Former Dentons partner launches Canadian construction law practice

BY ROB DRISCOLL
Business Edge News Magazine

A chieving partnership at the largest law firm on the planet is something that many strive for and very few achieve. Once that goal is accomplished, the golden handcuffs keep you in that position for the rest of your career.

Except for Kevin Burron.

The Winnipeg structural engineer turned Calgary-based construction lawyer served his last day with Dentons on Jan. 31, having resigned to work under his own name.

I caught up with Mr. Burron earlier this month and fired 20 Questions at him in an effort to find out why on earth he would make such a move.

SEE ‘STRUCTURAL’ ON PAGE 10
IN THIS ISSUE

Problem is US, not U.S.
Military historian and business writer Norman Leach opines on Canada’s declining economic relationship with our big brother to the south.

Shalanski sells sea shells
Actually, in a strange twist of fake, Krista Shalanski sells marketing programs as the newest addition to the Business Edge Media team.

Crypto through the tulips
Alex Millar, our man with the digital wallet and dialed-in wit, ponders what market force will drive the next bitcoin bull run.

Big banks bank billions
Brett Undershute of Mt. Brisemia highlights the massive foreign currency exchange revenue being hauled in by Canada’s large banks. Are exorbitant fees lining their pockets?

Medical matters
In the first of his series covering medical issues in the workplace, Dr. Ian Burron examines over-prescription of cannabis and the challenges it presents to employers.

Executive sweet
Business Edge owner Rob Driscoll reveals a business model that offers executives and business owners the ultimate solution to their marketing needs . . . and, Mai-Tai add, a great way to boost Vitamin D intake.

White marketing magic
Marketing guru Randall White weighs in on the power of storytelling and how it can be harnessed to engage, excite, educate and execute a sale.

Top tech talk
Business Edge’s futurist in residence Dr. Tom Keenan lays out the tech tales to watch in 2019. Among them is the potential monetization of recent massive data breaches.

NEXT ISSUE
Special editorial sales and marketing spread in next issue: The #1 rule in S&M – never fall in love!
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Canada’s relationship with the United States has always been one built on give and take, but it has never been easy.

In 1920, the Canadian military finally agreed that an invasion of Canada from the south was not our biggest threat and stopped practising defence against a U.S. attack.

In 1944, mostly based on wartime production, Great Britain fell to second place and the U.S. became our biggest trading partner. From the Auto-Pact to NAFTA, both Canada and the United States have looked for ways to work together, not always for mutual benefit but certainly out of self-interest.

Many in Canada feel the U.S. is somehow acting against Canada. They cite numerous ‘anti-Canada’ actions as proof. The reality is that the U.S. is not against Canada. They just don’t care. Canada has become, for the most part, irrelevant to the future of our big brother to the south.

Before anyone shouts it is all about Trump, it is not! This decline in the relationship happened way before Trump. When President George Bush did not thank Canada for its role after the 9:11 attacks, we should have seen it as the canary in the coalmine. Bush did not “forget” to thank Canada; he chose not to.

We are now at a place in which decisions are being made with no consultation whatsoever. GM closes its plants and the Government in Ottawa is caught off guard. At one point, the U.S. needed our energy. Not anymore. Canada has very little that the U.S. needs – including markets.

The response from Ottawa is that we can simply “sell to someone else”. Here lies the challenge. There is no one else to sell to, at least not in the short term. Anyone who has ever run a business – and sadly few of our politicians have – knows that there is no market just waiting for Canada.

Europe? They are currently getting what they need elsewhere. The same thing goes for Asia, Africa, Central America, South America – the list goes on and on.

To open these markets to Canadian business, we need solid relations at both the government and business levels, and we need time. Sadly, Canada has neither. We have spent very little time building business relations in potential client countries, and as the U.S. declines as a market for our commerce, we have less and less time.

Where does that leave us? Former Prime Minister Brian Mulroney once said, “If you do not believe personal relationships impact on international relations, you understand neither.”

Let’s hope whoever is elected in October understands both.

Norman Leach is an Edmonton-based international business consultant, author and historian who is interested in the intersections of government, business and citizens. He can be reached at nsleach@telusplanet.net.
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Edge welcomes Shalanski to sales team

Business Edge News Magazine

Krista Shalanski has joined Business Edge Media as sales & marketing co-ordinator. Krista, who has spent the last several years helping develop business in Australia (ABS Facade) and Japan (Hotel Villa Hakuba), will be based in Vancouver and Calgary but will travel throughout Canada to meet with entrepreneurs and executives who are interested in growing their businesses through brilliantly crafted and widely disseminated marketing campaigns.

Feel free to connect with Krista on LinkedIn and send a congratulatory note and/or let her know if you are interested in marketing to hundreds of thousands of business decision makers via Business Edge’s print/digital magazine and social media platforms 😊

North Forge makes changes at the top

Winnipeg-based North Forge Technology Exchange announced that Jeff Ryzner is stepping down from his position as president and CEO, and Teresa Dukes has been appointed general manager and interim president.

Dukes joins North Forge after 21 years in the public sector, most recently as senior adviser, strategic innovation, for the deputy minister of education and training.

“Teresa brings to the table years of innovation leadership and administration experience as well as a fresh perspective on the opportunities before us,” said Stuart Henrickson, board chair at North Forge. “She is coming to North Forge at a great time to sustainably grow our innovation-based economic development strategy.”

Flowr plants Emanuel in corner office

The Flowr Corporation (TSX.V: FLWR), a Canadian licensed producer of cannabis products, announced that Lance Emanuel has joined the company as president. Emanuel has a record of building and scaling companies in highly regulated industries. He brings a wealth of experience in the management of operations, sales, technology, legal, compliance and regulatory affairs as well as in procuring both debt and equity financing and developing large-scale strategic partnerships.

“Lance’s experience building companies from conception into multi-million-dollar enterprises and managing critical aspects of business operations will be invaluable as we scale Flowr in Canada and beyond,” Tom Flow and Vinay Tolia, Flowr’s co-CEOs, said in a press release.
Peake performance is just a call away

Stan Peake is passionate about helping values-based leaders live their dreams – while improving their bottom lines.

It’s no coincidence that for InSite Performance Coaching Ltd. the “LTD” stands for Living the Dream as the company offers its clients services in business coaching, leadership development for the next wave of movers and shakers, and motivational speaking.

