of the programs and services you can access in order to help you succeed.

Women Entrepreneurs is supported by Western Economic Diversification Canada. ■



Laura Small,CEO Women Entrepreneurs of Saskatchewan Inc. 108-502 Cope Way, Saskatoon 306.477.7173 100-1919 Rose Street, Regina 306.359.9732

info@womenentrepreneurs.sk.ca www.womenentrepreneurs.sk.ca



Obesity is a medical condition that, based on a recent study conducted by Statistics Canada, affects over 50 per cent of the national population. Individuals living with obesity struggle everyday to find normalcy in their lives, often suffering from additional medical health problems, as well as psychological issues that stem from negative body image.

BY ALYSSA RUDYCK PHOTOS BY HEATHER FRITZ

hile these factors can be extremely detrimental to the overall wellness of the individual, obesity affects the workplace as well.

While dieting and exercise are two important aspects of healthy living, for many people who struggle with obesity these tools alone are often not enough — which is where WLF Medical steps in.

WLF Medical is a bariatric program that offers weight loss and cosmetic surgery, and provides patients with comprehensive educational and follow-up programs.

"We change people's lives," says Melanie Wildman, president and CEO of WLF Medical in Saskatoon. "People who suffer from [obesity] face discrimination every day, as well as health problems such as type two diabetes, hypertension, and fertility problems. Even cancer rates are higher. [Weight loss surgery] transforms people's health. It gives them a healthy future to look forward to, and on top of all of that there is also the emotional and psychological wellbeing that comes from feeling normal. You get your life back."

As a business owner who struggled with obesity herself for many years before undergoing bariatric surgery, Wildman not only has an intimate understanding of the physical and emotional repercussions of being overweight, but of the economic impact that obesity can have in the workplace as well.

ABOVE RIGHT Melanie Wildman, owner WLF Medical



"For any business that has three or more employees, the odds are that one of those employees will have a weight problem..."

Gender	Average sick days Normal Weight	Average sick days Obese
	3.4	8.2
Ť	3.1	5

Productivity goes up by over 30 per cent for employees who are no longer obese, representing a significant cost savings.

Employee base salary	Cost savings
\$30,000	\$9,000
\$40,000	\$12,000

"For any business that has three or more employees, the odds are that one of those employees will have a weight problem," Wildman states. "What a lot of small or medium business owners and HR professionals don't necessarily understand is the cost that companies bear when their employees suffer from obesity. For example, companies could see significant savings in plans and packages, because employees who have weight loss surgery access those plans less often for things like sore knees, sleep apnea, depression and migraines [which] cause the overall cost of the plan to become more affordable not only for the employer, but for other employees as well."

"A regular-weight woman, for example, will on average miss three days of work a year, [while] someone who suffers from obesity will miss more than eight,"

Wildman attests. "We also know that productivity goes up by over 30 per cent for employees who are no longer obese, simply because they feel better and have a more positive outlook on life. They are [no longer] weighed down by sore knees or carpal tunnel syndrome or migraines, so they are healthier and more engaged at work. If you put all that together, then there is a significant cost saving for employers."

Wildman strongly believes that implementing a program to educate employees on the benefits of weight loss surgery is mutually beneficial for employers, which is why WLF Medical offers a corporate plan, and why she chooses to offer it to employers free of charge.

"There is no cost to employers to participate in the program," Wildman emphasizes. "It is an educational tool, as well as a benefit that they can offer, at no charge, to their employees. If they have four or more employees and they are part of the corporate program, then they can also access WLF services at a discounted rate."

Please contact WLF Medical for more information on corporate programs and how to include WLF Medical services in your company's benefits plan.



WLF Medical 820 - 51st Street East Saskatoon 306.665.8891 www.wlfmedical.ca



Halliburton

World-Class Energy Services Company Opens its Doors in Regina

BY TOBIE HAINSTOCK PHOTOS COURTESY OF HALLIBURTON

As one of the world's largest energy services companies in the industry, Halliburton offers a wide range of products and services for the exploration, development and production of oil and gas. Since its beginning in 1919, Halliburton has grown and expanded to serve in more than 80 countries around the world. Their presence in Canada, particularly the Prairie provinces, continues to reveal the strong leadership capabilities of the company.





Welcome to Regina!

With Saskatchewan's continued energy industry growth, it became increasingly necessary for Halliburton to have more of an administrative presence in the province. In spring 2013, Halliburton moved its Medicine Hat operation to Regina. "We used to service southern Saskatchewan and Manitoba from Medicine Hat," says John Gorman, vice president of Halliburton Canada. "Now, having bases in Calgary and Regina helps us out a lot because it's quite central to service."

He explains that Halliburton does service work in a number of areas, including the Bakken region, the Shaunavon area and

even into the eastern part of Alberta, depending on what the crews are doing. The move to Regina was more beneficial for the company logistically.

Although the original motivation behind the move to Regina was more of a geographical decision, Gorman notes the Regina and District Chamber of Commerce and the business community have been very welcoming and supportive. "We had some challenges with getting some city and provincial approvals for some things we were trying to do in our facility and they [Chamber of Commerce executive] were very good at pointing us in the right directions," he states.

Halliburton does a lot of initial training for new employees out of the new Regina location. Some of this training includes such skills as Class 1 Driving. Gorman says the Chamber of Commerce also assisted in finding the resources needed for these training programs.

Growing Along with Saskatchewan

According to Gorman, there is a long future for the oil and gas industry in Saskatchewan. "The Bakken in Canada is something that we've been drilling in for a long time," he comments. "With recent advances in technology — longer horizontals, more frac stages — it's become more efficient, a very productive



business for a lot of different companies." He states that Estevan is really sitting in the core of the Bakken, but there is still a lot to be done east of that area.

As Halliburton moves forward in Saskatchewan, their growth requires that they recruit qualified employees. "We love to hire people from Saskatchewan," smiles Gorman, who is originally from Saskatchewan. "We try to bring people back to Saskatchewan who were once from here. It kind of fits with the government's 'Return to Saskatchewan' initiative that they have as well." The core of the hires at Halliburton is varied; the company's hiring strategies are focused on developing a workforce which is highly skilled, multicultural and gender diverse.

New Innovations and Technology

Halliburton is a strong supporter in moving technology forward to increase efficiency and production. Gorman explains the only real way to improve efficiency and production is through technology. He suggests that Western Canada is often a world leader in technology development, and to be particularly watchful of advancements in tertiary recovery. "We are very often trying to find newer and better ways to get more and more oil out of the reservoirs," he observes. "Before, we were trying to get 10 to 15 per cent of the oil out of the ground; now we're looking at 50 per cent or better, but we still have a long way to go on tertiary recovery."

However, Gorman also acknowledges the importance of finding greener solutions. "We are very much into using greener and greener fluids — using less water," he comments, "So you are going to see a lot of new initiatives around that."

An Eco-Friendly Energy Leader

Gorman emphasizes that Halliburton is continuously researching new, greener solutions. "We've had a large shift to green fluids," he says, "that is, things that are non-toxic in the ratios in which they are mixed, or non-toxic — period." As far as each substance used, he explains there are a few different standards to determine how non-toxic chemicals are. "I think that once we establish what's going to be the industry standard and

promote that, it's going to go a long way down the road to getting us green."

One of the newer products developed in this quest is CleanStim* formulation. This is a hydraulic fracturing fluid that is made with ingredients sourced from the food industry. Acquiring the ingredients from the food industry provides an extra margin of safety to people, animals and the environment in the unlikely occurrence of an incident at the wellsite.

Because of his passion for the environment, Gorman takes it a step further, "I'm a geologist and a big fan of all forms of energy. I love solar, wind, nuclear, oil and gas." He explains that coal is the least efficient burn by pointing out that two litres of petroleum can get you from Regina to Moose Jaw; that's a very efficient way of transporting. "Nuclear might be a cubic centimetre or less — it's amazing to think of the energy potential by volume of some of these sources." He adds this is why coal is so inefficient: it requires the largest consumption for energy output and is the least clean.

"There are seven billion people on the Earth today, and the reason for that is largely due to developments in the medical and energy fields," Gorman observes. "We wouldn't have hundreds of thousands of people living in this area with this climate. The only reason why

we can is because of the energy industry." He adds that we are not going to find an alternative to oil and gas overnight, and to say we are going to try to stop the production is unrealistic. As long as we are alive and our kids are alive, we are going to be using oil and gas for fuel.

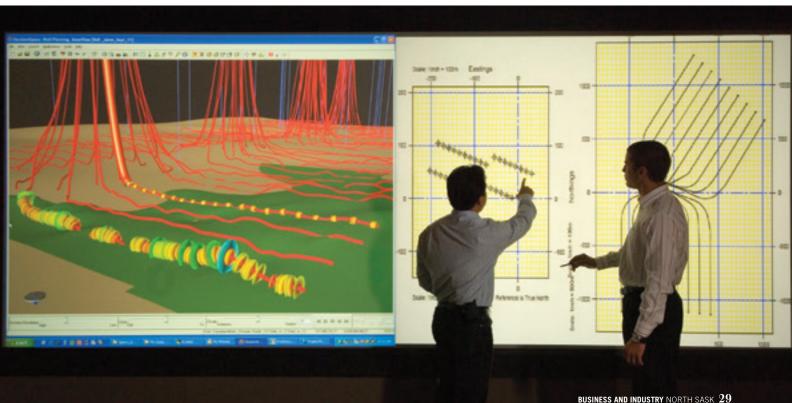
Can we do it better? "Absolutely!" Gorman expresses enthusiastically. "Technology is advancing all the time and becoming cleaner and cleaner with it. I think that's where we need to focus. We need to be looking for alternative energy sources and making sure we have somewhere to go."

