

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

**Kerry Wright** [00:00:03] Welcome to QCC's Podcast series The Path of Public Service. Each episode QCC will bring you intimate conversations and valuable insights with inspiring individuals who are of service to the public and striving to make a real difference that benefits every Canadian. All personal views expressed by guests and our host are their own and would rarely be agreed upon. While we can't offer opinion that speaks to everyone's likings or sensibilities. QCC will continue to recognise those in public service, offer a kaleidoscope of perspectives and operate in good faith to build trust with. You are QCC member and all public citizens. Things get exciting when we hear from listeners. We're all part of a team making our podcasts together. Your insight of our episode will help us greatly. Please share your opinion by going to [Ontario25.ca/podcastfeedback](https://Ontario25.ca/podcastfeedback). Jeremy Bertrand is in the business of public education outreach that inspires useful real world change. Leave it up to Jeremy to connect, educate and entertain Ontarians with both seminars and webinars. Who would ever think that talking about personal taxes and tax credit benefits could be fun? Perhaps his days as self-described class clown may continue to play a role. He'll tell you why he has the best job in the Ontario Public Service and reveal exactly why being knowledgeable about what he does will make your life richer. It's clear his level of caring for those he serves is helping inspire awareness and the next generation of public servants. Here's our

first face to face interview since mandates were lifted and as if to pay tribute to Jeremy's humour. We are at Yonge and Carlton in Toronto on the sixth floor, where emergency vehicles and construction crews below inserted some of their unexpected sound effects into our episode. There's that expression that we should stop and smell the roses and check our annual tax credits so we don't miss out on the benefits of extra money in our pocket. I am delighted that Jeremy Bertrand is our guest today. We'll take a closer look at what tax credits are, how they work, and how you might be able to take advantage of some brand new ones introduced this spring. Welcome, Jeremy. I'm so glad you're here today to share with us how knowledge is money.

**Jeremy Bertrand** [00:02:43] That is very true. Thank you very much for inviting me.

**Kerry Wright** [00:02:46] And we managed both to get through the first snowstorm of the season.

**Jeremy Bertrand** [00:02:51] Yes. I'd like to thank the Quarter Century Club for inviting me here today. It is the only day that has snowed so far this late fall, early winter. It was a blizzard coming here downtown, heading down the DVP. So thank you very much. But we did make it.

**Kerry Wright** [00:03:08] We did. We did. And thank goodness. So I'd like to start by saying I am really interested in hearing your story as to what sticks out in your

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

memory as you were growing up, what your experience was like, who were the people you gravitated to, what kind of child you were. Tell me a little bit about the steps that happened to to get to where you are today.

**Jeremy Bertrand** [00:03:34] Sure. So growing up, I was a child that moved all over the country. Born in Campbellford, Ontario. And as I grew up, I was never at the same school for two straight years, which definitely formed a personality that I have today. It was definitely an influence. Everyone asks, "Was your dad in the military?" And he was, but not then. He was there as a younger man, but he was just an explorer. So my dad would find a new job and a way we'd move to another part of either Ontario and then later in life and to another part of the country. So the moving every single year, never being the same school for two straight years in a row, that definitely had an impact on my personality, my outlook, my interactions with people, even my ability today to speak to audiences, to people I've never met before. That was me at the start of almost every school year where I was having to meet a brand new class, which was really difficult at the time. But I think at the end of the day it's had a positive influence on my personality.

**Kerry Wright** [00:04:34] If you happen to run into one of those classmates, what would you imagine would be an adjective they'd use to describe you?

**Jeremy Bertrand** [00:04:41] Oh, goodness. I don't think any of those classmates would remember me, to tell

you the truth. Right-I would have only been there for a year at the most. So I doubt any of the classmates that I had over the years would even remember who I am. Hopefully, though, they would think that I'm entertaining, perhaps that I'm knowledgeable and that I'm outgoing. I really enjoy trying to help people out.

**Kerry Wright** [00:05:04] Yes. Yes. And I sense about you that you really have a good sense of humour and understand the power of that.

**Kerry Wright** [00:05:14] He should be like Jim Carrey. He's always got an expression.

**Kerry Wright** [00:05:20] Do you do that when you when you give a presentation as well?

**Jeremy Bertrand** [00:05:25] Oh, definitely.

**Kerry Wright** [00:05:26] Definitely.

**Jeremy Bertrand** [00:05:27] But I don't like presentations to be boring, so when I deliver my presentations, yeah, it's a little bit of stories, facial expressions and in reading the audience.

**Kerry Wright** [00:05:38] Okay, So do you remember what your first job was?

**Jeremy Bertrand** [00:05:42] Oh, without a doubt. So again, I told you earlier that I moved a lot. So up until grade six, it was all over Ontario. Grade seven was Manitoba. So we moved to Winnipeg. We were there for a year and a half, then off to British Columbia, which was interesting

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

because we moved from Winnipeg to Vancouver in December and it was like moving to Florida right off, went the parkas and on with a light jacket. So. But in grade nine, grade ten, that's when I started working as a janitor for a man that I know. I think I made three bucks an hour. If I was working with him in \$5 an hour, if I was working on my own and cleaning banks and starting to make some cash.

**Kerry Wright** [00:06:21] What did that experience teach you?

**Jeremy Bertrand** [00:06:24] Oh, responsibility, especially, you know, when you were given the responsibility to clean some place on your own, you know, you had to do a good job. But again, you're roaming around in a bank, for example. So you have to make sure you're only touching what you should and not touching stuff you shouldn't. Yeah, it taught me the meaning of hard work, right? If I wanted to stay employed, I had to meet certain standards. So it was a good experience. And of course, as a young kid, you want money, right? So it was a great way to start earning some cash to spend on things that I wanted to spend it on.

**Kerry Wright** [00:06:55] When you look back at that experience, what are you most proud of?

**Jeremy Bertrand** [00:07:04] Probably just the development of work ethic, right? Working hard, the rewards that come from working hard as you prove to your boss, you know that you can be trusted. Right. Then you're given more

responsibility. Out of hard work comes rewards. So more responsibility you gain more cash, a higher rate of pay, and just a sense of accomplishment. Right? You know that you're contributing and you're being rewarded for doing it.

**Kerry Wright** [00:07:30] Did you have a piggy bank when you were a little boy? Just curious.

**Jeremy Bertrand** [00:07:35] Probably. I don't really remember. I mean, you're talking to an old man here, so no doubt I must have had a piggy bank. Because I do recall actually, the sound of maybe jingling. And probably I was the guy that emptied it a lot and counted it. More I think about it - yes. Yeah, I did.

**Kerry Wright** [00:07:53] If you could revisit that younger self, what would you say to him?

**Jeremy Bertrand** [00:07:59] Never give up. No, that's. Everything that you do matters, right? You're a successful part of society. Just keep up the hard work. Put your nose to it. And. And hard work brings, brings rewards and will pay off. And definitely that's something that, you know, I try to teach my kids now I'm ready to have an 18-year-old and a 19-year-old. And, you know, trying to teach them effort is so important. You really need to show your boss that you want the job, that you're willing to work hard, putting in that effort and right at the start will do you well.

**Kerry Wright** [00:08:32] And when did you start becoming interested in public servants? What planted the seed or what

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

was the inspiration to pursue the Ontario government?

