FALL 2026

RENation

A Nation of Entrepreneurs



The Trillion-Dollar Backbone

THE MODERN CANADIAN DREAM

renation.org

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RENation Magazine

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Editor Notes

Welcome to RENation Magazine

Our purpose is to tell the stories of entrepreneurs who are building businesses and, through their journeys, changing what people in their communities believe is possible.



Jamshid Hussaini

Imagine a young person who has never considered starting a business.

They hear about a billionaire who built a global company. They may admire that person's achievement, but the journey can seem distant from their own life. The starting capital, connections, education, circumstances and opportunities may appear impossible to replicate.

Now imagine that same person meeting a successful business owner from their own community.

They learn that this entrepreneur started small, struggled to find customers, made mistakes, worried about paying employees and kept going. Perhaps the entrepreneur shares their language, understands their community or faced challenges they recognise.

Suddenly, entrepreneurship becomes more than an idea. It becomes a possibility.

The young person begins to think: If someone from my community could build a business, perhaps I could do it too.

This is not just an appealing idea. Norwegian research found that entrepreneurship among neighbours, family and schoolmates raises the odds that someone starts a business.

The thought is simple: if they can do it, so can I.

This is the thinking behind RENation magazine.

RENation is pursuing this mission one community at a time. But the opportunity is much larger than one magazine.

The Trillion-Dollar Backbone



Canada is looking around the world for the capital to build its future. But the strength of that future will also depend on the entrepreneurs already building Canada, one business and one community at a time.

By Executive Correspondent

TORONTO, September 14, 2026 — In mid-September, Toronto hosted something Canada had never done before. The first-ever Canada Investment Summit ran September 14 to 15, 2026, and convened the world's largest investors as part of a plan to catalyse 1 trillion investment over five years.

The summit brought together investors from nearly 30 countries, managing more than $100 trillion in assets. Its reported outcome was nearly $500 billion in new investment commitments, spanning Canadian energy, infrastructure, critical minerals, technology and AI.

This is an important ambition for our country. Canada needs major infrastructure, modern energy systems, stronger supply chains, new technologies and the capacity to compete in a rapidly changing world. Projects of this scale require substantial capital, expertise and collaboration between governments, institutional investors and private businesses.

The summit was therefore an important step towards mobilising the resources Canada needs. The investors who responded deserved recognition for their commitments and their willingness to participate in the country's future.



There is another trillion-dollar story that rarely gets a summit.

While we look around the world for hundreds of billions of dollars in new investment, we must not overlook the people who are already creating economic value in Canada every day. They are our entrepreneurs.

Canada's entrepreneurs have been quietly doing this work for decades. In 2022, small businesses generated 33.2% of private-sector GDP and medium-sized businesses another 14.0%. That is nearly half of what the private sector produces. Canada has about 1.08 million small employers, 98.2% of all employer businesses, and they employ 5.8 million people, 46.6% of the private-sector workforce. Against an economy that Statistics Canada measured at roughly $3.3 trillion in early 2026, that share very plausibly amounts to more than a trillion dollars of output every year.

These are not simply numbers on a government report. They represent people opening their shops before the day begins, manufacturers filling orders, contractors building homes and industrial facilities, technology founders solving problems, restaurants serving their neighbourhoods, and business owners meeting payroll even when the future is uncertain.

They represent people taking risks with their savings, accepting responsibility for employees, serving customers, adapting to changing markets and finding ways to keep their businesses alive.

Many do this without public recognition. Their names may never appear beside those of global investors. They may never be invited to an international investment summit. Yet their decisions affect workers, suppliers, families and communities throughout the country.

Their contribution is not measured only by the size of their companies. It is also measured by the opportunities they create, the problems they solve and the economic activity they sustain.

This is why we call them the trillion-dollar backbone. The summit asked how Canada can attract a trillion dollars. The better long-term question may be how Canada can grow the trillion it already has.

CAPITAL BUILDS PROJECTS. ENTREPRENEURS BUILD AN ECONOMY.

Canada's trillion-dollar investment ambition is about building the future. Our entrepreneurs are already doing that work. They deserve our attention, our support and our recognition.

Because when we strengthen the people who build our businesses, we help strengthen the communities around them. And when we strengthen those communities, we help build a stronger country.

That is why our entrepreneurs are the trillion-dollar backbone. And that is why supporting them is not a side issue in Canada's future. It is central to it.

Because when the backbone is strong, the whole nation stands taller.

Canada's future prosperity will not be determined solely by foreign capital summits. It will be driven by the strength, confidence, and growth of our Trillion Dollar Backbone. RENation

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COMMUNITY CATALYSTS

Bryceson Dodge MBA, CPA Empirical Capital

Put your client first, be open and honest and transparent. Don't overpromise, and just kind of be a person of integrity.



RENation: The objective of this interview is for people to look at your story, your experiences and maybe get inspired or learn a thing or two that can help them today. Having said that, what exactly do you do?

Bryceson: Yeah, so the main business is Empirical Capital, it is an alternative mortgage lender. We provide commercial financing for developers and owners of commercial real estate.

RENation: What is the biggest challenge you are facing today?

Bryceson: The biggest challenge the business is facing right now is unquestionably the current market downturn, especially in the residential space. You know, a lot of the loans that we've originated are secured by high density residential land — sites that are expected and projected to be future condominium sites. And the value of those properties has gone down tremendously somewhere to the tune of 50 to 75% of the value from when we went into these loans in 2022, 2023. That just has absolutely sort of rocked the entire market, and we're not at all immune from that. So, it's a matter of trying to pivot, trying to find ways to restructure, to get very creative, and certainly the notion of something that we deal with every day.

GIVE YOURSELF SOME GRACE TO MAKE MISTAKES.

