

Recent developments in the Canadian economy: Fall 2024

by Guy Gellatly and Carter McCormack

DOI: <https://doi.org/10.25318/36280001202401000001-eng>

Abstract

This article provides an integrated summary of recent changes in output, consumer prices, employment, and household finances. It highlights changes in the economic data during the first half of 2024 and into the summer months. The article provides information on how economic conditions have changed as borrowing costs continue to evolve.

The report is based on data that are publicly available as of September 27, 2024. Monthly information on government, business, and financial market developments is available at [Canadian Economic News](#) (Statistics Canada n.d.). An integrated data module designed to support the analysis of current economic conditions, which includes monthly summaries for selected economic indicators, is available at [Canadian Economic Tracker](#) (Statistics Canada n.d.). Presentations on selected topics, including recent trends related to inflation, growth, productivity and household debt, are available at [A Presentation Series from Statistics Canada about the Economy, Environment and Society](#) (Statistics Canada n.d.).

This article is the latest in a series focusing on challenges and opportunities currently shaping Canada's economic landscape. For the other articles in the series, see "[Research to Insights: Challenges and Opportunities in Innovation, Technology Adoption and Productivity](#)," "[Canada's gross domestic product per capita: Perspectives on the return to trend](#)," and "[Housing, wealth and debt: How are young Canadians adapting to current financial and housing pressures?](#)"

Authors

Guy Gellatly and Carter McCormack work with the Strategic Analysis, Publications and Training division, Analytical Studies and Modelling Branch, Statistics Canada.

The changing nature of work in Canada: 1987 to 2024

by Marc Frenette

DOI: <https://doi.org/10.25318/36280001202500200004-eng>

Technology is constantly evolving, and this can change the tasks that human employees perform in the workplace. For much of history, technological advances have remained within the realm of routine, manual tasks. Accordingly, workers performing these tasks have been the ones facing the risk of job transformation or perhaps even job displacement. For example, Frank et al. (2021) found that from 1987 to 2018, the share of Canadian workers employed in jobs associated with routine, manual tasks declined gradually, while the share employed in jobs associated with non-routine, cognitive tasks increased gradually. Frenette (2023) demonstrated that these trends accelerated somewhat over the course of the COVID-19 pandemic (2019 to 2022), possibly because firms may have increased their reliance on automation technology to make the production and delivery of their goods and services more resilient to potential future shutdowns.

Since 2022, artificial intelligence (AI) has become widely available through the release of large language models, such as ChatGPT and others. Unlike automation and earlier forms of technology, AI has the potential to alter the jobs held by highly skilled workers. In fact, Mehdi and Frenette (2024) report that, “In May 2021, 31% of employees aged 18 to 64 in Canada were in jobs that may be highly exposed to AI and relatively less complementary with it, 29% were in jobs that may be highly exposed to and highly complementary with AI, and 40% were in jobs that may not be highly exposed to AI.” In general, the occupations associated with high potential exposure to AI are those requiring higher levels of education. Those that are highly complementary with AI, and thus may benefit from AI, include professions such as doctors, nurses, teachers and electrical engineers. In contrast, employees in business, finance, and information and communications technologies have less potential complementarity with AI and, as a result, may end up competing with AI. Of course, possible scenarios can only occur in the future if workplaces adopt AI on a large scale. To date, AI implementation has been fairly low—Bryan et al. (2024) report that 6.1% of Canadian businesses had used AI in producing goods and delivering services over the last 12 months (as of the second quarter of 2024). Nevertheless, AI has the potential to expand in use, especially if a critical mass point is reached, and firms are compelled to adopt the technology to remain competitive.

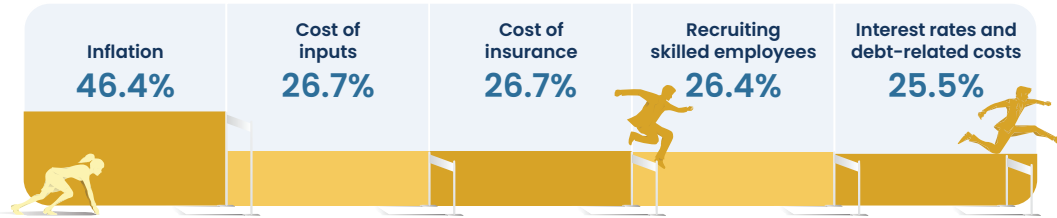
Another factor that could affect competitiveness and the need to adopt new technology is globalization. Indeed, new trade agreements could increase the need to invest in new technology as firms compete on a larger international scale.

FIRST QUARTER

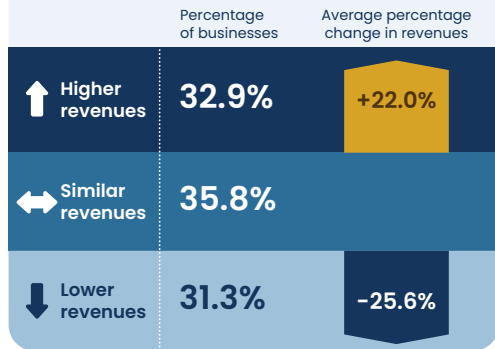
BUSINESS CONDITIONS IN CANADA

2025

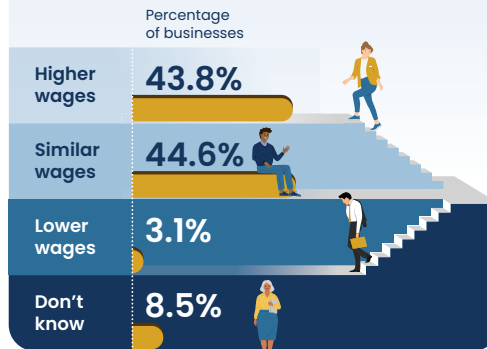
Top obstacles expected by businesses over the next 3 months



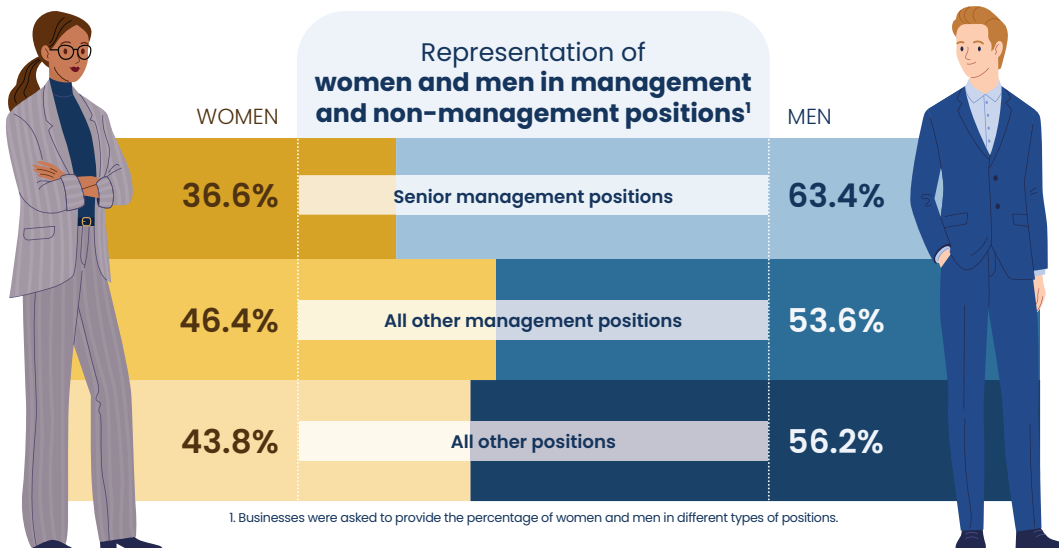
Nearly 1 in 3 businesses reported higher revenues in 2024 than in 2023



43.8% of businesses expect to increase their average wages over the next 12 months



Representation of women and men in management and non-management positions¹



Source: Statistics Canada, Canadian Survey on Business Conditions, first quarter of 2025.

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Department of Finance
Canada

Ministère des Finances
Canada



2024 Fall Economic Statement

Canada



Monetary Policy Report—April 2025

Overview

The Canadian economy ended 2024 strong. However, the escalating trade conflict is diminishing growth prospects. While tariffs are expected to increase price pressures, removing the consumer carbon tax has lowered energy prices. The unpredictability of US trade policy, and the speed and magnitude of the shifts, are making the economic outlook very uncertain.

In February and March 2025, the United States repeatedly threatened, imposed and then suspended tariffs on Canada and Mexico. Significant US tariffs remain in place, particularly on steel, aluminum and motor vehicles. Then, on April 2, the United States announced high and broad-based tariffs on nearly all its other trading partners. One week later, on April 9, it reduced most of those tariffs for 90 days to a 10% universal rate. This universal tariff does not apply to Canada and Mexico. There is a great deal of uncertainty around what will happen next.

Trade policy uncertainty is making it difficult for households, businesses and governments to plan. It is also difficult to know how the tariffs will affect the economy. Consequently, it is unusually challenging to project economic activity and consumer price index (CPI) inflation in Canada and globally.

Instead of a base-case projection, this Report contains two illustrative scenarios that consider different US trade policies. In addition, the [Risks](#) section focuses on the uncertainty related to how tariffs will impact the economy. The Bank of Canada has chosen this approach to better manage the risks in this highly uncertain environment.

Two layers of trade uncertainty

Two layers of trade uncertainty are affecting the outlook for the Canadian economy. The first layer is around US trade policy. It is difficult to know:

- what tariffs will ultimately be imposed
- the extent of countermeasures from Canada and other countries
- how long the tariffs will last
- the outcome of future trade negotiations

The second layer of trade uncertainty relates to how households, businesses and governments will react and adapt to tariffs. This layer of uncertainty is particularly relevant given the unprecedented scale of the shift in US trade policy.

