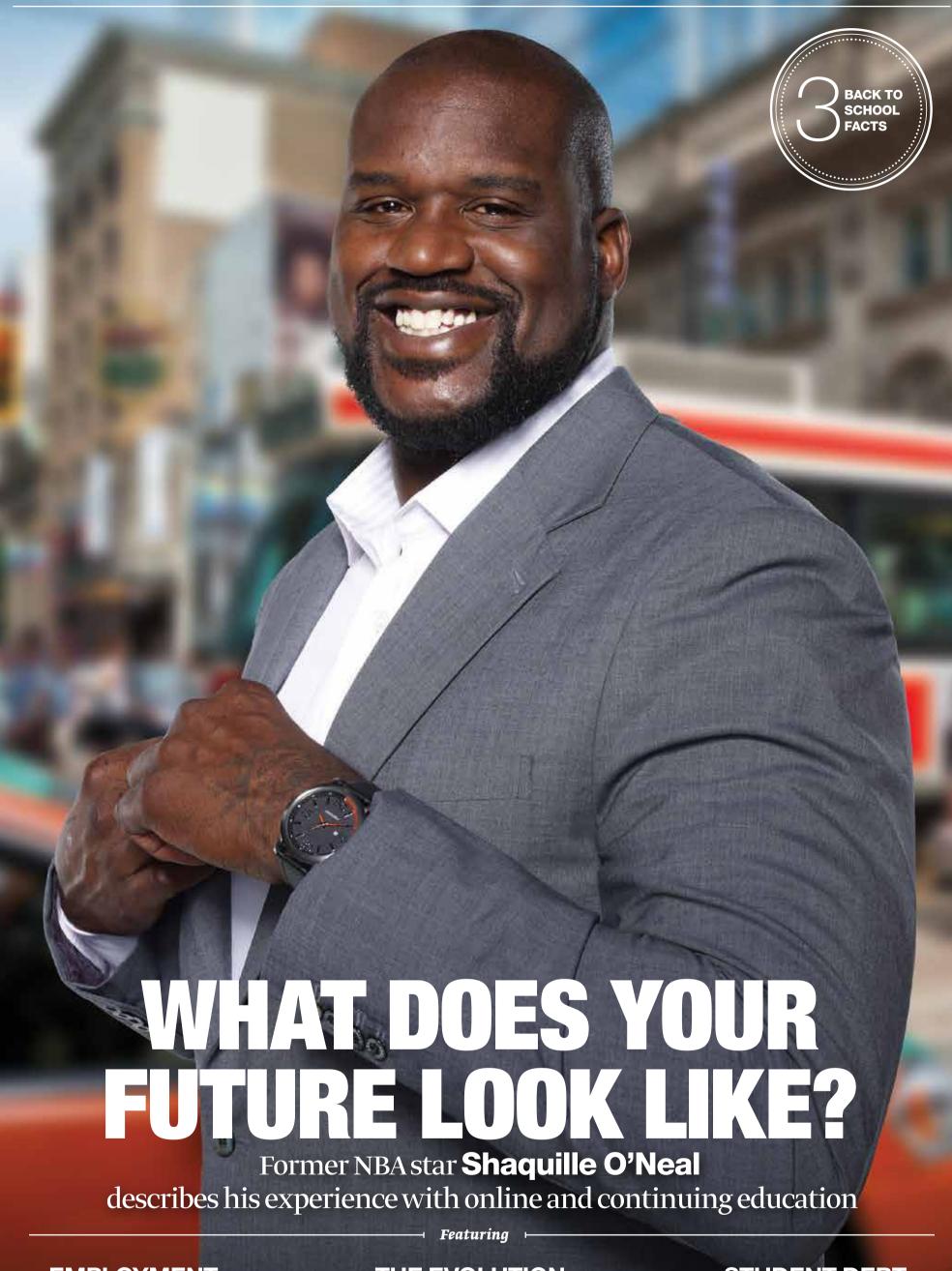


September 2013

MEDIA PLANET

THE NEXT STEP



EMPLOYMENT PROSPECTS Solving labour shortages

THE EVOLUTION **OF EDUCATION**

The growth of our expectations

STUDENT DEBT **AND LOANS**

Coming out of school debt free



CHALLENGES



Dr. Eric Hoskins, Minister of Economic Development, Trade and Employment weighs in on the current state of employment and what we can expect for the future.