**Jeremy Bertrand** [00:08:43] Very good question. I had no concept of what the Ontario Public Service was as a kid. It wasn't until grade 12 in high school in Oshawa when I had a co-op for accounting that I got placed at that white building downtown Oshawa. I had ridden my bike past that building many times as a kid on my way to the arcade. And so, you know, passing it every day each way, not having a clue what was inside that building and then actually getting placed there, though, as a co-op student for for accounting, that opened up my eyes to the entire world of finance. Well, of course, back then it was called the Ministry of Revenue, not the Ministry of Finance, but just what the Ontario Public Service was about, what the government was about, you know, why we collected money, how we collected money, what that money was put towards. So that showed up in grade 12 that opened up the door. I'm not even sure if I had completed the co-op, but halfway through grade 12, sure enough, my dad moved us out to British Columbia again. So it was the second time moving to British Columbia. And so I had to finish high school there. In fact, I went to three high schools for grade 12 because the first one in British Columbia that I went to, I didn't like, you know, I was a whiz at math. And yet I got into that math class and it was like they were speaking Greek. So I switched to a different school, managed to be given credit for my math. And once grade 12 was done in, a friend from Oshawa came out to visit us in British Columbia. And then I came back

with him to Ontario for a couple of weeks. Although I didn't actually buy a return flight, it was a one way ticket, and I told my parents I'd be back soon, but I just wasn't sure when. Well, when I was back here visiting with my friend, I put in an application with the Ministry of Finance to get a job there as a go temp. And within I think a week I got a call saying, Come on in for an interview. So I was interviewed for a file clerk job in the Guaranteed Income and Tax Credits branch, which ironically enough, 35 years later, I'm still talking about tax credits. But but that was the branch that I got placed in as a file clerk. It was an OAG Level 2 one in the OPS listing. You know, we all know what the OAG series is and offices. It was the lowest of levels to come in, but I was delighted. I was so happy to get that opportunity. So it was temporary and knowing that we worked hard, there were a few of us hired that summer. That was August of 1987. We all wanted to be that person that got kept on board, hopefully. Right. And the longer you worked there, that opened up doors for you to apply for other jobs. So there was quite a competition. We all worked hard. You've never seen paper get filed as fast as we filed it back then. And yeah, that that opened the door and the rest is history from there. And I've had 14 jobs in two different ministries in many different sections, and I've slowly worked my way up to to where I am today.

**Kerry Wright** [00:11:42] You know, it's interesting that you say that. I mean, there was a time when everyone had a job for life. That was the goal. And now I think the average person changes their job around every three years. A lot of

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

people assume that if you're with the government, it's going to be the same job, you know, their pencil pushing and they're not getting the excitement that the private sector has. But I've spoken with a lot of people that have worked in public service. And not only is it rewarding because you're being of service, but it's like you have 14 different jobs or you have eight different jobs because there's so many avenues that branch out into different arenas that can keep you interested if you so desire or if you would like to aspire right now.

**Jeremy Bertrand** [00:12:30] It's a great point. And it's funny that you say that because when I started off as that kid, you know, as an 18-year-old getting that first job in the government, the job for life concept was important to me. I'd grown up seeing my dad change jobs constantly and we moved constantly. And sometimes it was of his own choice. Other times it was as a result of him being let go somewhere. And that that influenced my mindset to a great degree. When I started off, I was determined to try to have the same employer for as long as I could. I don't know if I was terrified, but I it really did kind of scare me. The thought of having to search for a new job, having to search for a new employer. So I was so determined at the beginning to really work hard and to try to make this become a job for life. But like you said. You know, not necessarily the same job. And again, starting off in the Ministry of Finance, starting off as a kid in the government, I had no concept of what types of jobs there were going to be for me in the future. I just wanted a job. And so, you know, the file clerk at the meeting, I was

thrilled. I think my my beginning wage was like \$9.28 an hour or something like that. And it was fantastic because it was actually a better paying job than the private sector, the equivalent. And yet it had that that lure of hopefully stability. I mean, back in that time, actually, the government staff couldn't even strike. That wasn't even part of what we could do. So to me, it was it was all about stability and and longevity at the start. Of course, once you get your foot in the door, now your horizons are broad. And now you actually start to understand the mechanics and the inner workings of the government. You start to realise that, you know, it's more about that one building that you work in your mind is opened up to the fact that there are many different ministries, many different opportunities, many different jobs. And it's up to you as to whether or not you want to stay where you are or to seek other jobs. Sometimes that's of your own choosing and sometimes it's not. You know, when I started off the ladies that I work with in that file room, they'd been there for years. And many years later after I'd moved on and had many jobs after that. Some of these were still there. They were happy. They loved the job. That's what they wanted. Whereas for me, I was like, Wow, like, how could you stay there all that time? You know, didn't they get boring? But no, not for them. For me, though, yeah. It wasn't the be all and end all. It wasn't where I wanted to stay. And so you start your path looking for other jobs and doors open. You look for. For opportunities. It's a bumpy road. It can be up and down. You know, in my 35 years, I've been surplused three different times. Right? So I have been given I've shown



# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

the door. And I believe that's when the government basically chopped off the sales tax credit and gave that to the federal government for them to administer. And so that resulted in job losses. And so I got a surplus notice, and that terrified me. Right? That was the one thing I didn't want to ever happen to me. But in retrospect, it was probably the best thing that ever happened to me because I said to the government, you know what? I will take a job anywhere from Cornwall to Windsor to North Bay. I kind of mapped out a triangle, said, Find me a job anywhere, and I will go there. And so that's what they did. They found me a job in Ottawa in the Ministry of Attorney General. So that's where he went. It was a step up, opened up more doors. From there, I transferred to Oshawa, got a counter clerk job. It was a level five. So now I'm moving up, right? Do job responsibilities. But even there, five years into the Ministry of Attorney General, guess what happened? They shut down basically the entire family support plan and they turned it into the Family Responsibility office. Well, everybody got a pink slip from there. I think about 85% of the office that I worked with took the package. I never saw them again, but I was again determined to stay.

**Kerry Wright** [00:16:42] I'm hearing a lot of wisdom come from you. And I'm also sensing that when you were growing up, your family life really prepared you with the resiliency that you needed to learn and grow and develop. Whereas and again, everyone's different. And I like the fact that you appreciate everyone's different. But for you, it's almost like you had this sort of fire in your belly and had a

real good sense of self-sufficiency that you knew well, this isn't exactly what I was looking for, but in the past, I've, you know, I don't get stuck in the mud. I move through it and it's almost like a blessing in disguise. And something else happens to me that's even better. I just have to, you know, feel the fear and do it anyway. And I feel like you're really wise in that regard. And it's probably got you to the point that you are now where you have a self-belief that says, hey, whatever happens, I know I'll be all right and I'll look forward to the next adventure.

**Jeremy Bertrand** [00:17:39] Without a doubt. I think by year ten and going through that second surplus, by then I had the confidence that I needed to look at it as as a challenge, but something that definitely didn't have to have a bad ending. Right, is simply a you know, a new chapter is going to unfold.

**Kerry Wright** [00:17:54] Exactly.

**Jeremy Bertrand** [00:17:55] And each of the times, you know, even the third time when I got surplus from the retail sales tax section because it got sent to the feds again, third time getting a surplus. Yeah, I wasn't worried at all. You know, you look at your options, you weigh your choices and you make your decisions. But no, looking back, look forward. And it's worked out every time. And definitely in both my upbringing as a child, the frequent moves that helped kind of develop my character when it comes to being able to handle change, you know, the more you go through those types of changes and prepares you little more, it

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

makes you a little better at dealing with change and not being afraid of the future.

**Kerry Wright** [00:18:33] Exactly.

**Jeremy Bertrand** [00:18:34] The area that I am in now is essentially public education, right? So I work for the Public Education Program, Communication and Outreach Unit within the advisory services section here in the Ministry of Finance. And so I have kind of a unique position because it involves outreach, right? It involves communication with external audiences, and that means public speaking. And so I will deliver seminars, I'll deliver webinars. In fact, it was covered in kind of the transition from seminars to webinars that even got me involved with the Quarter Century Club, because now we had to look for new opportunities online. And so we've expanded our webinars, we do community events. So just recently, for example, I was at the ZoomerShow for seniors downtown Toronto. Before that, we were at the International Plowing Match in eastern Ontario.