Peake, the Company’s founder and owner, says that InSite specializes in leadership, culture, strategy and differentiation at the corporate level. In one-on-one coaching and speaking engagements, InSite tackles goal setting, strategic planning, time management and organization and personal success strategies and tools.

“I differentiate by going way deeper,” says Peake. “My purpose, the reason I’m here, is to make the world a better place by igniting the human spirit. So if I don’t get to your soul, I probably haven’t gone deep enough.

“The work goes deep to get to your purpose . . . and make sure it’s your calling. And the second way I would differentiate is that I hold people more accountable. After we walk through process and do a lot of the same fundamentals that other coaches will do, I hold people very accountable and I follow up consistently, if not relentlessly, to not just support their goals but to make sure they achieve them.”

InSite, which was founded in 2015 out of Calgary, has clients from Victoria to Montreal and has done work with owners and business leaders and executives in the United States, Mexico as well as globally.

Peake works with entrepreneurs and executives in a variety of industries. He considers himself a catalyst – the kind of guy people call when they want to get things done.

“I work with mission-driven leaders or values-based leaders. People that see more than one bottom line. It is those people who are passionate, want to make a difference, and they want to make money. It’s a triple bottom line – profit, people and planet.”

Peake says he helps people maximize their profits while helping them maximize their impact in the world. He wants to develop great leaders who understand that they can’t achieve their missions alone and so they invest in their team.

“We really help people improve their teams by investing in them through education,” says Peake. “InSite makes sure that people are making their communities a better place through volunteerism, philanthropy, or it could be through recycling or improving their carbon footprint – whatever makes a positive impact.”

Want more information?
Contact Stan at 403.921.7405, stan@insiteperformancecoaching.com or visit insiteperformancecoaching.com.

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1. **How would you describe your years as a structural engineer?**

Those years were enjoyable and valuable. I had the good fortune to be able to gain a lot of experience both in engineering design and in the actual process of construction of both buildings and major civil structures. I started out working for PCL Construction and completed my engineering career at Stantec Consulting, both major international firms that were founded in Canada and headquartered in Alberta. At PCL, I had hands-on experience working on construction sites as a field engineer, and I learned how a wide variety of different types of structures are built, from bridges to schools to hotels. It was fun work, although it took me to some pretty remote places in northern Manitoba at times. That experience was invaluable to my later years as a structural engineer at Stantec, where I primarily designed highway and railway bridges. The design process needs to take construction considerations into account—it is possible to design an un-buildable bridge. Over all, I found engineering rewarding in the sense that at the end of the design process there was a concrete result to show for it, so to speak.

2. **What prompted the switch from such a concrete career to becoming a lawyer?**

As an engineering consultant, I had begun to be quite involved with preparing tender documents for various projects. That combined with a continuing education course that I took on law for engineers got me interested in the law. I began to read more and more about law in general, to the point where I decided that I wanted to get a law degree and make a career out of it.

3. **What attracted you to litigation?**

When I started law school I wasn’t interested in litigation at all. I didn’t like public speaking. But the more I was exposed to litigation in law school, the more I liked it. I was fascinated with just about all areas of law, and litigation presented an opportunity to work regularly with a variety of different types of legal issues. Litigation continually presents different and challenging legal problems, and the lawyer has to quickly become well versed with whatever the legal issues of the case are. I find the process of learning the facts of a case and developing legal strategies and arguments to help solve clients’ legal problems quite rewarding. And I quickly got over my hang-up with public speaking. Trials and hearings are the best part of the process for me. Making a good argument in court is like seeing the bridge built after the long design process.
4. Do you feel that most judges give your clients a fair shake?

Yes I do. Judges have a very difficult job, and I believe that all of them strive to reach a just outcome based on correct legal principles in every case. We are fortunate in this country to have an independent judiciary that in my opinion has not become politicized as it has elsewhere. Judges are human and sometimes make mistakes, but our system allows the opportunity for correction of errors through the appellate courts. Of course, the party who loses a case is often understandably upset about it, but that doesn’t make the result unfair. A lot often depends on how the case is presented and argued by the lawyers involved. Judges can only decide cases based on the evidence and legal arguments presented to them. If the case isn’t developed properly, the client may lose even though in a perfect world they should have won. That isn’t the judge’s fault.

5. Is there such thing as a typical day in your chosen field of expertise, construction law?

I suppose there is a typical day as far as the daily routine goes, but when it comes to the actual work I am doing, there is something new all the time. Construction projects are full of uncertainties and risk, and I sometimes find it surprising after 12 years of practising in this field how often I get a call from a client with a legal issue relating to a construction project that is just a bit different from something I’ve seen before. That keeps things interesting for me as I work with the client to try to best protect their interests and try to solve the problem with minimal disruption to the ongoing construction process and the working relationship between the parties.

6. Does your engineering background give you an advantage in construction-related litigation?

I believe that it does. The learning curve on any given issue is far less steep because even if it is an issue that is outside of my field of structural engineering, I still speak the language of engineering and construction and have an understanding of how the design and construction processes work. Having done this type of work myself for many years allows me to very quickly understand the situation presented and identify the key issues of a given case. Clients can describe a construction issue and have confidence that I know what they are talking about. It also helps me to come up with suggestions for resolving the problem before it becomes a major dispute and thereby help clients to avoid litigation.

7. Have you ever pretended to drop a microphone, done a fist pump, or danced a jig after a particularly good closing argument?

No. Although I have wanted to . . . well, maybe not the dance-a-jig thing.

8. You just did something very unconventional, resigning from being a partner at Dentons, the largest law firm on the planet. What the heck are you thinking?

I am thinking about how I can better deliver legal services to clients. Dentons is a great firm and they are doing a lot of innovative things in the legal world. But, ultimately, I believe that clients are less concerned about what firm their lawyer works for than their relationship with the individual lawyer with whom they are working. I decided to leave the firm because I wanted to have the freedom to tailor legal solutions to best suit any particular client’s needs. I think that, like most other services, clients should be able to understand at the outset what the cost will be for various deliverables provided by the lawyer. So I’m trying to do things a bit differently that way; to bring more clarity to the process for clients. I want clients to be able to make strategy decisions based on the merit of taking a particular step in the process, not based on how much more it might cost. Finally I think that I will be able to devote more time to working on clients’ legal issues and thereby provide them with a higher level of service.

