



**The Chamber**  
Greater Kingston Chamber of Commerce

May 2025 • Year 1 #2

# we are kingston!

Kingston's voice for Business since 1841

## **The Labyrinth of Our Income Tax System**

by Jason Skilnick, Partner of MNP LLP

**Influence • Connect • Support**



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A Passion for Mentoring and Guiding Youth



A Willingness to Share Your Career Journey



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A Commitment to Providing Hope-Filled and Strength-Based Support



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# ABOUT THE CHAMBER

We are the Greater Kingston Chamber of Commerce, one of Canada's oldest Chambers of Commerce. Though what we do and the way we do it has changed in 184 years, our core purpose remains the same: we champion the cause of business in Kingston and the surrounding area.

We build powerful connections that help our businesses grow and succeed. Through unique programming and advocacy, we bring together 650 organizations into a united front for business.

## MISSION

We are committed to stimulating the growth and prosperity of the local community.

We will influence public policy, be the catalyst for the connectivity, and provide unique competitive advantages for our members.

## VISION

To be the indispensable partner for business sustainability and growth in the Greater Kingston region.



LOVE



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Greater Kingston Chamber of Commerce

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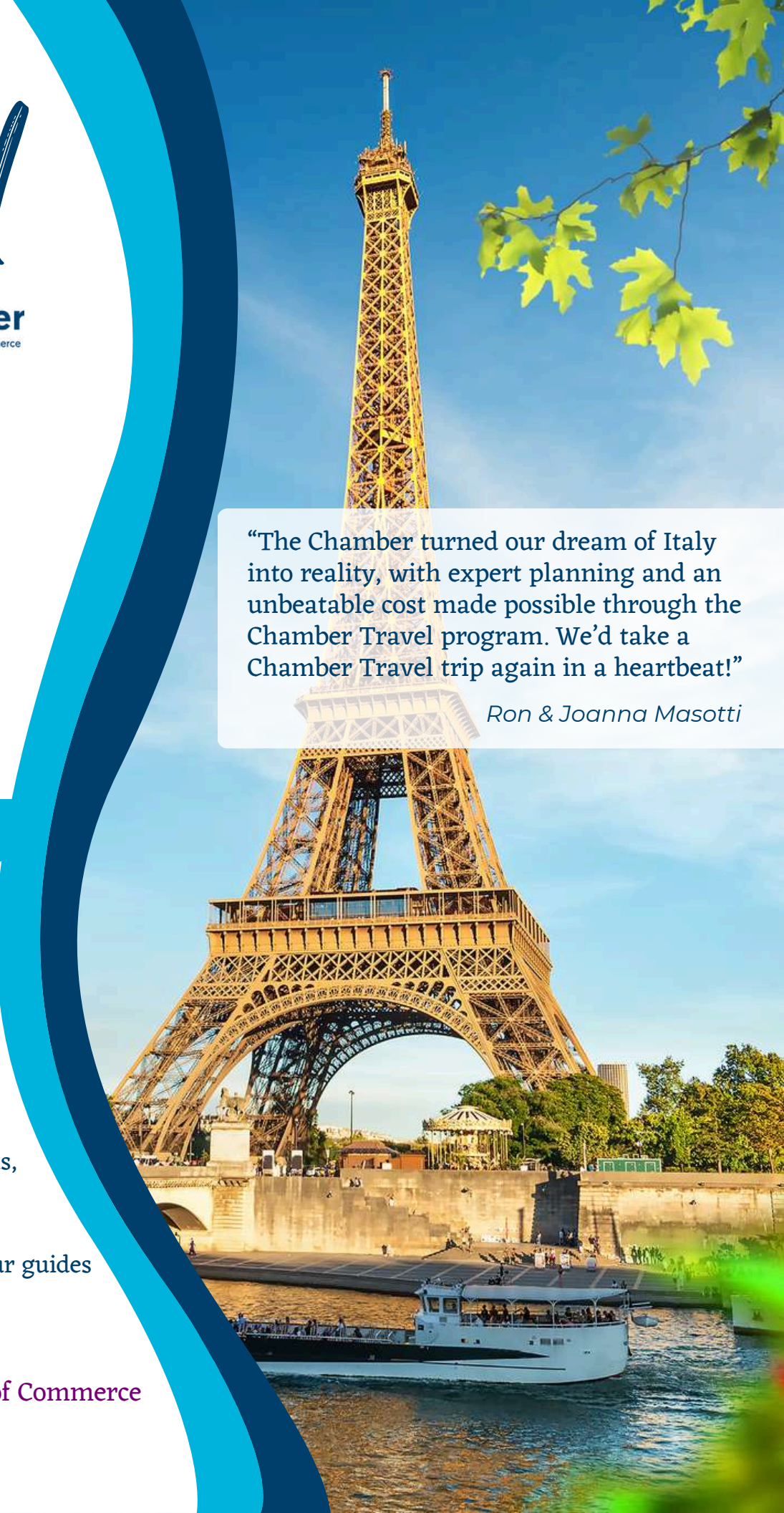
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"The Chamber turned our dream of Italy into reality, with expert planning and an unbeatable cost made possible through the Chamber Travel program. We'd take a Chamber Travel trip again in a heartbeat!"