PSAC – What's It All About?

As Chairperson of the Petroleum Services Association of Canada (PSAC), John Gorman is committed to educating the public about the oil and gas industry and what they stand for. He explains there are two primary programs that PSAC gets behind:

Community Partners. The primary focus of this industry-wide program is to remind oil and gas workers and contractors to respect residents and their property. "It's about being a good community partner by being considerate — not leaving gates open











on farmers' land or leaving garbage laying around — that sort of thing. We need to be mindful that we are working on someone else's land and we should be treating it like it's our own," states Gorman.

Advocacy. Gorman and all hydraulic fracturing company heads have set ground rules for what they need to do as an industry to reach out to communities. "There's been a lot of inflammatory news around stories of us making water wells unsafe or lighting on fire. Even the EPA (Environmental Protection Agency) has shown that there's never been one drinking water source that has been contaminated in that way," he states. It's through education that the public can see that the work being done

is actually conducted a long distance below any drinking water.

For Gorman and the other members of PSAC, it's all about working together with the communities to attain a better quality of life for today and future generations to come.

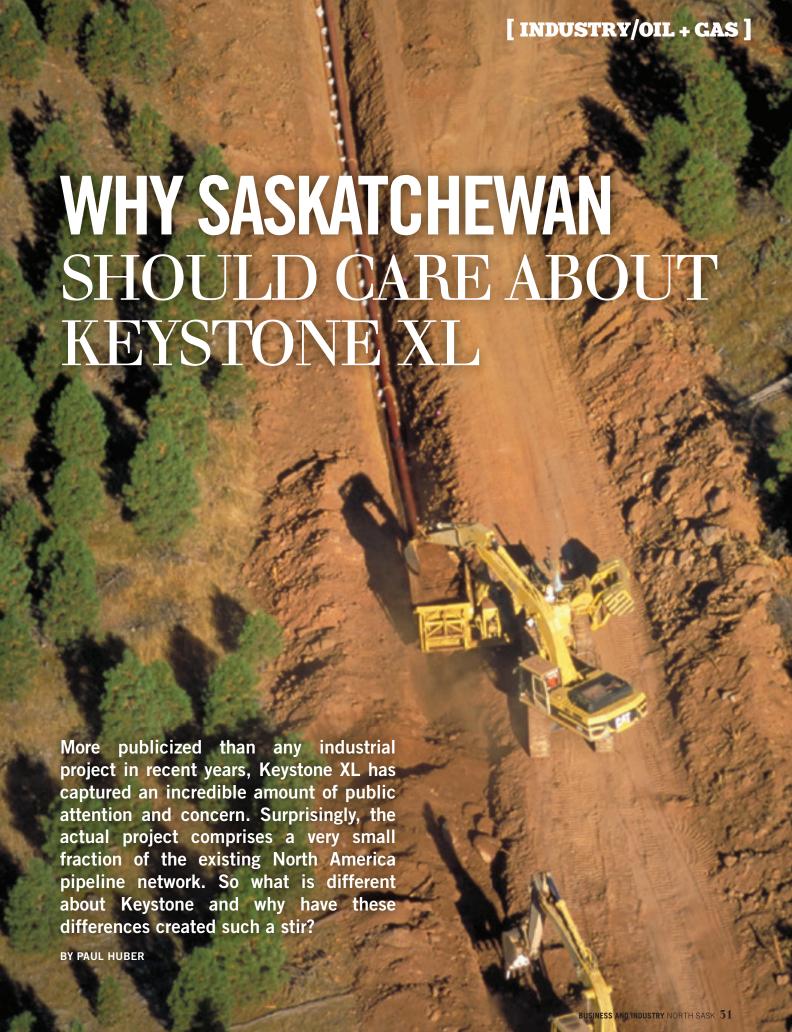
Business in Saskatchewan

The growth in Saskatchewan is an attractive feature for many types of business, and the oil and gas industry is no different. Having the resources available is a strong positive factor to bring businesses into the province, and Gorman suggests the provincial government has created a positive environment for growth and development. "Unless you can create an environment that's going to be attractive for people to work in, you're not going to have the level of investment that you see from both the oil and gas companies and the service companies in Saskatchewan," he remarks.

Of course, it's important to have a workable resource, and advances in technology to work with it. Gorman sees Saskatchewan as a potential global leader in the oil and gas industry.

With strong companies such as Halliburton showing interest in Saskatchewan's resources, our economic development continues to flourish and can take us further than we once thought possible.

> www.halliburton.com www.psac.ca







good place to begin is on the political front. When thinking about energy and energy security, one must take into consideration geo-political interests. For the United States, there is a popular and strategic move away from reliance on foreign oil. President Obama has in numerous speeches used the phrase "freeing ourselves from foreign oil."

To the relief of Canadian observers, this does not include oil production north of the border; however, it does represent a major challenge. American oil production has soared in part because of this new initiative, but also because of technical advances in oil extraction. Therefore, for Canada to maintain its market share as a major oil

producer, it too must make technological advancements to ensure product-tomarket efficiencies. The Keystone XL project accomplishes this.

For Canada's economic interest, pipeline development should be one of the highest priorities. Building pipelines to the west for accessing Asian markets and ones to the east to serve industry in Ontario, Quebec and the Maritimes will strengthen the sector's consumer base and ensure its exports. Though it has been a historical blessing to have such proximity to a massive export market like the United States, it is irresponsible to rely solely on this relationship. Overdependence on that single export market means that the upswing in American oil production poses a major threat to our

Canadian sector. Diversifying our trade is therefore the most rational remedy, and pipeline development is the most rational tactic to achieve it.

Being an environmentally-minded person, I am receptive to the concerns around oil and gas production. South of the border, Americans protesting have brought valuable attention to the Keystone XL development. Were it not for these protests, the project would have most likely been approved long ago and development would have neglected many environmental issues. Ironically though, these protests are creating other negative consequences for the environment.

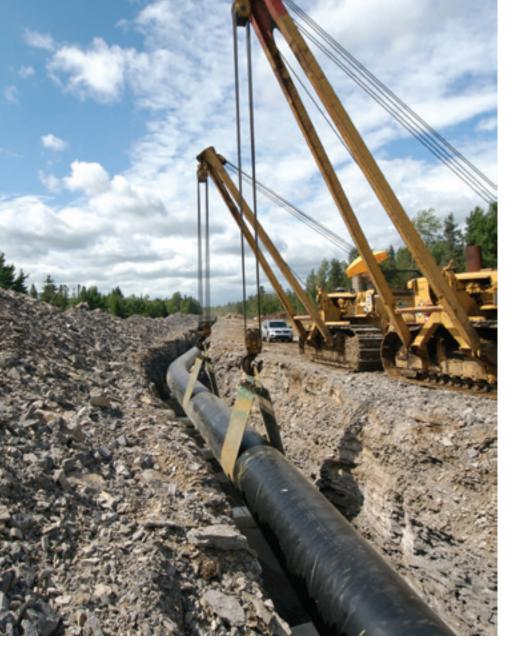
By stalling pipeline development, oil is being transported by other means. As outlined in a recent Globe and Mail article, opposition designed to stop pipeline production, and thus reduce oil exports, has caused the opposite effect: "Pipeline-inhibited Canadian oil was, and still is, priced at a discount to the rest of the world. If a commodity is forced to be cheaper, the captive customer is going to buy more, not less." 1

Saskatchewan, this situation has resulted in a massive backlog of undelivered grain, prompting even the Premier to intervene on behalf of Saskatchewan farmers trying to get their grain to market. The reality, though, is that shipping oil is more lucrative for the railways than shipping grain.

This situation demonstrates how a valued commodity is going to find its way to market one way or another. However, despite increases in oil exports due to decreased prices, the long-term value for the oil sector is in pipeline development. Improving infrastructure through innovation and efficiency has and always will be the best route for improved trade and healthy business development.

The real value of pipeline development can be seen in its environmental and economic benefits. On January 13, the Final Supplemental Environmental Impact Statement (FEIS) released by the U.S. Department of State regarding the Keystone XL pipeline concludes that:

• Keystone XL is "unlikely significantly impact the rate of



extraction in the oil sands or the continued demand for heavy crude oil at refineries in the United States based on expected oil prices, oil-sands supply costs, transports costs and supply-demand scenarios."

- · Rail, along with ocean tanker and other pipeline alternatives exist to transport crude oil from the Western Canada Sedimentary Basin and Bakken region to Gulf Coast refineries. All other alternatives to Keystone XL are less efficient methods of transporting crude oil, resulting in significantly more greenhouse gas emissions, oil spills and risks to public safety.
- The incorporation of 59 Special Conditions and dozens of other

extra spill prevention and mitigation measures will ensure that Keystone XL will "have a degree of safety over any other typically constructed domestic oil pipeline system under current code." 2

These results demonstrate a very rational argument for Keystone XL. Obviously, job creation is another issue at the center of the Keystone debate. An estimated 2,200 jobs will be created building the 530-kilometre pipeline in Alberta and Saskatchewan. The long-term spin offs of the pipeline will be extensive, as it will help the sector flourish in the province.

Reflecting on the topic, Saskatchewan Minister of Energy, Tim McMillan, has pointed out that, "It is costing the people of Saskatchewan, through taxes and royalties, hundreds of millions of dollars due to this pipeline not being operational. Also, it is costing the industry even more because the lack of export potential dissuades potential investors." Keeping Saskatchewan competitive is an important part of ensuring a strong economic future. The province is in constant competition with surrounding oil-producing regions for both investment and human capital. Developing the Keystone XL reinforces the region's standing as a major international player in oil and gas.