CONTINUED ON THE NEXT PAGE
9. In the court of public opinion and in my personal experience (except when represented by you), lawyers are often more interested in maximizing billable hours than providing good service. Are the provincial law society bodies doing enough to protect the integrity of the industry?

There are unethical people in every line of work and, unfortunately, there are some bad apples in the legal realm. I have no doubt that this is the exception rather than the rule. Lawyers are disciplined or disbarred for unacceptable behaviour, and I believe that the law societies in each province are doing their best to hold those in our profession accountable. Actually, billings in general are not a law society regulatory issue. It is true that lawyers sometimes get focused on billable hours, but at the same time clients are beginning to ask for alternative fee arrangements. The more clients begin to do this, the more the profession is having to respond and ensure that clients perceive that they are receiving the appropriate level of value for money.

10. What more could be done to ensure that lawyers live up to the code of conduct for which they all take an oath?

As is the case with the medical world, I think a second opinion is often a good idea. If you believe that your lawyer is acting unprofessionally or not representing you appropriately, seek another lawyer’s opinion. I have a lot of respect for my peers, and I think that most would be glad to offer a second opinion without having to throw anyone under a bus.

11/12. Do you like the TV series Suits? Is the show a decent portrayal of the legal world?

Suits is one of my favorite shows, but it has no basis in reality. That’s what makes it good of course. I would love to be able to file a lawsuit for a client and then be in court for a trial the next day. I would also like to be as perpetually well-dressed as Harvey Specter. It can’t happen in real life.

13. I have met your lovely family – wife Jenn and four daughters Jillian, 19, twins Brooke and Jordan, 16, and Lauren, 14. Lawyers have a tendency toward workaholism. How is your work/life balance these days?

Life is always a balancing act, and it is important to make time for family otherwise I find everything suffers, including the level of service my clients receive. Representing my clients to the best of my abilities is a top priority, but I am also good about putting away the laptop and the phone when I am with my family in the evenings and weekends. To me, the key is good communication — both with family and with clients. I think it is important to be upfront with clients about realistic timelines. As long as everyone is clear about expectations, things tend to go fairly smoothly.

14. As a big Winnipeg Jets fan and season ticket holder, what has it been like to see the team disappear from the NHL in 1996, then, after returning to the league in 2011, quickly become a Stanley Cup contender?

Having been without an NHL team in my hometown for 10 years, it was actually nice to move to Calgary in 2006 and finally have an NHL team to cheer for. Calgary is my home now, and the Flames were my adopted team. But it was really exciting to see the Jets return. I now have two home teams to support. When I was in Winnipeg over Christmas, I went to see the Flames play the Jets. Of course I was cheering for Winnipeg, but when Calgary beat them I couldn’t be too disappointed. It’s kind of a win-win situation. Winnipeg’s playoff run last season was really exciting, and this season is shaping up to be fantastic, with both teams currently topping their divisions.
15. I have seen you play the organ and piano at your Lutheran church in southeast Calgary. What do the church and music mean to you?

It is my way of contributing something to the community. Music is a talent that I am fortunate to have, and I know it is much appreciated by those in attendance. To the extent I can make a difference that way I am happy to do it.

16. You are involved with my company CourtWizard in which we offer affordable, high-level legal support to self-litigating individuals and entrepreneurs who are not in position to retain a high-priced lawyer. Besides cost savings, how do people benefit from working with CourtWizard?

Access to justice is a serious concern these days. Many people who want to work with lawyers either can’t afford to, or have been working with a lawyer but have exhausted their resources and are forced to continue on their own. CourtWizard is a concept that I am really excited about. I like the thought of providing support to people who would otherwise not be able to afford strong legal representation. The legal system is very complex, and I enjoy helping people navigate the system without directing an undue portion of their assets toward legal costs.

17. What is the most challenging aspect of being a lawyer?

Having to have an intimate grasp of all of the facts and nuances of a situation that I had nothing to do with when it happened.

18. What is the most gratifying aspect of your legal career?

When I am able to help a client achieve a resolution to their legal problem that they are satisfied with. Often the result is a compromise to some extent, but getting the problem to a resolution the client can be happy with, rather than having litigation drag on indefinitely, is a big part of a lawyer’s job in my opinion.

19. What is your upcoming “Inside the Legal Mind” speaking tour all about?

Most Canadians do not have time to do the research required to understand the nuances of our justice system. I will be partnering with local lawyers in various Canadian cities to hold events that help people understand important subtleties in the legal world. You will definitely want to attend an event if you are self-represented but there will also be helpful information for those who are working with other lawyers or are simply curious about the inner workings of the legal system.

20. What are a few tips that self-litigants should keep in mind as they navigate the justice system?

Take the emotion out of your legal documents, offer your opposition a respectful exit that is fair to both sides before going to trial, which is usually very expensive for both sides, and do your homework on etiquette and prepare a game plan before entering the courtroom. And take notes!

Kevin Burron can be reached at 403 608 1768 or kevin@burron.law.

“I would love to be able to file a lawsuit for a client and then be in court for a trial the next day. I would also like to be as perpetually well-dressed as Harvey Specter. It can’t happen in real life.”
Avison Young report forecasts continued strength in global commercial real estate

TORONTO – Set against the backdrop of a rapidly increasing world population, global GDP growth, relatively strong economies and heightened job creation, real estate markets are thriving. Fundamentals continue to show great strength amidst restrained building activity, strong demand and accordant rising rents. Despite political headwinds such as trade disputes, Brexit, currency fluctuations and interest-rate hikes, high-quality real estate continues to be occupied and in demand.

These are some of the key trends noted in Avison Young’s 2019 North America, Europe and Asia Commercial Real Estate Forecast, released on Jan. 15.


“While the last few weeks have certainly been a rollercoaster ride for the world’s equity markets, the headline is: we continue to feel very positive about opportunities in the real estate environment for the year ahead,” said Mark E. Rose, chair and CEO of Avison Young. “We believe that more capital is available to move into real estate debt and equity than at any other time. The next wave of investment is not a matter of if or when – it’s just a matter of price.

“Understanding demand is the key to navigating the current market. While workplace changes can be confusing – driven by technology, generational trends and the new economy – they largely represent positive developments for our industry. As co-working and flexible-office providers take down a significant amount of space, what we are seeing is a change in tenancy, not a slowdown in occupancy. Leasing is stable and longer-term in nature, and most businesses retain their office footprint throughout economic cycles.”