In 20 years will you enjoy what you do?



Dr. Eric Hoskins MINISTER OF ECONOMIC **DEVELOPMENT, TRADE AND EMPLOYMENT**

"At any age, how do you know what sectors will grow and what professional experiences will create new career opportunities for you?" Welcome, next step readers. As Minister of Economic Development, Trade and Employment, it is my pleasure to introduce the Next Step guide. It's been developed to highlight emerging secto inform Ontarians about what training and skills they will need

Challenges

Perhaps the most challenging

Projecting future labour market needs is difficult. For example, the app development industry barely existed before 2007. This year, according to the Wall Street Journal, revenue in that sector is anticipat-

Sectors and growth

Certain sectors are poised to grow. According to projections from the Ministry of Training, Colleges and Universities, over the next decade we are likely to see significant new employment prospects in health care and the life sciences, computers and technology, financial services, energy and mining, and professional occupations.

Innovation and technology

What we do know is that innovation and technology is thriving in Ontario. Happily, these are sectors where our province excels. For example, we account for around half of Canada's ICT employment (approximately 250,000 jobs). And Ontario is the largest life sciences jurisdiction in Canada, employing 38,000 in the private sector and over 15,000 researchers and research staff at Ontario institutions and hospitals.

Although we can't anticipate what the next "app development industry" will be, one thing we do know is that career prospects improve with education. During the global recession, even as hiring slowed, people with university and college credentials and expertise found employment.

The need for entrepreneurs

Entrepreneurs, like the first app developers, will play a critical role in shaping the evolution of these new sectors in technology, innovation, and design. And as Ontario's Jobs Minister I know the impact that entrepreneurs have on our economy. Ontario's vibrant innovation ecosystem is shaping the careers of the future. With offices in 57 communities across the province, the Ontario Network of Entrepreneurs helps low and high-tech start-ups plan, launch, and grow so that they can succeed, create jobs, and contribute to our economy.

Whatever path you choose, I hope you find the adventure a rewarding one. My best wishes for vour future success.

DR. ERIC HOSKINS

editorial@mediaplanet.com

tors that are about to take off and for the jobs of the future.

part of launching any career is deciding what path to take. If you're young, how do you know what you'll enjoy doing in 20 years? And at any age, how do you know what sectors will grow and what professional experiences will create new career opportunities for you?

ed to reach \$25 billion.

versity of Guelph/Humber offers ic activity. Furthermore, the prov-

OLVING THE SKILLS MISMATCE

eciding to attend post-secondary is a life changing moment. It opens up a vast range of options and provides the opportunity to find a meaningful career.

A complex workforce

But never before have we seen such a complicated workplace. New innovations and technology are transforming the way we do things and creating a demand for more highly skilled people in a myriad of fields.

It's important to do research and make plans for the post-secondary journey. Even in this difficult economy, many employers can't fill available positions because the people seeking work don't have the right qualifications and advanced skills.

The skills and credential divide

The problem is known as the skills mismatch — the divide between the skills and credentials held by people looking for work and the qualifications employers are saying they need.

The Conference Board of Canada recently reported the skills mismatch costs Ontario as much as \$24.3 billion a year in lost economince is losing \$3.7 billion annually in tax revenues.

Career focused programs

The vast majority of the jobs in the future will require post-secondary education, including apprenticeship training. Growing numbers of people are finding the best route into meaningful work is to pursue career-focused programs.

Ontario's colleges offer 600 programs in everything from advertising, IT, film, and tourism to game development, animation, biotechnology, and much more. This year, applications to first-year, full-time programs at Ontario's public colleges were at their highest level ever.

There has also been a dramatic increase in the number of students who pursue a combination of both college and university. In fact, in the last five years, the number of university graduates applying to college has increased 40 percent.