**Kerry Wright** [00:19:27] There must be, as you've reached this point, a certain mindset that is required to do what you need to do today. You know, let's say there was someone interested in your industry right now and you were mentoring them. What are some attributes that you would think would be a value for them to possess in order to do well in the industry?

**Jeremy Bertrand** [00:19:48] Right. So good question. So outreach requires a special type of person, someone who's

not afraid of public speaking. And if you ever do a search of the top ten fears people have. Public speaking is always right near number one, if not number one. Maybe fear of spiders, but it's very close to that. Right. So. And not necessarily do people want to do that. But if you're not afraid, if you're not afraid of trying something new, if you can put energy into what you do, if you can keep people engaged and that's a little bit, you know, might come naturally. And some of that can be learned as well. But you need to not be afraid to take on that as a challenge because it certainly is a challenge, you know, getting up in front of an audience that you don't know, you're meeting them for the first time. You have no idea what kind of questions they're going to ask you. It's the fear of the unknown that probably causes a lot of people to never apply for this type of a position.

**Kerry Wright** [00:20:48] Who's someone who is a good mentor to you?

**Jeremy Bertrand** [00:20:51] I was an outreach officer for retail sales tax, and all of a sudden we were told that we were going to be doing joint GST seminars for new business owners. And at the time one of our retired members of the Quarter Century Club, Linda Hubley, she was the manager who is of that unit involved in the creation of that program. And she was a big influence on me in terms of getting me the experience and the training to be able to present and then utilising my talents. So yeah, Linda Hubley was very helpful when it came to me and gaining the experience and the expertise when it comes to doing public presentations. My

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

career is winding down now, sadly right into my my last two years and it is time to mentor new people. And we have hired staff recently and that's what we are doing. We are mentoring people to kind of carry on the program Once I disappear and some of my colleagues, you know, we have a lot of us who are nearing retirement and it's time to pass the torch along and we get people prepared. And so part of what we're going to be doing is, you know, your job shop, right? So you never just put out there to fend for yourself. Succession planning is to know how to get people ready to carry it on. So we are job shadowing. You have to have the knowledge, but you also have the skills to how to be an effective public educator. And so it's a two part package there that we're trying to work on to get people to be able to to carry on.

**Kerry Wright** [00:22:16] And I would imagine enjoying what you do because then that passion will come through as well. It's also a little more optimistic.

**Jeremy Bertrand** [00:22:25] Oh, for sure. And, you know, in my ministry, you know, it's the Ministry of Finance. So what do you think of when you think of the Ministry of Finance? You probably think of tax collectors, right? So you think of you know, it's not a positive. I don't think a lot of people think positively of the Ministry of Finance. In fact, when I'm at a show and you've got the Ministry of Finance booth there with a banner and people look at it and they have a quizzed look on their face like, why are you here? Why would I walk over to your booth and talk to you? Are you a collection officer or are you an auditor? Like, why would I want to have

any professional interaction with you? That's a challenge that we have to overcome. And yet I tell people I have the best job in the entire Ministry of Finance, and that's no disservice or no disrespect to anyone else in my ministry, but I really do.

**Kerry Wright** [00:23:09] Do they believe you?

**Jeremy Bertrand** [00:23:10] Or they do. Wait. Who do you mean, The audiences or my colleagues?

**Kerry Wright** [00:23:14] Wherever you go, whoever you tell, I've got the best job in the world.

**Jeremy Bertrand** [00:23:17] They do. Because.

**Kerry Wright** [00:23:18] Do you have to convince them?

**Jeremy Bertrand** [00:23:20] I don't need to convince them at all.

**Kerry Wright** [00:23:22] You're a walking example instead.

**Jeremy Bertrand** [00:23:24] They can tell from from. You know, I feel very passionate about what I do. We we make a difference in people's lives. So, you know, when it comes to what we talk to people about, yes, it's about taxes. But even with the most popular ones that we talk about, it's personal income tax. But really, it's it's not just how the tax works, but what are the credits and the benefits that you get when you follow return. You know, should you follow return if you don't



# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

have income, if you do file a return, what can you claim? What should you claim? How can you stay up to date? Because it changes every year. So there's so much to know in this topic. Even though personal income tax is administered by the federal government, the Ontario component is very important for people to know about.

**Kerry Wright** [00:24:07] They are comparable.

**Jeremy Bertrand** [00:24:09] Absolutely. And so that's what we do. We teach people about the credits and the benefits, and it makes a difference in people's lives. I don't know how many people I've met who come up to me after a seminar or after, you know, they communicate after a webinar or they're at a booth somewhere talking to somebody I didn't know. I had no idea. I'm going to go back and I'm going to adjust my tax returns. I'm going to get some of these credits you've talked about.

**Kerry Wright** [00:24:34] So you get a lot of light bulb moments.

**Jeremy Bertrand** [00:24:36] Absolutely. And we get so much positive feedback from people. And so that motivates me. I'm making a difference in people's lives. And that even when we talk about like a state administration tax, it's a tax. But we're trying to help people. It's what I call a piece of the state administration puzzle. And so when you know our portion of that puzzle and then you go out and you talk about the other components, you put it all together, it helps you make a good plan going forward. And so we help we make a

difference. Everybody really needs to look at their job and know that they do make a difference no matter what the job is. Every job in the government is an important job. And I feel very lucky, though, that I've landed in a spot where I think my talents are best utilised. You know, people say I've got the gift of the gab. I definitely am lucky to have found a job that matches up with my skill set.

**Kerry Wright** [00:25:30] The other night I was listening to an interview, someone was interviewing Henry Winkler, and they said to him, You know what? You are known in Hollywood as the kindest man in Hollywood. What are your thoughts on that? And he said something like, "Well, I don't I don't know if I'm the kindest or he might have said I'm not the kindest, but he says I am the most grateful." And that's what I feel like I'm getting from you. I feel like. One of the reasons why you enjoy so much as you're so grateful, and one of the things that you're very grateful about is just your knowledge of knowing how you can impact people and what great opportunities are presented you and have been presented to you all the way along during your career. Your long career and your career has now spanned, what, 34 years? Is that.

**Jeremy Bertrand** [00:26:24] Correct? 35 years.

**Kerry Wright** [00:26:25] 35 years. So that's that's quite a feat. And to sustain that passion as well. It's incredible.

**Jeremy Bertrand** [00:26:34] That's true, because, you know, the closer you get to

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

retirement, the more you think about it. Yeah. And so the challenge is how do you stay motivated? How do you stay motivated for those last few years?

**Kerry Wright** [00:26:45] You stay motivated because they haven't buried you yet.

**Jeremy Bertrand** [00:26:49] I'm very glad. But yeah, and I truly am grateful to have a career in the Ontario Public Service just to be in the material public service itself. I'm grateful for that. Right. It really has been a job for life, despite all the ups and downs and the twists and turns, you know, and I could have gone over to the federal government. I chose not to. I chose to stay with the OPS. That's where I wanted to be. I want to spend my entire career with the OPS. And yeah, I've been able to make a difference in people's lives. So you're grateful for that, right? You're getting paid an excellent wage. But at the same time, you're really happy about what you do. You know, you're happy for the impact that you've had on other people. Yeah, it really has, you know, shaped my, my attitude. You know, starting off is always the government job. Sorry. Yeah, for the government. So, you know, what are the conceptions or misconceptions? You know, you're lazy. You know, you do nothing. You sit around and do nothing all day, you know, And all the government jokes about how many civil servants does it take to change a light bulb or whatever. And I know that that's not true. And I can proudly say that to people. I can tell people, you know what? We work hard. We really do. And and we're proud of the work that we do. And so for anyone who's

in the civil service and you're you know, if you ever question that, you don't need to because everyone's job is important and they all matter. And at the end of the day, you know, when you eventually reach that retirement day, you'll be able to look back on your career with with pride. And certainly I know that's how I feel.