The environmental argument is very sound as well. There is always risk involved with any form of transport, but one need only look to the most recent rail catastrophe in Lac Mégantic to see value in a more efficient, and more importantly, safer form of transport. Keystone XL has a capacity to move 3 million barrels of oil a day. In comparison, the alternative of rail would require 4,200 rail cars for the same amount. To move it by road would require 15,000 tanker trucks. The difference is quite astonishing as are the implications of continuing with the status quo.

Prime Minister, Stephen Harper, has asked for a definitive "yes" or "no" answer on Keystone XL. This is certainly not the most prudent approach to dealing with the situation since we do not want the project to be dissolved completely. However, it is a strong statement demonstrating that Canadians are going to develop this sector with or without the assistance of a major consumer like the United States.

The opportunities with Keystone XL are many, and it is exciting for Saskatchewan to have the chance to further develop its oil sector with the inclusion of this infrastructure. Hopefully, government and industry come together on this issue and are able to prove the importance and value of this project. ■

SOURCES:

- 1. "What if the oil pipelines had been built?" www. theglobeandmail.com,
- 2. Final Supplemental Environmental Impact Statement (FEIS, http://keystonepipeline-xl.state.gov/ archive/dos_docs/feis/

Photos courtesy TransCanada Pipeline Ltd. http:// www.transcanada.com/4147.html











Weisbrod, president and co-founder of Superior Forklift Ltd., knows what it takes to make a business grow and prosper: hard work, great products and services, dependable employees and reliable equipment. Since opening for business in Regina in 2002, Weisbrod and his staff have successfully utilized this winning formula to build a thriving company, which currently employs over 30 people. The company has expanded, and there are now three branches - a Saskatoon location opened in 2008 and a Winnipeg branch appeared in 2012. In the fall of 2013, the Saskatoon branch moved to a bigger location at 847 60th Street East, while the Regina branch has recently expanded and its sales and service facility now encompasses 8,000 sq. ft.

The experienced staff members at Superior Forklift are just as dedicated to helping you ensure your business will succeed by supplying you with top-quality products as well as regular and emergency servicing of your equipment. As Weisbrod states, "Our focus is on providing quality products and responsive service to ensure our customer's complete satisfaction."

Superior Forklift carries many different types of machinery for sale or lease. They have everything from forklifts to tractors, from loading docks to utility vehicles, and all manner of equipment in between. Superior Forklift is an authorized dealer for Hyundai, Load Lifter, TCM, Barrett, Kioti, Genie, Swinger and Blue Giant as well as for Olympia Ice Resurfacing Machines.

Weisbrod, who has 30 years of experience in the agricultural sector, understands the many challenges facing farmers today, such as the rising costs of machinery. Superior Forklift offers farmers and acreage owners a solution to this: tractors for short-term or long-term lease with a huge selection of attachments, including snow blowers, mowers, tillers, backhoes, cultivators, rakes and blades.

Superior Forklift has a team of very knowledgeable and experienced technicians able to service all brands of equipment, not just the ones the company sells. The list of equipment their technicians service is long: service





forklifts (propane, diesel or electric), pallet jacks, scissor lifts, skid steers, loaders, ice resurfacing machines, all hydraulic and hose systems, racking, fabricating, welding and docks.

The company's technicians do regular maintenance on all rental equipment, ensuring everything is always in good working condition. This saves their customers time, money and headaches by avoiding expensive and time-consuming repairs. Superior Forklift technicians are also available to do emergency service calls, working on-site or in the shop. The company will supply the client with a replacement while their

equipment is being fixed ensuring that productivity levels remain high and deadlines are met.

Lorne Dicus, manager of the Saskatoon branch of Superior Forklift, explains, "It is our quick response time as well as our service technicians' experience and versatility that set us apart from our competitors." The three Saskatoon technicians — Mike Leather, Jordan Houghton and Kevin Foss — have 60 years of combined experience. So much practical knowledge of machinery and exposure to all types of problems means that you can trust them to be able to successfully complete any repair in an

efficient and expedient manner. The technicians from Superior Forklift give the same great service and attention to all projects no matter how big or how small.

In addition to their technicians, Superior Forklift also has a wide range of journeymen on staff. This multiplicity of expertise enables Superior Forklift to offer businesses numerous services. Staff members are able to do everything from inspecting, repairing and installing dock levers, restraints and doors for warehouses to installing silos, cardboard balers and gear boxes for feed companies. "Superior Forklift offers the equipment and material handling solutions needed for business and agricultural applications," explains Weisbrod.

In addition to the sales, service, leasing and rental options available for most equipment, Superior Forklift is committed to helping businesses create a safer working environment for their employees. The team at Superior Forklift offers customized forklift training courses that combine practical theory with hands-on experience. Such courses are extremely beneficial to both employers and employees, helping to reduce the number of work-related injuries in construction and manufacturing the two sectors with the highest rate of injuries reported in 2008.

Saskatoon branch manager Lorne Dicus along with Dan Frank, parts manager, Verity Corrigan, administrator, and service technicians Mike Leather, Jordan Houghton and Kevin Foss, invite everyone to come by and check out their new, bigger location at 847 60th St. They welcome the opportunity to help you to build and grow your business today.

L-R Kevin Foss, Michael Leather, Lorne Dicus, Verity Corrigan, Jordan Houghton

> Superior Forklift Ltd. 847 60th Street East, Saskatoon 306.382.5438 www.superiorforkliftltd.ca



MINING IN SASKATCHEWAN

...and a Closer Look at Potash

BY BROOK THALGOTT

Saskatchewan sits on the one of the world's largest deposits of potash, first discovered in the 1940s. Efforts to begin mining potash started in 1954, but the industry suffered from costly delays due to water associated shaft-sinking problems. It took until 1962 for potash to be mined successfully, and by 1971 the province was home to 10 potash mines in production. It would take three more decades before potash mining began to flourish, bringing prosperity to our once have-not province. Between 2007 and 2009, the provincial potash industry started to boom with over \$8 billion in expansions, signalling the beginning of a new era in potash mining for the province.



"Saskatchewan, with its attractive geology and stable political and fiscal environment, is the best place in the world to develop a potash business."

> -Tim Cutt, president, BHP Billiton Petroleum and Potash, August 2013



n 2008, potash prices started a steep climb from less than \$200 a tonne to a high of \$875 a tonne by February 2009. However, the potash market can be a volatile one; prices dropped to \$310 in April 2010, rose again in 2011 to \$470 a tonne and dropped again in 2013. July 2013 brought the news that Russian potash firm OAO Uralkali broke up its partnership with Belarusian company Belaruskali in the Belarusian Potash Co (BPC). Uralkali switched its exports to its own Uralkali Trading and announced that they expected prices to go down towards \$300 per tonne over the next six to 12 months. Prior to the breakup, the BPC partnership, together with the North American marketing agency, Canpotex Ltd. — owned by PotashCorp, The Mosaic Company and Agrium Inc. controlled the lion's share of the world's potash market.

The breakup led to a serious slump with potash prices dropping by 28 per cent in the face of the Uralkali announcement. By November, PotashCorp reported sharply lower third-quarter earnings, due to the falling market price for potash and phosphate. The announcement was followed by news that PotashCorp planned to lay off more than 1,000 employees - 440 in Saskatchewan - shortly before Christmas 2013. That decision led to Premier Brad Wall writing to the company, asking them to instead cut the dividend on their stock to stave off the planned workforce reduction. The overture failed. PotashCorp CEO Bill Doyle responded, stating that while the dividend was not sacrosanct, "we believe our dividend is important in ensuring we optimize our cost of capital." PotashCorp was not the only Saskatchewan-based potash company facing layoffs due to market conditions. March 2014 brought news that Mosaic was cutting 51 staff at four Saskatchewan mine sites.

However, the outlook on potash mining in the province is not all doom and gloom. Even in the face of lower potash prices, the potash industry in Saskatchewan is experiencing growth. After an attempt to take over PotashCorp failed in 2010, Australian mining giant BHP Billiton received approval for a new mining project at Jansen, Saskatchewan. By June 2011, the company announced that it had approved nearly \$500 million in further investment to support the Jansen mine site, and would begin mine design and engineering along with initial surface construction and the first 350 metres of shaft sinking.

At the time, the company hoped to be producing potash for sale by 2015. In August 2013, BHP Billiton announced another US\$2.6 billion investment at Jansen, to finish the excavation and lining of the project's production and service shafts, and to continue the installation of essential surface infrastructure and utilities, with the completion of both shafts in 2016. "Potash and Jansen represent a



Potash Fertilizer

significant opportunity for BHP Billiton. Saskatchewan, with its attractive geology and stable political and fiscal environment, is the best place in the world to develop a potash business. Our construction activities are going well and we have successfully introduced specialized boring machines that reduce the development timeframe and safety risk associated with construction of the shafts. This technology has been in operation for several months and we are very pleased with the results," said Tim Cutt, BHP Billiton Petroleum and Potash president, in August 2013, reiterating the company's confidence in the Saskatchewan potash industry. In January 2014, the company temporarily halted construction to evaluate its progress thus far, and would continue to develop the mine site at a pace slower than originally announced. At the time, BHP Billiton said that it now planned for full production to commence by 2018.

K+S Potash Canada, a division of the German mining firm K+S Group, began its foray into Saskatchewan in 2011 with the approval for its Legacy project north of Regina. Construction began in June 2012, and the company continues to forge ahead in 2014. The first cavern for extraction of potash brine was completed in February 2014. "This is a very significant milestone for our Legacy Project," said Dr. Ulrich Lamp, president

and CEO of K+S Potash Canada. "We are schedule and on budget for the construction of our new potash mine." Commissioning of the Legacy Project

is expected in the summer 2016, with a planned total of 36 production caverns ready for operation from which potash brine solution will be extracted for processing in the aboveground plant.