There is a growing need for more creative educational pathways, colleges and universities are working more closely than ever before. For example, Loyalist College in Belleville has just launched its new journalism program with

Trent University, while the Uni-

a wide range of options including

business and kinesiology.

Partnerships are important to student success. Not only are there improved agreements with universities, colleges enjoy strong, longterm relationships with industry. In collaboration with industry experts and partners, colleges regularly introduce new programs in order to train the next generation of workers in jobs that are in demand.

For example, in the last three years, new courses have been introduced that include mobile application development, biofuels and bioprocesses technician, digital cinematography and aquaculture.

As part of the educational journey, there is a growing need for flexibility. It's important that post-secondary education be compatible to all of our needs. This is especially true today where students can be any age and face a wide range of fiscal realities.

For example, online learning can allow people who aren't able to attend traditional classroom settings to get access to new training or retraining. A combination of both online and inclass learning is also part of the changing educational landscape.

Ontario already has a highly suc-

cessful model for online programs.

It's called OntarioLearn. It's a consortium of Ontario's colleges that registers more than 69,000 students each vear.

OntarioLearn ranks as one of the largest providers of online course development and delivery in North America and could help make Ontario a world leader in online learning. Colleges are working with government to provide more opportunities for students to access postsecondary programs through online learning.

The importance of partnerships

With an uncertain job market, choosing a career path can be challenging but it can also be exciting. Students must be encouraged to explore the full range of post-secondary programs available to them, and pursue programs that best fit their strengths and aptitudes.

Ontario will have a strong workforce that will lead the way in the new innovation economy. Students are likely to land good jobs that use their skills and expertise.

LINDA FRANKLIN PRESIDENT AND CEO. COLLEGES ONTARIO

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EDITOR'S PICK





THE NEXT STEP

1ST EDITION, SEPTEMBER 2013

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Exciting opportunities emerge as the education system adapts to changing environments

A university course with 100,000 students. Sound crazy? How about attending an online university and being able to create your own avatar so you can walk the halls of your virtual school and interact with your fellow students? Extreme examples, perhaps, but post-secondary education is changing in ways unimaginable a decade ago.

hifting demographics, huge advances in technology, and the economy are contributors to this changing landscape. "This generation of new students has never lived without technology, so there is enormous pressure on institutions to change and adapt to this reality," says Steven Murphy, Dean of the Ted Rogers School of Management at Ryerson. "Our students demand a different kind of education, one that is much more dynamic. It's not just the sage on the stage anymore, where the professor lectures for hours."

A time of transition

What this means is a transition away from the traditional way of learning to more of a hybrid model that blends theory with the practical. "Students today want to get their hands dirty at university, and professors will become more facilitator than expert," Murphy adds.

With declining birthrates in Canada, resulting in fewer students, universities have been trying to fill seats. and are being forced like never before to differentiate themselves and demonstrate value to a more demanding student population.

David Large, the Dean of the Sandermoen School of Business at the University of Fredericton, a private, fully online school, has been in the working in the education world for the past two decades and cites the changing economy as reason students and institutions need to become more focused.

Career ready skills

"To complete globally, companies can no longer afford to take on new graduates and have them learn on the job for a year or two, as they once did. It's very costly for someone not to provide value the day they walk in the door." Large says. "I respect the role of the university for people to become informed about our world, speak intelligently and to not just see the world through YouTube and Twitter. We need to maintain that, but we also need to equipour students with the tools to be successful in the workforce."

Education today is about life-long earning. It's likely most of us will par- Loyalist College. ticipate in a number of post-secondary programs throughout our careers. Large muses that maybe we need to return to a three-year Bachelor's program, so young people can still be exposed to a liberal arts education, without being excessively burdened by increasing tuition costs. Then students

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can transition into a practical field of

Born at the end of the 1990s, with the massive thrust of the Internet and broadband capacity, online learning is now one of the biggest trends in education. "When it comes to online learning we are just scratching the surface of what we can do," says Large. "This is a really exciting time, because with online learning we can update content on a daily basis, and it's less costly to produce than more traditional course materials."