To address the first layer of uncertainty, this Report presents two illustrative scenarios for how US trade policy could unfold. These scenarios are designed such that when taken together, they encompass a range of possible trade policies.

The details of the scenarios, which were finalized on April 11, are explored in the [Assumptions for the outlook scenarios](#) section. The standard tables and charts the Bank uses to break down the projection for inflation and contributions to growth in gross domestic product (GDP) have been simplified and are presented in the [Outlook](#) section.

To address the second layer of uncertainty, the Risks section focuses on how tariffs could impact the economy. For example, the degree to which prices will rise due to tariffs and supply chain disruptions is unclear. It is also unclear how much tariffs will weaken economic activity and subsequently weaken inflation.

Business Outlook Survey—First Quarter of 2025

Results of the first-quarter 2025 survey | Vol. 22.1 | April 7, 2025

The Business Outlook Survey was conducted by in-person, video and phone interviews from February 6 to 26, 2025. The Business Leaders' Pulse is conducted online every month; the latest results are from January, February and March 2025. This quarter's publication also includes results from Governing Council outreach as well as special consultations with businesses and industry organizations in trade-sensitive sectors. This survey and consultation period was characterized by pervasive uncertainty created by the sudden and unpredictable shifts in US trade policy.

Overview

- Business sentiment has deteriorated, and uncertainty is widespread due to the trade conflict with the United States. Firms are developing plans to mitigate the effects of tariffs on their operations but see many challenges ahead (see [Box 1](#)).
- Fewer businesses than last quarter expect sales growth to improve over the coming year. Firms reported having sufficient capacity to meet expected demand.
- In the current economic environment, many businesses are delaying important decisions, such as those related to investment and hiring, until they have a clearer outlook. Hiring intentions are weak.
- Firms no longer expect growth in their input prices to slow. Two-thirds of businesses believe that their costs would be pushed higher if widespread tariffs are implemented. As a consequence, many firms would increase their selling prices.
- Near-term inflation expectations are higher than last quarter, with firms believing the inflationary impacts from tariffs will outweigh reduced pressures from weak demand.

About the Banking Sector

Canadian banks and the economy

#Taxation

#Small Business

#Employment

#Economy



About the Banking Sector

Canada's Banking System

#Banking



About the Banking Sector

Canada's banking sector by the numbers

#Employment

#Banking

#Economy



About the Banking Sector

Learn more about the presence of U.S. banks operating within the Canadian banking sector

#Competition



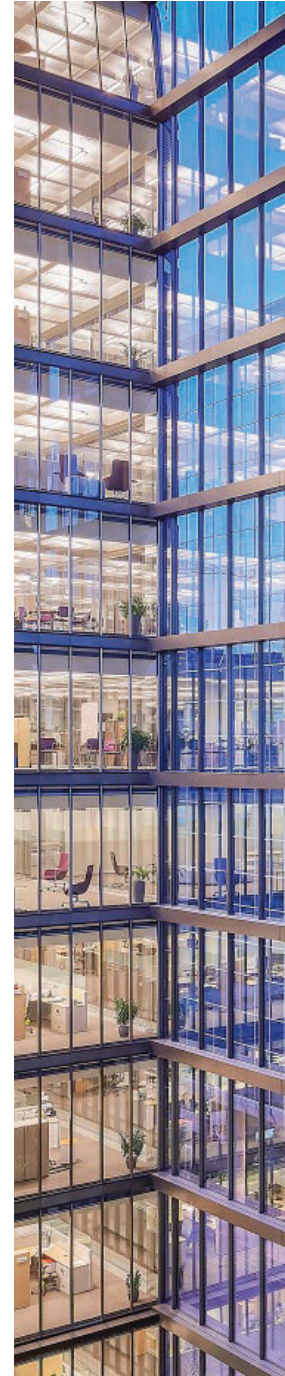
Canadian Bitcoin Ownership in 2023: Key Takeaways

by Daniela Balutel,¹ Marie-Hélène Felt² and Doina Rusu³

¹MITACS Postdoctoral Fellow, York University, Department of Economics,
dbalutel@yorku.ca

²Currency Department, Bank of Canada, mfelt@bankofcanada.ca

³University of British Columbia



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Natural disasters and inflation in Canada

by Thibaut Duprey and Victoria Fernandes

Financial Stability Department
Bank of Canada
tduprey@bankofcanada.ca
vfernandes@bankofcanada.ca

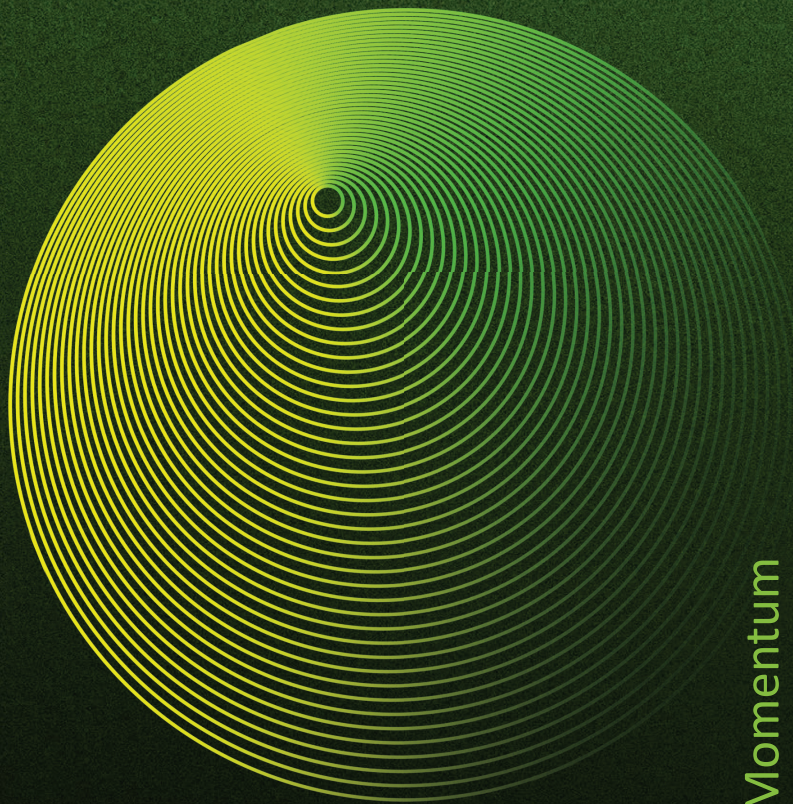


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Deloitte.



Trade Tensions Stall Momentum

Economic outlook | April 2025 edition

Banks & Depository Institutions

Domestic Banks: Schedule I

B2B Bank

PO Box 279, Stn. commerce Court
#600, 199 Bay St.
Toronto, ON M5L 0A2
Toll-Free Phone: 800-263-8349
Toll-Free Fax: 866-941-7711
questions@b2bbank.com
Other Contact Information: GIC Deposits, Toll-Free Fax:
888-946-3448; Broker Mortgages, Toll-Free Fax: 866-947-7405
x.com/b2b_bank
www.linkedin.com/company/b2b-bank
b2bbank.com

Former Name: Sun Life Trust Company; B2B Trust
Ownership: Private. Subsidiary of Laurentian Bank of Canada, Montréal, QC

Year Founded: 1991

Profile: The bank offers products & services including investment & RSP loans, mortgages, banking services, deposits & investment accounts & services. In 2013, B2B bank acquired AGF Trust Company.

Executives:

Rania Llewellyn, President & CEO, Laurentian Bank of Canada

Affiliated Companies:

B2B Bank Dealer Services

The Bank of Nova Scotia (BNS)/La Banque de Nouvelle-Écosse

Scotia Plaza
44 King St. West
Toronto, ON M5H 1H1
Toll-Free Phone: 800-472-6842
Other Contact Information: TTY: 866-267-4726
www.youtube.com/user/Scotiabank
www.facebook.com/scotiabank
x.com/scotiabank
www.linkedin.com/company/scotiabank
www.scotiabank.com

Also Known As: Scotiabank

Ownership: Public

Year Founded: 1832

Number of Employees: 90,000

Assets: \$1,400 billion Year End: 20241202

Revenues: \$33,813,000,000 Year End: 20241202

Stock Symbol: BNS /TSX

Profile: Scotiabank is a full-service financial institution that serves clients in personal, commercial, corporate & investment banking. Scotiabank Group, with its affiliates, operates in some 50 countries. Products & services offered by the international bank include personal, commercial, corporate & investment banking.