*Ron & Joanna Masotti*

# Celebrating Kingston's Business Excellence

The Kingston Business Awards are a cornerstone of our vibrant local business community, and this year's celebration is no exception. These awards offer a unique opportunity to come together, honor exceptional talent, and recognize the remarkable contributions that businesses and individuals make to Kingston. As we reflect on the achievements of our community, we also shine a spotlight on the innovation and perseverance that drive our city forward.

The Chamber's role in the Kingston Business Awards is to facilitate this celebration, but the real stars of the evening are the incredible local businesses and their unwavering dedication to excellence. The awards were created with a clear purpose: to support local, celebrate local, and showcase the extraordinary talent thriving in Kingston. From the show's branding designed by local artists to the stunning visuals by James Media and the beautifully crafted awards from Backcountry Design Co., BGM Metal Works, EWS Creations, and Canadian Made EH!, every detail reflects the creativity and craftsmanship of our community.

Beyond the celebration, these awards underscore the collective mission of fostering a strong, sustainable, and diverse business ecosystem. The Chamber is proud to collaborate with organizations like Kingston Economic Development, Kingston Tourism, the Downtown Business Association, and Kingston Accommodation Partners. Together, we aim to create an environment where businesses can flourish and continue to enhance Kingston's unique character.



Transparency and fairness are at the core of the awards process. Nominees are either self-nominated or proposed by a third party. Once nominations are confirmed, nominees have the opportunity to enhance their submissions with additional information. Judging is conducted by experts from the Chamber's network across Canada, ensuring an unbiased and comprehensive evaluation. This meticulous process celebrates the high standards and innovation that define Kingston's businesses.

As we celebrate this year's nominees and winners, we recognize their achievements as a testament to their hard work, resilience, and community spirit. To all the nominees, congratulations on this well-deserved recognition. To the winners, your accomplishments set the benchmark for excellence and inspire us all to aim higher.

A special thank you goes out to the sponsors, partners, and volunteers who make this event possible. Your support is invaluable in enabling us to recognize and celebrate the best of Kingston's business community.

## STAFF

### KAREN CROSS Editor & CEO



**Karen Cross**  
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**Geoff Elliot**  
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**Alejandra Bouza**  
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Membership Coordinator



# a message from the Board Chair



It is my great privilege to welcome each of you to this edition of We are Kingston! I am deeply honoured to have the opportunity to write to you all as your Board Chair for 2025-2026.

Rather than the kind of statement littered with buzzwords – the type of statement that AI has down pat – I want to take this opportunity to give you my personal take on some of the activities of your Kingston Chamber of Commerce and why they matter. In particular, I want to highlight our advocacy work and put it in context. The Chamber network represents the best equipped and most experienced business support infrastructure in Ontario, and advocacy is one significant piece which can be leveraged to add tangible value to local businesses.

Here in Kingston, your Chamber is vocal in communicating with local government to drive change that is positive for the overall success of our members' businesses. Here are a few examples. We are active participants in Kingston's physician recruitment strategies, acknowledging that health and access to primary care are important for talent recruitment and retention, and can improve efficiency and production within any organization.

With respect to the unique transportation challenges affecting Kingston, Chamber-led advocacy directly with government saw the return of commuter train traffic to and from Toronto beneficially timed to facilitate our members generating opportunities in Canada's biggest commercial centre. As Kingston champions striving to see sustained economic growth for the benefit of all our local businesses, we are engaged in ongoing collaboration and preparation to make meaningful contributions on behalf of business interests to the City's Official Plan update, which is presently underway.

There is ample opportunity for positive disruption in our local and regional economy, and I look forward to hearing from and working closely with each of you over the next year to continue our momentum and create great change.

Until next time,

**KENT WILLIAMS**

2025-2026 Board Chair  
Lawyer, Cunningham Swan, Carty,  
Little & Bonham LLP



# BOARD OF DIRECTORS



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Innovations

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# STRATEGIC PLAN 2025 - 2029



## Culture of Collaboration

01

**Objective:** to collaborate with partners to further the Chamber's strategic objectives

02

## Unified Voice of Business

**Objective:** to be a leader in engagement and alignment with policy needs of members, and advocate for the business needs of organizations

## Building Community

03

**Objective:** to increase awareness and communicate our values, being seen as the Chamber for everyone

04

## Planning for Growth

**Objective:** to be financially sustainable and build a strong operational foundation in order to meet our mission and objectives

# The Labyrinth of Our Income Tax System

Our Income Tax Act, as it is now known, began as a mere pamphlet and was called the Income War Tax Act. This relatively simple law was created in 1917 as a mechanism to raise funds for World War I. If you were to speak to an accountant, you would probably know that this tax was declared to be a temporary measure. This Act has steadily grown with successive governments proposing new tax laws, whether to deal with a perceived misuse or abuse of the Canadian tax system, to protect our tax base from leakage to lower-taxed foreign jurisdictions, or to create the 'tax incentive of the day' based on political promises to a group of constituents.