An office experience is taking the place of the static workplace of prior generations, according to the report. Energy, light, collaboration, purpose, sustainability, and health and wellness are as much drivers of the work experience as the underlying businesses.

Industrial is today’s property class of choice and will probably regress to the mean, but will still be a driving force as methods of production and distribution continue to evolve. Distribution to the home and the last mile are top of mind among industrial owners and occupiers. Accordingly, same-day delivery is the goal of retailers and consumers as the world’s population continues to increase.

Added Rose: “On the investment side . . . we are at a pricing top and have been there for a few years. Rising interest rates should be pushing cap rates up and prices down, but demand for real estate and longer-term views on a potential global recession are working to keep pricing within a narrow band. The real estate industry has matured: buyers hold more equity and are generally not chasing deals. This situation has created a tug-of-war between the bid and the ask, and sets up a modest but healthy pricing correction even as economic growth takes hold and interest rates rise globally.”

On the North American front, though trade was discussed ad nauseam, property markets in the U.S., Mexico and Canada performed well in 2018. The Mexican economy has continued to exhibit resilience in a complex environment despite the volatility and uncertainty surrounding the federal government transition process and international factors. Across the Atlantic, despite a healthy property sector, the U.K. market remains susceptible to political risk – namely Brexit. German markets are exhibiting healthy leasing and investment demand, while a lack of product hinders
stronger growth. Significant construction, industrial expansion and sustained prices are forecasted to have positive impacts in Bucharest, Romania.

Meanwhile, co-working office providers have become core occupiers in Seoul, South Korea.

**Canadian market**

The 10-year bull market in the Canadian commercial real estate sector continued in 2018, supported by the lowest unemployment rate in at least four decades. For several months, the lack of an amicable trade deal with the U.S. was a destabilizing factor on many fronts, but the prospective United States-Mexico-Canada (USMCA) agreement removes some of the doubt. Meanwhile, new federal and provincial measures appear to have stabilized the housing market. “Strong performances in 2017 and 2018 have led to supply constraints amid a maturing commercial real estate cycle in Canada,” says Bill Argeropoulos, principal, practice leader, research (Canada) for Avison Young. “Activity is expected to remain stable in 2019 with a general supply constraint being the primary brake on property market growth. Meanwhile, occupiers and owners will have to adjust to rapid technological advances during a period of moderating economic growth.”

The report indicated that Canada’s office sector remained sound in 2018, though softness persisted in Alberta. Competition for office space, especially in downtown markets, continues to underpin the sector’s fundamentals nationwide. Office vacancy declined in almost every market, lowering the Canadian average to 11% near year-end 2018. A similar story is expected in 2019 although vacancy will rise modestly to 11.3% by year-end after construction nearly doubled in 2018.

“Toronto and Vancouver reaffirmed their presence among North America’s top-performing office markets as Canadian markets captured five of the continent’s 10 lowest vacancy rates,” said Argeropoulos.

The report stated that low single-digit vacancy characterized Canada’s industrial markets. Overall industrial vacancy continued to decline, falling to a new record-low of 2.9% near the end of 2018, and is expected to edge lower in 2019. Toronto (1.3%) and Vancouver (1.5%) posted North America’s lowest vacancy rates in 2018 and are projected to rank among the tightest three markets in 2019.

Added Argeropoulos: “Canada’s industrial market outperformed many observers’ expectations in 2018 and is set to do so again in 2019. Competition from the emerging recreational cannabis industry will add to the already robust e-commerce demand this year as owners and occupiers continue to grapple with rising land costs and the eroding supply of developable land, most evident in Vancouver and Toronto.”

**The retail tale**

Retail properties remain the most unpredictable commercial real estate assets in Canada. Retail vacancy remains in flux as a lingering result of the failures of some prominent chains, while big-box chains closed underperforming locations amid the ongoing e-commerce revolution.

“The focus on creating memorable consumer experiences will endure across the Canadian retail landscape in 2019. Significant investment in technology to track millennial behaviour is being made by retailers developing and enhancing their physical locations and online market shares while seeking the correct balance in the symbiotic relationship between bricks and clicks,” said Argeropoulos.

With the final tally yet to come, 2018 was another record year of investment, exceeding the previous high of $36 billion set in 2017. Capital is abundant and, in search of higher yields, investors are looking to take advantage of landlord-favouring markets and sectors offering significant rental-rate growth.

“Supported by relatively sound leasing fundamentals in almost every market, debt reduction and asset and geographic diversification will continue in 2019, while asset values are expected to remain elevated and cap rates low for prime assets,” said Argeropoulos.
Who will drive the next bitcoin bull run?

The price of bitcoin has been in an absolute funk, sitting down around $3,400 US at press time. But bitcoin funks are strange ones, and in the four years since the previous funk, bitcoin is up 19x! That’s equivalent to 200% per annum. Not bad!

A lot has changed in the 10 years that bitcoin has existed. Chances are good that your grandmother has heard of bitcoin. Chances are good that you know someone who’s done well in bitcoin. Chances are good you still don’t have any!

The big question is not whether a new bull run will happen, but rather, what group will drive it?

Unconfiscatable

One strong candidate group is Venezuelans. President Nicolas Maduro, and controller of the bolivar printer, has declared bitcoin illegal. But the combination of a horrible bolivar and cheap power has spawned a decentralized community of bitcoin miners running small underground operations. For Venezuelans living abroad, bitcoin is an easy way to send wealth to family inside the beleaguered country.

Juan Guaid, who tweeted about bitcoin in 2014, is claiming the Venezuelan presidency and is backed by many nations including the U.S. In response, Maduro has locked down Guaid’s bank accounts, which is terrible for Guaid, but it means bitcoin becomes more desirable. In a twist of fate, the Bank of England has denied Maduro’s request to bring back $1.2 billion from its vault. I bet Maduro wishes he had sold his gold for unconfiscatable bitcoin!

Uncensorable

The Venezuelan story dovetails nicely with another group that could stampede bitcoins next: defenders of free speech. This group includes a large number of controversial personalities such as Alex Jones and Jordan Peterson, as well as businesses such as forum gab.com and online casinos. These people and businesses are de-platformed and underserved by Paypal, banks, and web service companies such as Patreon. They understand that freedom of speech is only possible with uncensorable money. Gab.com puts it very well: “Bitcoin is free speech money.” People whose financial payments have been censored could form the next group of holders.