"There's so many low points in being an entrepreneur that if you had others who were there with you, it would make it that much more bearable."

RENation: How have your values, your unique perspectives, have helped you in this situation?
Bryceson: Yeah, the values that I learned at the Royal Bank, put your client first, be open and honest and transparent. Don't overpromise, and just kind of be a person of integrity. I would say, from my perspective, getting back to that notion of being an entrepreneur and kind of being able to leave your footprint and be able to have an impact. It's very rewarding to know that you can win, you can win the right way with the right values. And be able to change people's opinions and views of what the mortgage investment business looks like.

RENation: If an entrepreneur comes to you, what would you share with them that you have learned so far?
Bryceson: You're always gonna second guess yourself. You're always gonna feel a sense of resistance to making the jump in entrepreneurship. It's so much easier to get a job at a company, and have a boss. If you believe in yourself and you believe in your vision, that's the only thing that really fundamentally matters — If you think that you're the right person, you got what it takes to do it.

Some of the volunteer work that I do with Northstar, supporting entrepreneurs, one of the pieces we talk about regularly is that, as an entrepreneur, nobody's gonna give you the satisfaction or give you acknowledgement or recognition that you're doing things right or wrong. Nobody's gonna tell you, you've done a great job. You'll be told by your customers, or somebody else, if you're screwing things up, but oftentimes people never tell you, you're doing a great job. So you've got to have strong conviction in your own personal views of what you are trying to do.

The other thing that I would say to entrepreneurs is that nobody knows what's right. There's so much subjectivity in running a business, whether you go right or go left. There's not always a very clear answer as to what you should do. And even the most senior folks, who have been around for a long time, get things wrong. So giving yourself some grace to make mistakes, giving yourself grace to take a decision and look back on it, recognize it as a wrong decision, that doesn't mean that you're a failed entrepreneur. That just means that you're an entrepreneur. Learn from those mistakes and don't make those mistakes again.

RENation: On that note, what does success mean to you today compared to when you started?
Bryceson: I would say success, to me today, would mean that there's a very strong business that can operate by itself with a management team in place, that you can take your foot off the gas for a couple of days, and there's others who are around the table who can keep things running without you.

Early on, especially younger in the career, you always kind of look to what are the biggest fund operators out in the market? What are the biggest players in the market? And therefore, they must be the most successful. But again, they may be very successful, but they also, many of them, can go on and fail. And so they're not always the most successful. So I would say that my definition of success is matured to recognize that success can just mean a business that runs by itself, is providing income for families, friends, and employees. That alone is enough to look at it and accept that really, really job well done.

RENation: What keeps you going today?
Bryceson: My son, my wife, my family, my faith, all of these things that give me purpose. And I'd say the sense of trying to better my community, my country, trying to be part of the solution that lifts people up, economically, spiritually, and mentally. Trying to be a pillar of strength for everyone, and trying to be a positive change. It's like that old saying where you should always leave the campsite in a better condition than when you found it. And I take that on with human life, making sure that it's in a better condition than when I came into it.

"Don't think about trying to start the best business."

RENation: And if you have to leave a lesson for people coming after you, what would that be?

Bryceson: I'd say find something that you're passionate about, that you love, and then just give it your all. One of the things, again, going back to Northstar Startups for a second, with the entrepreneurs that we work with, there, many of them come looking for a business idea. And say Bryceson, tell me about a business that I can run. I gotta go out and start a business, but I don't know which business to start. You tell me what I should do. And the answer is, like, nobody can tell you that, because if you're gonna start a business, it needs to be something that you love, that you're gonna wake up every morning, and you're passionate about it, you're gonna go to bed, sleeping thinking about it, it's gonna empower you on a Friday at 10 o'clock at night, the same as on a Wednesday at 2:00 in the afternoon. It's got to empower you all through the week, and that passion needs to be there. So, for anybody who's coming behind and thinking about it, don't think about trying to start the best business. Think about starting a business that you love, that is a passion project for you, that you can commercialize. It's that saying: if you love what you do, you'll never work a day in your life.

RENation: Do you think entrepreneurs have responsibility above and beyond their business?

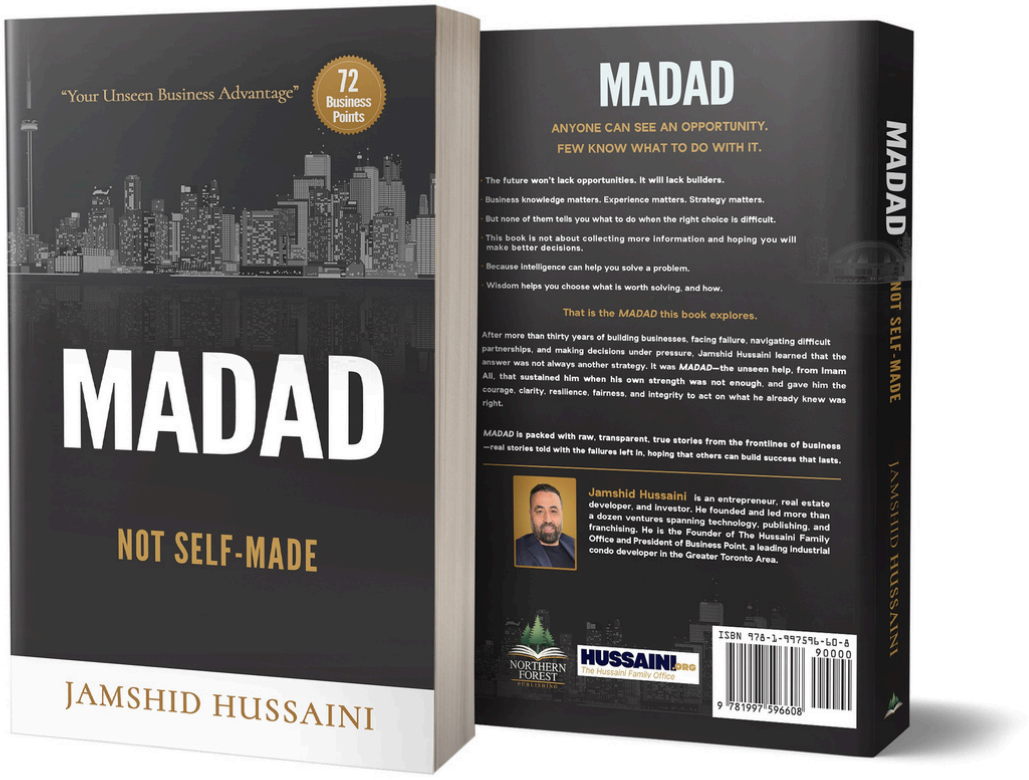
Bryceson: Yeah, absolutely. I would say their responsibility extends to creating communities and creating opportunities for other entrepreneurs to fall in their footsteps. It's that same sort of sentiment that if there's nobody else who's around you, who's gonna tell you that you're doing a good job or a great job, you're feeling lonely, you're feeling low, you need that community support. I think entrepreneurs really should bond together and be more supportive of each other, and look for others who are struggling, who are in need of support, and offer that support to them. Be that community that is needed, because, again, there's so many low points in being an entrepreneur that if you had others who were there with you, it would make it that much more bearable.