I began practicing in 2002. As a young CPA, I could not believe the depth and breadth of our tax laws, which I began chipping away at as I practiced at national accounting firm in Toronto. I soon completed CPA Canada's In-Depth Tax Program (3 years of evenings and weekends) and began to build a framework around our Canadian tax system.

Still feeling that I needed to know more, I helped train new tax specializing CPAs through the CPA Canada In-Depth Tax Program for over 10 years through all three levels. On this journey, I learned a couple of things. One, there is no end in sight to the depth of our tax laws and interpretation of these laws by the courts (meaning one can train their entire life on one this one Canadian law and never know it all). There are always new additions to our tax laws and rarely a repeal of some old and outdated law. On my own journey, I learned that I seem to have a knack for helping new CPAs find their own path through the labyrinth of our tax system and to help them try and make sense of it.

The Income Tax Act that sat on my desk in the early 2000's was less than 2 inches thick. The book was filled with tiny font and onion thin pages, with words of law and technical notes related to this law. Since 2014, the size of my Act had increased by a couple inches or more. It is so large that now we now have two books that are 5 inches thick in total!



The last 10 years have ushered in a period of new tax laws that are complex and wide-ranging, casting a large net over many Canadian taxpayers; even the CRA is often unable to answer many questions that taxpayers have. These laws include the infamous July 18<sup>th</sup>, 2017 proposals to all but eliminate legitimate income splitting within families and further remove mechanisms for families and their estates to avoid double taxation, as well as other measures. The laws proposed back in 2017 were simply unworkable and made seasoned practitioners' heads spin! Fortunately, due to an unprecedented collective effort of Canadians, a majority government had to back away implementing their original plans. This did not stop a muted form of the TOSI (Tax on Split Income) laws from being implemented which expanded Section 120.4 of our Act, also known as the Kiddie Tax.

What is remarkable about this law is that it forces every distribution out of a Canadian private company (or partnership) to go through the TOSI filter (a complex law) to determine if the distribution should be taxed at the top personal tax rate. In the past 10 years, another set of complicated rules were added that applied to payments between companies of a corporate group, requiring them to go through a determination of whether the small business deduction (which reduces the corporate tax rate on active business income to 12.2% from the general rate of 26.5% for a Canadian Controlled Private Corporation) should be reduced. These rules make a seasoned practitioner's head hurt (or force a general practicing CPA to consult a tax specialist). Did we mention that the government felt the need to split our corporate refundable tax regime (which exists for legitimate reasons) into two pools of refundable tax labeled NERDTH (non-eligible refundable dividend tax on hand) and ERDTH (eligible refundable dividend tax on hand)?



If you are having difficulty following what I am writing you are not alone, but try to hang out a bit longer. Do you remember the new Bare Trust Reporting laws? And, that relief from these laws that was provided just days before the filing due date after tens of thousands of hours were expended across Canada trying to understand these laws. I had clients who called the CRA asking whether they had a 'bare trust', only to be told they were not sure, but if they did have a bare trust they needed to file! While the CRA has given administrative relief from having to file a bare trust tax return for 2024, these laws still exist. We will have to wait and see what happens for 2025 and future tax years.

Did I mention the UHT (Underused Housing Tax)? I was completely impressed with the length and detail of this new legislation, which was so complex it was relegated to its own statute (the Underused Housing Tax Act).

While the policy objectives of these laws seem valid to me, they again cast an overly broad net, forcing some Canadians who held a residential property in a Company to file a tax return where no tax would be owing. However, failing to file a return would result in penalties of \$10,000! Again, at the deadline the CRA stepped in to provide administrative relief (again right at the deadline). Since the initial filing year where many Canadians had to file a UHT return, we have seen amendments that will mean many Canadians will now be exempted from filing a UHT return going forward.

I could go on at length and discuss changes to the alternative minimum tax, new rules relating to limiting interest deductibility (EIFEL), the proposed June 25<sup>th</sup>, 2024 changes to capital gains taxation (noting that at the time I started drafting this article the capital gains inclusion rate was understood to be 2/3rds).



While the increase to the capital gains inclusion rate to 2/3rds now is 'un-proposed' (not a tax technical word, but I can't think of a better word in this situation), how many Canadians created capital gains prior to June 25<sup>th</sup> thinking the capital gains inclusion rate was going up? It was announced that the increase to the inclusion rate would be pushed back to January 1<sup>st</sup>, 2026 and now as an election looms, it seems no one wants to increase the taxation on capital gains.

However, there are a couple of new laws that you should be aware of.....

One relates to amendments to our General Anti-Avoidance Rule or GAAR (pronounced G-AAAAARRRRRRRRRR like a pirate would sound) that took effect on January 1<sup>st</sup>, 2024. This rule amended our existing GAAR law and added an economic substance test among other things.