Directors:

Aaron W. Regent, Chair
Nora A. Aufreiter
Guillermo E. Babatz
Scott B. Bonham
Daniel (Don) Callahan
W. Dave Dowrich
Michael B. Medline
Lynn K. Patterson
Michael D. Penner
Una M. Power
Calin Rovinescu
Sandra J. Stuart
Scott Thomson
Stephen C. Van Wyk
Benita M. Warmbold

Executives:

Scott Thomson, President & CEO
Travis Machen, CEO & Group Head, Global Banking & Markets
Jacqui Allard, Group Head, Global Wealth Management
Francisco Aristeguieta, Group Head, International Banking
Aris Bogdaneris, Group Head, Canadian Banking
Tim Clark, Chief Information Officer & Group Head, Technology
Phil Thomas, Group Head & Chief Risk Officer
Raj Viswanathan, Group Head & Chief Financial Officer
Anique Asher, Chief Strategy Officer & Chief Operating Officer

Jenny Poulos, Chief Human Resources Officer
Ian Arellano, Executive Vice-President & General Counsel
Julie Walsh, Executive Vice-President & Chief Compliance Officer

Affiliated Companies:

1832 Asset Management L.P.
Jarislowsky, Fraser Limited
Montreal Trust Company of Canada
MontroServices Corporation
National Trust Company
RoyNat Capital Inc.
Scotia Capital Inc.
Scotia Insurance
Scotia Mortgage Corporation/SMC
Scotia Securities Inc.
Scotiabank Global Banking & Markets
Scotiabank Private Equity Investments
Tangerine Bank
The Bank of Nova Scotia Trust Company

Branches:

Abbotsford - Gladwin Rd.
#100, 2777 Gladwin Rd.
Abbotsford, BC V2T 4V1
Transit Number: 00240
Abbotsford - McMillan Rd.
#106, 2618 McMillan Rd.
Abbotsford, BC V3G 1C4
Transit Number: 51680
Airdrie - Main St. North
#102, 304 Main St. North
Airdrie, AB T4B 2B4
Transit Number: 11109
Airdrie - Main St. SW
2813 Main St. SW
Airdrie, AB T4B 3G3
Transit Number: 03269
Ajax - Harwood Ave. South
314 Harwood Ave. South
Ajax, ON L1S 2J1
Transit Number: 32102
Ajax - Ravenscroft Rd.
1947 Ravenscroft Rd.
Ajax, ON L1T 0K4
Transit Number: 68346
Ajax - Westney Rd. North
15 Westney Rd. North
Ajax, ON L1T 1P4
Transit Number: 24182
Alexandria
38 Main St. South
Alexandria, ON K0C 1A0
Transit Number: 50112
Alliston
13 Victoria St. West
Alliston, ON L9R 1V6
Transit Number: 04986
Amherst
#140A, Albion St. South
Amherst, NS B4H 4A1
Transit Number: 91413
Amherstburg
99 Richmond St.
Amherstburg, ON N9V 1G3
Transit Number: 18812
Ancaster
851 Golf Links Rd.
Ancaster, ON L9G 3K9
Transit Number: 18762
Angus
#5, 17 King St.
Angus, ON L0M 1B0
Transit Number: 82222
Annapolis Royal
219 St. George St.
Annapolis Royal, NS B0S 1A0
Transit Number: 60103
Antigonish

255 Main St.
Antigonish, NS B2G 2L6
Transit Number: 40113
Arnolds Cove
1 Whiffen Head Rd.
Arnolds Cove, NL A0B 1A0
Transit Number: 31443
Amprior
169 John St. North
Amprior, ON K7S 3H2
Transit Number: 30106
Athabasca
4902 - 50th St.
Athabasca, AB T9S 1E3
Transit Number: 60129
Aurora - Bayview Ave.
15420 Bayview Ave.
Aurora, ON L4G 7J1
Transit Number: 14092
Aurora - Yonge St.
14720 Yonge St.
Aurora, ON L4G 7H8
Transit Number: 10132
Avonlea
111 Main St.
Avonlea, SK S0H 0C0
Transit Number: 10108
Aylmer
42 Talbot St. East
Aylmer, ON N5H 1H4
Transit Number: 05066
Azilda
93 Notre Dame St.
Azilda, ON P0M 1B0
Transit Number: 42242
Baie Verte
Hwy. 410
Baie Verte, NL A0K 1B0
Transit Number: 80523
Bancroft
50 Hastings St. North
Bancroft, ON K0L 1C0
Transit Number: 90142
Barrhead
5104 - 50th St.
Barrhead, AB T7N 1A3
Transit Number: 40139
Barrie - Bayfield St.
544 Bayfield St.
Barrie, ON L4M 5A2
Transit Number: 85092
Barrie - Collier St.
44 Collier St.
Barrie, ON L4M 1G6
Transit Number: 60152
Barrie - Maplevue Dr. East
688 Maplevue Dr. East
Barrie, ON L4N 0H6
Transit Number: 45542
Barrie - Maplevue Dr. West
19 Maplevue Dr. West
Barrie, ON L4N 9H5
Transit Number: 58172
Barrie - Minet's Point Rd.
190 Minet's Point Rd.
Barrie, ON L4N 4C3
Transit Number: 44222
Bath
326 Main St.
Bath, NB E7J 1A2
Transit Number: 30114
Bathurst
1300 St. Peter Ave.
Bathurst, NB E2A 3A6
Transit Number: 60384
Bay Roberts
#199, 203 Conception Bay Hwy.
Bay Roberts, NL A0A 1G0

Non-Depository Institutions

Financing & Loan Companies

1000 Islands Community Development Corporation

#3, 3 Market St. West
Brockville, ON K6V 7L2
613-345-6216
www.ticdc.ca

Ownership: Government run program

Year Founded: 1990

Number of Employees: 3

Profile: Serving nine municipalities in Leeds County & Eastern Ontario, the corporation offers loan guarantees, equity investments, & community economic development project management.

Executives:

Trish McNamara, Executive Director; 613-345-6216, ext. 102;
trish.mcnamara@ticdc.ca
Candace Fox, Officer, Business Loans; 613-345-6216, ext. 103;
candace.fox@ticdc.ca
Janice Lawrence, Office Administrator; 613-345-6216, ext. 101;
janice.lawrence@ticdc.ca

1st Financial Centre

This listing also appears in other chapters. Please see Entry Name Index.

269 Queen St.

Port Perry, ON L9L 1B9

905-985-1926

Toll-Free Phone: 877-775-3948

www.1fc.ca

Profile: 1st Financial Centre is an associate office of GICdirect.com Financial Services Ltd. & provides financial, accounting & mortgage services. Mutual funds are provided through Sterling Mutuals Inc.

Executives:

Anita Van Zeeland, Contact; anita@1fc.ca

Branches:

Markham

#103, 3000 Steeles Ave. East
Markham, ON L3R 4T9
877-775-3948

Mississauga

#104, 200 Matheson Blvd. West
Mississauga, ON L5R 3L7
877-775-3948

Aberdeen Gould

#2828, 401 Bay St.
Toronto, ON M5H 2Y4
416-488-2887

www.aberdeengould.com

Ownership: Private

Revenues: \$1-5 million

Profile: The organization is a private investment equity partnership.

Executives:

Roger Rosmus, President; roger@aberdeengould.com
Sam Ho, Co-Founder; sam@aberdeengould.com
Louis Hébert, PhD, Special Advisor; louis@aberdeengould.com

AC Capital Inc.

This listing also appears in other chapters. Please see Entry Name Index.

#2806, 505 - 6 St. SW

Calgary, AB T2P 1X5

403-237-8330

Fax: 403-228-3013

www.linkedin.com/company/ac-capital-inc

www.accapital.ca

Profile: AC Capital Inc. helps companies go public, as well as offering the following services: financial planning, corporate restructuring, mergers & acquisitions, raising capital & financing, dealing with investment bankers, & corporate & securities law requirements in Canada & the United States.

Executives:

Alan Chan, Owner; achan@accapital.ca

Accord Financial Corp.

#602, 40 Eglinton Ave. East
Toronto, ON M4P 3A2
Toll-Free Phone: 800-967-0015
financingcanada@accordfinancial.com
www.accordfinancial.com

Former Name: Delta Star Resources Inc.

Ownership: Public

Year Founded: 1978

Number of Employees: 115

Stock Symbol: ACD /TSX

Profile: Accord Financial serves small & medium-sized companies by providing capital to assist these firms in growth. The company is also affiliated with Accord Financial, Inc., #102, 25 Woods Lake Rd., Greenville, SC 29607.

Directors:

Ken Hitzig, Chair
Robert J. Beutel
Tom Henderson
Gary J. Prager
Robert Sandler
John J. Swidler
Stephen D. Warden

Executives:

Tom Henderson, President & CEO, Accord Financial Corp. & Accord Financial, Inc.; thenderson@accordfinancial.com
Fred Moss, President, Accord Financial Inc. Canada;
fmoss@accordfinancial.com
Jason Rosenfeld, Executive Vice-President;
jrosenfeld@accordfinancial.com
Cynthia Aboud, Senior Vice-President;
caboud@accordfinancial.com
Rod Matheson, Vice-President; rmatheson@accordfinancial.com

Offices:

Montréal
#1510, 3500, boul de Maisonneuve ouest
Montréal, QC H3Z 3C1
Vancouver
#300, 889 Harbourside Dr.
North Vancouver, BC V7P 3S1

Accurate Leasing Ltd.

#330, 530 Kenaston Blvd.
Winnipeg, MB R3N 1Z4
204-772-2213
Fax: 204-783-5920
Toll-Free Phone: 800-595-1477
contact@accurateleasing.com; service@accurateleasing.com
www.accurateleasing.com

Ownership: Private

Year Founded: 1994

Number of Employees: 18

Profile: Equipment leasing services are offered across Canada.

Acquire Capital

This listing also appears in other chapters. Please see Entry Name Index.

1325 Kenaston Blvd.
Winnipeg, MB R3P 2P2
204-989-0532
Fax: 204-992-3546
info@acquirecapital.ca
www.acquirecapital.ca

Year Founded: 2005

Profile: Acquire Capital is an associate office of GICdirect.com Financial Services Ltd. & a franchise of the Mortgage Alliance Network. Mutual funds are provided through FundEX Investments Inc. The company also offers insurance & tax planning services.

Executives:

Brad Rice, President

ADD Capital Corp.

#2, 500 Cochrane Dr.
Markham, ON L3R 8E2
905-940-2151
Fax: 905-940-1434
www.addcapital.ca

Number of Employees: 14

Profile: Provides financing for equipment vendors

Executives:

Rick Browne, Founder; 905-940-2151, ext. 224;
rbrowne@addcapital.ca
Heather Park, Controller; 905-940-2151, ext. 304;
heather.p@addcapital.ca
Bill Patterson, President; 905-940-2151, ext. 235;
bill.p@addcapital.ca
Shelley Saunders, Senior Vice-President, Operations;
905-940-2151, ext. 229; shelley.s@addcapital.ca

Branches:

Burlington
#304, 1100 Walkers Line
Burlington, ON L7N 2G3
905-631-8001
Fax: 905-632-8823
Dave Ralph, Partner

Aeonian Capital Corporation

#850, 330 - 5th Ave. SW

Calgary, AB T2P 0L4

403-237-7766

info@aeonian.com

aeonian.com

Ownership: Private

Profile: Private merchant banking & investment company which works closely with the management of companies in which it maintains core investments.