And our country needs entrepreneurs, entrepreneurs represent innovation, entrepreneurs represent invention, progress, and growth, all things that are lacking right now in Canada. I think partly that's because the entrepreneurs who are out there, they are very sort of segmented and segregated. They don't necessarily collaborate, work together, and help each other. And so I think that is an opportunity for everybody to kind of reach out to other entrepreneurs and build those connections, not necessarily a business connection, but the interpersonal connections, much like what you're looking to, James, is immensely powerful, because it's gonna create that bond between entrepreneurs. It will help them through the dark days, help them to build better businesses and build better business practices. And so I think what you guys are doing is incredible, because there needs to be more collaboration and connection between entrepreneurs in this country, to help empower everybody through.

RENation: Yeah, thank you, and definitely, we can all be a lot more productive. RENation

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Meet Naila Saeed: A Business Leader & Community Builder



Naila understands the everyday challenges families face, from finding affordable childcare to navigating City systems. She turned those challenges into a 20-year mission of service, building organizations that create local jobs and support working parents.

RENation: I want to start with what exactly does your business do?
Naila: The business I'm in, it's a daycare business, we provide childcare services that caters to the needs of the community. And we have kids from six weeks until six years of age.

How many locations do you have?
Naila: Right now we have 30 licensed and we have 11 and 12 in the pipeline that's under construction.

RENation: Is this across GTA or across Ontario?
Naila: I would say it's further GTA because we have from Chatham, Kitchener, London, Burlington, and then the majority in the Peel region. And from the east side, we have Toronto, Oshawa, Whitby, Bowmanville, then we have Richmond Hill, Nobleton, Innisfil, and Huron. So we cover the majority of the regions across Ontario.

You get the right team because they understand what you are standing for

"I give them that opportunity that within no time they get the business that they can lean on, they are getting a decent income."



RENation: And what made you start this specific business?

Naila: I did homeschooling with my kids, and then when I was homeschooling, so I thought, why not start our tutoring centre? So, I started my tutoring centre. From a tutoring centre, I started home daycare and from home daycare, my own centre, and six years back decided to start the franchise model. So within six years, we have established 42 locations now. Within a very short time that too during COVID pandemic. And now we are starting in Alberta as well.

RENation: That is a good segue into my next question. Every entrepreneur, whether they admit it or not, they go through challenges, so when was that moment for you?

Naila: I have gone through a lot of challenges. We came to Canada 28 years ago, and my husband had his own struggle in finding an appropriate job, and we had little kids. And I didn't know what to do, just to support him. I worked as a labourer, and I used to put my kids to sleep at night and leave for the job, and worked at a call centre as well. I used to go in the evening at five, six o'clock and then come back home at 2 o'clock in the morning.

At one point we were about to lose our house. We didn't know how to declare bankruptcy because we were not able to pay our mortgage. We had three tenants in our house, and somehow we were able to pull ourselves together.

RENation: So did you ever consider giving up or walking away from the business?

Naila: I did feel that I am not able to stand up strong at points, but for me, giving up has never been an option. Walking away has never been an option ever in my life, even if I feel like 99% of doors are closed. I always have a strong faith that one person is there and that's my faith. That's my 200% belief that when your intentions are right, when you have faith, and when you know that you are entering with a good heart, the doors will open. And that belief kept me going and it did happen. That's quite powerful.

RENation: What kept you going?

Naila: Canada gave me the opportunity where I realized this is the right system. Everybody deserves respect. Every work needs respect and dignity. Every person deserves it. And this is my chance to establish, to prove myself, to give it back to the community. This is where, without the shadow of my parents, without the shadow of any help from anybody, I should establish myself, not only for myself, for my next generation, for my community.

REnation: When you were in dip, what did you do that made the business turn around? What changes did you make?

Naila: See, to establish a business is definitely not an easy thing and a lot of the time we feel that we can do everything ourselves. We can manage everything ourselves. I think that's the biggest mistake because anything and anywhere when you would like to grow, when you would like to see the scale and how the growth has to happen, you need a good team.

It is about pushing out of your comfort zone, developing your network, meeting the right people, getting the right mentor in your life and getting the right team to run the business.

RENation: How did you get the right team? Is there a secret sauce, something that others can learn from you?