GAAR comes into effect if a taxpayer has followed each tax provision in the Act, but the result overall contravenes the "object, spirit and purpose" of the Income Tax Act and the intent of Parliament. . It seemed to me that there was sufficient complexity and protection offered by our existing GAAR law as it would already recharacterize tax results often enough to keep taxpayers that I speak with from pursuing any real aggressive tax strategies. But... some people felt differently. The change to GAAR was drafted by our Department of Finance to curtail abuses it perceived in our tax system (remember: the Department drafts bills, a willing government passes these into law in the House of Commons, and the CRA is left like taxpayers to try and figure out what the new laws mean).

Why should you care about this? Well, the new GAAR contains a significant penalty provision that if applied equals 25% of any reassessed tax under the new GAAR!

If that doesn't faze you (and your stomach is stronger than mine), we have new Reportable Transaction rules that took effect in 2024 – well, these rules aren't actually new, but the threshold for when these apply was greatly reduced. Previously, 2 of 3 hallmarks would need to apply for these rules to take effect, but now only 1 hallmark needs to apply. Again, so what, right? Well, if you should have disclosed a transaction and you did not, a penalty of \$100,000 can apply! At this point, I am wondering how many people are still reading this article and if they are, how many of them know about the laws I am describing. I am certainly only scratching the surface on this.

Okay, so maybe I have given enough examples to make my first point. The Income Tax Act is complex and has many traps for the unwary. We should ask our Members of Parliament for simpler tax laws that are understandable for Canadians and their businesses.

My second point is that there are still valid planning options available to help reduce your tax burden. Here are three fairly common tax planning ideas:

**Income Splitting** – Notwithstanding the changes to TOSI that took effect January 1<sup>st</sup>, 2018, there are permitted income splitting opportunities. These include the ability to split dividend income from a private company between spouses at age 65, or if a shareholder has shares with at least 10% votes and value in a non-service based business.

**Trust and Estate Planning** – Freezing the value of a company and setting up a family trust for the benefit of one's family is a legitimate and powerful way to limit the accumulation of value in parents' shares (that would otherwise be subject to tax on death, or the second to die where there are two spouses) and pass future value of a company (and its business) on to children. The effect is to significantly reduce the tax that would otherwise be owed on the death of the parents, if the structure is set up properly and done early enough.



**Insurance Planning** – Life insurance policies held by private companies is an extremely tax efficient way to both help fund estate liabilities and have funds removed from private companies on a tax-free basis for all estate planning purposes. Many insurance policies provide an investment component allowing you to have the investments you want, with the tax benefits of insurance that include tax-free accumulation and withdrawal from a company (via the capital dividend account).

Of course, any of these planning ideas needs to ensure that the specific provisions of the Income Tax Act are followed, the new GAAR is not offended and there are no reportable transactions; otherwise, additional tax and stiff penalties can apply.

So, how does one know what is permitted tax planning today? Well, the CRA has offered some commentary regarding various tax plans.

Some comments made are comforting, but others turn your stomach a bit. The truth is, regardless of what the CRA thinks, they can only provide their views on how a taxpayer will be treated if the CRA becomes aware of a transaction. The CRA does not create laws, but simply administers them. Unfortunately, we need our court system (the Tax Court of Canada, Federal Court of Appeal and the Supreme Court of Canada) to weigh in on all of these new laws. If this sounds like a potentially long and drawn-out process, you are not wrong. When the CRA challenged the 1982 income splitting dividends paid to Ruby Neuman, it took until 1998 for the Supreme Court of Canada in *Neuman v. MNR* to confirm that this was in fact permissible planning (10 years after Ruby had passed away!). In fact, our largest source of tax law is not from the Income Tax Act, but from the interpretations of this Act by the courts. In other words, right now the increase of our tax laws is exponential.

So, when we see several new and complex tax laws affecting a large group of people, we should be concerned. We are experiencing a pinnacle of tax uncertainty for Canadians. As an advisor, I can tell you that it has never been more complicated in my career than it is now to help advise taxpayers through the labyrinth of income tax laws that exist.

If its not clear yet, this author believes that we have a critical need for simpler tax laws; laws that are understandable for Canadians and which the CRA can administer. Imagine the time and resources saved if we could move the needle on this. Our productivity in Canada has been lagging (and declining) for decades. Simpler laws will give us a fighting chance at reversing this trend. For a country that has a ballooning debt load (doubled from roughly \$600 Billion to \$1.2 Trillion over the past decade), it would help us reduce the size of the CRA and Department of Finance.

Perhaps this lowers the cost of funding our government, which could even result in a tax decrease for Canadians one day!

If you made it to the end of this article, you deserve an award. Perhaps treat yourself to a warm cup of cocoa on a cold April day (hopefully spring will show up soon!).



***Jason Skilnick, Partner of MNP LLP***



Influence • Connect • Support

# 2025 Economic Outlook

Let's talk **Tariffs**.