**Kerry Wright** [00:28:25] That's really lovely to hear, you know. I have two questions for you. I'd like to know when you get up in the morning, is there something in your routine that helps motivate you? And also, I'd like to ask you what sticks out in your mind as the most memorable impact you feel you've had it on another person.

**Jeremy Bertrand** [00:28:48] Well, well, let's start with that first one. So when I wake up in the morning, what makes me, you know, makes me log on the computer on time and get through the day or come into the office or head out on the road. It's so varied. Right? You know, we're back to the hybrid model of outreach. And so each week, I don't know where I'm going to be that week. You know, I spend two days in the office and three days at home. Probably not. I'll probably be on the road somewhere. So for me, every day, every week is a little different. So even today, you know, we're interviewing in downtown Toronto, but I started my day in Oshawa. From here I go to Barrie because I'll be delivering a seminar to a group of seniors tonight. Tomorrow I deliver a webinar at noon for another group in Ajax. So every week is different. Every day is different, and that keeps me motivated. I know there's such a variety of my work and I know I'm going to be helping a different

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

audience. And it's not always seniors. Sometimes it's newcomers, sometimes it's students. And all these audiences have such great feedback. They're so thankful for what we do. Yes. So I know I've got an event like that coming up, and I know we're going to help people out. That keeps me more of it. The other thing that motivates me every day, again, I have 35 years and I have two more to go. I know I'm one day closer to retirement and that that helps motivate me as well.

**Kerry Wright** [00:30:09] It sounds like you have something planned. Yeah, I mean, to work in this profession, you're always talking about planning. What are you planning for yourself at work?

**Jeremy Bertrand** [00:30:18] For retirement?

**Kerry Wright** [00:30:19] Yeah.

**Jeremy Bertrand** [00:30:19] Oh, boy. I have lots to do. So I'll be doing some volunteer work. I'll be doing gardening, landscaping. I want to do a lot more travel idea, we get to tell you. So one of the things I do for work right now is I'm the I call myself the the minister of the OPS Club. So back in 2000 and, oh, I think 13, it was an employee engagement initiative. And I started a little travel club where once a month on our lunchtime we get together and we present on a destination in the world. Well, here we are nine years later and we still have a travel club which started off as just a little branch initiative is now multi-ministry. I've got about 200 members, including retired operators who are still part of the club and we're still going strong. So 200 members from

about 20 ministries. And every month we we get together and we you know, we have a presentation on either a destination in the world or, you know, this month's coming out presentations all about the use of drones and your trips and kind of taking your pictures and videos to a new height, excuse the pun. But yeah, so when I retire, I'm going to actually stay on as a member of the travel club and I'm going to be doing a lot more travel. So I'm looking forward to that. I've got lots to look forward to.

**Kerry Wright** [00:31:35] I was just going to say that just the fact that there's a travel club gives everyone something to look forward to, not just for themselves, but collectively. There's kind of a bonding with that as well.

**Jeremy Bertrand** [00:31:45] Yes, it is actually a bonding kind of experience to be part of the club, because, again, we have members from Windsor all through the GTA and of course like from the Ministry of Finance, which is, you know, a lot of us are in Oshawa and you know what? That club has been so important during COVID because of course the world shut down. We couldn't go anywhere. And in fact, early on in October, I thought, should I just stop the travel club for now? And I kind of sent out a poll to the group. So what you guys think and the unanimous feedback was, no, we will live through through the club and be able to travel virtually. You know, we'll get you know, we'll give our minds a break once a month from what we're stuck with. And it led to some great actual presentations on places to go on to Ontario. And then we kind of expanded to

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

Canada because, you know, we weren't really travelling outside of Canada for a while and it led to some great discussions and presentations. So anyone wants to join, even all of our retired OPSers who are part of the Quarter Century Club, email me, email Jeremy and I'll get you added in and you'll have no regrets. You're going to love it. Now you can get to your second question.

**Kerry Wright** [00:32:53] Oh, right. Okay. So this is why you should never give two questions in a row. I love your answer to my first question. But now that second question was your impact on another person that stays with you today. Again, one of those proud moments. But now it involves another person.

**Jeremy Bertrand** [00:33:14] Definitely. So over the course of of us doing our outreach in various communities through material, we didn't even realise there was an audience that was thirsting for this type of information. And the more we did it, the more we got repeat requests. Come back, please. Next year, come back the year after. And so we do. In some cases we go back to the same groups every every year, every two years. And so in doing that, I actually do get to meet people a second time, perhaps a third time. And I did happen by the one year I remember, I think it was in Southwestern Ontario. I was back to talk to the same group about the same topic, you know, but with this year's flavour. And someone came up after that presentation and thanked me because they had no idea about what they could include, what they could claim when someone in the family had a disability.

And that was part of what we were telling them. You know, what kind of credits can you claim? What kind of benefits are available for people with a disability? And here was the dad of a child that had a disability. And so he came up to me the next year and he said, Jeremy, you know, I followed up on all the advice. I did the research on the different credits and benefits you talked about. And you know that I got back, I think it was nearly 25,000. And so think of that, right? Think of, you know, if someone was to hand you a check for 25,000, how would that make you feel? He was grateful. And I was grateful that I was able to help him out. And I've had those types of experiences for years now where people will, you know, occasionally they'll come up and say, Jeremy, you talked to us before. You know, I didn't know about the caregiver credit or I didn't know about, you know, this specific one, that specific one, they went back the adjusted their return, they got the money back. And they're, of course, very happy for it.

**Kerry Wright** [00:35:02] I mean, that's such a large amount of money, but it's certainly going to impact the quality of their lives. Wow. And it's

**Jeremy Bertrand** [00:35:10] No, I don't guarantee you \$25,000.

**Kerry Wright** [00:35:11] No, of course not. Of course not. I mean, you can't guarantee anything, but it's, again, one of those things you've got to find a reason to try and just become a little bit aware and you'll be surprised. It's it's like finding, you know, \$100 bill on the side, you know? But this time you're doing it. You're you're

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

initiating it. So there's you're a little bit proud of it as well because you put some work into.

**Jeremy Bertrand** [00:35:36] Of course. And you actually use one of our buzz expressions or buzzwords early on, like knowledge is money. Yeah. The more knowledge you have, the more money you're going to be able to save. You know, we use other expressions like you don't know what you don't know. You're your tax preparer is only as good as the information you give them. It's actually you know, it's been my my dream to be able to do my presentation and present it to every single person in Ontario. Right. I'd like to go to like every hockey rink in every community and for everyone to come and listen to our presentation at least once. That way I could retire, feeling very happy and very satisfied that everyone got this message.

Unfortunately, you know, we're not a big unit and Ontario is a big place and so we don't get to everywhere who we don't talk to enough people we are constantly working on how can we get our message out to more people.

**Kerry Wright** [00:36:28] I'm so in your court. I mean, I've got my pom poms here just cheering for you because I totally buy into what you're saying and it always makes me come back to the same thing. Our modern world, when we look at a lot of these socioeconomic problems, a lot of them could be circumvented if we provided education in our classrooms that have to do with financial responsibility, asset management and also parenting. I know that's deviating a little bit, but that's some of the things that they're going to

be dealing with in everyday life as soon as they graduate. And that taps into what you just said.