Executives:

C. Alan Smith, Chair

Affirm Canada Holdings Ltd.

This listing also appears in other chapters. Please see Entry Name Index.

Toronto, ON

www.instagram.com/affirm

x.com/Affirm

www.linkedin.com/company/affirm

www.affirm.com/en-ca

Former Name: PayBright

Year Founded: 2009

Profile: Allows customers to pay for retail purchases over multiple payment.

Executives:

Max Levchin, Founder & Chief Executive Officer

Agricultural Credit Corporation

#201, 600 Speedvale Ave. West

Guelph, ON N1K 1E5

519-766-0544

Toll-Free Phone: 888-278-8807

generalinquiries@agccreditcorp.ca

www.agccreditcorp.ca

Former Name: Agricultural Commodity Corporation

Ownership: Non-profit

Year Founded: 1992

Profile: ACC is comprised of eight grain & oilseed organizations, seven horticultural organizations, & the Ontario Federation of Agriculture. Livestock producers also sit on ACC's Board of Directors.

Executives:

Jaye Atkins, CEO

Agriculture Financial Services Corporation (AFSC)

This listing also appears in other chapters. Please see Entry Name Index.

5718 - 56th Ave.

Lacombe, AB T4L 1B1

Toll-Free Phone: 877-899-2372

Toll-Free Fax: 855-700-2372

info@afsc.ca

www.facebook.com/AgricultureFinancialServicesCorp

x.com/AFSC_AB

www.linkedin.com/company/agriculture-financial-services-corporation

afsc.ca

Ownership: Crown corporation

Year Founded: 1972

Assets: \$2,865,254,000 Year End: 20210331

Revenues: \$1,034,852,000 Year End: 20210331

Investment Management

Financial Planning & Investment Management Companies

1832 Asset Management L.P.

This listing also appears in other chapters. Please see Entry Name Index.

Dynamic Funds Tower
1 Adelaide St., 28th Fl.
Toronto, ON M5C 2V9
416-365-6480
Toll-Free Phone: 888-574-7999
www.1832.ca

Former Name: Scotia Asset Management LP; DundeeWealth Investment Counsel; Goodman Private Wealth

Ownership: Wholly owned subsidiary of The Bank of Nova Scotia.

Profile: The company builds investment portfolios for individuals & charitable foundations. It is the fund manager for Dynamic Funds & ScotiaFunds.

Executives:

Donald B. MacDonald, CFA, FEA, Senior Vice-President & Portfolio Manager; 416-365-5605; donald.macdonald@1832.ca

Peter Rawson, Vice-President & Portfolio Manager; 416-365-2607; peter.rawson@1832.ca

1st Financial Centre

This listing also appears in other chapters. Please see Entry Name Index.

269 Queen St.
Port Perry, ON L9L 1B9
905-985-1926
Toll-Free Phone: 877-775-3948
www.1fc.ca

Profile: 1st Financial Centre is an associate office of GICdirect.com Financial Services Ltd. & provides financial, accounting & mortgage services. Mutual funds are provided through Sterling Mutuals Inc.

Executives:

Anita Van Zeeland, Contact; anita@1fc.ca

Branches:

Markham
#103, 3000 Steeles Ave. East
Markham, ON L3R 4T9
877-775-3948

Mississauga
#104, 200 Matheson Blvd. West
Mississauga, ON L5R 3L7
877-775-3948

A-1 Tax Break Financial Services Ltd.

2951 Cambie St.
Vancouver, BC V5Z 2V7
604-872-8825

Ownership: Private
Year Founded: 1987

Abacus Wealth Management Inc.

#1560, 5555 Calgary Trail NW
Edmonton, AB T6H 5P9
780-989-2777
Fax: 780-989-2750
service@abacuswm.com
www.linkedin.com/company/abacus-wealth-mgmt
abacuswm.com

Number of Employees: 17

Abbott Wealth Management Inc.

#207, 1211 Summit Dr.
Kamloops, BC V2C 5R9
250-372-3736
Fax: 250-372-7527
Toll-Free Phone: 877-922-2688
info@abbottwealth.com
www.abbottwealth.com

Former Name: Abbott Financial Services Inc.

Ownership: Part of IPC Investment Corporation.

Number of Employees: 4

Executives:

D. Mark Bertoli, CPCA, Investment Advisor;
mark.bertoli@ipcsecurities.com
John Van Limbeek, CFP, Investment Advisor;
j.vanlimbeek@ipcsecurities.com

AC Bringlee Feeney LLP

This listing also appears in other chapters. Please see Entry Name Index.

#100, 168 Dundonald St.
Fredericton, NB E3B 0Y8
506-458-8326
www.acgca.ca

Ownership: A member firm of The AC Group of Independent Accounting Firms Limited.

Year Founded: 1976

Number of Employees: 14

Profile: Services include accounting, taxation, computer, business valuation, audit, business advisory & strategic planning.

Executives:

E. Shawn Bringlee, FCPA, FCA, Partner;
shawn.bringlee@bringloefeeneey.ca
John E. Feeney, CPA, CA, Partner;
john.feeneey@bringloefeeneey.ca
Jennifer Ward, CPA, CA, Partner;
jennifer.ward@bringloefeeneey.ca

AC Capital Inc.

This listing also appears in other chapters. Please see Entry Name Index.

#2806, 505 - 6 St. SW
Calgary, AB T2P 1X5
403-237-8330
Fax: 403-228-3013
www.linkedin.com/company/ac-capital-inc
www.accapital.ca

Profile: AC Capital Inc. helps companies go public, as well as offering the following services: financial planning, corporate restructuring, mergers & acquisitions, raising capital & financing, dealing with investment bankers, & corporate & securities law requirements in Canada & the United States.

Executives:

Alan Chan, Owner; achan@accapital.ca

AC Hunter Tellier Belgrave Adamson

This listing also appears in other chapters. Please see Entry Name Index.

#24, 260 Brownlow Ave.
Dartmouth, NS B3B 1V9
902-468-1949

Toll-Free Fax: 866-814-1949
service@achtba.ca
www.acgca.ca

Former Name: Hunter Tellier Belgrave Adamson

Ownership: A member firm of The AC Group of Independent Accounting Firms Limited.

Year Founded: 1991

Profile: The full service CA firm offers tax, estate & financial planning services, as well as tax compliance, financial statements & financial projections. It also advises owner-managed businesses on financing, computer systems & related matters.

Executives:

Boyd Hunter, CPA, CA, CFP, Co-Founder & Partner;
boyd@achtba.ca
Rosemary Belgrave, CPA, CA, Co-Founder & Partner;
rosemary@achtba.ca
Tracy Adamson, CPA, CA, CFP, Partner; tracy@achtba.ca
Peter Edwards, CPA, CA, Partner; peter@achtba.ca
Marcel Tellier, CPA, CA, Partner; marcel@achtba.ca

AccèsConseil

2784, ch Sainte-Foy
Québec, QC G1V 1V8
418-687-4050
Toll-Free Phone: 877-370-9637
www.facebook.com/accesconseil
www.linkedin.com/company/accesconseil
www.accesconseil.com

Former Name: Gagnon Rochette & Associés inc.; Mainguy Assurances

Profile: Financial planning products & services, such as insurance, investment products, & retirement planning, are offered. AccèsConseil was formed in 2016 as a result of a merger between Gagnon Rochette & Mainguy Assurances.

Executives:

Catherine Mainguy, Présidente; cmainguy@accesconseil.com

Branches:

Baie-Comeau
231, boul Lasalle
Baie-Comeau, QC G4Z 1S7
418-296-8888

Clermont
73, boul Notre-Dame
Clermont, QC G4A 1C2
418-439-3985

Donnacona
#10, 630, av Jacques-Cartier
Donnacona, QC G3M 2X1
418-285-0444

Québec - Bourg Royal
2612, av du Bourg Royal
Québec, QC G1C 5S7
418-285-0444

Saint-Nicolas
2108, rte des Rivières
Lévis, QC G7A 1B6
418-831-4207

Saint-Siméon
PO Box 173
505B, rue Saint-Laurent
Saint-Siméon, QC G0T 1X0
418-638-2484

Sept-Îles
493C, av Brochu
Sept-Îles, QC G4R 2X1
418-962-6916

Accountable Solutions Accounting Professional Corporation

This listing also appears in other chapters. Please see Entry Name Index.

#202, 227 Eagle St.
Newmarket, ON L3Y 1J8
905-479-2126
Fax: 905-235-4476
Toll-Free Phone: 888-508-9885
support@accountablesolutions.ca
www.accountablesolutions.ca

Profile: Affiliated with Leach Bradbury Chartered Professional Accountants & Planners.

Executives:

Tim Chang, CPA, Managing Partner & Senior Tax Planner

Acker Finley Inc.

This listing also appears in other chapters. Please see Entry Name Index.

#1400, 181 University Ave.
Toronto, ON M5H 3M7
416-777-9005
Fax: 416-777-2096
Toll-Free Phone: 888-514-9136
info@ackerfinley.com
www.ackerfinley.com

Ownership: Private

Year Founded: 1992

Profile: Acker Finley Inc. is an investment dealer & the primary distributor of the Acker Finley funds. Acker Finley Asset Management Inc. is the manager of Acker Finley funds.