KEYNOTE SPEAKER

**STEPHEN TAPP**

CHIEF ECONOMIST AND SVP, RESEARCH,  
DATA AND ANALYTICS



**ANDREW DICAPUA**

SENIOR ECONOMIST



Canadian  
Chamber of  
Commerce

Chambre de  
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du Canada

MISSED THE EVENT?  
[CLICK HERE TO ACCESS THE DIGITAL CONTENT](#)

# The Priceless Value of Values in Uncertain Times

At a time when economic and political landscapes are shifting by the minute, business leaders may feel uncertain, stuck or powerless to lead their teams. How can you lead others when you don't even know what tomorrow may bring?

In times of uncertainty, the foundation for all leaders is values. Values serve as your compass, both for you personally, and for your team and company. Values create clarity around HOW you will act and respond, no matter what is thrown your way. And values create clarity for those on your team, giving them guidance on how to move forward, even when you, as the leader, aren't in the room.

Wondering how to bring values more to the forefront of your daily leadership? Here are 3 steps to deepen the impact of your values in your day-to-day.

## Identify Your Values

When I coach leaders, the clearest predictor of when they're engaged and inspired, or disillusioned and drained, is whether their values are being respected and embodied in their work. Yet many haven't yet taken the time to clearly define what those values are.

Whether you work with a coach or do it yourself, take the time to identify what matters most to you. When do you feel most energized, and what values shine through in those moments? Whether it's respect or collaboration, accountability or personal growth, the values that bubble up are truly your compass in times of uncertainty. Capture them, connect with them, and know them inside and out.



### **Define Them Clearly**

While single word values are punchy and powerful, they also leave room for interpretation. Add specificity by outlining the behaviors that embody each value in action. "Open and honest" can lead to abrupt or abrasive behavior from your team when undefined. But when you add "We use facts and respect when we share differing points of view," you're shaping the behaviors you expect to see when you're not in the room. At adidas, we defined Creativity in part as "turning ideas into action," a signal that it wasn't just idea generation we valued but converting them into tangible outcomes.

### **Share & Embed Them**

While this may seem obvious, leaders I coach often acknowledge, upon reflection, that they haven't articulated their company values as clearly, vocally or as often as they need to. Take this beyond just a sign on the wall that sits voiceless.

Put your values on your security badges, at the top of your agendas, and speak about them to start your weekly meetings. At our Terry Fox Foundation board meetings, we've used values as an icebreaker, asking the team to recognize their peers for embodying those values in action. Values were even embedded in annual performance reviews and employee awards during my time at adidas, ensuring they weren't just lip service, but a clear expectation of you in your job.

The cliché that the only constant is change has stuck for a reason. Because it's true. As leaders, your teams look to you for guidance on HOW to act, especially when tomorrow is uncertain.

Identifying your core values, defining them with specificity, and embedding them into the daily fabric of your business is a great way to provide clarity to your team on the culture you want to see. And it's a great way to make sure that culture flourishes, even when you're not in the room.

Michael Rossi is the President of Voce Leadership. He empowers leaders to discover their authentic voice through his executive coaching and keynote speaking. Formerly the President of adidas Canada, Michael recently moved to Kingston and also serves as Chair of the Terry Fox Foundation board.



***Michael Rossi, President  
of Voce Leadership***



# Showcase Your Business, Promote Your Products – Reach Kingston's Top Leaders with The Chamber!



**1,800+**  
Newsletter  
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**14,400+**  
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Average email  
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**16,000+**  
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directory  
per month



## Contact our team!



613-548-4453



info@kingstonchamber.ca



www.kingstonchamber.ca

# Customer Service

## *Strategies for Revenue Growth*

Given the intense competition in today's market, customer service is no longer a courtesy but a major component for revenue growth. Of the many routes a business can take to increase revenue, one of the best is through unique, creative and tailored customer service. With the wealth of information available online, coupled with in-depth product analysis and prices, it is important to implement a comprehensive hospitality plan to stay competitive.

Key factors to consider include a dedicated customer service team specializing in personalizing the guest experience, maximizing the features available with devoted software (i.e. Customer Relationship Management or CRM), implementing standard operating procedures (SOPs), utilizing key performance indicators (KPIs) and feedback.

### **Personalized Experience:**

Building a personalized and memorable experience adds value to the customer and encourages repeat business. This can be achieved by giving customers the opportunity to share their preferences and any detailed information they feel is important; the feedback mechanism can be as in-depth as the customer would like and then summarized in an easily accessible customer profile. Offering omnichannel communication is a great way to connect with customers and gather information based on the platform or device they prefer to use.

### **Customer Focused Team:**

Fostering a team that is both knowledgeable of the product and confident in selling its features is important in building and empowering a team that is intuitive, personable, relatable and happy. This is achieved by sufficient, precise and ongoing training using a mix of coaching, SOPs and KPIs.

When a customer representative is comfortable and confident with a product, they can begin to upsell and cross-sell. Anticipating customer needs and selling the right product to the right customer at the right time can be difficult.