Naila: So, I tried different recipes to get to that recipe. I'm not a good cook, so I had to put in a lot of effort and I learned the hard way. I would say that when you have your values cleared, you will not compromise on those values, then you get the right team because they understand what you are standing for. What are your values? What are your expectations? What are the things that you will never compromise? And when at the right moment, they're getting the right message, you'll get the right team.

RENation: Now, so for someone, a founder that is starting up or they're in the middle of their dark moments, what would you tell them?

Naila: At those moments, I would definitely tell them that don't lose faith in yourself, have belief in your faith. The moment you stop. You're dead. The moment you keep going, you'll see the doors will open. You don't have to give up. Keep trust in yourself, even when the people are not trusting you, and you have nobody there to believe in you, believe in yourself. Believe in yourself, believe in your intention, and have focus on your goal.

RENation: **What do you know now that you wish someone told you at the time when you started the business?**

Naila: I wish I had the mentors to guide me. I wish I had a system over there. I wish I had that knowledge to develop those things and get the right direction, how to navigate my way. Out of those, building up the system. Because a lot of these things are time consuming and time is an asset, how you utilize it best in your favour.

So there is a system required to make sure that you are not wasting your energy. not wasting a lot of your time and manpowers, but you have a system to do that for you.

RENation: What does success mean to you today compared to when you started?

Naila: See, when I started, the success was how I'm able to gain trust, how I'm able to establish myself and how I am able to float my idea. If my idea is trusted and people are able to trust my company and my knowledge and my own credibility that was there, that is the initial stage. But now success for me is when I see these people who trusted me are flourishing. They're happy and it means a lot to me that this is the real success where I feel and I can see that those people who trusted me are happy, they're in joy.

RENation: Who do you want people to remember who Naila is? The person behind this business?

Naila: Naila is a person whose life is just giving back to the community. All leadership for me is service. For me, any kind of position, any kind of leadership, it means service to the community. Any happiness, any measurable success, is a service to the community. That's what you want to remember. Basically, she's a service woman.

RENation: If you have to leave a lesson for someone coming behind you, what would it be?

Naila: For me is forgive and forget, please, and nothing is more than the relationship here, and when sometimes even you have to bent, even if it's not your mistake, and even if it's not your fault, and you have to save any relationship, please do it, because in any section of your life, whether it's personal relationship, whether it's business, most important thing is the relationship, is the connection, is giving back.

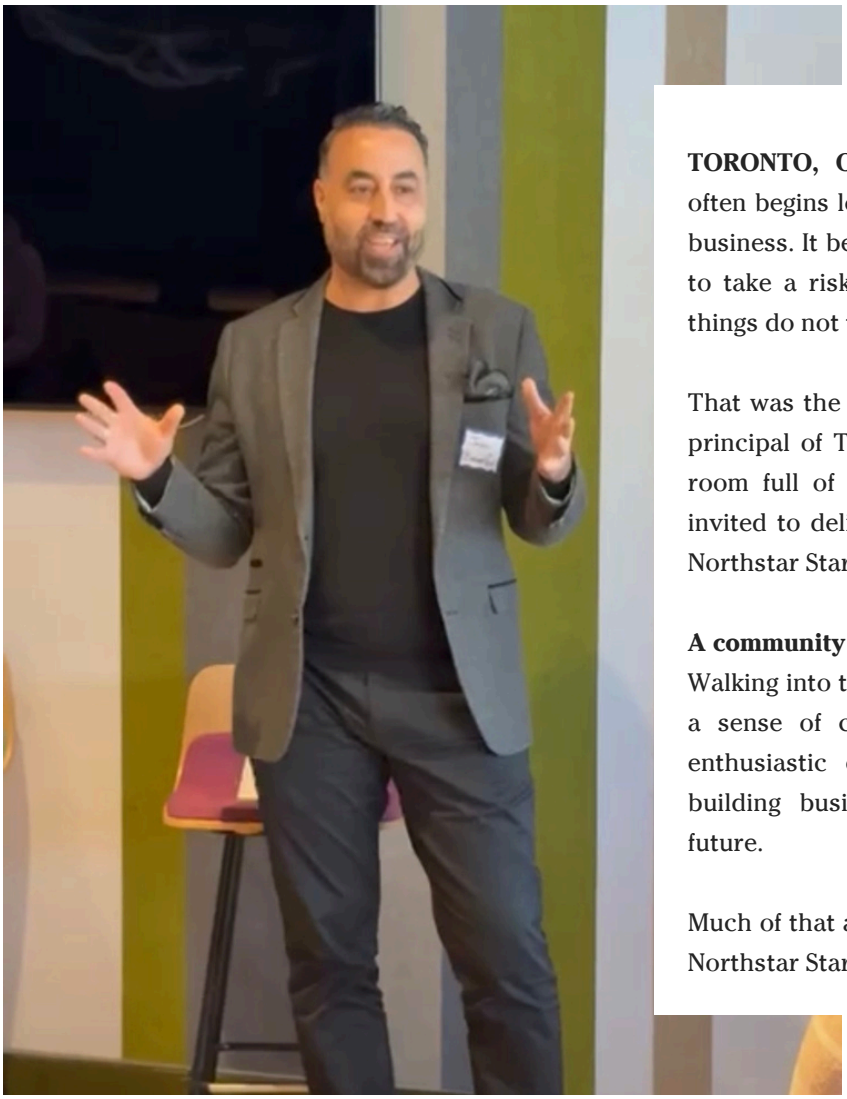
RENation: Thank you. Thank you, Naila. RENation

EVENTS

COVERAGE

A Nation of Entrepreneurs

Northstar Startups welcomes a closing voice who reminds the room that persistence, not perfection, builds a business.



TORONTO, October 17, 2026 — Entrepreneurship often begins long before a person knows how to run a business. It begins with a decision to try, a willingness to take a risk, and the courage to keep going when things do not turn out as planned.