In addition to the BHP Billiton Jansen site and the K+S Legacy project, a Russian fertilizer company is also keen to join the potash industry in Saskatchewan. The Acron Group and its Saskatoon-based subsidiary, North Atlantic Potash Inc., have joined with Rio Tinto to assess the mining potential of a site near Sedley, just southeast of Regina. Rio Tinto has said that the potash on the joint venture property is a "tier-one"

Rio Tinto has stated that the potash on the joint venture property is a "tierone" deposit, and that it has found only seven other mineral deposits as rich as this one on Earth.

> deposit, and that it's found only seven other mineral deposits as rich on Earth. "It's a very large deposit," said North Atlantic Potash CEO, David Waugh. The North Atlantic parent company, Acron,

[INDUSTRY / MINING]

described the Sedley deposit as "worldclass" with "very favourable operating costs." While potash prices are in a slump, trading at roughly \$300 per tonne and most companies tending to look for prices near \$500 per tonne to cover the cost new mine construction, North Atlantic is confident about the potash market and prices improving in the future. "We think the market's going to improve in potash," said Waugh. Mine construction is at least two to three years away, but Waugh said there would be enough of the fertilizer ingredient to sustain a mine near Sedley "for decades."

Recent headlines have cast a pall over the potash market, but there may be some glimmer of hope for recovery. Uralkali agreed to a contract with China at just over \$300 a tonne in January. The price is still low but the agreement has set a floor price and brought some much needed stability to the market. And, while Uralkali and Belaruskali are still trading separately, there are signs the relationship between the two companies is thawing. New management is in place at Uralkali, and there has been confirmation that a meeting took place between Uralkali and BPC in January 2014. In February, PotashCorp CEO Bill Doyle speaking at the BMO Capital Markets Global Metals & Mining conference in Hollywood, Florida said while it was unclear when the two potash traders would get back

together, that "it would appear to be in their own self-interest. So I think it's logical to presume that they will at some point in time get back together." Doyle also noted that potash prices for April delivery to Brazil are up 16 per cent since January 2014 and prices are also rising in Southeast Asia and the United States.

The market is also keeping a close eye on India. India depleted much of its fertilizer inventories in 2013 and will need to import more in 2014. Whether India opts for potash and phosphate over nitrogen remains to be seen. India has preferred nitrogen in its government subsidy program since 2010, and whether that will change soon is unknown. At the BMO conference, Doyle stated that he "would like to be able to say there's a quick fix for the situation in India, but that's not our view. In fact, we believe India is unlikely to remedy its subsidy imbalance until more pressure mounts for change." However, Mosaic Chief Operating Officer Joc O'Rourke, also speaking at the BMO conference in February, was more positive about the outlook on India, stating due to the rundown of its fertilizer inventories, the country will need to import more potash and phosphate in 2014. O'Rourke was correct in his assertion, as April brought news that Canpotex Ltd. agreed to an annual contract with India to supply approximately 1 million



Mining in Saskatchewan: A Short History

It was 1857 when it was first revealed that the place that would become Saskatchewan had the potential for mining. It was a coal discovery that year, and gold the next.

It would take a few more years – 23, in fact before mining would begin in earnest. Coal mining was first, then copper, zinc and gold, with potash exploration starting in 1917. 1935 brought uranium, potash came in 1942, and finally a diamond discovery in 1948. It would take a few more decades for mining to take its place as a major driver of the provincial economy.

Nearly 150 years after the first discovery of coal in the province, mining in Saskatchewan started to come into its own. Exploration began anew in 2005, and by 2008 over \$1 billion was invested in the province looking for mineral deposits.

Saskatchewan has firmly taken its place in Canada's mining industry - in 2008, the province became one of Canada's leading mineral-producing jurisdictions, mineral production valued at \$9.7 billion.

contributes about 20 per cent to Saskatchewan's total exports and directly or indirectly provides in excess of 30,000 jobs, according to the Saskatchewan Ministry of

agriculture sector, mining has finally arrived.









tonnes of potash at \$322 per tonne. Steven Dechka, president and Chief Executive Officer, Canpotex said, "We are very pleased to conclude these new supply contracts with our long-term Indian customers, and continue our role as a leading potash supplier to this important market." The agreed price is low, but is no lower than what Uralkali has agreed to with both India and China in its own contracts.

While the market is still nowhere near what it was during its heyday just a few short years ago, there are signs that recovery is on the horizon. Uralkali's agreement with China in January set a floor in pricing that should help the market stabilize. The low prices may increase demand from Asia, helping to

drive up prices. India's spring election may also address the country's subsidy program and whether it will continue to prefer nitrogen over potash and phosphate. Finally, Uralkali's initial meeting with BPC may lead to an eventual reunion, potentially restoring the market order to where it once was.

Even as the potash industry waits for these forces to play themselves out, expansion is the name of the game for the Saskatchewan potash industry, with three different players making their mark on the province and the economy. 2014 is shaping up to be another eventful year for the industry, and if things continue as they are, it should be more positive than what has been seen recently.

CLOCKWISE FROM TOP LEFT Uranium Mine; Gold Mine; Potash Mine; Potash Mine Drilling Rig

Today's Potash Price 309.50 USD/t **Peak Price**

(Feb 2009) 1000 USD/t

(Source: www.infomine.com)





Our lives are saved daily by products from the oil and gas industry. We fuel our cars; we heat our homes. We wear, play with and are surrounded by plastics made from petroleum products. But are there other ways this industry could save your life?

ob Ross, manager of ENFORM Saskatchewan, the safety association for the upstream oil and gas safety industry believes so. He feels the safety training, standards and attitude of the oilfields should be adopted by more workplaces in Saskatchewan. "This industry is committed to ensuring the highest standard of workers' health and safety," says Ross.

The industry is rife with hazards, but its companies and worksites also have some of the most stringent hazard identification protocols and processes of any sector. The companies in the industry also strive to exceed the existing legislation. Ross explains, "Many of our companies work across jurisdictions.

They run pipelines through several provinces and states. They have to follow federal, provincial and state legislation. They look to the highest standards. They don't aim for the lowest bar. They aim to meet or exceed the highest one."

Like any workplace, the human factor of an injury is significant. In the oil and gas industry, where product is moving 24/7, even a few minutes of lost productivity can cost thousands of dollars. An injury or equipment failure can also cause irreversible environmental damage. Added to this, the industry has news and social media broadcasting their activities internationally, so an error or serious injury can also impact global shareholder confidence.

To mitigate this, the industry has developed extensive safety practices.

Workers are required to take multiple training courses before they enter a site. Their training is their ticket onto the site. "It's like a driver's license," explains Ross. "No ticket, no entry. If it gets washed in their jeans, they have to pay to get a new one."

The industry was also the first to require workers to submit to random drug and alcohol testing.

Cenovus Energy is the 2014 recipient of the WorkSafe Saskatchewan Safe Employer award. The award selection committee was impressed with the company's diligent hazard inspection and investigation process.

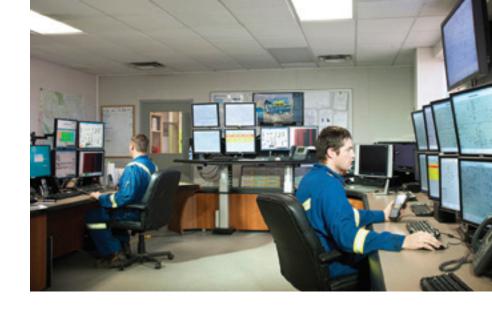
"Safety becomes a habit," explains Gerard Rieger, senior health and safety advisor at Cenovus. "You start with Field Level Hazard Assessments, where everyone discusses the job tasks and associated hazards and how to mitigate the hazards to be able to work safe. It becomes something you do constantly because every work site is different and work tasks may change during the day."

Both Ross and Rieger point out that it isn't just the physical environment that causes hazards. It can be the people around you. A drilling or service rig can host workers from six or seven different companies, all with different jobs to carry out, and all with different levels of training.

Ross explains, "On a typical day on a rig, there may be workers from several different companies crossing paths: service hands, floor hands mechanics, engineers, wire line operators and geologists. Everyone there needs to constantly assess the changing risks. The key is to work as a collective team, with the same goal: that everyone gets home safely."

Rieger agrees. "Safety on the job is about working together and communicating. If you see a co-worker moving a piece of equipment, you offer to help and discuss the plan how to do it safely."

He adds that it isn't always the exceptional situations like explosions or a well blow out that cause injuries. Rieger says, "The routine tasks are the ones that hurt us. It's the pinch points and the slips and falls. At times, you may lose focus in routine work. We seem to be more diligent on the high-risk tasks."



"Toolbox talks are a supervisor's opportunity to point out a new hazard, make sure everyone gets a chance to talk and check that everyone understands."

-Gerard Rieger, Cenovus





Cenovus teaches hazard identification and near-miss reporting to every employee. "New workers to the site are shown the equipment, what it's for, what we are looking for when we do an inspection, and how often to check it. We use a checklist and if there a deficiencies, we explain and show them what to do: do we tag out the equipment and not use it? Do they report it for maintenance?" The documentation allows for preventative maintenance before there is an incident. It prevents injuries, saves money and downtime.

Cenovus also has a system through which employees report and investigate near misses. For example, "If something falls from a height and almost hits someone, we do an investigation. Investigating near misses is our chance to learn before someone gets hurt," explains Rieger.