Executives:

Brian G. Acker, CA, President & Chief Executive Officer;
brian@ackerfinley.com

The ACM Group Inc.

#720, 2424 - 4th St. SW
Calgary, AB T2S 2T4
403-244-1129

Insurance Companies

Federally Incorporated Insurance Companies

ACTRA Fraternal Benefit Society (AFBS)

1000 Yonge St.
Toronto, ON M4W 2K2
416-967-6600
Fax: 416-967-4744
Toll-Free Phone: 800-387-8897
Toll-Free Fax: 888-804-8929
info@afbs.ca
www.facebook.com/enrichingcreativelives
x.com/AFBSCana da
www.afbs.ca

Ownership: Member-owned

Year Founded: 1975

Assets: \$961,912,000 Year End: 20211231

Revenues: \$30,625,000 Year End: 20211231

Classes of Insurance: Personal Accident & Sickness, Life

Profile: The not-for-profit insurance company offers services to its members who are mainly from ACTRA & The Writers Guild of Canada.

Directors:

Ferne Downey, Chair
Norm Bolen, Vice Chair
David Atkins
Marie-P. Charette-Poulin
Corrie Coe
Shelley Cook
Martha Irving
Pierre Racicot
Darcy Smith
David Sparrow
Sugith Varughese
Gwyneth Walsh
Jani Yates
Richard Young

Branches:

Vancouver
#300, 380 - 2nd Ave. West
Vancouver, BC V5Y 1C8
604-801-6550
Fax: 604-801-6580
866-801-6550
afbswest@afbs.ca

Affiliated FM Insurance Company (AFM)

#200, 100 New Park Place
Vaughan, ON L4K 0H9
905-763-5555
Fax: 905-763-5556
x.com/AFMInsurance
www.linkedin.com/company/afm-insurance
www.affiliatedfm.ca

Ownership: Subsidiary of Factory Mutual Insurance Company, USA

Year Founded: 1949

Classes of Insurance: Liability, Boiler & Machinery, Marine, Fidelity, Property, Surety

Profile: The company specializes in commercial property insurance, including crime & fidelity. Offices in the U.S. & Canada, Europe & Australia.

Executives:

David Thompson, Senior Vice-President, Operations

Branches:

Montréal
1000, rue de la Gauchetière ouest, 5e étage
Montréal, QC H3B 4W5
514-876-7400
Fax: 514-876-7496

AIG Insurance Company of Canada

#2200, 120 Bremner Blvd.
Toronto, ON M5J 0A8
416-596-3000
Toll-Free Phone: 800-387-4481
askaigcanada@aig.com
Other Contact Information: Claims Email: can.claims@aig.com
www.aig.ca
Also Known As: AIG Canada

Ownership: Subsidiary of American International Group, Inc., New York, NY, USA

Assets: \$1-10 billion

Classes of Insurance: Personal Accident & Sickness, Aircraft, Auto, Liability, Boiler & Machinery, Credit, Marine, Fidelity, Property, Surety, Hail & Crop

Profile: Provides insurance to individuals & businesses in Canada. Its five primary areas of focus are casualty/liability, financial lines, property, specialty lines & consumer lines.

Executives:

Lynn E. Oldfield, President & CEO

Branches:

Montréal
#920, 2000, av McGill College
Montréal, QC H3A 3H3
514-842-0603
800-361-7211
Other Contact Information: Claims, Courriel:
newclaimsmontreal@aig.com

Vancouver

#2073, 595 Burrard St.
Vancouver, BC V7X 1G4
604-684-1514
800-663-0231

Allianz Global Risks US Insurance Company

#1600, 130 Adelaide St. West
Toronto, ON M5H 3P5
416-915-4247
agcscommunication@agcs.allianz.com
www.agcs.allianz.com/global-offices/canada

Also Known As: AGCS Canada; Allianz Global Corporate & Specialty

Ownership: Part of the Allianz Group

Classes of Insurance: Personal Accident & Sickness, Aircraft, Auto, Liability, Boiler & Machinery, Marine, Property, Surety, Hail & Crop

Profile: Industrial insurer for corporate & specialty risks.

Executives:

Bernard McNulty, Chief Agent & Head, Claims; 416-849-4164;
bernard.mcnulty@agcs.allianz.com
Barbara Williams, Chief Financial Officer; 416-849-4176;
barbara.williams@agcs.allianz.com

Branches:

Montréal
#2810, 1155, boul Rene-Levesque ouest
Montréal, QC H3B 2L2
newbusinesssubmissionquebec@agcs.allianz.com

Vancouver
#1500, 885 West Georgia St.
Vancouver, BC V6C 3E8
604-601-2000

Allianz Life Insurance Company of North America

#1600, 130 Adelaide St. West
Toronto, ON M5H 3P5
www.facebook.com/AllianzLife
x.com/allianzlife
www.linkedin.com/company/allianz-life
www.allianzlife.com

Ownership: Part of the Allianz Group

Classes of Insurance: Personal Accident & Sickness, Life,

Allstate Insurance Company of Canada/Allstate du Canada, Compagnie d'assurance

#100, 27 Allstate Pkwy.
Markham, ON L3R 5P8
905-477-6900
Toll-Free Phone: 800-255-7828
Other Contact Information: Claims Toll-Free Numbers:
800-387-0462 (ON & USA); 800-661-1577 (BC, AB, SK, MB);
800-561-7222 (NS, NB, PE, NL); 800-463-2813 (QC)
www.facebook.com/AllstateCanada
x.com/allstatecanada
www.linkedin.com/company/allstatecanada
www.allstate.ca

Ownership: Private. Subsidiary of Allstate Corporation, Northbrook, IL

Year Founded: 1953

Classes of Insurance: Personal Accident & Sickness, Legal Expense, Auto, Liability, Boiler & Machinery, Fidelity, Property, Surety

Profile: The company offers a range of insurance products & services, including automobile, home/condo/tenants' insurance, & life insurance. Agents across Canada.

Executives:

London Bradley, President & CEO

Affiliated Companies:

Pafco Insurance Company
Pembridge Insurance Company

Branches:

Ajax
#18D, 15 Westney Rd. North
Ajax, ON L1T 1P5
905-427-2827
Fax: 905-427-1382
866-749-2235
ajaxagency@allstate.ca

Barrie

#2, 421 Bryne Dr.
Barrie, ON L4N 6C8
705-739-7555
Fax: 705-797-1603
888-739-7555
barrieagency@allstate.ca

Belleville

#B3, 110 North Front St.
Belleville, ON K8P 5J8
613-962-6444
Fax: 613-967-0528
866-586-2331
bellevilleagency@allstate.ca

Boisbriand

Faubourg Boisbriand Iga
2675, rue D' Annemasse
Boisbriand, QC J7H 0A5
450-437-5225
Fax: 450-437-8563
866-757-9611
agencefaubourgboisbriand@allstate.ca

Boucherville

#27D, 1001, boul De Montarville
Boucherville, QC J4B 6P5
450-641-4195
Fax: 450-641-9381
866-556-7314
agenceboucherville@allstate.ca

Brampton

Trinity Common
#130, 150 Great Lakes Dr.
Brampton, ON L6R 2K7
905-796-6677
Fax: 905-790-9491
866-809-2518
brampton@allstate.ca

Brantford

#A-1005, 300 King George Rd.
Brantford, ON N3R 5L8
519-752-3228
Fax: 519-752-3025
866-275-0939
brantfordcommonsagency@allstate.ca

Brockville

11 Windsor Dr.
Brockville, ON K6V 3H5
613-498-2526
Fax: 613-498-1071
866-924-2851
brockvilleagency@allstate.ca

Brossard

#30, 9840, boul Leduc
Brossard, QC J4Y 0B4
450-656-5126
Fax: 450-445-6350
866-556-7318
agencequartierdix30@allstate.ca

Burlington

Accounting & Law

Major Accounting Firms

Baker Tilly Canada Cooperative

#4, 180 Northfield Dr. West
Waterloo, ON N2L 0C7
www.instagram.com/bakertillycanada
www.facebook.com/BakerTillyCanada
x.com/bakertillycan
www.linkedin.com/company/baker-tilly-canada
www.bakertilly.ca

Former Name: Collins Barrow National Cooperative
Incorporated

Ownership: An independent member of Baker Tilly
International, UK

Executives:

Ben Lloyd, Chief Executive Officer, Baker Tilly Canada
Stephen Chris, Chief Operating Officer, Baker Tilly Canada
Sean Grant-Young, National Director, Tax
Inna Kleiman, National Director, Professional Practice
Tracy Mohn, National Director, People and Culture
Elizabeth Richards, Associate National Director, Professional
Practice

Affiliated Companies:

Baker Tilly Arctic
Baker Tilly CK, LLP
Baker Tilly Catalyst
Baker Tilly Durham LLP
Baker Tilly GMA LLP
Baker Tilly GWD
Baker Tilly Gatineau Inc.
Baker Tilly HKC Kapuskasing
Baker Tilly HMA LLP
Baker Tilly KDN LLP
Baker Tilly Montréal S.E.N.C.R./LLP
Baker Tilly Nova Scotia Inc.
Baker Tilly Ottawa LLP
Baker Tilly REO LLP
Baker Tilly RSG LLP
Baker Tilly Revelstoke
Baker Tilly Rockies LLP
Baker Tilly SGB LLP
Baker Tilly SK LLP
Baker Tilly SNT LLP
Baker Tilly Samia LLP
Baker Tilly Trillium LLP
Baker Tilly Victoria Ltd.
Baker Tilly WCR LLP
Baker Tilly WM LLP
Baker Tilly WM LLP
Baker Tilly Windsor LLP

BDO Canada LLP

*This listing also appears in other chapters. Please see Entry
Name Index.*

#500, 20 Wellington St. East
Toronto, ON M5E 1C5
416-865-0111
Fax: 416-367-3912
info@bdo.ca
www.youtube.com/user/BDOCanada
www.instagram.com/bdo_canada
www.facebook.com/BDOCanada
x.com/BDO_Canada
www.linkedin.com/company/bd-o-canada
www.bdo.ca

Former Name: BDO Dunwoody LLP

Ownership: Private. A member of BDO International Limited,
UK

Year Founded: 1921

Number of Employees: 4,673

Revenues: \$987,000,000

Profile: BDO is an accounting firm focusing on independent
businesses & community-based organizations. The firm provides
a full range of business advisory services.