That was the message Jamshid Hussaini, founder and principal of The Hussaini Family Office, brought to a room full of ambitious entrepreneurs when he was invited to deliver the "closing inspiration" address at Northstar Startups on October 17.

A community built around entrepreneurs

Walking into the gathering, one could immediately feel a sense of community. The room was filled with enthusiastic entrepreneurs, people pursuing ideas, building businesses and working toward a better future.

Much of that atmosphere reflected the commitment of Northstar Startups' leadership.

Their efforts reflected a belief that building more entrepreneurs is one of the most meaningful ways to give back to a community. Rather than simply helping people through a difficult moment, entrepreneurship gives them an opportunity to build something of their own, develop their capabilities and stand on their own feet.

Thirty years ago, he took the first step

Hussaini began his address by returning to the beginning of his own journey.

He did not enter entrepreneurship with a complete understanding of business. He jumped in without knowing everything the journey would demand of him.



We are not simply a collection of people running businesses. We are a community of people who understand what it takes to build one.

Hussaini's closing remarks distilled thirty years into a single principle: as long as you stay in business, success is guaranteed.

From one entrepreneur to another

People came forward to share their own stories, many of them beginning with the words "that happened to me too."

The exchanges brought the gathering full circle. A room that had begun with a shared sense of ambition ended with entrepreneurs connecting through a story that many could recognize in their own lives.

That is what made the Northstar Startups gathering meaningful. Its leadership was not simply bringing entrepreneurs into one room. It was helping create an environment where people building their own futures could connect, learn from one another and recognize that they were part of something larger. RENation

Despite having successful endeavours of their own, they continue to dedicate their time and energy to helping other entrepreneurs succeed.

His story offered a reminder to the entrepreneurs in the room: people do not always begin with the knowledge or confidence they wish they had. Sometimes, they acquire both by doing the very thing they are afraid they are not ready to do.

Hussaini's experience demonstrated that a single decision can shape the direction of an entire life. He shared that: **"Where I stand today is entirely because of that single, uninformed leap of faith."**

Yet taking the first step was only the beginning. Staying on the journey would prove just as important.



FAMILY

FOUNDERS

Meet Kevin R. Coleman

Author | Publisher | Former Global Executive

RENation: Let's start with the basics — what do you actually do?

Kevin: Northern Forest Publishing is a hybrid publisher. In a hybrid model, the author makes a financial contribution to the project, and we take care of everything else — editing, design, printing, distribution into the trade, and marketing. That's the core of what we do. We bring books to life. We work with people who have either written a manuscript or have an idea for a book, and we take them all the way through to the moment they can hold their book in their hands.

RENation: What made you choose this business over something else?

Kevin: I spent 26 years at Procter and Gamble, the last eight of those as a corporate executive. After that, I spent twenty years as an international consultant, travelling the world negotiating contracts for multinationals and governments, and spending time in many different countries. Then I retired. I failed at retirement, I'll admit, because I simply couldn't sit at home and do nothing. So, I started writing and publishing my own books. Soon people began approaching me asking if I could help them publish. A good friend, Don Loney, brought me several books that Wiley was no longer pursuing and said, "Do you want to be the publisher for these?" That's when I set up the company. We've been publishing in earnest for just under two years and have already put out 20 books — genuinely impressive for a publisher of our age. We're now hitting our stride at about two titles a month.





"When you feel like you suddenly grasp your destiny, don't be afraid to step into it."

WHEN YOU RAISE YOUR PRICES, PEOPLE OFTEN TAKE YOU MORE SERIOUSLY.

RENation: We all go through hard and difficult moments in business. When was it for you?
Kevin: It wasn't one defining moment — it was the entire first year. We would fall into a hole, climb out, and fall into the next one. When we started, we didn't really understand the business. We didn't have sound financial models. We couldn't project our profitability. We badly underestimated the effect of our growing overhead costs. Once we started to understand those numbers, we realized our prices were far too low. At the old pricing levels, we would have needed to produce four, five, or six books a month just to stay afloat — and to do that, I would have had to keep adding staff and overhead.

RENation: So what did you do?
Kevin: Knowing that pricing was the problem was one thing. Having the confidence to actually reprice was another. It took me some time to honestly ask myself: is the price really reasonable? Can I deliver at this level? About nine months ago, I created a board of advisors for the business. They're all senior people: David Stover, the past president of Oxford University Press in Canada; Norm Trainor, an expert in sales; Don Loney, who was managing editor at Wiley for 40 years; and Mike Corey, a serial entrepreneur in the U.S. They were the first to tell us plainly — go back and do your math, because your prices are far too low. Their guidance gave me the courage to set the price where it had to be for the business to become profitable. From there, we could work out what sales volume we needed.

RENation: And you have some US clients? Any impact from tariffs?
Kevin: The cost of printing in the U.S. has risen sharply. Where we used to print in Utah for one of our American clients, it's now cheaper to print in Canada and ship the books across the border—several thousand copies at a time on palettes on a truck. The problem is paper. American printers can't source it easily, and when they can, it's very expensive because of the tariffs on Canadian paper. The U.S. can't produce the same quality of paper. I spent some time in the paper industry, and what I know is this: Canadian trees produce a very tough fibre, which makes excellent printing paper. In the U.S., the same trees grow faster in a warmer climate and produce softer fibre — wonderful for paper towels and tissue products, but not suitable for quality print. Normally the two countries swap pulp depending on what each needs. The tariffs have disrupted that exchange.

RENation: If a founder or an entrepreneur comes to you, what would you tell them?
Kevin: One thing I've come to realize: when you raise your prices, people often take you more seriously. Price signals quality. Don't undervalue what you offer.