Further education

A recent development across Ontario's community colleges is that fewer students are entering college directly from secondary school. A 2013 Ontario Colleges' environmental scan reports that less than 35% of students are enrolling directly from high school, down from more than 40% a decade ago. "We are seeing a lot of students coming into our college with a university degree. They recognize the benefits of a university education combined with the applied, hands-on learning that colleges offer." says Maureen Piercy, President of Belleville's

With advances in technology and a demanding economy, the education system will continue to evolve. It is those that can easily adapt—both students and higher learning institutions alike-that will be successful.

KEN DONOHUE

Q & A

Pursuing your passion

Ray Muzyka, Co-Founder of BioWare, sits down with **Mediaplanet and lends** his expertise and advice on finding the right career path and the education to help you get there.

Q: You graduated from med school, then proceeded to co-found BioWare - how were you able to make that transition?

A: The type of medicine I specialized in - rural family and emergency room practice - enabled me to serve as a 'locum tenens' (temporary replacement) for other physicians at rural hospitals every couple months, over the late 1990s, as BioWare scaled and grew. We didn't have any external investors until 2005, when we had a large private equity investment in BioWare from Elevation Partners, so our background as physicians allowed us to get some small bank loans at the start and enabled us to personally finance the company at the outset. Further, working as an ER or family medicine doctor forces you to work in multidisciplinary teams - both specialists and generalists, in your local hospital and also across other referral centers. This means that your team communication skills and networking abilities are essential for success - attributes that are also very important as an entrepreneur or CEO.

Q: You decided to get your MBA after founding a successful company, what type of benefits did you see in seeking further education?

A: I decided to go back to school and get my executive MBA from Ivey (University of Western Ontario) in 1999 after several years running BioWare because of a desire to learn more about business, and to apply everything I could learn back to my work at BioWare. I learned that, to be a good physician, you have to remain humble, willing to learn and partner with specialists and other team members. Medicine, particularly ER and family medicine, is very much a multidisciplinary, team endeavor, and it's very dynamic, so you need to continue to upgrade your skills and knowledge, Basically, I realized that I had a lot to learn and I wanted to attend a strong business school so that I could learn more about business!



Ray Muzyka ENTREPENEUR, PHYSICIAN AND CO-FOUNDER, BIOWARE

Q: Would you recommend further education to individuals already established in their careers?

A: Yes, provided you have the time to dedicate to the classes! You can expect 20-30 (or more!) hours per week spent on lectures, coursework and self-study in an executive MBA program, and the work is intellectually challenging. That also makes it incredibly stimulating and fun - and I found being able to apply my case studies directly back to my own business actually energized me even more about my business as it encouraged me to think of new growth opportunities and allowed me to more quickly solve problems that would have otherwise presented barriers to our success.

Q: What type of advice would you give someone looking to start their own business or switch industries?

A: I'd tell new entrepreneurs to remain humble - always be learning, always try to find folks who are smarter than you are to bring onto your team, always respect your employees, customers and business partners. Definitely focus on enjoying the journey! Being an entrepreneur is definitely challenging but it's also incredibly rewarding and fun, and a big reason why is because it's satisfying to collaborate with smart people in a team and to work together to solve tough problems. Don't be afraid to ask for help along the way. And — good luck!

> **NATALIA BRAGAGNOLO** editorial@mediaplanet.com

READ THE FULL Q&A EXCLUSIVELY ONLINE AT CA.MEDIAPLANET.COM/THE-NEXT-STEP







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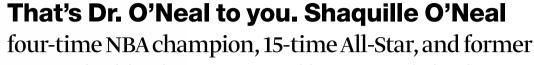
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ONLINE EDUCATION FOR SHAQUILLE



Most Valuable Player — earned his MBA while playing in the NBA, thanks to the flexibility of online education. And he didn't stop there.

asketball isn't forever. But education lasts a lifetime. This is something Shaquille O'Neal understood before he became a basketball legend and arguably North America's most gregarious NBA personality.

Way back in 1992, when he left Louisiana State University (LSU) to join the Orlando Magic, he made a promise to his mother. Someday he would go back - and graduate. And he did, earning a bachelor's in business from LSU in 2000. That was just the beginning of his passion for education.