Directors:

Jameson Bouffard
Janet Boyle
Ryan Brain

Kelly Hagen
Greg London
Daryl Maduke
Anthony Marinelli
Bob McMahon
Dan Nagle
David Veld
Lorraine Walker
Executives:
Bruno Suppa, Chief Executive Officer; 416-369-3103;
bsuppa@bdo.ca
Michael Newton, National Firm Development Leader;
mnewton@bdo.ca
Everett Chubbs, Chief Information Officer; 416-673-7200;
echubbs@bdo.ca
Christina Porretta, Partner & Chief Legal Officer;
cporretta@bdo.ca
Amy Provisionato, Chief Risk Officer; aprovisionato@bdo.ca
Dave Simkins, Chief Operating Officer; 416-369-4356;
dsimkins@bdo.ca

Affiliated Companies:

BDO Canada Limited

Offices:

Alexandria

55 Anik St.
Alexandria, ON K0C 1A0
613-525-1585
Fax: 613-525-1436
alexandria@bdo.ca

Alliston

#13-14, 169 Dufferin St. South
Alliston, ON L9R 1E6
705-435-5585
Fax: 705-435-5587
alliston@bdo.ca

Altona

#1, 45 - 4th Ave. NE
Altona, MB R0G 0B1
204-324-8653
Fax: 204-324-1629
peminavalley@bdo.ca

Athabasca

4917- 49 St.
Athabasca, AB T9S 1C5
780-675-2397
Fax: 780-461-8800
athabasca@bdo.ca

Barrie

#201, 15 Sperling Dr.
Barrie, ON L4M 6K9
705-797-3999
barriesred@bdo.ca

Barrie - Lakeshore Dr.

#300, 300 Lakeshore Dr.
Barrie, ON L4N 0B4
705-726-6331
Fax: 705-722-6588
barrie@bdo.ca

Barrie - Sperling Dr.

#201, 15 Sperling Dr.
Barrie, ON L4M 6K9
705-797-3999
barriesred@bdo.ca

Bedford

#101, 1496 Bedford Hwy.
Bedford, NS B4A 1E5
902-444-5540
Fax: 902-444-5539
bedford@bdo.ca

Boissevain

PO Box 60
316 South Railway St.
Boissevain, MB R0K 0E0
204-534-6040
Fax: 204-534-6042
boissevain@bdo.ca

Bracebridge

#1, 239 Manitoba St.
Bracebridge, ON P1L 1S2
705-645-5215
Fax: 705-645-8125
bracebridge@bdo.ca

Brandon

148 - 10th St.
Brandon, MB R7A 4E6
204-727-0671
Fax: 204-726-4580
brandon@bdo.ca

Brantford

#1, 505 Park Rd. North
Brantford, ON N3R 7K8
519-759-8320
Fax: 519-759-8421
brantford@bdo.ca

Bridgewater

#102, 215 Dominion St.
Bridgewater, NS B4V 2K7
902-543-7373
Fax: 902-543-9941
bridgewater@bdo.ca

Burlington

#400, 3115 Harvester Rd.
Burlington, ON L7N 3N8
905-639-9500
Fax: 905-633-4939
burlington@bdo.ca

Calgary

#620, 903 - 8 Ave. SW
Calgary, AB T2P 0P7
403-266-5608
Fax: 403-233-7833
calgary@bdo.ca

Cambridge

#107, 231 Shearson Cres.
Cambridge, ON N1T 1J5
519-622-7676
Fax: 519-622-7870
cambridge@bdo.ca

Cardston

259 Main St.
Cardston, AB T0K 0K0
403-653-4137
cardston@bdo.ca

Charlottetown

PO Box 2158
#200, 155 Belvedere Ave.
Charlottetown, PE C1A 8B9
902-892-5365
Fax: 902-892-0383

Chatham

PO Box 1195
155 Thames St.
Chatham, ON N7M 5L8
519-352-4130
Fax: 519-352-2744
chatham@bdo.ca

Cobourg

PO Box 627
204 Division St.
Cobourg, ON K9A 3P7
905-372-6863
Fax: 905-372-6650
cobourg@bdo.ca

Collingwood

#100, 40 Huron St.
Collingwood, ON L9Y 4R3
705-445-4421
Fax: 705-445-6691
collingwood@bdo.ca

Corner Brook

#300, 50 Main St.
Corner Brook, NL A2H 1C4
709-634-1590
Fax: 709-634-1599
Cornerbrook@bdo.ca

Major Canadian Companies

Agriculture

Ag Growth International Inc. (AGI)

198 Commerce Dr.
Winnipeg, MB R3P 0Z6
www.aggrowth.com
www.facebook.com/aggrowthintl
x.com/aggrowthintl
www.linkedin.com/company/aggrowthinternational

Company Type: Public
Ticker Symbol: AFN / TSX
Staff Size: 2,500

Profile: AG Growth International Inc. was created in 1996. The company is involved in the manufacturing of grain handling, conditioning & storage equipment. Products include belt conveyors, augers, grain storage bins & grain aeration equipment.

Paul Householder, President & CEO
Jim Rudyk, Chief Financial Officer

AGT Food & Ingredients Inc.

6200 East Primrose Green Dr.
Regina, SK S4V 3L7
306-525-4490
Fax: 306-525-4463
info@agtfoods.com
www.agtfoods.com
www.facebook.com/agtfoodscanada
x.com/agtfoodsretail
www.linkedin.com/company/agtfoods

Company Type: Private

Profile: AGT Food & Ingredients was created in 2007 when Agtech Income Fund, the predecessor to Alliance Grain Traders, acquired Saskcan Pulse Trading. The re-branded fund, Alliance Grain Traders Income Fund, converted to a dividend paying corporation in 2009. It privatized in 2019. AGT Food & Ingredients is engaged in the purchase of lentils, peas, beans & chickpeas from farmers & their exportation to more than 120 countries.

Murad Al-Katib, President & CEO

Buhler Industries Inc.

1260 Clarence Ave.
Winnipeg, MB R3T 1T2
204-661-8711
Fax: 204-654-2503
info@buhler.com
www.buhlerindustries.com
www.linkedin.com/company/buhler-industries-inc-

Company Type: Public
Ticker Symbol: BUI / TSX
Staff Size: 800

Profile: Buhler Industries Inc. was established in 1932. The company manufactures & distributes agricultural equipment, such as tractors, augers, front-end loaders & compact implements. Brand names include Versatile, Allied & Farm King.

Zafer Ozbabalban, President

Canopy Growth Corporation

1 Hershey Dr.
Smiths Falls, ON K7A 0A8
855-558-9333
www.canopygrowth.com
www.facebook.com/canopygrowth
x.com/canopygrowth
www.linkedin.com/company/canopy-growth-corporation

Company Type: Public
Ticker Symbol: WEED / TSX
Staff Size: 3,250

Profile: Canopy Growth is a marijuana production company.

David Klein, Chief Executive Officer
Judy Hong, Chief Financial Officer

Farmers Edge Inc.

#100, 25 Rothwell Rd.
Winnipeg, MB R3P 2M5
866-724-3343
farmersedge.ca

www.facebook.com/FarmersEdge1
x.com/farmers_edge
www.linkedin.com/company/farmers-edge

Company Type: Public
Staff Size: 580

Profile: Founded in 2005, Farmers Edge offers technology solutions to the agriculture industry.

Vibhore Arora, Chief Executive Officer
Matt Anderson, Vice-President, Global Operations
Jay Jung, Vice-President, Finance

Nutrien Ltd.

#1700, 211 - 19th St. East
Saskatoon, SK S7K 5R6
306-933-8500
800-667-0403

www.nutrien.com
www.facebook.com/nutrientld
x.com/NutrienLTD
www.linkedin.com/company/nutrien

Company Type: Public
Ticker Symbol: NTR / TSX, NYSE
Staff Size: 23,500

Profile: PotashCorp officially merged with Agrium Inc. in January 2018 to create Nutrien. The company produces & distributes over 25 million tonnes of potash, nitrogen & phosphate products for agricultural, industrial & feed customers around the world. It also runs an agriculture retail network that services over 500,000 growers.

Ken Seitz, President & CEO
Pedro Farah, Executive Vice-President & CFO

Village Farms International Inc.

4700 - 80th St.
Delta, BC V4K 3N3
604-940-6012
villagefarms.com
x.com/villagefarms

www.linkedin.com/company/villagefarmsmghg
Company Type: Public
Ticker Symbol: VFF / NASDAQ
Staff Size: 1,200

Profile: Village Farms is a supplier of plant-based consumer packaged goods. Village Farms Fresh offers retail produce. Its Canadian cannabis subsidiaries are Pure Sunfarms (wholly owned) & Rose LifeScience (70% stake). Its US-based CBD brand is Balanced Health Botanicals. It is also involved in the hemp & clean energy industries.