A useful, and sometimes necessary, assistant for a customer-focused team is Customer Relationship Management (CRM) software. Incorporating CRM software can automate repetitive tasks, allowing team members to focus on building relationships with clientele instead of administrative steps. They can also identify leads and execute timely follow-ups, provide insights into customer behavior and offer specific requests for feedback.

Combining this with SOPs, daily team meetings setting attainable goals, and access to business-specific KPIs can help customer representatives focus on cultivating strong relationships and increase patron retention.

### **Emotional Value and Product Transparency:**

Gauging customers' emotional value towards a business/product can be difficult but attainable. The way that a customer feels about what a business sells, or how it makes them feel, can be the deciding factor in choosing a product.

Businesses that provide transparent information about their product, how it differentiates from their competitors and the added value of their features can be deemed more attractive and relatable. Providing easy access to accurate information, and the availability of the customer representatives to answer questions, go hand-in-hand. Providing exact information about the product that is offered helps the customer make informed decisions and helps managing expectations. This aligns the customer and the business, resulting in an overall positive experience for the customer and continuous uptake for the business.



### **Proactively Engaging with Customers:**

Asking for feedback through reviews, surveys and direct interactions allows businesses to address concerns or issues promptly and improve their services. Engaging with customers before they encounter issues can lead to greater overall customer experience and increase brand loyalty. The customer service team needs to consistently respond to all forms of communication quickly and pleasantly. Metrics on customer feedback, especially on any gaps identified, need to be precisely collected, analyzed, mitigated and implemented.

A properly executed hospitality plan will ultimately lead to customer and brand loyalty. Each business comes with its own unique customer service needs and therefore needs its own custom plan. Implementing some, or all, of these strategies can enhance customer satisfaction, foster loyalty/retention and drive financial growth.



***Sam Kelman, General Manager  
of Strata Hotel***



# Partnership Opportunities Spring 2025

A programming  
with unique  
opportunities to  
promote your brand!

Expand your network  
and achieve your  
business goals for  
spring 2025.

Highlight your  
business to the  
entire Kingston  
community

## READY TO START GROWING?

We have additional partnership opportunities for the Kingston Business Awards, Annual Chamber Classic and the second half of 2025.

Become a Greater Kingston Chamber of Commerce partner today.

**Contact our team!**



613-484-3334



info@kingstonchamber.ca



www.kingstonchamber.ca



**The Chamber**  
Greater Kingston Chamber of Commerce

# Influence

## SOCCER STADIUM PROPOSAL

On January 14, the Greater Kingston Chamber of Commerce attended the City Council meeting to advocate for the proposed stadium project at the Memorial Centre. The proposal was later withdrawn due to possible difficulties in executing the project. The Chamber remains committed to the development of the city of Kingston and to supporting initiatives that can create jobs and collaborate with our business community.



To support the proposal, in the first week of January in collaboration with Kingston Tourism, Kingston Economic Development and the project developer, Victory Grounds Ventures, the Chamber organized two events to present the proposal and engage in detailed discussions with the community.





## ALL CANDIDATES MEETING • MPP



In February, the Greater Kingston Chamber of Commerce, in partnership with YourTV Kingston, hosted the All Candidates Meeting – MPP. This opportunity provided a valuable platform for candidates to present their proposals and for the Kingston business community to engage with key issues. The discussion was broadcast by YourTV Kingston and is also available on their YouTube channel.



## ALL CANDIDATES MEETING • MP

In April, the Greater Kingston Chamber of Commerce, in partnership with Modern Niagara and YourTV Kingston, hosted the All Candidates Meeting - MP. It was a very important opportunity for the candidates for Members of Parliament for Kingston to present their proposals for the community. The event took place at Modern Niagara and was broadcast on YourTV Kingston and WPBS.





## SHOP LOCAL

With the potential arrival of US Tariffs, Karen Cross, CEO of the Greater Kingston Chamber of Commerce, attended the City Council meeting on February 18th to underscore the importance of buying local and supporting Kingston businesses.



## WE ARE KINGSTON! TARIFF SUPPORT



The Greater Kingston Chamber of Commerce is committed to support local businesses amid trade challenges. As part of ongoing efforts to empower the local economy, the Chamber launched the "We Are Kingston - Tariff Support" campaign on February 21. This initiative provides businesses with the resources and insights needed to navigate economic changes and remain competitive.

Through advocacy, industry insights, and networking, the initiative promotes policies that strengthen Kingston's economy and encourage the community to shop local. Together, we can overcome challenges and build a more resilient business community.

# WE ARE KINGSTON! TARIFF SUPPORT

See the highlights of the resources and information we are making available on our landing page.

Visit: [www.wearekingston.ca](http://www.wearekingston.ca) to see all the resources available. The site is updated daily, so stay connected and stay informed.

**We are  
Kingston!**

**Tariff  
Support**

Connect Local,  
Support Local  
& Shop Local!

## Tools - Resources

Discover essential tools and resources to help your business navigate the impact of US tariffs effectively.