World of possibilities

Online education has created a world of possibilities for busy people with unbelievably hectic schedules like O'Neal. When he enrolled in the University of Phoenix's online MBA program, he juggled school with the NBA, celebrity endorsements, acting and music gigs, running his own clothing line and other typical business interests of a mega-superstar.

But education is one of O'Neal's core values and he was able to make time for what matters to him, thanks to the flexibility online education provides.

"With all the options available, anyone can make time for school."

Online flexibility

"As a former NBA player, you're always traveling...With all the options available, anyone can make time for school," O'Neal said.

While he was at the Los Angeles Lakers he attended University of Phoenix classes at a West Los Angeles Campus, as well as doing online class work. After he was traded to the Miami Heat he continued the program online and graduated in 2005.

Education for hectic lives

"It's just something to have on my resume [for] when I go back into reality," he told Associated Press (AP) about the MBA. "Sports for me has always been, you know, fairy tale life. And this right here is real life. This right here means more."

He agrees that making online education accessible and engaging is important, "so that students are and remain interested in learning. Of course students will always have a better chance of learning the material if they enjoy class."

The MBA, he told AP, "solidifies that I'm a businessman."

As a superstar, he has access to big names."I could always go have a conversation with Mr. Gates or Mr. Trump. But now that I have this, I can really have a conversation with them on the same level that they have their conversations," he told AP.

Dr. O'Neal

O'Neal continued his education at Barry University in Miami, Florida. A year after he retired from the Boston Celtics in 2011, he received his doctorate in Education — Organizational Learning and Leadership.

"For the past four-and-half years, O'Neal pursued his doctoral degree in Education while juggling the roles of athlete, student, and entrepreneur. He completed the requirements of the doctoral program while adhering to the grueling NBA schedule prior to his retirement last year as well as fulfilling commitments in broadcasting and business," said a news article from Barry University.

Online and remote education made it more feasible. Besides attending classes on campus, he used satellite classrooms, video-conferencing and the online educational tool, Blackboard.com.

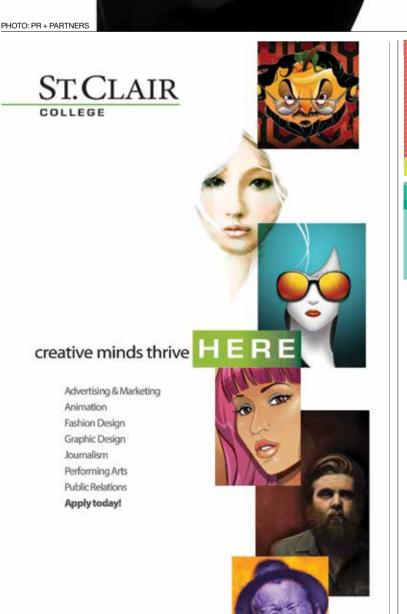
This is for mom

In typical Shaq style, he hoisted his professor into the air at the graduation ceremony in 2012.

"This is for my mother, who always stressed the importance of education," O'Neal said. "I am proud to have achieved a doctoral degree and wish to thank my professors and Barry University for helping make this dream a reality. I'm smart enough to know that, even at my tender age, my pursuit of education is never finished."

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JDENT PERSPECTIVE

Allen Kwan

Director, Product Development at Northwest & Ethical Investments (NEI), Global Professional LLM Graduate

Erin Davis

CHFI Morning Host/TV Host/MC and Keynote Speaker, Loyalist College Graduate

Tabetha Gormley

Accounting Executive, **MDE** Graduate

What is your current position? I am the Director of Product Management & Development at NEI Investments, a Canadian mutual fund manufacturer with approximately \$5 billion in assets under management (AUM).

Morning Show Host at Toronto's top rated radio station, 98.1 CHFI. Have held this position for 23 of the past 25 years.

I am currently in a position that allows me to execute two different skills that I developed throughout my schooling. Both sales as well as accounting. The company that I have the privilege to work for sells a local favorite all around the world - lobster!

What do you enjoy most about your career and position?