Michael A. DeGiglio, President & CEO
Stephen C. Ruffini, Executive Vice-President & CFO

Business & Computer Services

Absolute Software Corporation

PO Box 49211, #1400, 1055 Dunsmuir St.
Vancouver, BC V7X 1K8
604-730-9851
Fax: 604-730-2621
800-220-0733
www.absolute.com
Other Communications: USA Headquarters, Austin, Texas,
Phone: 800-220-0733
x.com/absolutecorp
www.linkedin.com/company/absolute-software

Company Type: Public
Profile: Absolute Software Corporation provides endpoint security & management for computers & ultra-portable devices.

Christy Wyatt, President & CEO
Saul Gates, Chief Financial Officer
Nicko van Someren, Chief Technology Officer

Alithya Group Inc.

#400, 1100, boul Robert-Bourassa
Montréal, QC H3B 3A5
514-285-5552
www.alithya.com
www.linkedin.com/company/alithya

Company Type: Public
Ticker Symbol: ALYA / TSX
Staff Size: 2,400

Profile: Founded in 1992, Alithya is a digital technology company offering a wide range of enterprise services such as cloud-based platforms, data & analytics & applications for businesses. Industries it covers include financial services, energy, healthcare, transportation, telecoms & more. In 2021, it acquired R3D Consulting.

Paul Raymond, President & CEO
Bernard Dockrill, Chief Operating Officer
Claude Thibault, Chief Financial Officer

Computer Modelling Group Ltd.

3710 - 33rd St. NW
Calgary, AB T2L 2M1
403-531-1300
support@cmgl.ca
www.cmgl.ca

x.com/cmgl_software
www.linkedin.com/company/computer-modelling-group-ltd

Company Type: Public
Ticker Symbol: CMG / TSX
Staff Size: 200

Profile: Computer Modelling Group Ltd. is a computer software engineering & consulting company. It serves the oil & gas industry.

Pramod Jain, Chief Executive Officer
Sandra Balic, Chief Financial Officer & Vice-President, Finance

Constellation Software Inc. (CSI)

#1200, 20 Adelaide St. East
Toronto, ON M5C 2T6
info@csisoftware.com
www.csisoftware.com

Company Type: Public
Ticker Symbol: CSU / TSX
Staff Size: 25,000

Profile: Constellation Software's area of expertise is the acquisition & management of industry specific software businesses. It was founded in 1995. Software solutions are provided to customers in more than 100 countries from 6 operating groups.

Mark Leonard, President
Bernard Anzarouth, Chief Investment Officer
Jamal Baksh, Chief Financial Officer
Mark Miller, Chief Operating Officer

Critical Control Energy Services Corp.

#910, 140 - 10th Ave. SE
Calgary, AB T2G 0R1
855-426-6380

info@criticalcontrol.com
criticalcontrol.com
www.linkedin.com/company/ccescanada

Company Type: Private
Profile: Critical Control Energy Services provides cloud-based software for the oil & gas industry, including production data measurement & management solutions.

Alykhan Mamdani, Chief Executive Officer

Data Communications Management Corp. (DCM)

9195 Torbram Rd.
Brampton, ON L6S 6H2
905-791-3151
Fax: 905-791-3277
800-268-0128

info@datacm.com
www.datacm.com
www.linkedin.com/company/datacm

Company Type: Public
Ticker Symbol: DCM / TSX
Staff Size: 920

Profile: DCM offers document management & marketing solution services. Sectors served include financial, manufacturing, energy, retail & consumer services, distribution, government & public services, health care & not-for-profit. Data Communications Management offers eco-print solutions to

Associations

ADR Institute of Canada (ADRIC) / Institut d'arbitrage et de médiation du Canada

#407, 234 Eglinton Ave. East, Toronto ON M4P 1K5
Tel: 416-487-4733; Fax: 416-901-4736
Toll-Free: 877-475-4353
admin@adric.ca
adric.ca

www.linkedin.com/company/adr-institute-of-canada
www.facebook.com/ADRIC.IAMC
x.com/adrcanada

Also Known As: ADR Canada

Previous Name: Arbitration & Mediation Institute of Canada Inc.; Canadian Foundation for Dispute Resolution

Overview: A medium-sized national organization founded in 1974

Mission: To promote the use of arbitration & mediation (ADR - alternative dispute resolution) to settle disputes; To provide information & education on ADR to practitioners, parties, the public & the business, professional & government communities; To assist those wishing to use ADR through the provision of Arbitration & Mediation Rules, administrative services & information about the process & member arbitrators & mediators

Affiliation(s): British Columbia Arbitration & Mediation Institute; ADR Institute of Alberta; ADR Institute of Saskatchewan Inc.; ADR Institute of Ontario, Inc.; Institut de médiation d'arbitrage du Québec; ADR Atlantic Institute

Finances: *Funding Sources:* Membership fees

Staff Member(s): 5

Membership: 2,000 individuals; *Fees:* Schedule available;

Member Profile: ADR professionals & corporate users

Activities: ADR Connect; chartered mediators (C.Med.) & chartered arbitrators (C.Arb.) designations

Chief Officer(s):

Janet McKay, Executive Director, 416-487-4733 Ext. 105
executive@adric.ca

Awards:

• Lionel J. McGowan Award of Excellence (Award)

ADR Atlantic Institute

PO Box 123, Halifax NS B3J 2M4
Tel: 709-437-2359
admin@adratlantic.ca
www.adratlantic.ca

Chief Officer(s):

Andrew Butt, President

ADR Institute of Alberta (ADRIA)

Tower 1, #225, 3697 Mill Woods Rd. NW, Edmonton AB T6K 3L5
Tel: 780-433-4881; Fax: 780-433-9024
Toll-Free: 800-232-7214

info@adrAlberta.com

www.adrAlberta.com

www.linkedin.com/company/adr-institute-of-alberta

www.facebook.com/ADRAlberta

x.com/ADRAlberta

Chief Officer(s):

Paul Conway, Executive Director

paul@adrAlberta.com

ADR Institute of British Columbia (ADRBC)

#347, 1275 West 6th Ave., Vancouver BC V6H 1A6
Tel: 604-736-6614
Toll-Free: 877-332-2264

info@adrbc.com

adrbc.com

www.linkedin.com/company/adr-institute-of-british-columbia

www.facebook.com/ADRBritishColumbia

Chief Officer(s):

Brin Hamilton, President

brin.hamilton@adrbc.com

ADR Institute of Ontario, Inc. (ADRIO)

#405, 234 Eglinton Ave. East, Toronto ON M4P 1K5
Tel: 416-487-4447; Fax: 416-487-4429
admin@adrOntario.ca
adr-ontario.ca

www.linkedin.com/company/adr-institute-of-ontario

Chief Officer(s):

Pramila Javaheri, Executive Director, 437-332-2360

ed@adr-ontario.ca

ADR Institute of Saskatchewan Inc.

PO Box 22015, RPO Wildwood, Saskatoon SK S7H GP1

Toll-Free: 866-596-7275

info@adrsaskatchewan.ca

www.adrsaskatchewan.ca

Chief Officer(s):

Scott Siemens, President

Advocis

#600, 10 Lower Spadina Ave., Toronto ON M5V 2Z2

Tel: 416-444-5251

Toll-Free: 877-773-6765

info@advocis.ca

www.advocis.ca

www.linkedin.com/company/advocis

www.facebook.com/advocis

x.com/Advocis

www.youtube.com/user/AdvocisTFAAC

Also Known As: The Financial Advisors Association of Canada

Previous Name: Life Underwriters Association of Canada

Merged from: Canadian Association of Insurance &

Financial Advisors; Canadian Association of Financial

Planners

Overview: A medium-sized national organization founded in 1906

Mission: To represent Advice & Advocacy; To carry on the tradition of effectively representing members' interests with all levels of government, regulators & industry, always with the intention of putting the interests of consumers first

Member of: Financial Planners Standards Council

Affiliation(s): Advocis Protective Association; The Institute for

Advanced Financial Education; GAMA International Canada;

Conference for Advanced Life Underwriting

Membership: 13,000 in 40 chapters; *Fees:* \$235 designation

candidate; \$471 newly designated; \$941 practicing

advisor/manager; *Committees:* Best Practices; Government

Relations; Legal, Regulatory & Policy; Schools

Activities: Advocacy; professional development courses

towards the CFP & CLU designations *Library* Not open to public

Chief Officer(s):

Greg Pollock, President & CEO

president@advocis.ca

AFOA Canada

#301, 1066 Somerset St. West, Ottawa ON K1Y 4T3

Tel: 613-722-5543; Fax: 613-722-3467

Toll-Free: 866-722-2362

info@afoa.ca

afoa.ca

www.linkedin.com/company/afoacanada

www.facebook.com/aboriginalfinancialofficersassociation

x.com/afoa_canada

www.youtube.com/user/afoacanada

Previous Name: Aboriginal Financial Officers Association

Overview: A medium-sized national organization founded in

1999

Mission: To provide leadership in Aboriginal financial management by developing & promoting quality standards, practices, research, certification & professional development to members & Aboriginal organizations

Finances: *Annual Operating Budget:* \$500,000-\$1.5 Million

Staff Member(s): 16

Membership: 500-999; *Fees:* Schedule available

Activities: *Awareness Events:* Annual National Conference

Chief Officer(s):

Terry Goodtrack, President & CEO

tgoodtrack@afoa.ca

Pamela Ouart-McNabb, Vice-President, Education & Training

p.ouart-mcnabb@afoa.ca

Awards:

• AFOA-Xerox Excellence in Leadership Awards (Award)

• AFOA-PotashCorp Aboriginal Youth Financial Management

Awards (Award)

• Norman Taylor Memorial Scholarships & Bursaries

(Scholarship)

Meetings/Conferences: • AFOA Canada 23rd National

Conference 2025, February, 2025, Halifax Convention Centre,

Halifax, NS

Scope: National

Publications:

• JAM: The Journal of Aboriginal Management [a publication of AFOA Canada]