Cenovus also uses regular toolbox talks and Safety Stand Downs, a meeting model created by ENFORM. "Daily safety tailgate meetings are our chance to introduce new workers to the site, discuss the job tasks, the associated hazards and how to control the hazards" says Rieger. "It's important for them to be two-way conversations to keep everyone involved. It might be the time a new guy can ask questions or say 'I can't go into the trench because I don't have

my ground disturbance training yet.' It's a supervisor's opportunity to point out a new hazard, make sure everyone gets a chance to talk and check that everyone understands."

The Safety Stand Down model for onsite safety talks has been adopted by many other industries. Work stops for brief safety meetings led by anyone from senior executives to frontline workers or supervisors. A Safety Stand Down can be a planned topic or to bring up an immediate hazard. "It's an effective way for senior leadership to present the safety message straight to the worksite. When senior leaders show up right at the site and stop work to talk about safety, the employees know that safety is more than just talk," says Ross.

Research indicates that the companies with the highest safety engagement have leaders visibly involved in promoting safety.

There are oil and gas companies achieving over a million hours of zero injuries. These are companies achieving Mission: Zero in one of the most challenging, fast-paced industries in the world. By adopting their lessons, companies can improve their own performance and continue to move Saskatchewan closer to Mission: Zero.

"The oil and gas industry looks to the highest standards. They don't aim for the lowest bar. They aim to meet or exceed the highest one." $-Bob\ Ross,\ ENFORM$

"Investigating near misses is our chance to learn before someone gets hurt,"

— Gerard Rieger, Cenovus

Check-up Leadership Lessons from oil and gas:

- Do you hold your company to the highest standard for your industry?
- Are you a visible safety leader?
- Do you provide orientation, training, mentorship and supervision for new workers?
- Do your supervisors have the skills and knowledge required to adequately supervise?
- Do you host Safety Stand Down meetings?
- Do you have a process for hazard and near-miss identification, reporting and investigating? Are your employees trained and how?
- Does your company operate in a way that respects the safety of all employees, customers and contractors?
- Do you require or have you established safety standards such as criminal record checks, drivers' abstracts or drug and alcohol testing?





Canadian Business Resource Group

Offering Management Solutions to New and Existing Businesses

BY TOBIE HAINSTOCK PHOTOS LISA LANDRIE

"The key to a successful business is good solid management," advises Rishi Behari, vice president of Canadian Business Resource Group (CBRG). "It's all about organization and communication." That might sound fairly simple, but when you're a business owner trying keep the wheels turning it can also sound expensive and time consuming. It can leave a business owner feeling overwhelmed.

A Brief History

The CBRG has a history of successfully managing a selection of businesses over the past several years.

Behari explains that things began when his father developed EnviroWay, an international manufacturer of cleaning products, specializing in water and wastewater purification. "At the time, my father was working as a hotel manager," says Behari. "His background in chemistry and his experience in hospitality is what gave him the idea to develop EnviroWay."

Eventually the business expanded into other ventures such as EnviroWise, which sells biodegradable, hypoallergenic and concentrated cleaning products for retail and commercial use. "All the products are manufactured here in Saskatoon," advises Behari. Originally launched under the





LEFT Bob Behari - President RIGHT L-R Rishi Behari B.A., MBA, Vice President; Art Kostaras - Director of Finance; Tia Nyirongo, BBA - Human Resources Manager

name The Soap Exchange, EnviroWise is a rebranding of the same concept of a retail outlet of environmentally friendly home and personal cleaning products with packaging that can be brought into an outlet and returned for reuse. The idea is to provide consumers with the option of returning their containers and reusing them instead of having them thrown away.

From there, the Behari family ventured into construction. CTI is a construction and supply company that provides homeowners with an all-inclusive experience. Whether purchasing a readyto-move home or building one on site, CTI will walk you through the process without the fuss and worry of dealing with subcontractors.

Today, close to 300 employees and partners are located globally throughout Canada, the United States, Europe and India. What started out as a simple idea about reducing waste has grown and flourished into a prosperous enterprise.

A Need to Fulfill

As the businesses grew, it became clear to the Beharis that managing them each separately would be a headache. They decided to create a management consulting group to work with all the companies. "It's like a central nervous system for all of the businesses," explains Behari.

Helping Your Business Succeed

As they further developed their multimanagement techniques, it became clear that what they do for their business, CBRG can do for others.

According to Behari, business management is similar in all sectors. "The problems that exist for businesses are similar across the board as they reach different stages in their growth," he says. CBRG has a proven management track record with their existing venture. The experience and expertise they have to offer is diverse and will prove to be an invaluable resource to any up and coming company. By allowing CBRG to look after the management of a new venture, business owners are able to save time and money.

Whether a new or existing business, most business owners don't want to spend their time sitting behind a desk dealing with a lot of time consuming administration. "You are really good at your business, at what you do," elucidates Behari. "We are here to help and support you." ■



Canadian Business Resource Group 2241 Hanselman Ave. Saskatoon 306.244.4920 www.cbrg.ca www.envirowav.com www.envirowisesask.com www.citibuildingsupply.com www.victoriasoapexchange.com













EXPERT ADVICE

ONLINE MARKETING



Jason Orban

Think Big Studios

1651 - 11th Avenue Regina, SK 306.205.5048 or 1.877.505.2835 big@thinkbigstudios.ca www.thinkbigstudios.ca

thinkBIG STUDIOS

ou want to grow your business, right? You want customers in the door, flooding your social media, visiting your website and buying your products or services. You want to hear the ring of dollar signs like in old Bugs Bunny cartoons: cha-ching! We all do, and that's fair. It's business.

Here are three simple truths we often don't realize about business.

1. The Problems We Solve

Do you really know what your products and services are and what problems they solve? Every product exists to solve a

Three Simple Truths to Realize for Growing Your Business

problem. Everything from a Rolls-Royce to a tie with the picture of Elvis on it is a solution for the person who buys it. You can buy many different vehicles for less than the \$250,000-plus price tag of a Rolls-Royce. This may seem irrational, but a Rolls-Royce fixes a problem of being able to show off, provides a boost to the ego, and allows the buyer to belong to an elite club of owners. An Elvis tie seems a bit silly for a product that solves a problem, but it does. It allows the person wearing it to stand out and be different. If you think about your products and focus on the problems they solve, you'll see them differently. You'll be able to advertise in a way that connects with your core audience.

2. Who Are Your Customers?

Unfortunately most small businesses paint a pretty broad stroke when it comes to who their target market is. We all know we should take the time to figure out who our target customers are. But how do you do that? What we've done is thrown around the old demographic you see in business books and had our clients focus on creating their "customer avatar." This is the personification of the top 100 traits of all your ideal customers,

bundled into one imaginary character. You think about their fears, frustrations, the problems they have and what makes them happy. You then bundle that into one person, give them a name and start a conversation. On our website we've put together an easy to follow guide on how to build your avatar. Go to www. thinkbigstudios.ca/Avatar to get started.

3. Narrow Your Focus

The final truth we want to cover is to stop trying to be everything to everyone. Like demographics, we commonly think a broader stroke is better. What we've found is counter intuitive. By creating a small niche for yourself and focusing on the audience from your avatar, we can generate more qualified leads. We can target people who are already interested in our product or services. We can then build advertising that appeals and speaks directly to our niche.

It's easy to lose focus and have our advertising get lost in today's media. By narrowing our focus, we can stand out in our niche. We can provide solutions to our customers' problems and create advertising that resonates with them.





Abacus Signs Has Your Mobile Advertising Needs All Wrapped Up

BY TONYA LAMBERT PHOTOS LISA LANDRIE

A 2006 study by Out-of-Home Marketing Association of Canada revealed Canadians spend 51 per cent of their time outdoors, despite our long, cold winters. Indeed, Canadians spend much of their outdoor time in their vehicle driving — on average 18,000 kilometres each year, reports Statistics Canada.



o it should come as no surprise to learn that outdoor advertising is very powerful. Mobile advertising through vehicle wraps is the most efficient and cost-effective form of advertising.

A \$2,000 vehicle wrap that lasts five years breaks down to only \$33.33/month (or just over a dollar a day) and is seen by thousands of potential customers daily. Your wrapped vehicle is working for you, generating business, 24 hours a

day. Whether being driven through the streets or sitting parked, people will see your vehicle and remember the name of your business.

In Saskatoon, Abacus Signs is the place to go for an expertly-crafted, eye-catching wrap for your company's vehicles. Their experienced graphic artists will help you design an attention-getting wrap and then print it onto an adhesive decal with a latex digital printer. Their installers can apply wraps to any type of vehicle — from cars, trucks and buses, to RVs, trailers and boats.

Come in and see the team at Abacus Signs about different options and price points for a vehicle wrap. Start driving up your company's profits today!

Abacus Signs 331 103rd Street 306.477.1900 www.abacussigns.com

......

ABOVE L-R Tom Murphy, Anne-Marie Studer, Rob Cremers (owner), Dale Soles (owner), Rita Denis, Janai Watson, Blake Stevenot, Elliot Wiebe; MISSING Kathy Tillman



BY WM. CHRISTOPHER PORTER

n the resource sector, including oil and gas, there are few bigger threats to a successful operation than accidents in the workplace. It is of paramount importance to have robust accident prevention and risk management policies and procedures. It is therefore crucial to keep current on the accident reporting obligations in occupational health and safety legislation.

This article highlights a few important obligations under the Occupational Health and Safety Act, 1996 and Regulations and The Mines Regulations (collectively, the "Act"). For organizations operating primarily outside Saskatchewan, OH&S legislation differs from province to province. It is important to ensure your organization's Saskatchewan operations comply with local legislation. The Act does not, however, apply to federal works,

undertakings and businesses that are subject to the *Canada Labour Code*.