The wealth management industry is constantly evolving amid ever changing capital markets and the diverse needs of Canadian investors. This creates interesting challenges but also exciting opportunities for product managers to contemplate and develop innovative and timely investment solutions.

Every day before the sun comes up, I get to work with a group of exceptionally funny and smart individuals who also happen to be my best friends. We have been fortunate enough to have the support of both listeners and management at CHFI, and have enjoyed a great degree of fulfillment and success.

Every day is different! I find that from my jobs in the past the thing that truly damages a workplace is repetition. Working in a career where each day I speak to someone different from all over the world is truly rewarding and makes me fully enjoy what I do.

How was education able to develop a specific skill set for you to attain and master your career?

My postgraduate education has equipped me with the knowledge needed to confidently speak to, and address the complex strategic, legal and regulatory issues in today's global business environment. The training has enhanced my credibility as an investment professional and inspired me to embrace opportunities to take on leadership roles.

Before attending community college, I wasn't what you would call an excellent student. But once I'd discovered what I wanted to do, and a program that could give me the tools and hands-on experience to let me explore radio, I felt like I'd been freed to run my race. And I'm still running!

I have learned numerous different skills while on the job, however my degree and education truly gave me the foundation I needed to kick start my accounting skills. Without my education there is no way I would have the current position I have and the skills which allow me to succeed in it.

From your experience how can continuing education help individuals unhappy with their current position?

In today's competitive job market, knowledge is the currency of opportunity so education can be a difference maker. For those seeking new sources of professional inspiration, continuing education remains the best way to generate ideas, develop additional skills and bring potential new career options into focus.

There's a saying that the only difference between a rut and a grave is the dimensions. If learning new skills can help lift you out of that rut and start on a path towards dream fulfillment - a path like mine-you'll be amazed at the doors that could open for you. With interest and a willingness to learn, education truly is the key to opportunities you may not even have dreamed existed.

You can finally be in a position that makes you happy, and have the ability to make more money. I am a single mother, I completed a course, and have a new career where I am very happy. If I can do it, anyone can do it.

Vocational training and graduate employment outcomes

market in Canada we find ourselves facing a difficult situation. We have a highly educated workforce and, in spite of an economic downturn and instability in recent years.

ooking at today's job

reasonably good job prospects in many areas. Even so, we are often told that our economy faces a "skills gap;" no shortage of jobs, no shortage of personnel, but a lack of personnel who have the skills to do jobs that are in demand.

The current trends

In a way our society has come full circle from the days when many young people learned the family business or apprenticed with a local employer. There is no question that higher rates of education among young people is a desirable socio-economic outcome. Yet where has this trend ultimately got us? We have large numbers of year debt loads from skyrocketing tuition fees who end up unemployed, working in unskilled jobs, in positions that have nothing to do with their area of study, and/or having to go back to school to acquire more education.

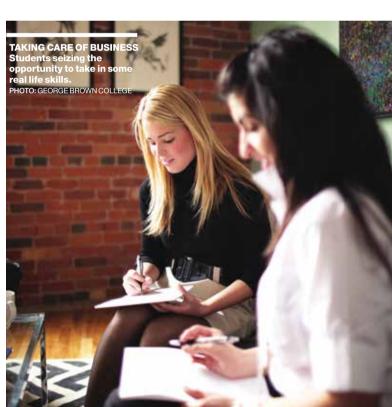
I strongly believe that we as a society need to change our views around what is considered a good education. We have an educational hierarchy in our society that places university above college, and college above trades and apprenticeships. This is a hierarchy that has less to do with merit, skills or economic outcomes and more to do with a preconceived notion of what is a "better" education. I would argue that this is a big part of the reason why a skills gap exists in Canada today.

Development and training

In recent months a number of businesses and organizations such as the Canadian Federation of Independent Business have called on employers to take a more active role in the development of training programs, within their own organizations or in partnership with post-secondary institutions. This an idea the federal government is also supporting through the Canada Job Grant.

Parents, students, recent graduates, and older workers therefore need to weigh their options carefully when it comes to continuing education. In a sense we have come full circle in that vocational training is once again being identified as a valued educational choice. Indeed, with the increasing specialization of many professions it is more important than ever. That is why, be it through a university co-op placement, skills training at a community or career college, or a trades apprenticeship, I urge readers to consider vocational training as a strong path to employment and financial stability after graduation.