**Jeremy Bertrand** [00:37:06] Without a doubt. So financial literacy. That phrase is used a lot these days, right? And different governments are trying to do what they can to improve financial literacy. And a component of financial literacy is tax literacy. And that's where we fit in. And without a doubt, students are an important audience. And we have done a pilot project where I've gone into high schools and I've taught Grade 12 classes. I sometimes the entire grade 12 student body at one time. And that's a tough audience, by the way, to keep their focus. Right. I remember, you know, being that age and yeah, like having a government speaker come in. Boring. Well, no, it actually we had a great.

**Kerry Wright** [00:37:48] It's all in the delivery.

**Jeremy Bertrand** [00:37:49] It is in the delivery. And you know, and when you tell a kid, Hey, how would you like to make X amount of dollars an hour? Because really it's all about, you know, how long would it take you to file a tax return? Probably less than an hour. What would you get by doing that? When should you start? And so we are we're we're reaching out to students now. We're doing more presentations with universities, colleges, especially the first year students. And it's such an important audience because, again, I think there's a growing knowledge gap. Yes. That that fire truck is not coming here.



# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

**Kerry Wright** [00:38:23] I hope we're on the sixth floor. Can we stop?

**Jeremy Bertrand** [00:38:27] Yeah, it had stop snowing.

**Kerry Wright** [00:38:28] Has it?

**Jeremy Bertrand** [00:38:30] You know, how do students learn how to file a return to start with? Generally speaking, it's going to be from their parents. Well, how many parents these days are doing their own tax returns anymore? You know, I think a growing number maybe are paying someone right to do their tax returns. So I think there's a growing knowledge gap. And so, you know, it's so important to teach students when should you start filing return, even if you have no income? Did you know that even if you have no income, you should be filing return before you turn 19 and every year after? Because even with no income, you can apply for government payments that you qualify for. 99% of the students I talked to don't realise that. Most of the parents I talked to don't realise that, oh, I should be getting my kids to start filing even if they're not working at by this age.

**Kerry Wright** [00:39:18] No, I didn't know them.

**Jeremy Bertrand** [00:39:20] Right. And so again, we've been tapping into some of these audiences and again, the impact is fantastic, the results are fantastic, everyone's enthusiastic. How could you not be, you know, from my perspective? How could I not be enthusiastic when I know going out before I even get to an

event? This is the kind of reaction I'm going to get.

**Kerry Wright** [00:39:39] Yeah, Yeah, I know that that changes lives.

**Jeremy Bertrand** [00:39:43] It does.

**Kerry Wright** [00:39:45] Let's let's simplify first and talk about exactly what is a tax credit.

**Jeremy Bertrand** [00:39:50] Oh, that's a good question. So what is a tax credit? First of all, when I'm talking to audiences, especially newcomer audiences and students, you know, I do need to explain that. Right. What is what is a tax credit? Because there are two types of tax credits. There are non-refundable and refundable and they are confusing for people, right? The bottom line is there dollar amounts that you can use to lower your income tax payable. Right. So depending what our income is each year, we may owe tax based on the amount of our income. Well, after you've determined your tax payable, then you claim your tax credits to try to lower your tax payable. And so that's what tax credits are. They are a dollar amounts that lower your tax payable. If it's a non-refundable tax credit, they can only help you lower your tax payable. So you have that awesome tax to start with and they will lower your tax, perhaps get it all the way down to zero. If you had paid tax will get you'll get a refund. There are also refundable tax credits where you can claim them even if you owe no tax, even if you have no income. And that's why it's so important for people with no incomes to still file their tax return. Right. Some of those credits

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

they may be eligible for, it's guaranteed money in their pocket.

**Kerry Wright** [00:40:58] In consideration of that, what do you think are the common mistakes that people make with tax credit filing.

**Jeremy Bertrand** [00:41:05] Not filing? It would be the first one, right? So not filing your tax return because you think there's no need to. I mean, if you actually don't owe tax and the Canada Revenue Agency hasn't told you that you need to file, you know, no one's actually going to force you to file that return. But it'd be so silly not to. All right. So most people don't necessarily realise that that tax return is actually a multipurpose document. It's actually called a personal income tax and benefit return. That's the title. But so many people focus on just the tax part, right? And not so much the second part there. So that's the first mistake you don't want to make is not filing because you don't have enough income. You know, you don't owe tax or you paid enough tax and you know that you're not going to get any back. So that's the first one. The next one, though, is then knowing what's in the tax return. Right. So based on your set of circumstances, what can you claim? And the tax return changes every year. Do you read the what's new section every year in the tax return? And in fact, most people don't know there's two What's New sections. The first one is only the federal one. There's Ontario what's New? It's buried deeper into the return. Well, if you're looking at a paper one, right, it's it's a page 30 something. Do you know to go there and read the what's new. So that's the other thing, keeping up to date

with what's available as we go through life our circumstances change, right? So, you know, going from maybe starting out first job, what if you get married? What if you get divorced when you have kids? What if someone ends up with a disability or impairments? What if you retire? Turn 65. These all affect your tax return. Do you know? How do you know what to look for? And then keeping your paperwork right. We tell people you've got to have it for seven years. If you claim something that you don't have the supporting paperwork for and then you get asked to show that paperwork, well, guess what? The government's going to take back that creditor or whatever you applied for. These are all little tips, but they're very useful.

**Kerry Wright** [00:42:55] It sounds like you need to make it part of your routine. It's a discipline and all of our behaviour is usually dictated by a routine, just doing it over and over again. Yes, because people live busy lives. There are probably people that need benefits the most who are not accessing those benefits. Now, fortunately, we have you and we have outreach. Are there other mechanisms that are involved maybe parallel to what you're doing or complementary to what you're doing that are able to reach populations or Canadian citizens who need it the most?

**Jeremy Bertrand** [00:43:32] Yeah, I think the answer to that would be would be two part in terms of is the government doing outreach, whereas they're specifically going to the audiences. But then on the on the flip side, are there resources available for audiences that they can

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

access on their own right and knowing about them? Right. The federal government is doing more and more outreach and they work with different departments like Service Canada, Service Ontario. They'll go out to different communities, for example, or Indigenous communities, let's say, in northern Ontario, to see if the audience even has the required paperwork or documents, you know, like birth certificates, social insurance numbers, those things that you're going to need to be able to file a return to begin with. They'll have clinics and they'll get them registered so that they can access the benefits and the credits that they're entitled to. But then online, you know, people can go on to the [Canada.ca/taxes](https://Canada.ca/taxes) or go on to our website, [Ontario.ca/benefitsforpeople](https://Ontario.ca/benefitsforpeople). And we have resources. There are benefit finders. There are little tools where you answer a few questions and it will pop up a list of things that you might qualify for. I know the Canada Revenue Agency has a learn about taxes, an updated program where you can watch a videos and learn. So absolutely, the government is doing more. We are getting better and always looking for ways on how we can expand our outreach with the resources that we have available. People don't necessarily know. They don't realise that they should come to our website and so that helps us think of ways and how can we better promote.

**Kerry Wright** [00:45:06] Once you've identified it? What's the next step? Right?

**Jeremy Bertrand** [00:45:09] Because why write great information and make it available for people if they don't know to access it in the first place?

**Kerry Wright** [00:45:14] Yes. Yeah. So that is a challenge.

**Jeremy Bertrand** [00:45:17] Oh, definitely. Yeah.

**Kerry Wright** [00:45:19] Nowadays, government is trying to be a role model at every level. Have you seen changes in technology that you're particularly proud of that help you evolve what you're doing?