Canadian News

Finally, in Canadian bitcoin news, exchange Quadrigacx announced that its CEO Gerald Cotton died while traveling in India. Quadrigacx is down, and it is unclear if it will come back to life. Quadrigacx has been struggling with lost funds and banking problems for more than a year. Just like Mt. Gox, which declared bankruptcy five years ago, Quadrigacx had inflated bitcoin prices for months, tempting holders to deposit BTC, but processed withdrawals very slowly.

The disaster for those who had coins on Quadriga serves as a good reminder of bitcoin Rule #1: Not your keys, not your bitcoin!

Alex Millar is a Queen’s engineering physics grad. Alex first heard about bitcoin in 2011, bought his first in 2013, and has been studying cryptocurrency full time since 2014. He shares his research and thoughts on a YouTube channel, which features technical videos such as, “What Bitcoin Miners Actually Do” and "How To Do A Multisignature Transaction". Alex has had essays published on CoinDesk, including "Bitcoin and The Law of Conservation of Energy". Alex is most active on twitter as @thealexgalaxy.
Big banks binge on foreign exchange revenue

BRETT UNDERSHUTE
Guest columnist
Business Edge News Magazine

Why are US dollars so expensive in Canada?

There are a number of everyday things we Canadians buy that simply costs extra here. When I buy a book in Canada, I like to ask if I can pay the U.S. price listed on the book jacket. (It has not worked yet, but I try.) I don't spend a lot of money on books; what I was spending a lot of money on was foreign exchange fees.

Overall, the banks in Canada provide us with great service on a number of financial products, savings accounts, chequing accounts, the ability to email transfer money, brokerage accounts, and I love to collect those credit cards points. Even the bank machines have improved recently.

But when it comes to foreign exchange fees, the banks still think it is 1989, not 2019. I am writing this from my home office, from which advances in technology allow me to trade directly in the foreign exchange market, using this thing called the Internet.

To give you a sense of how profitable the foreign exchange fees are for the banks, consider the table below. In 2018, the banks increased foreign exchange revenue 9.5%. Royal Bank itself topped the $1-billion mark. Combined, they made nearly $3 billion.

A couple pieces of advice: If you are changing money at your bank, ask for both the rate to buy U.S. dollars and sell them, so you know how much you are paying. Your bank won't tell you this, but sometimes you can improve the rate just by asking. A better idea is to give me a call. I will give you a great rate and tell you my fee.

Brett Undershute is president of Mt. Brisemia Capital Corp., a company he founded in 2017 to help Canadians save money on their foreign exchange transactions. Prior to launching Mt. Brisemia, Undershute, who earned an MBA from the Ivey Business School, spent 18 years in the financial services industry followed by three years in the oil and gas industry.

<table>
<thead>
<tr>
<th>Company</th>
<th>2017</th>
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<tbody>
<tr>
<td>Royal Bank</td>
<td>$974</td>
<td>$1,098</td>
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<tr>
<td>TD Bank</td>
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<td>Scotiabank</td>
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<td>National Bank</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$2,728</strong></td>
<td><strong>$2,897</strong></td>
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SOURCE: 2018 annual report of each bank
AREV Brands raising eyebrows in cannabis sector

Mike Withrow has a lengthy record of success as an entrepreneur in the natural products and technology sectors, but he has a particularly noticeable spring in his step these days.

His latest venture, AREV Brands International Ltd. (CSE: AREV), at which Withrow is CEO, is a Canadian-based cannabis company with a strategic international presence.

AREV Brands produces and delivers functional ingredients from the company’s world-class extraction system and is focused on the continued innovation within the cannabis sector. AREV has spent the last 2+ years on research and development, and has developed a comprehensive line of finished products.

"It’s been years since being this excited about a company’s growth prospects," says Withrow. "We have a strong management team and a fantastic business model."

The company has full market testing completed in topicals, genetics, edibles, extracts and infused beverages. As AREV Brands continues to progress on its licensing in Canada, it has made recent key acquisitions.

AREV Brands’ Acquisition of BC Bud Depot (BCBD) allows for the complete control of an award-winning seed bank of rare cannabis genetics. The acquisition has strategically positioned AREV, enabling the company to partner with selected licensed producers (LPs) to grow specific strains on request, utilizing AREV Brands’ advanced extraction systems for ingredients and consumer-ready finished product lines. The company is launching www.bcbudradio.com this month for consumers to listen and learn about this new burgeoning industry.

AREV also acquired BARE Topicals, an award-winning line of topical THC and CBD-based skincare products, as well as German subsidiary Deutsche Medicinal Cannabis UG (DMC) for the purpose of cannabis brokering.

As a result of AREV Brands’ strategic acquisitions, partnerships and industry experience, the company has quickly defined several components of differentiation when compared to other big players in the cannabis space.

AREV Brands has also secured 28 acres of land in a strategic location in Sorrento, B.C. The company is working on its application for cultivation under the Access to Cannabis for Medical Purposes Regulations (ACMPR).

AREV has a full line of cannabis-based (THC and CBD) products that target the top five specific medicinal applications (anxiety, pain management, insomnia, central nervous system and sexuality/disorders.)

CBD sports nutrition supplements are also part of the business plan, as are advanced extraction systems. The company has three advanced extraction systems strategically positioned in B.C. and Quebec for the production of CBD oil and other terpenes.

For more information on AREV Brands, including regarding early-stage investment opportunities, contact Mike Withrow at 778-896-6536 or at mike@arevbrands.com. Visit us at arevbrands.com.
The practice of providing marijuana for medicinal purposes creates major challenges for employers.

Employers have a duty to accommodate the user of prescription marijuana up to the point of undue hardship. In this context, management needs to set policy related to the use of prescription marijuana in the workplace.

The concern for employers is, of course, related to the possibility of employee impairment. Scientific evidence indicates that marijuana can negatively affect reaction time, judgement and co-ordination.

So it seems worth considering how likely it is that an individual who is prescribed cannabis would be impaired by its regular use.

According to Health Canada, the average amount of dried marijuana prescribed is 2.1 grams per day. Health Canada also tells us that current evidence suggests that the minimum dose of THC (tetrahydrocannabinol, one of the active components of marijuana) required for therapeutic benefit without also causing a psychotropic effect is 2.5 to 3 mg. It is the THC component of cannabis that is responsible for the psychotropic effect users feel when “getting high”. It is also one of the components proposed to have therapeutic benefit.