RENation: What lesson do you want to leave behind?
Kevin: The most important thing is this — when you feel like you suddenly grasp your destiny, don't be afraid to step into it. When you feel that this is what you were meant to do, don't hesitate. Stop thinking and just do it. Don't worry about the consequences. You only live once.

Thank you, Kevin. That's a good place to end.

RENation

Kevin R. Coleman is a Canadian author, publisher, and former global executive who helps leaders turn ideas into authority through writing. He is the founder of Northern Forest Publishing and Otter & Osprey Press, based in Oakville, Ontario, where he produces business books that position professionals as credible voices in their fields.

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INDUSTRY INNOVATORS



MEET JANICE WAUGH BUILT & SOLD BUSINESSES

RENation: I know that you have just sold your business, can you tell us more about it?
Janice: I have sold two businesses. Yeah. One was a trade show and conference company. Okay. And, I think this is an important piece for people to know, is that when you are working…I was working for a small conference and trade show company, and then I saw him, the owner, sell his trade show. And it was my late husband and I both worked for him, and we saw him sell his trade show, and we thought, that's a really good idea.

We moved to Toronto, and we had the skill set to do our own trade show conference. And it was in a different sector. So we weren't competing with him. As a matter of fact, he was our mentor. But the idea that if you are working for someone, pay attention, because you can be learning a business that then you can run. So that, I think, is just a really important thing for people to think about. You don't want to be competitive to the person that has taught you so much. But it doesn't mean that you can't go off on your own.

RENation: What are you working on these days?
Janice: I sold solo Traveller, my travel blog, in August Something to note about that is that when you start, you need to think about an exit. Because that affects what you're building. So, most travel bloggers are living in the moment, and they are travelling and writing and travelling and writing, and they might have some affiliates and things of this nature. But they don't build a business model. And they might consult or whatever. But anyways, I built a business model into the travel blog, and therefore, I could sell it.

RENation: We all go through down and dip and dark moments. When was it for you?
Janice: At the Trade Show Conference company, we had four children. We had three children, then a fourth came along pretty quickly. That was a heavy responsibility. So the most difficult time was after the first trade show, and we did not have the money to pay all our suppliers. And keep us afloat. Eat. And, what I learned from that, and I learned from my brother-in-law who already had his own business, was that you be honest. I wrote to all those suppliers. I mean, there were, like three suppliers. There was the electricity supplier, the trades and pipe and drape guys, the guys that dress the trade shows. They were substantial bills. I wrote them all, very sincere letters, that if they would be patient with us, we would pay them, and we would be loyal. And they all accepted it.

RENation: Who supported you in those challenging moments?
Janice: Well, so it was a partnership. with my late husband. I mean, partnerships are a risky business. We all know that. But also, partnerships can carry you. To have someone else to take the hard stuff when you can't. And then you carry it when they can't. So I think that's really important. But it doesn't have to be a partnership. You know, I just came back from walking with my friend who you met at our event, Elizabeth. It's been, in a sense, a partnership. Since I met her about 2005, we have gone through various business challenges together. And therefore, you know, she supports me and will help me view different things as I do for her. So, it's really important to surround yourself with people that can lend that support.

"If you are working for someone, pay attention, because you can be learning a business that then you can run."

RENation: Did your unique perspective, and your values, help in any way in your business?
Janice: Oh, for sure. I'm one of four children. We were raised to believe that we could do it. So things were not done for us. If we wanted to find out how something worked, we made the call. We were raised to be a little bit forward. There was an airline called WardAir back in the 90s. And I was in the mall with my father, and he said: there's Max Ward, the owner of the airline that you just flew. I approached him and said: "Mr. Ward, pleased to meet you. I really like that you got silverware with your food services, instead of plastic…" So, we were encouraged to talk to people. And we were encouraged to go and do it, as opposed to, well, I'd really like this to happen. Well, then, you make it happen. I'm not gonna make it happen for you. So I guess we were expected to figure things out and move forward, and that's been a big part of carrying me through.

RENation: So if someone comes to you and they are in their dark and dip moments, what would you suggest to them?
Janice: So, I've got a story. Because I had forgotten when you asked before. When we had that first year, and we lost a lot of money, in addition to getting arrangements with the suppliers, my father, who had a relationship with a senior guy at one of the big accounting firms. He got his partner from that big accounting firm to meet with us, and he took us out for breakfast. And he heard our story. And his advice was simply: Do it again. He said you got the market and you're working really hard, I can tell. I can tell that you're creative in how you approach things. You just have to refine it and do it again. And it took about five years, 'cause then we went into a recession in the '90s. And in the early '90s, it took about five years, and we made a profit. And then we sold it five years later. So that was the advice. Do it again, do it better.

RENation: What do you know today that you wish you knew back then?
Janice: Yeah, that's a tough one. There are tons of things. I guess, the first thing is that cash flow will kill a business faster than a profit. Chasing profit instead of cash flow, at the beginning is a mistake. Now, cash flow can come from any source, it can come from investment, it can come from sales, it can come from many sources. But if you don't have cash flow, you're in trouble. So, basically, we lived off of cash flow for five years until we actually made a profit that we could also be paying ourselves well. So I think that's one of the biggest misunderstandings, everyone thinks that they're not being a success, if they don't have a profit. But that's not necessarily the case.

RENation: If you have to leave a lesson behind for the people coming after you, what would it be?
Janice: Know that constraint forces creativity which can be valuable. By not having enough, by having to pull back, by not having the money… that is constraints, which forces creativity. And that force of creativity, produces magical results. Whether it's a creative thing in terms of a technology and how you're going to put the pieces together to make it work. Or whether it's creativity in finding a way, a path to a new person that's going to change things for you who got the connection that you need. It's creativity. So constraint, as frustrating as it is, is a foundation, a nude grant for creativity. RENation

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Richard Clarke
Partner; CPA, CA

Richard joined Deeth & Co. LLP in January 2014 with over 35 years of public accounting experience.