**Jeremy Bertrand** [00:45:31] Well, you would bring up technology because I've been having nothing but problems with my laptop lately. But besides, you know, the use of technology is becoming more and more important because, again, you know, face to face outreach is great. But there's only, like I said earlier, only a few of us. And we have a vast province. So we have to use technology. We have to learn how to best use it. And so we are evolving. We are constantly looking at what we offer and how can we do things differently. And so what used to be just me showing up at a place with a laptop and, you know, a projector, and that's our technology and handing out paper handouts. We're trying to expand on that now. We're pointing people to the best spot to go to get more information. We use like a rolling slide deck that highlights some of the newest tax credits and generates conversations, which is great. The use of technology now to run webinars, that's something that's still fairly new for us and we're getting better at it. We're starting to now run our own Ministry of Finance hosted webinars on a regular basis. It's my goal that we actually

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

create an events registration web page. We don't have one yet where people can just go on our website and see the list of upcoming webinars and and click and register a nice, smooth, easy process. So we need to get there cause I'm an old timer right now, but it's true. I'm still kind of like the the face to face guy. But as we move forward, we definitely are moving to more of a digital and a virtual presence, and that is the way we will be able to reach more and more audiences across Ontario.

**Kerry Wright** [00:47:12] Oh, I also wanted to talk to you about the pandemic to see how that's impacted your job or maybe even the Ontario staycation.

**Jeremy Bertrand** [00:47:22] COVID had a massive impact on what we do because it stopped what we did. I had all sorts of events lined up for beyond, you know, March break of of 2020 that we had to cancel. Everything got cancelled immediately. We were trying to think, okay, so what do we do now? How are we going to get this information out to people? And so that's when we started turning to the online experience. Can we hold our own webinars? You know, everyone started to know about what Zoom is, right? And these different platforms. We had to do the research, figure out how to do these things, how to do them well. And so we made a transition fairly quickly to offering webinars and to showing up at other people's webinars. And that's what we did. And you know what? That actually has resulted in even a better delivery model for service now going forward, because now we know how to deliver a

hybrid model where we continue to do virtual outreach, still kind of the best way to reach an audience from all over Ontario at the same time.

**Kerry Wright** [00:48:21] But it gives you another.

**Jeremy Bertrand** [00:48:22] Tool, right? I can do it from the comfort of my own office or my home, and I'm not having to travel there. It saves the government money, even in terms of being able to conduct outreach. So there are great benefits to doing webinars and yet we now are going back to doing seminars and community events as well. So now we can do it all, which is great and you are covered. You're right, COVID done kind of stopped travel for a couple of years. So guess what? The government introduced the staycation tax credit. This is news to anybody. You know, if you went on a vacation in Ontario in 2022 for leisure, you paid for it. You got a valid receipt from an HST registered business claim that tax credit 20% back up to a certain amount. But it's again, that was a credit that was specifically designed kind of as a result of COVID and the detrimental effect it had on the tourism industry. And it was one way that the government thought of how can we help people out, how could we help that industry out? And they came up with a custom temporary tax credit just for that. Stay tuned for next year. You know, there might be another new one. There always seems to be new stuff. And there are two lists, right? The federal government has its own list of credits. The Ontario government has its list of credits. Some of them overlap. Some of them are the

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

same, but some are unique to each level of government. And that's why I tell people review both lists every year, right? Stay up to date. Those lists change over time. Credits come, credits go both federally, provincially, and it's up to all of us to stay up to date and whether or not it applies to my set of circumstances. Right.

**Kerry Wright** [00:49:59] And there's a lot of unique credits to Ontario.

**Jeremy Bertrand** [00:50:01] Ah, yes. And that's what keeps me busy, right? Yeah. Yeah. The government's always adding them. We have a brand new one for seniors, for example, that just came out called the Ontario Seniors Care Home Tax Credit is for older seniors, seventy or older. It's for their medical expenses. So that's a brand new credit that nobody knows about yet. So we're. Starting to educate, right? We're starting to raise awareness that they know about the credit and they know to claim it.

**Kerry Wright** [00:50:24] And I imagine it will encourage behaviour where people will stay in their homes longer as well.

**Jeremy Bertrand** [00:50:29] Exactly. It's designed to help our seniors to pay for expenses that they incur, you know, the medical expenses perhaps in their own homes. So over the you know, the last ten years, there have been many credits come up for specific demographics that is designed to help them out with a particular need. There's, you know, credits for parents, credits for seniors. There's credits for people with disabilities, with Ontario things would you claim. Well, don't forget about the Trillium benefit,

which is a sales tax credit and an energy property tax credit. You live up north, a northern Ontario energy credit. You might get a claim one, two or three depends on your set of circumstances. But do you know about it? You know you have to file a return to get it. A lot of seniors to this day still don't realise it. There's a tax credit for their public transit costs and that's one of the ones that we tell seniors about. Get receipts, put them in your tax folder. You get 15% back, you know, up to a certain amount. But that's like free money in their pockets, right? It's going to help them out. Right. And then as you work your way through life, if you're a parent, you know, there's a provincial credit that's for parents that have child care expenses that's been around since, I think 2019. So it's fairly new. Are you a worker? The Ontario government just enhanced the low income workers tax cut called lift. Are you aware of the most recent enhancements to that credit? And again, there's lots of credits designed for seniors and people that live with senior relatives, which is a growing number of people. You know, I live with my mum and dad. They have their own little section of the house. But we live in the same house.

**Kerry Wright** [00:51:58] Yes.

**Jeremy Bertrand** [00:51:59] And there's credits designed to help people in that situation. So again, there's a whole range of things that are available. Again you go to [Ontario.ca/benefitsforpeople](https://ontario.ca/benefitsforpeople), read about the different credits and benefits. There's even a benefit finder tool, a find benefits and programs tool, I think is its official name. You answer a few



# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

questions about yourself and it spits out a list of things that you might be eligible for. And links on where you can go to get more information. A lot of people don't realise this great tool exists. Well, now you know the simple way to explain a return: you're calculating your tax, you're calculating your tax credits and your benefits. So again, it comes down to knowledge, right. So your goal should be to stay up to date every year. If you know what's available, then you know what you can claim when you do your return. You make sure you claim all the things that you are eligible for. And that bottom figure, that bottom line, whether it's a refund or amount payable, you know, it's going to be accurate and that's what you want. You want to be filling in your return and hopefully getting some money back by the time you do your taxes.

**Kerry Wright** [00:52:58] So the single biggest thing to improve their eligibility is just to keep up with the facts and be knowledgeable.

**Jeremy Bertrand** [00:53:07] Exactly. And attend my webinars and seminars each year.

**Kerry Wright** [00:53:11] Absolutely. Absolutely. You mentioned that a lot of people have their taxes done for them through organisations. Do you think that might be why they're a little complacent with not keeping up with the taxes? Because they expect the person they pay to do it will have knowledge of all of this?

**Jeremy Bertrand** [00:53:30] Without a doubt. So it's a trend that I've discovered over the years that people will look at our

booth, we'll see what we're there for, and they'll say, Oh, it's okay. I have someone that does my taxes. I rely on them. And my immediate response to them is, you know, that's fine. There's nothing wrong with that. But they're only as good as the information you provide them. And so I do tend to ask people if you get your return completed by someone else. Again, not a problem, but do you simply drop information off and then pick it up and there's no conversation? That's not a good thing. There's no exchange of knowledge. There's no exchange of information. They should be having a little interview with you where they're telling you what's new on the tax return and you're telling them about what's new in your life. Right. What changed last year? Did anything change? Because if things change, that's going to impact your tax return. That interchange of dialogue is very important. And yes, I do think it's causing a knowledge gap. Yeah, because if there's no conversation and you're not keeping up to date with what's available, then how do you know if you're keeping all the right receipts for your tax return? How do you know you're keeping all the right, the bills that you can claim?