The ideal dose of any drug is the dose that provides therapeutic benefit without causing side effect, which in the case of THC, is primarily its psychotropic effect.

Considering that the intent of prescribing cannabis is to provide therapeutic benefit rather than psychotropic effect, 2.5 to 3 mg of THC is the ideal medical dose.

Used four to five times daily at a dose of 2.5 to 3 mg, an individual would derive therapeutic benefit from 10 to 15 mg of THC per day. Yet the evidence supports that we are prescribing significantly more than that.

In fact, according to Health Canada, we are prescribing it in doses up to 20 times the appropriate amount.

Approximately 40% of prescribed marijuana strains in Canada contain 15% or greater THC, yet a THC content of 9.4% is the highest percentage studied to date.

Considering that most prescribed marijuana in Canada contains in the range of 10-15% THC by weight, this means that 210-300 mg of THC is contained in every 2.1 grams prescribed for daily use.

So if 10-15 mg per day is the ideal dose of THC, but we are prescribing 210-300 mg per day, one can easily see that we are prescribing excessively.

I support the legalization of marijuana and the search for more robust evidence of its medical indications. However, based on current data, it appears that the amount we are prescribing is far greater than we should be for therapeutic benefit. This virtually guarantees workplace impairment related to its use. When considered in the context of a prescribed medication, this is exactly what we should be striving to avoid.

From the perspective of an employer creating workplace policy, our current prescribing habits and their potential for creating impairment are certainly worth considering.

I support the legalization of marijuana and the search for more robust evidence of its medical indications. However, based on current data, it appears that the amount we are prescribing is far greater than we should be for therapeutic benefit. This virtually guarantees workplace impairment related to its use. When considered in the context of a prescribed medication, this is exactly what we should be striving to avoid.

Ian Burron is a practising ER physician and workplace injury/disability consultant with an interest in lifestyle, obesity and preventive medicine. Visit ianburronmd.com or send a note to ian@ianburronmd.com with feedback on this column or to suggest other topics related to the business of medicine.
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RANDALL WHITE
PRESIDENT, DAVINCI INTERNATIONAL

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CEO, VENTUREFUNDER.CA

“"
Nothing inspires innovation quite like sipping on a piña colada beneath a palm tree while watching waves crash on a tropical island shore.

While enjoying such a moment at Maui’s Fairmont Kea Lani, I came up with a business model that I believe is an ideal fit for ambitious business leaders.

Leading Edge Association of Professionals & Executives (LEAPE) offers its members a range of marketing services including:

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Some companies hire a PR firm to generate press releases and send them to media outlets, hoping that the news will get picked up. Often there are no takers. With LEAPE, we can help you produce a top-notch release. We can also guarantee that your newsworthy events and milestones will be covered in a major national publication.

Some businesses spend tens of thousands of dollars advertising in media that have a tiny fraction of the reach that my LEAPE clients experience through Business Edge News Magazine as part of their monthly membership fee.

Some companies spend many thousands of dollars to belong to a group that sets up peer networking sessions and guest speakers for senior executives. LEAPE members also see those benefits. Our conferences will present amazing speakers on the most important topics. Oh, and did we mention that the conferences and small group sessions take place at one of the nicest hotels in Hawaii?

LEAPE also provides content development and editing services that ensure you are viewed widely as a thought leader in your industry. We also provide high-level design services from a Canadian designer of the year.

LEAPE gives you all of these critical marketing services in one basket. There is no business like this on the planet, and the value is tremendous for all members.

Some companies will think that this offer is too good to be true. Those folks better hope that their competitors feel the same way.

Contact me on Linkedin, at driscoll@businessedge.ca or call/text 403 968 7638 for more information.
Storytelling has been the foundation of understanding the world around us since the earliest days of mankind. Storytelling has been used to educate, entertain and shift human emotion throughout history and is still an integral part of our societies today, whether the format is verbal around the fire, hard copy or the latest in digital and social media.

Purchasing decisions are based on many things, but among the least important are the obvious “features and benefits” of products, especially regarding lifestyle products. When you see someone driving a convertible in Edmonton, you know that this decision was not based on practicality but on satisfying important emotional drivers (pun intended).

Watching an advertisement for a high-end convertible, it is obvious that they are working emotional needs. Viewing the overall marketing of the companies illuminates the relationships they build with the customer, and fulfilment of their needs extends that relationship.

The resort real estate industry has a preponderance of buyers from the legal, medical and business worlds – the so called “hard facts” buyers – yet based on hard numbers, these are not considered “good investments”. Once again, it is the emotional drivers that shift consumers from interested to sold!

Does your marketing have magic? Are you building relationships that significantly improve your clients’ perceived satisfaction of life? Or are you selling features and benefits?

Do you have a story that engages clients on a short, medium and long-term basis? Are you selling houses or dream homes? Cars or dream machines? Suits or status?

Developing your story and that of your product and then utilizing the magic of storytelling to engage, excite, educate and finalize a sale while building a relationship that elicits gratitude from your clients will lead to deep and enduring success for your business. Simply creating advertising that shouts out features and benefits and “Buy Now!” may lead to some sales, but that approach leaves you well short of what could be achieved.

Evocative language used effectively in storytelling creates a relationship that is the foundation of your business’s success.

Storytelling, creatively and articulately told, is the magic that moves your suspects to prospects to clients, and moves you to a brighter bottom line.

That is the tale to the sale!

Randall White, founder and CEO of Wise Guys Sales & Marketing Strategies, has achieved record-setting success in project sales, resort development and senior executive level work in various industries. He can be reached at mobile (236) 868-6868.
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Greenfields Premium Brands Inc. poised to become leader in cannabis industry

On a tour of Greenfields impressive development park on Calgary’s southern outskirts, it was easy to see why principals Jay Croteau and Lance Larsen are so enthusiastic about the boutique cannabis company’s prospects for growth.

Decades of experience in the science of growing combined with strong backgrounds in the financial industry give the Greenfields management team a leg up on most of the competition in the burgeoning cannabis sector.

“We understand the business at the deepest level,” explains Larsen. “We have worked extremely hard in testing and monitoring countless aspects of lighting and temperature controls. We have superior moisture control so there is zero mildew, zero mold on our plants.

“We are keenly aware of the genetics and the science of cannabis plant growth in general. We know how to maximize quality while ensuring a very high output per plant.”