SERGE BUY, CEO, NATIONAL ASSOCIATION
OF CAREER COLLEGES





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The career services part of my course made all the difference for me landing a job in a location where jobs are very few and far between. The interview prep gave me much more confidence and actually helped me be less nervous during my interviews. I think using the tips you provided and asking the right questions during the interview was a big part of why I was hired.

I am currently employed as an Administrative Assistant with a local business management company. Without my computer course, I wouldn't have gotten this job.

I am so thankful to Mactech for all the help and support while completing this course and look forward to taking another in the future. Thanks again!

> Michelle Morrison Administrative Medical Computer Graduate, 2013

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MEDIA

IN DEBT

NEWS

IDING THE STUDEN

Tom Hamza, President of the **Ivestor Education Fund**, lends

his advice and tips for individuals thinking about going to school and furthering their education.

he financial reality facing many Canadian post-secondary students is deeply worrying. Many young people leave school shackled to heavy debt loads, that grow exponentially worse with time and compound growth. You may know someone who is in this situation. In fact, that someone might even be you. But it doesn't have to be this way. The right approach can help defuse a "debt bomb" before it explodes on graduation causing lasting harm.

A higher education is one of the biggest expenses you'll ever face. It's also one of your best investments because it can build a path to the life you want. The reality is that some education expenses can't be covered while you're in school. Advance planning and smart financial management can help you move from feeling pressured about where the money will come from to having control and confidence.

Here are three core strategies I recommend every student use to handle the costs of university, college or apprenticeship:

1. Prep early and manage properly for expenses heading your way.

Financially preparing for post-secondary education is key and requires discipline. It's not easy to stick to a plan, but it is important if you want to avoid a debt hangover. Sooner is always better.but it's never too late to ready yourself for coming expenses. Get a parttime job and save as much as you can. Open and contribute consistently to a Registered Education Savings Plan (RESP); if you're eligible, get the Canada Education Savings Grant (CESG).

2. Use student-focused financial support wisely.

Consider all avenues of revenue for your school or training. Apply for scholarships and bursaries - and remember that awards can be available for both academic and extra-curricular achievement. Make sparing use of Ontario Student Assistance Program (OSAP) bursaries and loans; you probably don't need the maximum amount they'll give you, so don't request it. Check out student-specific chequing/savings accounts: sign up if there's a clear money management advantage. Ideally, self-finance (through part-time work) as much as is realistic. Have a disciplined approach to "fun" expenses, and focus on school. And avoid credit cards, lines of credit and commercial loans: they can cause pain later.

3. Gain financial literacy.

Apply it. Live by it.

Understanding your financial options and reality will give you the upper hand when you take on major life responsibilities with a big price tag. Use the budgeting tools we offer online: they can make post-secondary expenses visible. Develop a detailed budget with realistic numbers and you'll get a realistic picture. You can then launch your debt repayment plan, one that is automatic. This will allow you to enjoy the perks of operating on autopilot: less stress and the knowledge that you're getting to your destination.

Our research highlights barriers to financial literacy and competency. It adds to what we know from media reports, Statistics Canada data and advocacy organizations raising the alarm about student debt levels. From them, we know the

"A higher education is one of the biggest expenses you'll ever face. It's also one of your best investments because it can build a path to the life you want."



Tom Hamza PRESIDENT. INVESTOR EDUCATION FUND

challenges that students are facing, but I also see some promising signs of change.

Debt is often the first challenge that students face when graduating from school.

We know students want practical skills to keep their financial lives on track and that they want these lessons taught in high school. It is encouraging to see it starting to happen now in Ontario with our support and resources. But you need to use them to benefit from them.

If you're the parent or teacher of a student entering or continuing in post-secondary education —or if you are that student - explore GetSmarterAboutMoney.ca today.

What have you got to lose? Perhaps a long-term student debt.

> ΤΟΜ ΗΔΜΖΔ editorial@mediaplanet.com