Our Principals Look at Sector and Functional Trends for the Year Ahead

**Agri-Business:**
Forecasting the year ahead in agri-business is an impossible task given the dependence upon weather to deliver the agriculture crop. A few areas will be impacted but not on a global scale. A longer term view must be taken.
To read the remainder of the forecast, click here.

**Finance:**
2013 ended with very little change on the financial world except for the gains in the markets in the third and fourth quarter. 2014 will see nothing new. All the pundits have made their predictions but no one has anything worth shredding to predict. My own thought is that changes will be small in 2014, with the exception of the value of the Canadian dollar.
To read the remainder of the forecast, click here.

**Global Economy:**
This forecast looks at thoughts on different economists about the North American economy and potential impact on the global economy for 2014.
To read the remainder of the forecast, click here.

**Human Resources:**
The workforces in Alberta and Saskatchewan continue to be strong with unemployment rates at 5.8 and 6.5 respectively. British Columbia is showing some weakness with an increase in the unemployment rate to 6.7, but still optimistic about the labor market.
To read the remainder of the forecast, click here.

**Information Technology:**
2014 will continue to be a year of consolidation, profits continue to fall, and product commoditization makes business tough, particularly for many of the smaller medium sized players.
To read the remainder of the forecast, click here.

**Not-For-Profits:**
I’ve always thought it highly dangerous to make predictions of any kind – political, economic, technological - that can come back to haunt me a year later. An Econometrics professor once said that Economists who give predictions of the future usually are not made weather forecasters or astrologers. Economists who give predictions rarely make weather forecasters look accurate and astrologers completely credible, and that probably applies here as well.
To read the remainder of the forecast, click here.

**Oil & Gas (1):**
Oil and gas self-sufficiency around the corner. If not already here, there will be pressure in the next twelve months on the US government to lift the ban on oil exports and allow companies to start selling product overseas, most likely crude.
To read the remainder of the forecast, click here.

**Oil & Gas (2):**
I believe 2014 will see continued experience of the oilfields that are a slower pace than the past ten years. Projects may be announced but will proceed slowly due to both shortages of staff and vacuum of oil.
To read the remainder of the forecast, click here.

**Sales & Marketing:**
It’s not about who you know, it’s about who you know that will introduce you to who you need to know.
To read the remainder of the forecast, click here.

**Let Your Six Year Old Decide!**
This next week your family needs to go out for dinner let your six year old decide where you will go. The next time you need to decide what activity you will do this weekend let your six year old decide.
To read the remainder of the forecast, click here.

What’s New

**Agri-Business:**
Agriculture & Food Sector of the West
Member and Co-founder in grill

**Employee Benefits Consulting:**
OSA Senior Advisor Allan Oliphant
Announces a New Year in New Economic Times

**Insurance Claims for the Settlement of:**
Insurance Claims for the Settlement of

**Reading Corner:**

**TED:**
Ideas Worth Spreading
Your TED-inspired New Year’s Resolutions
Weather-Dependent: Need to be adapting the forecast

**Contact Osborne**

[Images and links related to content]