Croteau and Larsen have high integrity, and they know how to run a rock-solid, profitable business.

“Coming from the financial sector gives us an important advantage,” adds Croteau, who ran his own financial advisory business profitably for many years. That success was tied to his ability to help businesses operate tax efficiently and with a healthy balance sheet.

The opportunity to invest in an early-stage cannabis company with solid roots and a great business plan in appealing to say the least.

Buoyed by the legalization of cannabis use in Canada, the industry is expected to see 700,000 registered patients (Mackie Research – April 8, 2016) and an ACMPR market of $2.1 billion (Health Canada report) by 2020.

Another Health Canada study indicated 89 licensed producers in the country with market potential of $22 billion annually for cannabis and ancillary market (Deloitte Report 2016 — Recreational Marijuana: Insights and Opportunities).

Greenfields is rolling out an effective plan to carve a lucrative slice of the enormous cannabis pie.

Greenfields has acquired a 14-acre medical cannabis business development park with a pending ACMPR application to become a licensed producer in Alberta.

This 20,000-sq-ft facility is projected to produce about 6,000 kg per year of cured medical cannabis, as well as 600 kg per year of high-grade cannabis oil.

The company’s existing test facility just south of Calgary serves as a laboratory for examining baseline design controls, automation, and standard operating procedures. Ongoing testing of lighting systems, security controls, environmental controls, and automation gives Greenfields the proven processes that will maximize plant yield as the company scales up.

Greenfields is expanding into retail cannabis by opening as many as 5 retail locations to start, with as many as 15 retail locations available in Western Canada. These retail locations will be a key element in executing the distribution model and generating brand awareness.

In Canada, Greenfields’ focus is to complete the design, build, and license of medical cannabis facilities. This growing technology company is developing purpose-built, automated, vertical production facilities designed to maximize production and minimize consumption cost.

Greenfields is positioned to be a leader in the global cannabis revolution. If you are interested in joining the green movement, contact Jay Croteau in Canada at 403-922-2912, the U.S. at 702-710-8909 or email jayc@greenfieldssupply.com.

Disclaimer: This feature is for informational purposes and is not an offer for sale. Anyone considering investing in Greenfields Premium Brands Inc. is advised to first consult an independent financial adviser.
What’s a Canadian manufacturer to do?
Tough times call for big change

By Tony Fisher
Wesure Metal Manufacturing

Wesure has done what most businesses in Alberta have done; cut the fat and control expenses. But then what? What does a 42-year-old Alberta manufacturer with a reputation for high-quality manufacturing do? Wesure’s choice was to reinvigorate itself by upping its game and taking the opportunity to do business in a different way.

Wesure started this process by looking outward at the changing Alberta business landscape to try to understand how to best serve our current customers and, potentially, our future customers. It was pretty clear that doing business the same old way was not a real option. Wesure has chosen to focus on its strengths and to build on those to provide even more value to the Western Canadian marketplace.

Sacrificing quality was never a consideration because, simply, our customers rely on Wesure for quality. Instead, Wesure has doubled down on quality assurance by making a strategic investment in having an ISO management specialist on staff to further strengthen our ISO certification and reinforce our commitment to quality manufacturing. On the column side of Wesure’s business, customers have always been viewed as valued trade partners. The strategy going forward is to enhance those relationships further by providing additional structural services like steel beams, heavy duty hangers and connection engineering by adding an in-house engineer to our staff. To complete the picture, a key investment to enhance its capabilities is to re-equip by moving to more robotic welding and ensuring its production floor is capable of more.

Another forward business tactic is actively looking for strategic alliances in the marketplace. Wesure believes that with the right strategic alliances, we can all be stronger together and far more capable of helping each other prosper and grow. For Wesure, it is really about thinking about doing business in a different way from what we have done it in the past and reaching for continued success in the future.

For more information on Wesure Metal Manufacturing, call 403 279 2440, email tony@wesure.com or visit www.wesure.com.
It is high time you gave yourself a SMAAK!

SMAAK is Dutch for taste, and we’re sure you’ll agree our products taste fabulous! Highly popular in Europe, these smooth and refreshing sparkling wine coolers are now available in Canada. SMAAK wine coolers contain no artificial coloring or added sugar, and are 100% vegan and gluten free.

For information on where to find SMAAK products, email Mert Tiryakigil at sebucom2@telus.net
Tech stories to watch in 2019

DR. TOM KEENAN  
Business Edge News

If 2018 was the year we lost our naïve faith that tech companies will protect us – with scandals from Cambridge Analytica to the massive Marriot Starwood data breach – what will 2019 bring?

Certainly, more of the same. Hackers will continue their relentless hunt for badly secured corporate systems, zero-day vulnerabilities, and paths into the treasure trove of personal data. Remember the bad guys only have to find one hole, while data protectors need to plug them all, which is virtually impossible.

We may also see the dreaded monetization of data breached in 2018 or even earlier.

After all, there is no getting back all that compromised data. Criminals may be plotting identity theft or even worse, using your personal and corporate data that they bought on the DarkWeb.

Want to know if you have been "pwned" (hacker-speak for “owned”)? There is no foolproof way, but here is a place to start:

Go to the (safe) website haveibeenpwned.com and type in your email address. Chances are you will be told “Oh no – pwned” followed by a list of places where your email was registered and that suffered data breaches.

Of course, you should change your passwords regularly and perhaps also have different email accounts for different purposes. Back in days of the Ashley Madison site hack, the affected email accounts were posted online. Looking down the list revealed many work addresses! One explanation is that cheaters (mainly men) thought this would help hide their online dalliances from their spouse, who might check hubby’s personal emails.

The other looming tech trend for 2019 is more use of artificial intelligence (AI) and data mining, and the ensuing controversies these will trigger. Already this year, we have had a blow-up over something that seems pretty innocent – the #10YearChallenge that’s making the rounds on Facebook.

It asks you to post a current photo of yourself with one from 10 years ago. What could be bad about such harmless fun? Wired Magazine writer Kate O’Neill suggested that it might be a ploy to collect a dataset to train an AI algorithm on facial aging. While this might be a wild conspiracy theory, remember that Cambridge Analytic used a fun, free, “personality test” to grab data about people and even their Facebook friends. And GOOG-411, a free telephone directory assistance service run by Google from 2007 to 2010 was partly created to collect a large database to help train speech recognition algorithms. When they had enough data, they shut it down.