Type: Journal; *Frequency:* s-a.; *Accepts Advertising*

AFOA Alberta

PO Box 1010, Siksika AB T0J 3W0

Tel: 403-734-5446; Fax: 403-734-5342

randa.wright@outlook.com

www.afoaab.com

Chief Officer(s):

Robert Andrews, Executive Director

AFOA Atlantic

150 Cliffe St., #R15, Fredericton NB E3A 0A1

Chief Officer(s):

Debbie Christmas, Chair

AFOA British Columbia

#1010, 100 Park Royal, West Vancouver BC V7T 1A2

Tel: 604-925-6370; Fax: 604-925-6390

exec@afoabc.org

www.afoabc.org

www.facebook.com/afoabc

x.com/afoabc

Chief Officer(s):

Michael Mearns, General Manager

mmearns@afoabc.org

AFOA Manitoba

PO Box 137, Scantbury MB R0E 1W0

info@afoamb.ca

www.afoamb.ca

Chief Officer(s):

Allan Munroe, President, 204-623-3423, Fax: 204-623-2882

amunroe@swampycree.com

AFOA Northwest Territories

PO Box 1698, Inuvik NT X0E 0T0

Tel: 867-777-2004

okpik@northwestel.net

Chief Officer(s):

Gloria Allen, President

gloria.allen@servicecanada.gc.ca

AFOA Ontario

313 Railway St., Timmins ON P4N 2P4

Tel: 705-268-9066

finance@wabun.on.ca

Chief Officer(s):

Darlene Lafontaine, President

AFOA Québec

221 Pitobig Mikan, Maniwaki QC J9E 3B1

Tel: 819-449-3460

AAFA-AFOA-QC@hotmail.com

Chief Officer(s):

Andre Richer, President

AFOA Saskatchewan

#117, 335 Packham Ave., Saskatoon SK S7N 4S1

Tel: 306-477-1066; Fax: 306-665-7577

afoa.sask@sasktel.net

www.afoask.ca

Chief Officer(s):

Eugene McKay, Executive Director

Alberta Agricultural Economics Association (AAEA)

Dept. of Resource Economics & Environmental Sociology, U of

Alberta, 515 General Services Bldg., Edmonton AB T6G 2H1

aaea@ualberta.ca

aaea.ualberta.ca

Overview: A small provincial charitable organization founded in

1984

Mission: To provide an opportunity for communication among

those interested in the agricultural & rural social sciences; To

provide a forum for the discussion of issues affecting the rural

economy; To encourage research & dissemination of research

results & other information relating to Alberta's rural economy;

To provide avenues for continuing education & professional

upgrading

Finances: *Annual Operating Budget:* Less than \$50,000

Financial Technology & Services

Accenture

Scotia Plaza Tower
#3000, 40 King St. West
Toronto, ON M5H 3Y2
216-672-0266
Toll-Free Phone: 877-889-9009
www.linkedin.com/company/accenture
www.accenture.com/ca-en

Ownership: Public

Year Founded: 1989

Stock Symbol: ACN/NYSE

Profile: Accenture is a global professional services company that provides a range of solutions & services in consulting, strategy, digital, operations & technology. The company integrates business & technology to help their clients achieve optimal performance.

Executives:

Julie Sweet, Chief Executive Officer
Manish Sharma, Chief Executive Officer, Americas & Market Unit Lead, US

Regional Offices:

Calgary - 5th Ave. SW

Bowvalley Square
255 - 5th Ave. SW
Calgary, AB T2P 3G6
403-648-1460

Calgary - 6th Ave. SW

Brookfield Place
#1020, 225 - 6th Ave. SW
Calgary, AB T2P 1N2
403-476-1510
Fax: 403-476-1511

Fredericton

495 Prospect St.
Fredericton, NB E3B 9M4
877-889-9009

Mississauga

1 City Centre Dr.
Mississauga, ON L5B 1M2
905-804-6600

Montréal

5, Place Ville-Marie
Montréal, QC H3B 2G2
514-848-1648

Ottawa

150 Elgin St.
Ottawa, ON K2P 1L4
613-750-5000

Regina

#201, 1853 Hamilton St.
Regina, SK S4P 2C1
306-206-2050

St Catharines

80 King St.
St Catharines, ON L2R 7G1
888-870-6491

Vancouver

#2075, 510 West Georgia St.
Vancouver, BC V6B 0M3
604-646-5000
Fax: 604-646-5001

Victoria

#301, 3450 Uptown Blvd.
Victoria, BC V8Z 0B9
541-429-6951
Fax: 604-646-5001

Winnipeg

330 Portage Ave.
Winnipeg, MB R3C 0C4
204-201-4060

ADP Canada Co.

Toronto, ON
Toll-Free Phone: 866-622-8153
www.youtube.com/user/adp
www.instagram.com/adp_canada
www.facebook.com/AutomaticDataProcessing
x.com/adp
www.linkedin.com/company/adp

www.adp.ca

Ownership: Division of ADP, LLC., New Jersey, USA.

Profile: ADP offers payroll, time & attendance, reporting, performance management & HR services to businesses. ADP Canada serves more than 35,000 businesses in Canada.

Executives:

Laura Brown, President, Major Account Services & ADP Canada

Advantage Financial Technology Corp.

1155 Fewster Dr.
Mississauga, ON L4W 1A2
support@advantage-fintech.ca
Other Contact Information: Alt. Email:
contact@advantage-fintech.ca
www.taxchopper.ca

Former Name: CuteTax Inc.

Ownership: Private

Profile: The company provides personal tax preparation software through their Tax Chopper product.

AdvisorNet Communications Inc.

#300, 34334 Forrest Terrace
Abbotsford, BC V2S 1G7
Toll-Free Phone: 866-853-2980
Toll-Free Fax: 866-870-4091
info@advisornet.ca
Other Contact Information: Sales Inquiries, Email:
sales@advisornet.ca; Support, Email: support@advisornet.ca
advisornet.ca

Ownership: Private

Year Founded: 1996

Profile: AdvisorNet provides full-service online marketing services for financial advisors. The company creates & manages websites & e-newsletters.

Executives:

Tony Richardson, President & Founder

Aequilibrium

#1300, 409 Granville St.
Vancouver, BC V6C 1T2
Toll-Free Phone: 877-231-9422
info@aequilibrium.ca
www.instagram.com/aequilibriuminc
www.facebook.com/AequilibriumInc
x.com/AequilibriumInc
www.linkedin.com/company/aequilibrium-softwa-re
aequilibrium.com

Ownership: Private

Year Founded: 2012

Executives:

Adrian Moise, Chief Executive Officer & Founder
Baris Tuncertan, Head, Technology
Julia Canfora, Director, People & Culture
Florentina Moise, Director, Finance & Administration

Affirm Canada Holdings Ltd.

This listing also appears in other chapters. Please see Entry Name Index.

Toronto, ON
www.instagram.com/affirm
x.com/Affirm
www.linkedin.com/company/affirm
www.affirm.com/en-ca

Former Name: PayBright

Year Founded: 2009

Profile: Allows customers to pay for retail purchases over multiple payment.

Executives:

Max Levchin, Founder & Chief Executive Officer

Agility Forex Ltd.

#15-105, 555 Burrard St.
Vancouver, BC V7X 1M8
604-484-2826
Fax: 604-736-2267
x.com/AgilityForex
www.linkedin.com/company/agility-forex
agilityforex.com

Ownership: Private

Year Founded: 2013

Profile: Agility Forex provides an online foreign exchange platform.

Executives:

Andrew McGuire, Founder & Chief Executive Officer
Amanda L. Archibald, CAMS, Chief Anti Money Laundering Officer
Kavitha Sant, Chief Technology Officer
David Tait, Director, Operations

Akkodis

#800, 20 Bay St.
Toronto, ON M5J 2N8
416-367-2020
info@akkodis.com
www.instagram.com/akkodis_global
www.facebook.com/Akkodis
x.com/akkodis_global
www.linkedin.com/company/akkodis
www.akkodis.com

Ownership: Private. An Adecco Group company.

Profile: Akkodis was created by the merger of Akka Technologies and Modis after being acquired by Adecco Group in 2022. It provides digital engineering solutions across platforms in multiple industries.

Executives:

Jo Debecker, President

Branches:

Calgary
#2250, 520 - 5th Ave. SW
Calgary, AB T2P 3R7
403-648-4840

Mississauga

#902, 5995 Avebury Rd.
Mississauga, ON L5R 3P9

Montréal

#1200, 1001, boul de Maisonneuve Ouest
Montréal, QC H3A 8C8
514-875-9520

Ottawa

#1010, 360 Albert St.
Ottawa, ON K1R 7X7
613-786-3106

Vancouver

#600, 1385 West 8th Ave.
Vancouver, BC V6H 3V9
604-689-8717

Victoria

#301, 1321 Blanshard St.
Victoria, BC V8W 0B6

Analytixinsight

PO Box 411, RPO Steeles West
Toronto, ON M3J 0J3
ir@analytixinsight.com
x.com/analytixinsight
www.linkedin.com/company/analytixinsight
www.analytixinsight.com

Year Founded: 2010

Stock Symbol: ALY/TSXV

Profile: Financial trading software and apps, as well as information on publicly traded companies.

Executives:

Natalie Hirsch, Interim Chief Executive Officer
Jonathan Dwek, Chief Financial Officer

Apaylo Finance Technology Inc.

#210, 4500 Hwy. 7
Vaughan, ON L4L 4Y7
sales@apaylo.com
Other Contact Information: Customer Service, Email:
customerservice@apaylo.com
www.instagram.com/apaylofintech
x.com/ApayloCanada
www.linkedin.com/company/apaylo
apaylo.com

Ownership: Private.

Year Founded: 2019

Profile: Provides an all-in-one payment platform for businesses in Canada.

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