**Kerry Wright** [00:54:40] That makes sense. And I also feel that they probably have the competency to do that, to add value to that conversation. But what happens is people that work in the industry, it's very concentrated time where they're getting, you know, a large volumes of tax filing in front of them. And so I would imagine they're looking after themselves and trying to do it as quickly as possible.

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

**Jeremy Bertrand** [00:55:02] Yeah, without a doubt. You know, there's you know, some people are employed by companies, some are working in the free clinics. But at the end of the day, they are trying to process as many returns as possible. Right. That helps as many people as possible. And so it does sort of come back on us.

**Kerry Wright** [00:55:17] We are our own best advocate.

**Jeremy Bertrand** [00:55:19] Yes. And that's what we promote. Educate yourself. Know, how to stay up to date. And that's and we give people the resources on how to do that. Yeah. Credits come and go depending on, you know, what the needs are for a particular point in time. Again, knowledge equals money, right? If the government creates a new tax credit, people don't know about it and they don't keep the right receipts. Let's say if that's a requirement, then they're not going to benefit from it. We make sure we claim them as if we fit the parameters for that credit.

**Kerry Wright** [00:55:53] Yes. And I mean, you're doing the outreach and you're spending a lot of time motivating, inspiring people to take action, But really, even more so, you're trying to change a mindset. You're trying to establish that financial mindset because it's really that that needs to happen first before they'll take those steps.

**Jeremy Bertrand** [00:56:13] Yeah, without a doubt. We start off with a little section basically outlining why is it so important to spend the next hour with us

learning about this stuff to begin with over the last dozen years of us doing these types of presentations, this is what we've learned. There's all sorts of misconceptions or thoughts out there that people tend to have. You know, that I don't qualify for anything. I don't know where to find information. My tax person, they never make mistakes. I don't need to worry about it. But the fact that they just say those things to begin with, it's helped us develop the presentation that we have today because we know what people are thinking. We know what people are going to say about this topic to begin with, and we address that right upfront. These are the reasons why you want to pay attention for the next hour. You're going to learn stuff that you did not know about. It might have an impact on your life, and if not your life, think about your friends. Think about your family. Think of what your mom and dad, your brothers and your sisters, your kids. This information will help them.

**Kerry Wright** [00:57:16] You're offering really good reasons why it will matter to them.

**Jeremy Bertrand** [00:57:18] Exactly.

**Kerry Wright** [00:57:20] What's the best piece of advice you've ever been given?

**Jeremy Bertrand** [00:57:23] The best piece of advice I've ever been given when it comes to my role as a public educator, don't bluff. And if you don't know the answer, admit that. And it's probably the biggest piece of advice I would pass on to my successors if you don't know the answer. Be willing to state that, you know,

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

people ask us all sorts of great questions. The worst thing you could do is guess and state that publicly, right? It is our responsibility to give accurate information. You are asked a question and you do not know the answer. Let the person know that's an excellent question. Come on, give me your contact information. Will research it. We'll get back to you. But never give out what could potentially be wrong information, because think of how that could have a detrimental impact on their situation.

**Kerry Wright** [00:58:15] It really undermines credibility and it sends people on a wild goose chase that they don't need to go down that rabbit hole.

**Jeremy Bertrand** [00:58:21] Without a doubt.

**Kerry Wright** [00:58:22] No, that's very important, actually. I'm glad you mentioned that.

**Jeremy Bertrand** [00:58:26] And no matter who our audiences, whether it's students, you know, seniors, low income individuals, newcomers, what we're doing is building trust. We're building a relationship. We're showing people you don't need to be afraid of contacting the government. We want to help. We've created resources to help. Don't be afraid to reach out. Send us an email. Call us and we will help you. We'll do our best to try to point you in the right direction to give you accurate information. You know, we are slowly changing people's attitudes about the government and they're becoming more comfortable and willing to

get in touch with us, whereas in the past they may not.

**Kerry Wright** [00:59:06] So we're talking about trust. Who is someone you admire, dead or alive?

**Jeremy Bertrand** [00:59:12] Oh, well, I don't want you to see me break down, but I admire most my wife's grandpa. Her grandpa, we used to call him Grandpa Luke. He died about nine years ago now. And he was the grandpa I never had, so. Yeah. And he taught me so much. I'll be his financial man. So I was the guy that helped him out with his finances. And. And I'll tell you what. His credits and his benefits and stuff like that and help them keep a budget. But he's the one that taught me all things construction related. He taught me how to build basements and to do all sorts of stuff. So I really miss him. He was a great influence on me. Yeah. So my wife's grandpa, for sure.

**Kerry Wright** [00:59:54] That's a beautiful story. Speaking of stories, if you were writing a book, what would it be about?

**Jeremy Bertrand** [00:59:59] Oh, I have no idea. Probably all of the things I've done at work over the years and gotten away with.

**Kerry Wright** [01:00:08] Okay, so you're going to use humour in that book?

**Jeremy Bertrand** [01:00:10] Absolutely. I think. Well, people call me the class clown at work, but I like to scare people. I like to do some pranks here that I've hidden in shredding bins and scared

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

people quite bad. Should I have done them? Probably not. But, you know, I've had a lot of fun over the years. It's it's part of what motivates me as well is how can I have some fun in the job today? So.

**Kerry Wright** [01:00:31] Have you ever entertained the thought of Stand-Up?

**Jeremy Bertrand** [01:00:34] Yeah, it's funny because some people say actually that my seminars are like half government seminar, half stand-up comedy routine. I do. I like to inject humour. That's what I do. That's what I think keeps my audiences interested and paying attention for the entire hour. So I like to pull in as many stories as possible, but funny stories that relate to what I'm talking about. And that's, that's what makes an information session, you know, meaningful.

**Kerry Wright** [01:01:01] I agree.

**Jeremy Bertrand** [01:01:02] There's nothing worse than a boring government seminar or webinar, and I never want mine to be called that. Yeah.

**Kerry Wright** [01:01:09] You got a lot going on. How do you balance your work and your life?

**Jeremy Bertrand** [01:01:16] That's an excellent question because I do have a lot going on. For example, tonight, I probably won't be getting home about 10:30 or so rides, and that happens. There's occasional weekend work, right? But at the end of the day, you know, we are compensated for our time. And it's important that you take that time, make sure you take those days off. So it's all

about balance. You know, if I'm away from the family here, make sure I devote some time to the family later on. So I try to make my time off meaningful. All right. So we've gone on epic road trips where we've done 21, 24 days through parts of America, for example, exploring national parks and having a great time as a family. And one of the reasons I was able to do that was I was using some of the time that I had built up doing some of my work that takes me away from the family, sometimes into the evenings and on the weekends when everyone else is at home. We love to camp. We love to get out in nature. Kids will still come with us and they still want to be in the trailer. They don't want to be in a cold tent.

**Kerry Wright** [01:02:17] It's because they've got such a fun dad.

**Jeremy Bertrand** [01:02:19] So why - well I don't know about that - but we do have a warm trailer and they are willing to come still, even at their age?

**Kerry Wright** [01:02:24] No, that's lovely. That's lovely. It sounds like family is really important to you. And when you deal with both your family and with your work integrity and just saying things as they are, you know, just truth, respect, trust, those things are very important and they encompass your entire life. And so it's natural that it comes out in your presentations as well.