Employers and contractors must give notice to the OH&S governmental authority (the "OH&S Division") and generally to their institution's OH&S committee co-chair of every accident that causes or may cause the death of a worker or which requires a worker to be admitted to a hospital for 72 hours or more. Notice must be given as soon as reasonably





as a result —and produce a report. The *Canada Labour Code* also contains reporting requirements for federally-regulated employers, including reporting workplace injuries which prevent an employee from performing regular duties on a day after the injury occurred.

In the case of death, the Act prohibits altering the scene of the accident or anything connected to the accident (including documents) in any way — except, of course, where saving life or relieving human suffering — until an occupational health officer has completed an investigation. Employers are also required to conduct investigations following all accidents where a worker is admitted to a hospital for more than 24 hours, and produce a report listing, among other elements, the cause and corrective action taken.

Various other accident reporting and record-keeping responsibilities depend on the industry and context. *The Mines Regulations* includes a requirement for a monthly report to the OH&S Division and OH&S committee co-chairs with accident statistics. Other regulations require the logging of accidents involving various kinds of equipment.

It is very important to search out the specific reporting and recording keeping regulations that apply to your workplace.

There are a number of negative consequences for employers who fail to live up to these OH&S duties. Failure to comply with these reporting requirements can lead to public prosecution, fines and serious reputational harm.

This article presents a summary of certain provisions of the Act and does not constitute legal advice.

Wm. Christopher Porter is a lawyer in the Saskatoon office of McKercher LLP with a practice that focuses on corporate and financial transactions, with an emphasis on the natural resources sector.



Wm. Christopher Porter Lawyer, McKercher LLP Saskatoon E: c.porter@mckercher.ca

possible. Names of injured workers, the employer, date and time of accident, circumstances surrounding the accident, apparent injuries, and name and contact information of an employer or contractor representative should be reported.

Employers, contractors and owners must also give notice to the OH&S Division, and generally to their OH&S committee, of "dangerous occurrences," whether or not any injuries were suffered



BY BILL SCHWANDT

have seen so many times that insurance has saved people's businesses and so many times that insurance has rebuilt people's lives after a major loss that I am a firm believer that business owners must not forget about acquiring business insurance.

When you are in the insurance business you see all the bad things that happen to people. You hear about the car crashes and the injuries. You hear about the house fires and the loss of personal belongings. You hear about theft, broken water pipes and lost jewellery.

Most of the bad things that we see happen to people are insurable. Unfortunately, people often forget to insure their property, be it their diamond ring, their new boat or their new business. So, that is why I say, "Don't forget about your insurance!"

In a claim situation, an insurance policy is meant to help cover costs in order to put you back into the position you were in before the loss. An insurance policy is meant to make it easier to get back what you have lost.

As a business owner or contractor, you take special precautions to protect your property — you deadbolt your doors and put in alarm systems, you set up fenced, secure, locked compounds for your equipment. Nonetheless, if thieves or vandals try hard enough, they will break in and they will damage or steal your property. However, if you have your property insured, the heartache and monetary loss will be greatly reduced, so don't forget about your insurance!

In today's fast-paced world, we are doing business at an unprecedented speed. Business owners are making snap decisions, buying equipment, constructing new buildings and investing in their futures. In order to protect these investments, business owners should be consulting with their insurance broker every time they acquire new property.

Business owners invest many years working long, hard hours with their own blood, sweat and tears to build up their businesses. To have your life investment wiped out by a fire, a robbery, or some other unforeseen peril is devastating. In order to minimize this loss and get your business back into production, don't forget about your insurance!

In addition to insuring their property, business owners can also purchase business interruption insurance. This insurance allows a business owner to keep paying wages and expenses during a shutdown after a terrible loss.

Another important coverage for building owners is "lost rental income"

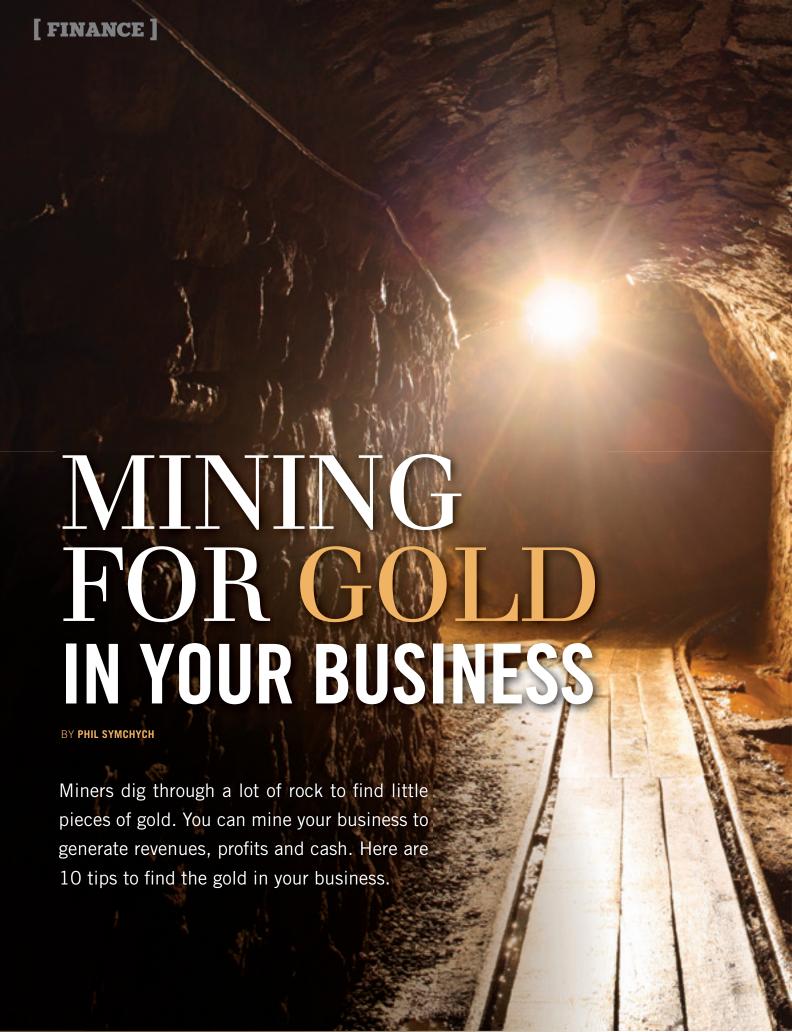
insurance. This insurance does just what it says — it covers the rental income lost when damage sustained by a rental property makes it impossible to rent until it has been repaired. Business interruption insurance and lost rental income insurance are two very important insurance coverages that should be considered when businesses think about their risk management plan.

Whether it be home, auto, boat, cabin or commercial insurance — talk to Hoffmann Kool. Our brokers will work with you and for you. "Don't forget about your insurance!"

Hoffmann Kool Insurance #5 75 Lenore Drive Saskatoon 306.934.1999 www.hoffmannkool.com

Below L-R: Aaron Beattie, Darryn Knibbs, Laurie Klassen







Strategy. Where should you focus your business? Are you providing your valuable products and services to the customers and markets that have the most resources to pay for them? Or, do you reactively answer the phone and respond to quotes without any intentional focus on who could really benefit from your talents?

Customers. Are you in regular contact with your best customers and proactively providing them with free ideas and advice on how they can be more successful? Or, are you spending your time chasing problems and slow-paying customers while ignoring your best ones? If so, who is subsidizing whom? This position will be temporary because your best customers will eventually leave.

Rejection. You may have a file drawer full of old quotes that were rejected, postponed, delayed or forgotten. Pick up the phone and call them to see if they still need what they wanted before, or if they have new needs. A "no" yesterday does not mean "no" forever. One client had more than an entire year of sales revenues sitting in cold quotes.

Employees. Do all your employees contribute equally? Do you reward your sales people differently than delivery people? Do you reward high performers more than average performers?

Sales. What are your plans and processes to attract prospects and convert prospects into customers? Or, have you been spoiled by a hot economy and just take whatever comes in, assuming that it will continue forever? It won't.

Paperwork. How quickly can you issue an invoice? Has your customer approved your daily work reports and are they linked to a job and a purchase order (PO)? Is this manual or systematized?

Show Me the Money. Do you ask for deposits, payments up front and payments due upon invoicing?
Or, are you your customer's banker,

carrying them for 60 or 90 days, or more? What is your Total Days To Cash (TDTC)? One client improved working capital by \$100,000 per day of improved TDTC. Never bank a customer larger than yourself.

Marketing. Is your website attracting the right customers by providing your ideal target with useful and valuable advice that builds your credibility? Or, are you blowing your own horn so loudly that no one can hear the music?

Love Letters. Are you keeping in regular contact with your best customers and referral sources by sending them useful, free information on a regular basis through newsletters? Or, are you sending them sale sheets that perpetuate a price competition?

What's the Score? How timely and accurate are your internal operating and financial metrics? Do your systems generate daily and weekly flash reports? What is your project status? How profitable is each job and customer?

Where is the gold in your business?



Phil Symchych CA, MBA is the president of Symco & Co., author of Phil's Profit Points, co-author of the upcoming book, The Business Wealth Builders, and an expert in accelerating profitable growth for elite business owners and their companies.

Copyright Phil Symchych 2014. All rights reserved. ■

Phil Symchych 306.992.6177 phil@symcoandco.com www.symcoandco.com



IMMEDIATE FINANCING

BY SHANNON AND BYRON BRISKE PHOTOS HEATHER FRITZ

In an earlier article we discussed the benefits of holding life insurance inside a corporation. This article will highlight some of the 'living benefits' of using cash valued insurance inside a corporation.

valued permanent insurance becoming very popular inside corporations because several advantages. They are a type of asset that grows tax advantaged and if held to maturity will be paid tax free back to the corporation and ultimately to the remaining shareholders. They are an asset on the balance sheet and can be used for the same purposes any other asset is used inside a corporation.