RENation: What does your office do that is different from, let's say, other typical accountant offices like yours?

Richard: Probably the most important thing, if you look at, if you look at our three values, you'll see that, you'll see that our three values are confidence, clarity, and compassion.

It's not just about us, it's about whoever we're working with. That's really, really important to us. But it's also the fact that if we care about you, and we spend the time with you to learn about you, then you will feel it, you will become trusted by us. You will trust us. And that confidence comes from trust. We give you our best advice. And we think of everything about you, the whole you, not just a piece of you. And that is why people come to us.

RENation: What are you working on these days?

Richard: The market, the whole world is going to change. And I'm not 100% sure how all of these changes are going to unfold. But you keep hearing the term AI, and AI this, and AI that. In our industry, there's been quite a bit of consolidation. You got the really big, big players. You're also starting to see venture capital move into our industry. And venture capital has been buying up a whole bunch of firms. But venture, you know, there's a whole bunch of regulation around what we do. Because you've licensed and regulatory bodies and regulatory oversight, within our industry, is causing, is changing the whole marketplace. Believe it or not, the amount of oversight, cost to do oversight, and everything else is just changing everything. So there's going to be opportunities now, and there's also a lot of people in this industry who are getting to be quite old, like me. So their best before the day is really going to expire pretty soon. And that's going to become a problem in our whole industry. So our whole industry is ripe for anybody that wants to come along, be entrepreneurial. **There is gonna be a huge opportunity in our industry.**

RENation: Would you say that in that case, mergers might be a better opportunity?

Richard: *I think there's gonna be a huge opportunity, 'cause small firms that don't adapt will struggle. Firms like ours that combine personal service with new tools have a real advantage..*

On the other hand, I don't know for sure whether or not AI is gonna allow larger firms to provide the level of service that a more personal service firm can offer. So the biggest difference between the big, big firms and firms of 25, 30 people, is the personalized service.

THERE IS GONNA BE A HUGE OPPORTUNITY IN OUR INDUSTRY.

"You're also starting to see venture capital move into our industry. And venture capital has been buying up a whole bunch of firms."



RENation: Where is the opportunity for someone just starting?
Richard: So there is an opportunity for kids to get involved in this field and be... The relish. But now the challenge today is it's getting harder to get in at the bottom because we're looking at AI and AI seems to be impacting the people at the bottom, people who are just coming into the industry. So there's a shifting model now.

RENation: What does success mean to you now compared to when you started?
Richard: I really want to see the people around me be successful. If the people around me are all successful, then I know that I've been a success. Because if those people around you are successful, you will always be successful.

RENation: So, is it about being around the right people?
Richard: Finding the right people takes time. And... everybody develops at a different pace. And everybody succeeds at a different rate, you just have to understand who they are. You have to understand how they think, because not everybody thinks the same way. I mean, we're all unique. You have to understand what their strengths are and what their weaknesses are. But the number one thing I look for is attitude. Okay, so if you've got the right attitude, we can figure out what your strengths are. We can figure out what your weaknesses are. And I can help you be successful. But you have to have the right attitude.

RENation: What do you want people to remember who Richard is?
Richard: Richard is someone that enjoys giving. So if you give somebody something, and you teach them, and they're successful, they will be successful for the rest of their life. That's what it boils down to. Whether it's a kid, in school, the people I'm mentoring for CPA, or the staff here.

RENation: What keeps you going today after 50 years?
Richard: Having said that, I still have the energy and desire to help clients, staff and partners grow and be successful. Over the 50 years, there's probably been 100 people that got their designation directly or indirectly under my mentorship.

RENation: What is your biggest lesson?
Richard: If you do it right, the reward will actually come back, maybe not in money necessarily. Yeah. But, you know, ultimately, it will. And not sometimes right away. Sometimes it takes a long time, but it always does. But also, it comes back in multiple folds. Some of my clients I'm dealing with now are the 2nd generation, even the 3rd generation.

RENation: thank you, Richard. RENation

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OPINION

OUTLOOK

The Modern Canadian Dream



THE DREAM IS CHANGING

For generations, the Canadian dream followed a familiar path. Get an education. Find a good job. Work hard. Buy a home. Raise a family. Save for retirement. If you remained responsible and persistent, the promise was that you could build a comfortable life and give your children an even better one.

It was a dream built on the belief that hard work would lead to stability, that stability would lead to homeownership, and that homeownership would provide the foundation for a better future.

For many Canadians, that path remains meaningful. A stable job can provide security, a home can provide a sense of belonging, and a reliable income can give families the freedom to plan ahead.

But something has changed.

For a growing number of Canadians, the traditional milestones have become harder to reach. Housing costs place pressure on household budgets. Living expenses compete with savings. A good salary does not always translate into financial freedom, and a secure position does not necessarily mean that a person controls their own future.

For younger Canadians in particular, the question is increasingly difficult: if working hard and earning a respectable income are no longer enough to guarantee the life people imagined, what else can they do?

A NATION BUILT BY PEOPLE WHO BUILD

From earning a living to building something of their own—and creating opportunities for generations to come.



Some will pursue higher-paying careers. Others will move to more affordable communities, develop new skills, invest carefully or build additional sources of income.

And some will choose a different path altogether. They will build a business.

Not necessarily because they want to become wealthy or famous, but because they want greater control over their working lives, the opportunity to turn their abilities into something valuable, and a chance to create a future that does not depend entirely on a single employer.

This is where the modern Canadian dream begins to take shape.

The Dream, Redrawn

The Canadian dream has not died. It has changed shape.