**Jeremy Bertrand** [01:02:51] Without a doubt. I mean, if people can sense that what you're saying is not truthful, there's something fake about it, that you've lost their trust. So that should permeate all

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

aspects of life, right? You need to be genuine. You need to say it as it is, right. You need to be truthful and honest. When we were going on teaching people about the transition from provincial sales tax to harmonized sales tax, people weren't happy coming to those presentations because they perceived that it was a bad thing. But, you know, they came to our seminars as we talked to them about how to make the transition, and because we were honest, we were right upfront. You know, we know that you're not happy coming out here, but you know, there's good with the bad. And so as we go along today, just know that. And in fact, we had a lot of fun with those presentations. I encourage people, if you don't like something I'm talking about, go ahead and boo. In fact, I'll prompt you right when it's time to boo. But if you're going to boo, then when we talk about something good, be prepared to cheer as well. And so we did. We had great webinars where people were booing and cheering as we educated them about making the transition from the one tax to the other. And that really helped everybody because by the end of those seminars everyone was actually happy. The people didn't hate the government, even though they might have come in with a certain mindset. And that was all about us being genuine, us being truthful, us being upfront. And it had positive results by doing that.

**Kerry Wright** [01:04:21] Well, yeah, I mean, it's going to backfire if people try to pull the wool over their eyes.

**Jeremy Bertrand** [01:04:26] Yes. And that that's never a good idea.

**Kerry Wright** [01:04:29] No, never. Never. Sometimes government can get a bad rap, as we've mentioned before. But I think that Canadians all in all trust their government to come to their aid when they need it.

**Jeremy Bertrand** [01:04:41] That's why we have the jobs we have.

**Kerry Wright** [01:04:43] It's a privilege.

**Jeremy Bertrand** [01:04:44] Certainly is. I absolutely love it when I get an email from an event organiser, for example, after an event just thanking us, thanking us for coming, thanking us for making it fun and informative. And they got great feedback from their client base, right? Every time I get an email like that or I get a phone call, last time people that it was time well spent and they really appreciated it. That's the best news I can ever get, and I love to share that with my management team because again, it shows that we're making a difference in people's lives. And that feedback time and time again over the years that never gets old. Seeing that we have positively influence someone is the greatest feedback ever. And again, that's part of the motivation of what keeps me going all these years doing this travel all over the province. You know, I still love it and it's what gets me out of bed every single day.

**Kerry Wright** [01:05:40] What three non-essential items would you want if you were shipwrecked on a deserted island?

**Jeremy Bertrand** [01:05:46] Oh, goodness, definitely The Eagles montage



# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

of music. And of course, I would need a player to be able to listen to it. So I need an endless supply of power. So those would be the three things a power source, a device that will play music, and the entire catalogue of Eagles music.

**Kerry Wright** [01:06:09] Interesting. And does the rest of your family share that same?

**Jeremy Bertrand** [01:06:15] Without a doubt. When I was growing up in the 1970s as a kid, I was influenced by my parents. They live in the country and then my sisters, I got two older sisters, one younger, but my two older sisters, they were listening to disco, right? So honestly, like I love music from the 50s, 60s, 70s, 80s, 90s, and that's about when it stopped for me. But so we've made our kids, you know, we forced them to listen to music from all sorts of decades and it's fun now kind of, you know, you see your kids with the headphones on, it's like, hey, what are you listening to? And it'll be a song from the 50s or a song from the 80s, and it could be country, it could be rock, it could be classic rock or it could be pop. Yeah, it's funny. My son would tell me like, he kind of wishes he'd been my age growing up or from that decade because it's like your music was happier back then. I think he's right. So it's kind of fun when the whole family is breaking out. I think it's Earth, Wind and Fire. So let's groove tonight.

**Kerry Wright** [01:07:14] Yeah, yeah, yeah.

**Jeremy Bertrand** [01:07:15] You know, fun music and the kids love it. And

absolutely. We have a very diverse catalogue of music that we listen to.

**Kerry Wright** [01:07:23] Yeah, I so, so relate. My brother is 11 years older than me and it just exposed me to all kinds of different music. So I think one of my favourites is going to be Van Morrison Into the Mystic.

**Jeremy Bertrand** [01:07:36] And I'll hear my son playing Van Morrison tunes.

**Kerry Wright** [01:07:41] Does he like Into the Mystic? This is amazing.

**Jeremy Bertrand** [01:07:43] It's great.

**Kerry Wright** [01:07:43] Yeah, because I don't remember playing my parents Glenn Miller, you know, But I love it now.

**Jeremy Bertrand** [01:07:51] We are not my kids. No.

**Kerry Wright** [01:07:52] Glenn Miller Oh, wow. Well, no, I. Yeah, I love it. All perfect. What are you most excited about right now in your life?

**Jeremy Bertrand** [01:08:02] Celebrating my 25th wedding anniversary.

**Kerry Wright** [01:08:05] Congratulations.

**Jeremy Bertrand** [01:08:06] Thank you. So that's in December? No. Because of COVID, we're not going anywhere big. We're down to probably Ottawa to celebrate for now. But for May or June, we are planning a big road trip through Scotland. I've been kind of working out an itinerary. It's been very exciting planning

# EPO3: JEREMY BERTRAND

## AUDIO TRANSCRIPT

this trip and we're looking forward to it because we haven't gone outside of the country since, since COVID. Actually when COVID started, we were in America. We had to rush back, which was a-turned out to be a blessing in disguise, because then I had a kidney stone attack the day after we got back. So. So it was a good thing that we came back here. Yeah, we had a long weekend, basically in Myrtle Beach. So this is our first trip that we'll be doing outside of Canada since the COVID started. And I can't wait. It's going to be fun. It's going to be a great celebration in remembrance of our 25th.

**Kerry Wright** [01:08:56] It's a wonderful idea. A wonderful idea. And I think it's good just to change up the environment centres. I went to Nova Scotia, I went to Cape Breton Island during the height of fall colours. I had no idea it was so beautiful and it brought out the child in me where I was looking at something through new eyes and playful and the wonder of it all. And I think your trip is going to be wonderful.

**Jeremy Bertrand** [01:09:22] Well, and again, from my from my travel club perspective, you just went out and did one of probably Canada's two best road trips. Right? The cabin trail growing up there.

**Kerry Wright** [01:09:31] I just couldn't believe how gorgeous it was.

**Jeremy Bertrand** [01:09:34] So if you've never been out to Banff and Jasper, Alberta, that's another road trip you should do. The the Icefields Parkway, I believe, is what it's called. And it's the

road that goes from between the two and another absolute must drive here in Canada.

**Kerry Wright** [01:09:48] I need to add that to my bucket list too. Yes. Perfect. So that is exciting. That is something to look forward to. Now, what do you want to be remembered for.

**Jeremy Bertrand** [01:09:58] As a guy that did a really good job for the government but had fun while he did it? And I want to be remembered as someone that made a difference in a lot of people's lives. I can go out the door knowing that, and that will make me happy. It's kind of an eye opener when I head out the door for the last time.

**Kerry Wright** [01:10:17] Another beautiful answer. I can't thank you enough for sharing all of your insights. Not only are they practical, they're inspirational. Thank you so much for coming. I know that we really appreciate it, and I know that it will be helpful.

**Jeremy Bertrand** [01:10:35] Thanks for having me.

**Kerry Wright** [01:10:38] Financial health is a privilege we all deserve. It begins with a conversation that urges a constructive money mindset. Thank you to Jeremy Bertrand for helping as many people as possible in the best ways he possibly can. He is a walking, talking example of how when adversity strikes, new paths of opportunity show up if we do too. His mission as the great equaliser for Ontarians fosters pride. I'm Kerry Wright. Be wise and prosper. Thank you

# EP03: JEREMY BERTRAND

## AUDIO TRANSCRIPT

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