We are going to focus on one type of permanent insurance known as participating whole life. In this type of coverage you get the benefit of both the indemnity and the power of pooling your assets within investment accounts in the billions of dollars. Each year the value of the policy is increased by a guaranteed amount as well as a variable component. Once established that becomes your surrender value and is vested to you. In addition the total death benefit paid increases and vests. This is important for the two living benefits we will discuss.

One of the living benefits we see this type of insurance being used for is income to the shareholder. Typically a shareholder would take a dividend from their corporation if they wanted income. In this strategy we use the cash valued insurance contract to drive income. This is done as a series of loans to either the corporation (and then that amount is paid out as a tradition dividend) or directly to the shareholder. In either case most lending institutions will allow up to 90 per cent of the value of the policy as a loan. In using the latter method we see a much higher after tax income level because the shareholder is receiving the loans directly to themselves and therefore the amounts received are non-taxable. In this scenario the shareholder would need to pay a fee back to the corporation for the use of this corporate asset. This fee is usually about one percent and ultimately much less than what the tax would have been on a dividend. There are some considerations with this strategy and you would need to discuss these with your advisor. Typically the loans remain until the shareholder deceases however there are mechanisms to retire the loan earlier. Because the death benefit has been growing each year and is always higher than the security for the



loan there is usually a significant amount of residual death benefit after the loan is retired. In addition the corporation gets a Capital Dividend credit which may be equal to the overall death benefit. In most cases this credit is significantly higher than the residual death benefit allowing for the remaining shareholders to extract not only the residual death benefit but any other asset that has accumulated inside the corporation tax free, up to the capital dividend balance.

A variation to this strategy is the Immediate Financing Arrangement. Let us say you like the idea of cash valued permanent insurance but you don't want to disturb any of your existing assets or you don't want to tie up the capital in your corporation. In this case you would immediately borrow back an amount equal to what was allocated to the insurance contract. In the early years you would need additional collateral to satisfy the lending institution but as the value of the permanent insurance grows that amount reduces until the permanent plan satisfies all the collateral requirements. With this strategy the loan interest may be deducible to the corporation as well.

Because the loan amount is always less than the total indemnity there will be a significant residual death benefit available to the corporation when the shareholder deceases. The corporation receives the full Capital Dividend of the insurance contract, allowing the surviving shareholders to extract not only the residual death benefit tax-free, but also other liquid assets that would have normally been taxed as a traditional dividend

Both strategies provide enhanced value while the shareholder is a living and add to the estate benefits when they decease.

The article has simplified the strategies and anyone interested should discuss this with their professional advisory team before enacting any type of leverage strategy.

Assante Financial Management Ltd.
301-500 Spadina Crescent East, Saskatoon
306.665.3244
www.thebriskefinancialgroup.com

Main Picture L-R Shannon and Byron Biske



GDI Program Significantly Increases Aboriginal Apprentices in Saskatchewan

BY JAMES OLOO PHOTOS COURTESY GABRIEL DUMONT INSTITUTE

The Gabriel Dumont Institute Aboriginal Apprenticeship Initiative is a federally funded program that is aimed at increasing Aboriginal participation in apprenticeship and trades. The initiative is a structured system of formal supervised training leading to journeyperson certification in one of the 47 designated trades in Saskatchewan. The initiative is funded under the federal Skills and Partnership Fund (SPF).

Apprenticeships combine on-the-job training with classroom learning. In recent years, GDI and its partners have invested a lot of time and resources in its Aboriginal Apprenticeship Initiative, in part due to the strength of Saskatchewan's economy. Coupled with

an ageing population, this has increased demand for skilled labour.

The GDI Aboriginal Apprenticeship Initiative enables clients to master not only relevant occupational skills, but also other work-related skills, including communication, problem solving and interpersonal skills. Data from a GDI survey of Aboriginal apprentices found that 98 per cent of clients were satisfied with the supervisory, teaching and mentoring ability of their supervisors.

A 2007 study by the Canadian Apprenticeship Forum found that for every \$1 spent on apprenticeship training, an employer receives an average net return of \$0.38. The study noted that if eligible tax credits are included, the net return to employers increases to \$0.44. In other words, apprenticeship training is a worthwhile investment to employers.

In a 2014 survey of GDI employer partners, 98 per cent were satisfied with the apprentices' ability to contribute to the success of their company. Ninety-one per cent were satisfied with the quality of the apprentice's work abilities, and 90 per cent were satisfied with the support they receive in the partnership with GDI. Wade Edin, co-owner of Shaughnessy Electric, says, "GDI has helped narrow down the search, screening of resumes, and help identify workers [who] fit the job." Other benefits to employers include increased productivity, improved safety, and reduced employee turnover.

GDI Aboriginal Apprenticeship Initiative was started in 2011 with a target of having at least 120 Aboriginal apprentices indentured with the Saskatchewan Apprenticeship and Trades Certification Commission (SATCC) in at least 17 different trades by January 31, 2014. The targets of the initiative were met and/or exceeded before the end of 2013. In October 2013, the agreement was extended until March 31, 2014 and included new targets for indentured apprentices from 120 to 140. To date, the initiative has met/or exceeded all the terms of the extension.

When the GDI Aboriginal Apprenticeship Initiative was started, there were 8,924 apprentices in Saskatchewan who were registered with SATCC. Of these, 1,160 were Aboriginal. GDI Aboriginal Apprenticeship Initiative has thus increased the number of Aboriginal apprentices in the province by more than 11 per cent over three years.

GDI board vice chair Glenn Lafleur states, "There is labour market demand for skilled workers and there are Aboriginal people who are hungry for skills training. GDI has increased the number of Aboriginal apprentices by 145 over the





11%

GDI Aboriginal Apprenticeship Initiative has thus increased the number of Aboriginal apprentices in the province by more than 11 per cent over three years

past three years and there is still demand for employment placements," even as the SPF program winds down.

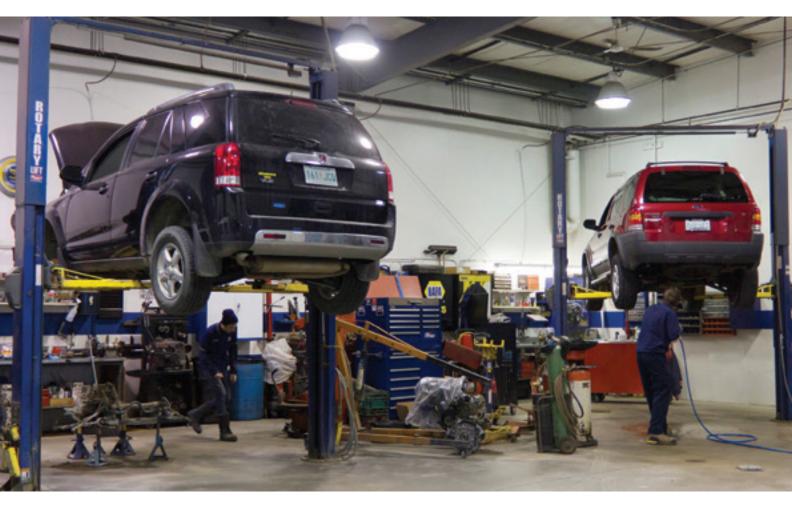
Valine Gaudet says that GDI helped her "move from a past of low self-esteem and poverty to becoming a confident woman." The second-year apprentice electrician says, "One day I will be self

employed and employ other electricians." Kory Parkvold, second-year apprentice carpenter, asserted that "GDI gave me the opportunity to do what I love doing, and I am forever grateful."

Gabriel Dumont Institute Toll free 1.877.488.6888 www.gdins.org



Proper maintenance reduces the quantity of vehicle breakdowns.



Fleet Service And Tips For Spring Will Maximize Your Profit, And Minimize Downtime

BY KURT BLIGHT AND DON KLASSEN PHOTOS LISA LANDRIE

With the 2014 winter finally coming to a close, now is the time as a business owner to ensure that your fleet is prepared to meet the demands of the upcoming work season. For those who rely on a corporate fleet to transport workers safely and service their customer base, now is the time to secure a customized service and maintenance plan to protect your fleet, your staff and your investment.

or many of our current corporate clients, having a fully functional and available fleet is essential to their ability to generate profit. Fleet downtime is not only frustrating, but also often very costly. Breakdowns in their entirety can never be totally eliminated, but in most cases, will be avoided if the proper preventative maintenance plan is in place, in advance. When calculating fleet expenses from year to year, fleet managers report significant savings when they implement a preventative maintenance plan. These savings are not just from unplanned vehicle breakdowns, which cost more, but also when this happens the staff is in limbo and deliveries or service calls cannot be made.







REGULAR PREVENTATIVE MAINTENANCE WILL ALWAYS BE LESS EXPENSIVE THAN REPAIRS

Here are some of the most common things to consider that will help protect your fleet investment for the work season ahead:

- Regularly scheduled maintenance planned weeks in advance is the most effective way to reduce costs. The "I will get to it when we slow down" process is a recipe for major breakdowns and huge costs. By repeatedly deferring needed maintenance or repairs to a future date, the costs can go up by thousands in repairs alone, and then add in the additional costs of lost business revenue and staff issues.
- Regularly scheduled maintenance is more than oil changes.
 Comprehensive inspections need to be performed at
 the required time/mileage interval. Identifying systems
 that require servicing before they breakdown will allow
 scheduling the needed service into the work schedule
 instead of reacting to a breakdown and scrambling to
 have it repaired.
- Only let the experts service and repair your vehicles.
 When you move your vehicles around from quick lube to a repair facility your vehicles will never be as reliable as if they are serviced at one location.
- Potholes are everywhere. A thorough inspection of the tires and suspension will identify if your vehicle require servicing. A vehicle that has worn parts or is out of alignment will cause other suspension components to fail before they should, doubling or tripling the cost of repairs.
- Crestview Auto Service truly wants your business to succeed and we will look after all the vehicles needs, helping you plan for reliable vehicle operation. We will keep track of what was done and all future maintenance and service needs. We will work with you to schedule vehicles in during a convenient time. We have the expertise and all the diagnostic equipment needed to access today's complicated vehicle systems. In addition, we will identify ways that will save you money upfront and in the long run. Should a repair be required, we will acquire parts based on quality, price and availability. We also stand behind all services and repairs with a no hassle 1-year, 20,000-kilometre warranty.