The old version said: *find a good employer and trust the system to take care of you.* The modern version says: *build something of your own and take responsibility for your own security, ideally alongside others doing the same.* It is harder in some ways, because the risks are real and the protections are thinner. It is more empowering in others, because the outcome depends more on your effort and judgment and less on the fortunes of a single employer.

If the old dream was a path someone else laid out, the modern one is a foundation you pour yourself. And no one has to pour it alone.

Are Canadians really turning to entrepreneurship?

RBC's 2025 poll found that 59% of Canadians aspire to own a business, an eight-year high, and 81% believe small business ownership is a viable way to earn a living. In 2026, 81% agreed that financial uncertainty pushes more people to explore entrepreneurship.

The most important nuance concerns young Canadians. More than 800,000 Canadians aged 20 to 39 were self-employed last year, a two-decade high in absolute terms.

When Statistics Canada asked self-employed Canadians for their main reason, 38.2% said autonomy and control over their hours, pay rate, or location. Another 14.3% said work they are passionate about. Women were more likely to cite work-life balance or lower stress (12.4% versus 8.9% for men).

The old dream asked, "Who will hire me?" The modern dream asks, "What can I build that no one can take away?"

In 2023, an Ipsos poll for RBC found that 91% of business owners and aspiring entrepreneurs see business ownership as a proactive way to strengthen their financial security and prepare for retirement. The same poll found that 65% of respondents feel they peaked in their job and see small business ownership as the next step.

Basically, it is not simply a rejection of the old dream. It is an attempt to find new ways to achieve what people have always wanted: security, independence, opportunity and a better future for their families.

Building for More Than One Generation

So the broader principle remains valuable: the work we do today can be judged partly by the opportunities it leaves behind. Whether today's work creates value that continues into the future?

That is where the modern Canadian dream can become more than a personal ambition. It can become a commitment to building enterprises, capabilities and relationships that allow others to begin from a stronger position than we did.

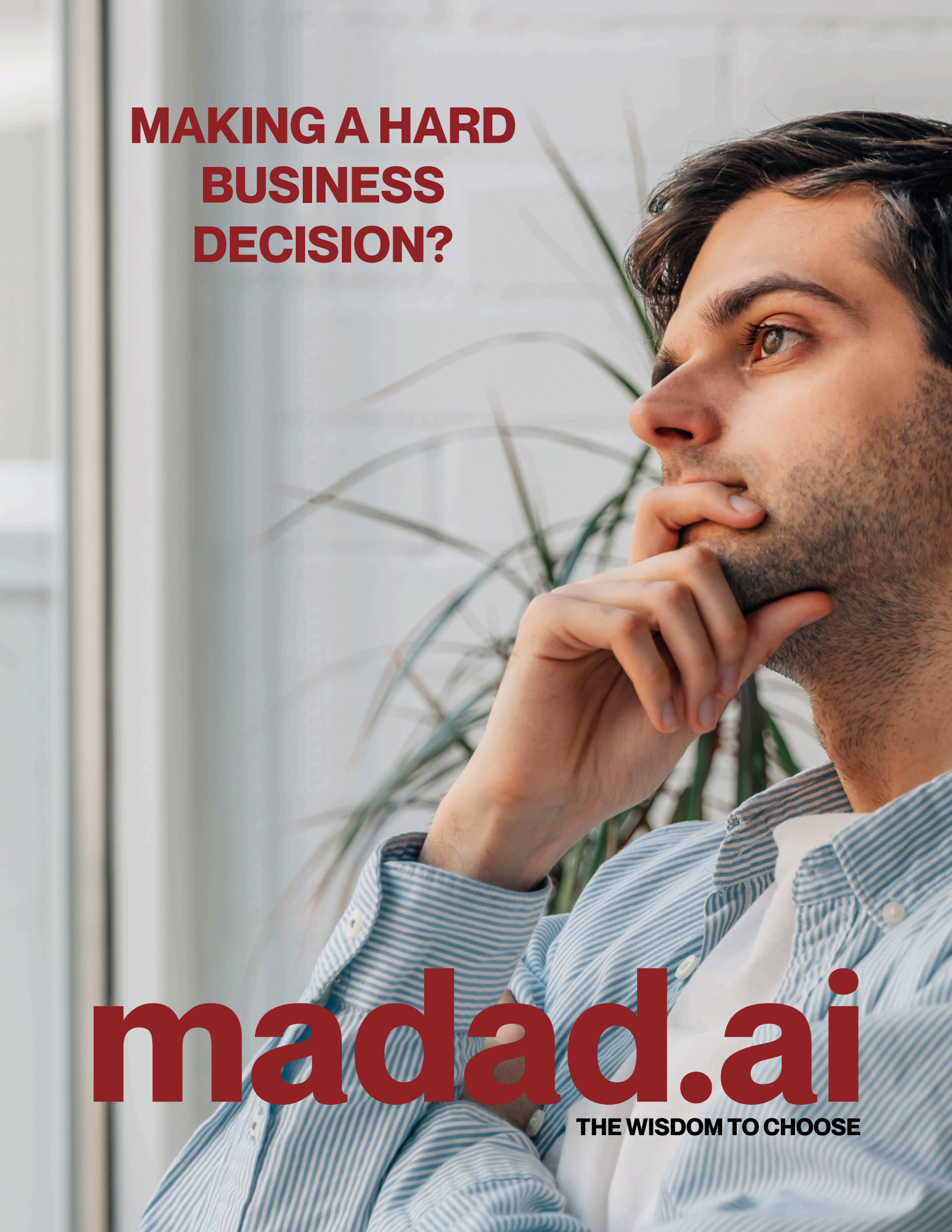
The goal has not changed: a home, a stable family, a dignified future. What has changed is the author of the plan.

That possibility is an important part of the modern Canadian dream.

The modern Canadian dream is not a different dream. It is the same dream, built by a new generation with their own hands. RENation

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