- [10 Tips for Supporting Local Business](#)
- [Work-Sharing Program News](#)
- [Weathering the Storm - A Canadian SME Playbook for Navigating US-Canada Tariffs](#)
- [Canada Tariff Finder](#)
- [Tools for Small Business – Continuity Planning to accessing new markets](#)
- [Canadian Cities Most Exposed to Tariffs](#)
- [Canada – U.S. Trade Tracker](#)
- [Ontario Made](#)
- [Products Subject to Tariffs – Govt. of Canada](#)

## Articles

Stay informed with expert insights and in-depth articles on how US tariffs are shaping the business landscape.

- [How Canadian businesses and households are reacting to the trade conflict](#)
- [Fighting for Canadian workers and businesses](#)
- [Short-Term Tariff Relief - But More Pain Ahead](#)
- [Canada's Provincial Chambers of Commerce Recommend Agenda for Premiers](#)
- [Most Tariff-Vulnerable Cities in Canada](#)
- [A 4-Point Plan to Support Business Competitiveness in Ontario](#)
- [Ontario Trade and Business Coalition - created in response to Tariffs](#)

## Networking

Expand your network and boost business growth at our networking events in Kingston. Connect with business people, entrepreneurs and professionals to promote collaboration and new opportunities. For a limited time during the campaign period, the networking events, Coffee & Connections and Chamber On Tap are **free for the entire Kingston business community**.

**[See our events program and register today!](#)**

## Get in touch

We are dedicated to advocating for Kingston's business community at all three levels of government. Through direct engagement with business leaders, we tackle key concerns and champion policies that promote a thriving and resilient economic environment.

[Contact us](#), your voice matters!  
Email: [info@kingstonchamber.ca](mailto:info@kingstonchamber.ca)



# Connect

## STATE OF THE CITY

Jan. 14th,  
2025





Feb. 20th,  
2025

## 2025 Economic Outlook









connect

Monthly

**COFFEE & CONNECTIONS**  
*with the Chamber*



we are kingston!

35



Chamber  
on tap

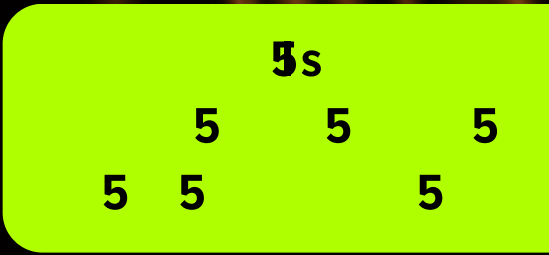


Monthly



# KINGSTON BUSINESS AWARDS

## MEET THE NOMINEES 2025



### HOSPITALITY AWARD

- C
- C C CC C
- C C C
- C
- CC

### ENTREPRENEUR AWARD

- B B
- B B
- B B B
- B
- B B B B B

### SKILLED TRADES AWARD

- B B
- B
- B B

### SOCIAL IMPACT AWARD

- B B B B
- B B B
- B B
- B B
- B B B

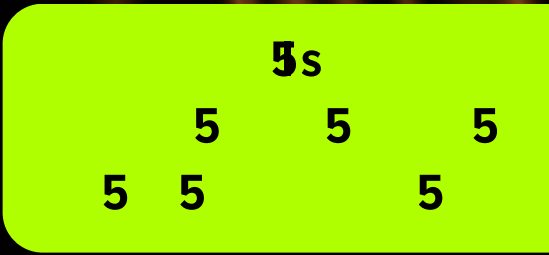
### NEW BUSINESS OF THE YEAR AWARD

- B B
- B
- B B B
- B B



# KINGSTON BUSINESS AWARDS

## MEET THE NOMINEES 2025



### BUSINESS PERSON OF THE YEAR AWARD

- B B B
- B B B B B
- B B B B
- B B B B

### CUSTOMER EXPERIENCE AWARD

- F
- F
- F F
- F F
- F F F

### EMPLOYER OF THE YEAR AWARD

- B B
- B B B
- B B B B
- B B

### ARTS & CULTURE AWARD

- B B B
- B B B
- B

### NON PROFIT AWARD

- B
- B
- B B
- B
- B





**SAVE  
THE  
DATE**  
MAY 15<sup>th</sup>, 2025

[CLICK HERE](#)  
[AND GET](#)  
[YOUR TICKETS!](#)

# A SPECIAL THANK YOU TO THE BUSINESSES THAT HAVE ALREADY SUPPORTED AND ARE SUPPORTING OUR PROGRAMMING IN 2025!



TEMPLEMAN



# New Members

*January, February & March 2025*

## **90 Degree Media**

[www.90degreemedia.ca](http://www.90degreemedia.ca)  
(613) 328-2670

## **All BBQ Canada Inc.**

[www.allbbq.ca](http://www.allbbq.ca)  
(613) 634-7820

## **All Women Entrepreneurship Circuit**

[www.awecca.com](http://www.awecca.com)  
(613) 770-4995

## **ASCENIOR Canada**

[asceniorgroup.com/pages/  
ascenior-canada](http://asceniorgroup.com/pages/ascenior-canada)  
(613) 770-4995