For more information on a customized maintenance plan, specifically designed to meet the needs and demand of your fleet, call us, stop in or arrange your appointment online.

Crestview Auto Service
24-23rd Street East, Saskatoon
306.244.6522
crestviewautoservice@sasktel.net





Ted Cawkwell An Expert In The Field

BY TRINA ANNAND PHOTOS COUNTRY MEMORIES

askatchewan was built on the principles of hard work, determination and resilience. With the shifting economy these values are more important than ever. The new focus of the economy has led many family farms to evaluate their future, as they decide whether to expand or shut down. When choosing to buy or sell land in the province, one name stands out as a leader in the field: RE/MAX®, the number one real estate company world-wide. Realtor Ted Cawkwell is a rising star in the

company's ranks, using his unique blend of experience and customer service to find the perfect agricultural property or price for his clients.

Having grown up on a generational farm near Nut Mountain, Cawkwell learned what it takes to run a farm from the bottom up. "Through farming I learned a very strong work ethic and developed a strong character built on integrity and honesty," states Cawkwell. His road to real estate led him through many different agriculture- and peoplerelated industries, which continually added to the experience he now brings to each and every client. "I worked as a farmer, with farmers and for farmers, so I understand the farming industry, the business model and all aspects of the agriculture industry. I am not your average realtor in many ways. My experience and background gives me a unique perspective," remarks Cawkwell.

Equally comfortable in a suit and tie, or jeans and a ball cap, the realtor dedicates himself to each and every client, whether they are a local farmer or a large corporation. "My clients are my number one priority. I travel 6,000 kilometres in a month for them. Working with local clients or investors, my goals are the same: to make them feel understood and important, providing them with whatever support they need," notes Cawkwell. To ensure superior service for his clients, the realtor has two assistants

so he can focus exclusively on getting a job done, down to the very last detail - a winning approach made evident by his many awards, including becoming the 11th-ranking commercial realtor for RE/MAX* in Canada for 2013.

Trust, honesty and hard work are the realtor's guiding principles for ensuring success, and these attributes also extend to Cawkwell's charitable efforts. Donating to charities of a client's choice for sales, purchases and referrals, the realtor even hosts an annual childrens' fishing event. He is continually focused on making the province a better place anyway he can.

Whether buying or selling farmland, trust Cawkwell to provide exemplary customer service, ensuring you the best value, the best experience and the best results. Ted Cawkwell is an expert in his field — let him be an expert in yours.

Top L - R Ted Cawkwell and Kevin Fidelack, client and friend



Ted Cawkwell RE/MAX Blue Chip Realty Kelvington 306.327.7661 www.tedcawkwell.com | ¶





"You are seriously the most professional realtor I have ever encountered. Glad you are on our side."

Ian Sutherland (Partner - McDougall Gauley LLP Barristers and Solicitors)

"Thank you very
much for everything.
You made this as
easy as possible for
us and we couldn't
have done it without
your help.You are
one amazing real
estate agent."

Sarah Hardy (Seller)

"Nice job, Ted. I like your commitment to service and information."

Greg Traweer (Buyer)

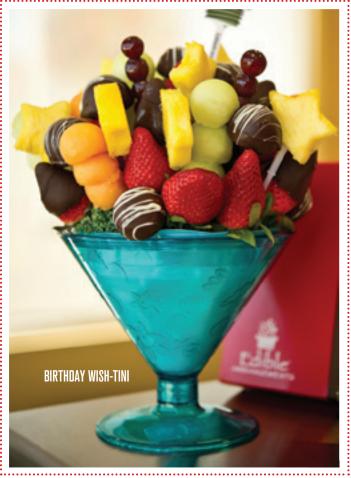
RIGHT A history in agriculture - Four generations of Farmers - Ted with his dad and grandpa and great grandpa on both sides of his family.





Send Something THEY WILL REMEMBER

from our business concierge!





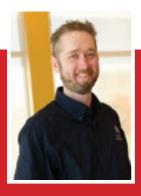
LOVE BOUQUET™

Fresh, unique and healthy business gift ideas.

- Administrative Professionals Week
- · office parties
- client, vendor gifts and thank-yous
- company events
- employee appreciation
- · holiday gifts
- new babies and work anniversaries

Also specializing in unique wedding and holiday centrepieces and, of course, just because!





Robert McConnell, owner



SAME DAY DELIVERY ORDER IN STORE OR ONLINE

10-831 51st Street East, Saskatoon 306-933-2380 www.ediblearrangements.ca





Atmosphere, Food and Service to Make Your Office Smile



Saskatoon businesses are discovering Smiley's Buffet and Event Center — a licensed Saskatoon mainstay established in 1983 — is perfect for board meetings, corporate receptions, and more. Smiley's offers a variety of hot entrees daily, plus salads and homemade desserts. It is also conveniently located, with plenty of free parking, and three private rooms available for reservation.

miley's private banquet rooms can host groups of a few, up to 200, people. The main floor's two large, newly-renovated banquet rooms feature massive projection screens and HD data projectors, and the full-service "loft" space is perfect for smaller board meetings. Audiovisual equipment may be rented, and Wi-Fi is available throughout the restaurant.

Smiley's can provide functions with a private buffet, or table service (on request), and can also accommodate special dietary needs. Business hours are flexible, making it easy to host an earlymorning breakfast function at Smiley's, or allow guests to linger into the evening.

When leaving the office isn't an option, Smiley's catering/delivery menu can keep your workplace fed. With just 24 hours' notice, groups of 20 or more can have Smiley's lunch or dinners delivered; smaller groups may place orders for pickup.

Smiley's online ordering system means that, whatever your preference (perhaps borscht, Chinese food, lasagna, or the legendary Smiley's fried chicken) you'll have your meal quickly, with minimum effort. If variety is key,

buffet packages from their catering menu are also available.

Smiley's staff are happy to help plan events — but if you hope to hold a holiday gathering at Smiley's, you'll want to secure space in advance. It's not easy to find a location that combines convenience, affordability, and fantastic food. ■

L-R Kevin Kwan, Solomon Xie, Phil Nelson, Jodie Nelson



702 Circle Drive East, Saskatoon 306.955.1926 www.smileysbuffet.com



\$100,000,000



THE BUSINESS OF GIVING BACK

BY TORI STAFFORD PHOTOS COURTESY KINSMEN AND KINETTE CLUBS OF YORKTON

cross the country, more than 6,500 people all work for one company - and not a single one of them receives a paycheque. It's a business with a legacy spanning nearly 90 years, but it isn't a business in the traditional sense of the word. For Kin Canada, their business is giving back. And business is good.

Take the annual Telemiracle, for instance. This unique Saskatchewanbased fundraising initiative brings together talented musical, theatrical and comedic acts from across the province in a 20-hour telethon aimed at raising funds for those within Saskatchewan who need medical assistance, but lack the means to access it.

Telemiracle 38 held March 1 and 2 was once again a huge success, says Ron Hanishewsky, the current national vice-president of Kin Canada poised to take over the position as president in August 2014. "We had over \$5.2

million donated from the residents and businesses of Saskatchewan directly to the Telemiracle Foundation to be used for the mandate of the Foundation, which is to help people with medical needs that they normally wouldn't be able to access," Hanishewsky expresses.

The Telemiracle Foundation Board meets monthly to allocate funding to those applicants most in need, and those who will make the money work for the most people. Some recipients are individuals who require surgeries or treatments out of province, or medical equipment required to live their day-to-day lives. Other recipients are medical facilities, hospitals, and grants for medical equipment or funding, which end up benefitting all residents of Saskatchewan - either indirectly or in the treatment of somebody close to them.

The impact is both human and economic. "Saskatchewan benefits from it, the businesses that show their corporate support benefit from it, communities prosper from it," he continues, noting that communities throughout the province gain dollars from the Foundation in ways such as medical equipment or access buses for their areas. "We're impacting people who we're never, ever going to meet," says Hanishewsky. "We're making an impact in communities, and hopefully making Canada, and the world, a better place." ■



ABOVE Ron Hanishewsky



LOCALLY MANUFACTURED\ BIODEGRADABLE\ CONCENTRATED\

NO ANIMAL TESTING\ SAVES MONEY\

SAVES TIME & REDUCES WASTE\ GET GREAT ADVICE.

GET CLEANER. GO GREENER.

QUIT SCRUBBING!

Green chemistry cleans better, faster!

Stop by your local Envirowise to find springs best cleaning solutions.





What if

we resolved to be as resilient as the farmers we serve?

Like the farmers we serve, our vision is to help feed a growing world. We are as committed to that vision as we have ever been, and we believe our crop nutrients are vital to achieving it. To that end, we will continue to be one of the largest employers in our province, to support the communities where we live and work, and to serve our customers so farmers around the globe can keep pace with the food demands of a rapidly growing world population. Because like those farmers, we're proud of what we do—and we're in it for the long haul.