As for a long-shot 2019 possibility, what about the U.S. government moving to break up tech giants such as Google and Facebook? After all, they went after IBM way back in 1969 on antitrust grounds and actually succeeded in breaking up U.S. telecom giant AT&T in 1982.
We know how the Trump administration feels about the “liberal bias” it sees in tech giants. Facebook has already had skirmishes with the U.S. federal government over privacy issues and has certainly engaged in behaviour that borders on antitrust violations.

In his new book *The Curse of Bigness*, Columbia University law professor Tim Wu argues for the breakup of big tech companies including Google and Facebook. For the latter, he notes that people really have no alternative if they want to stay in touch with their friends, and that Facebook has systematically bought up rivals including Instagram and WhatsApp, a classic monopoly move. Wu was a senior adviser at the Federal Trade Commission in 2011 when Facebook settled charges that the company deceived consumers by failing to keep privacy promises.

While antitrust action against these companies in 2019 is a longshot, remember who is in the White House. Stranger things have already happened, so it will be quite a year in the world of high tech.

Dr. Tom Keenan is an award-winning journalist, public speaker, professor in the Faculty of Environmental Design at the University of Calgary, and author of the best-selling book *Technocreep: The Surrender of Privacy and the Capitalization of Intimacy.*
I have embraced in recent years what I consider to be the ideal headquarters of the small business operator: the coffee-shop office . . . or, as I call it in order to save three syllables and therefore countless milliseconds per year, the coffice. I use the coffice for almost all of my meetings with customers, prospects and colleagues. I do my administrative work and digital communication on my Mac laptop at the coffice. I do my best writing at the coffice. In fact, I am at one of my favourite coffices now; Be Fresh Market in Vancouver’s trendy Kitsilano community.

I actually work more efficiently at the coffice as the ambient activity and moderate noise level curiously translate to a higher degree of focus. And, unless you are right beside me, you cannot even hear the grinding of the gears between my ears, which, being true to my penchant for “wordinations” (my term for a word combination), I like to call . . . gears.

The coffice is also an excellent spot for networking. On numerous occasions, I have bumped in to a face from the past who ended up doing business with me, all thanks to chance meetings at my national head coffice.

When it comes to the coffee-shop crowd, I am no ordinary joe drinker. But I am by no means alone in my reliance on coffee shops for day-to-day business operations. At this moment (3:20 p.m.), there are six other folks working on their laptops in this establishment. My quick survey reveals that two are doing their jobs remotely, two are working at their own small businesses, and two are students.

Coffices save entrepreneurs buckets of money that they would otherwise be spending in office leasing. They even provide coffice managers who clean our desks and keep things running smoothly. Their labour is free to us!

However, there is trouble brewing in Laptop Nation. Our cosy coffices could soon go the way of the dodo. And it’s all because many of us are acting like complete dodos, showing little or no respect to the coffee shop owners who have been so kind to us.

The first sign that the coffice worker was on the endangered-species list came when I walked in to Kawa Espresso Bar on 8th Street in Calgary’s Beltline district. I was impressed with the renovations at this jumping’ java joint.

The place was brighter, better lit and certainly gained a more modern vibe.

As I sat down at the high-top counter that typically seats four people, I went to plug in my laptop charger in the usual spot . . . but it was gone. So I moved to the long wall of tables along the windows but found no outlet for my charger nor for my frustration. Kawa had cleared out all electrical outlets that would be accessible to Laptop Nation with the exception of a power bar in the back corner intended for use by musicians.

Other popular coffee bars including Analog and Phil...
& Sebastian in Calgary and Caffé Artigiano in Vancouver, Toronto and Calgary provide few electrical outlets. In fact, the Marda Loop P&S in Calgary forces us to do a full downward dog to find the outlets beneath the bench and along the floor boards. Starbucks can’t be far behind. I am pretty sure these moves are intended to socket to laptop-toting workers who spend plenty of time but little cash at coffee shops. We are wearing out our welcome. The prime perpetrators who have put our coffice perks in peril:

**The Double-Double** – Two people sitting side by side and taking up two tables so they can enjoy equally the people-watching component of the coffee shop. I frequently counter this conundrum in a cramped coffice by asking if it is OK to sit across from one of these generally sociable folks. The response has always been along the lines of “Oh, we are together – I guess we could sit together at the same table,” . . to which I typically reply, “Oh, that would be so nice, thank you!” pretending to be surprised and content that my mission is complete.

**The Dime and Dash** – The perpetrator of this particular paradigm spends the minimum amount on a tea or coffee, takes up a table all morning and then spends their lunch money elsewhere. If you are a dime-and-dasher, please consider purchasing your lunch from the establishment that gave you free rent all morning . . . and bring friends if you are at a table intended for serving multiple people, or at the very least make it obvious that there is space for others to join.

**Battery Acid** – This freeloader charges up his laptop to 100% so he can put in an entire 9-to-5 shift without having to move, regardless of whether customers are being turned away because of full capacity. You might say “all the power to you,” but the truth is, BA is slowly being pushed out of the coffee shop culture.

We can be better than this. We, the Laptop Nation, must unite and push each other to be more conscientious consumers at the coffice.

**Stick-in-the-Mud** – This person is glued to his seat for countless hours and has no interest in interacting with humans other than the four or five words uttered to the barista in ordering a coffee in a to-go cup so that $3 coffee can stay hot for all those hours dominating what would otherwise be a revenue-producing table.

**Big Spill** – One person with belongings strewn across a table designed to accommodate four people. At a typical busy, big-city coffee shop, this person is, in a sense, stealing money from the business owner. Particularly at peak-revenue lunch period, BS is preventing larger groups from purchasing lunch at an average of $10-$20 per person. Coffee-shop owners should be able to drop a bill in front of the Big Spiller for $60-$80 if he/she takes up an entire table for four over the lunch hour.

We can be better than this. We, the Laptop Nation, must unite and push each other to be more conscientious consumers at the coffice. If it’s -20C and you need to put in a few hours on a project, go ahead and stay at your coffice, but spend money . . . or you will end up in solitary confinement (home office) or doling out a lot more dough in office space.

If you are neither hungry nor thirsty, buy something for the homeless dude on the corner or for the student in line behind you. Whatever you do, spend money to earn your office space. It’s better latté than never!
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