## **Buller Crichton Environmental Inc.**

[www.bullercrichton.ca](http://www.bullercrichton.ca)  
(613) 804-5411

## **Citslinc International Inc.**

(844) 262-1100

## **Clience**

[www.clience.co](http://www.clience.co)  
(647) 965-9374

## **Drivisa Corp**

[www.drivisa.com](http://www.drivisa.com)  
(613) 305-9789

## **Eskerod Signs**

[Eskerodsigns.com](http://Eskerodsigns.com)  
(613) 484-1883

## **Fryway**

[www.fryway.ca](http://www.fryway.ca)  
(613) 214-1075

## **HrDimensions Human Capital Consultants**

(613) 561-7736

## **Kingston Marriott**

[www.Marriott.com](http://www.Marriott.com)  
(613) 544-4434

## **K-TOWN Physiotherapy**

[www.ktpt.ca](http://www.ktpt.ca)  
(613) 542-5878

## **LiFet Media Inc**

[www.lifet.ca](http://www.lifet.ca)  
(438) 256-2515

## **Literacy Link Eastern Ontario**

[www.lleo.ca](http://www.lleo.ca)  
(613) 498-2111

## **MBC Media Kingston**

[kingstondaily.ca](http://kingstondaily.ca)  
(613) 382-6936

## **Move Authentically Physiotherapy**

[moveauthentically.ca](http://moveauthentically.ca)  
(613) 305-9844

## **Parsam Immigration Services Inc.**

[www.parsam.ca](http://www.parsam.ca)  
(343) 364-1636

## **R5 Innovations**

[www.r5innovations.com](http://www.r5innovations.com)  
(416) 464-8925

## **SC Bookkeeping**

(306) 341-2355

## **Serenity Bay Resort**

[www.visitserenitybay.ca](http://www.visitserenitybay.ca)  
(613) 539-6354

## **Student Village Housing Inc.**

[www.studentvillagehousing.ca](http://www.studentvillagehousing.ca)  
(613) 545-1113

## **Tahini's Franchising Corporation**

[tahinis.com](http://tahinis.com)  
1 (888)-TAHINIS

## **The Kingstonist Inc**

[www.kingstonist.com](http://www.kingstonist.com)  
(613) 484-0863

## **Tulips and Maple the Art of Catering Inc.**

[www.tulipsandmaple.ca/kingston](http://www.tulipsandmaple.ca/kingston)  
(613) 546-3246 Ex 444



# Canada's #1 Plan for Employee Benefits

## Chambers Plan Employee Benefits



## Why have 30,000 business owners selected this Plan?

**Canada's leading employee benefits plan with comprehensive options for your firm.**

### No Business Is Too Small

- Comprehensive benefit packages are available to businesses from one person and up.
- Home based businesses qualify for coverage.
- Guaranteed Health and Dental coverage available to all for-profit firms.\*

\*Minimum 3 people for guaranteed coverage in Quebec.

### Guaranteed Stability

- The Plan has operated continuously for over 50 years.
- Pooled benefits stabilize your firm's rates so they remain manageable and predictable.
- Chambers Plan's average renewal over the past decade has been 3.9%.

### Outstanding Features (No Additional Cost)

- Teladoc® - Consult with a certified physician within an hour, 24/7, anywhere in Canada or the U.S.
- Unlimited access to Teladoc Medical Experts, an expert medical opinion when you need it most.
- Business Assistance Service providing owners resources and consults by accounting, legal and human resource experts.

## Complete Benefit Selection

### Extended Health Care

- Prescription drugs
- Ambulance coverage
- Paramedical services including:
  - Massage therapy
  - Chiropractor
  - Physiotherapy
- Eye examinations
- Emergency travel health care

### Disability Coverage

- Coverage can begin from the first day of an accident/hospitalization up to age 65.

### Critical Illness

- Lump sum up to \$50,000.

### Dental Care

- Cleanings
- X-rays
- Extractions
- Major services
- Orthodontics for firms with 10+ employees

### Employee Assistance Program

- Face-to face or telephone counselling.

### Group Retirement Solutions

- FutureStep® retirement savings plans with best-of-class investments, easy set-up and online management.

Desjardins Insurance, Chubb Life Insurance Company of Canada, and Sutton Special Risk/Lloyd's are the primary insurers. Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

**For more information, or to request a quote, please visit [ChamberPlan.ca](http://ChamberPlan.ca).**



# THIS IS US



The Chamber  
Greater Kingston Chamber of Commerce

**01** | Access to all three levels of government

Offer 50+ unique engagement opportunities annually

**02**

**03** | Provide relevant business resources and tools

Increase your brand visibility

**04**

**05** | Contribute to building the unique local economy



# REFER A MEMBER GET A REWARD

When they become a member,  
you will receive a FREE ad on  
our website or in a newsletter!



 [info@kingstonchamber.ca](mailto:info@kingstonchamber.ca)

 613-548-4453