

Pre-Budget Consultations

FCC SHARES LOCAL PRIORITIES WITH FINANCE MINISTER

As part of the process in preparing the 2015-2016 Ontario Budget, Finance Minister Charles Sousa is conducting a number of 'pre-budget consultations' across the province. He invited the Flamborough Chamber of Commerce (FCC) to join him at the Hamilton meeting.

The consultation was originally scheduled for Monday, February 2 at the Hamilton Art Gallery. However, a vicious winter storm forced postponement. Because of time and schedule constraints, the face-to-face meeting was then changed into a 2-hour telephone conference call on Friday, February 13. Executive Director Arend Kersten represented the FCC during the conversation.

In his presentation Kersten listed five local priorities, especially when it comes to the business community in Flamborough. They are:

- Considering the importance to the local economy of the Slots at Flamboro Downs, end the uncertainty surrounding the future of the Ontario Lottery Corporation (OLG).

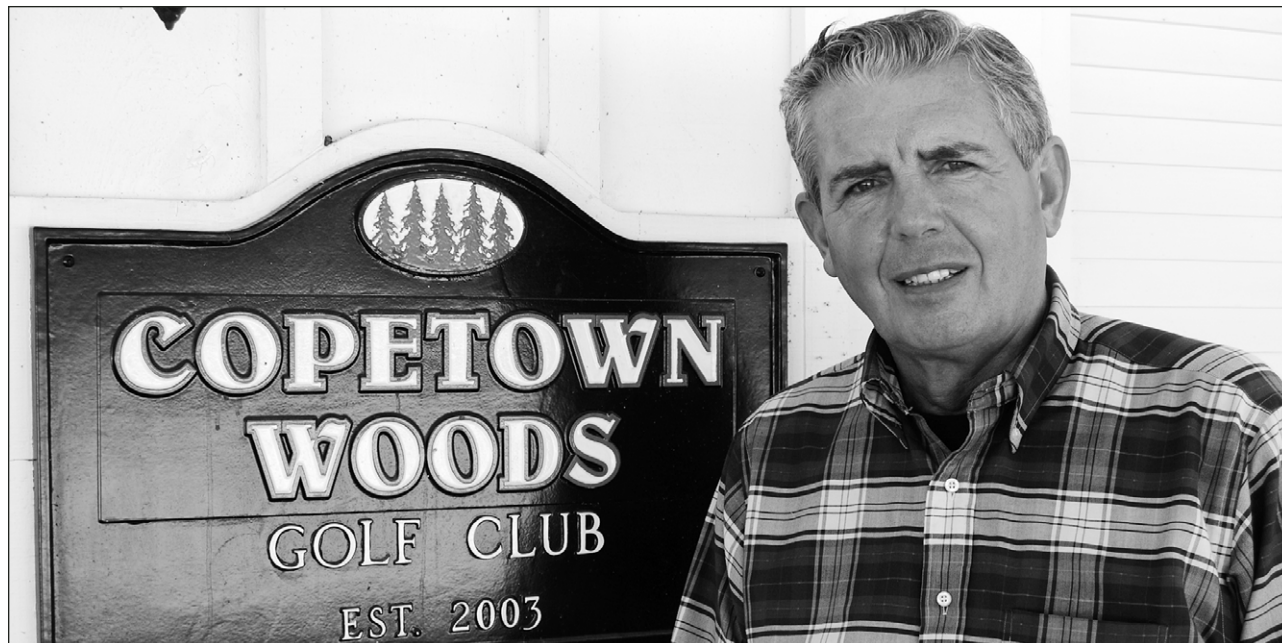
- As the Greenbelt Plan is under review 10 years after its surprise inception, take a careful look at what the current restrictions mean for businesses and property values located in this area.

- The FCC echoes the concerns of the Ontario Chamber of Commerce (OCC) regarding the proposed Ontario Retirement Pension Plan. Under the proposal, both employees and employers will be required to make contributions (approximately \$800 for an employee earning \$45,000 annually). The FCC argues the proposal is tantamount to a new 'payroll tax' and its implementation will have a devastating impact on a still fragile provincial economy.

- Initiate a program that will bring parity between the wages and benefits of the public sector and those in the private sector. Various studies have indicated the those in the public sector are recipients of much higher remuneration packages when compared to the private sector.

- Learn the governance lessons from the disastrous decision to end the Slots at Racetracks Program (SARP) – which has decimated a huge part of the Flamborough economy. The termination was made without notice, consultation and/or a transition period.

Sousa listened politely to – and expressed appreciation for – the FCC presentation. But he made no promises. The Ontario Budget will be tabled later this Spring.



The Flamborough Chamber of Commerce (FCC) will present Gord Forth of Copetown – the former owner of Forth Farms and the founder of Copetown Woods Golf Club – with its prestigious *Lifetime Achievement Award* at the *Outstanding Business Achievement (OBA)* awards gala at the African Lion Safari on Friday, March 27. Gord joins an elite group of Flamborough business icons recognized for decades of corporate excellence and community service. The public is invited to the OBA gala. Tickets are available from the FCC at 905-689-7650, by email at admin@flamboroughchamber.ca or on FCC website: www.flamboroughchamber.ca.

GORD FORTH TO RECEIVE 'LIFETIME ACHIEVEMENT AWARD' AT OBA GALA

Annual Flamborough Chamber of Commerce (FCC) gala 'honours and celebrates the very best in corporate excellence and community service'

He started growing vegetables in Carlisle when he was only 13 years old. And before he sold his farms just outside Copetown last year, he was an award-winning grower (including *Canadian Farmer of the Year*) of broccoli for some 40 years. Then – after taking up golf in 1997 – he developed one of Ontario's top golf and banquet facilities – Copetown Woods Golf Course – in 2003.

In recognition of his accomplishments, the Flamborough Chamber of Commerce (FCC) will present its most prestigious award – the *Lifetime Achievement Award* – to Gord Forth at the 2015 *Outstanding Business Achievement (OBA)* awards gala on Friday, March 27 at the African Lion Safari. Forth will join a small group of Flamborough business icons who have enjoyed uncommon corporate success over a period of decades. Members of the public are welcome to join the FCC at the OBA gala, which will once again be taped for later broadcast by TV COGECO.

Over the years, the OBA awards gala has evolved into the 'social event of the year' in Flamborough. In addition to the *Lifetime Achievement Award*, there will also be presentations in a number of other categories including *Business Growth and Development*, *Community Service by an Individual*, *Community Service by a Company* and the *Town of Flamborough Award*.

The FCC is delighted that Nicole Martin of Carlisle has agreed to emcee this year's gala. Nicole is the first recipient of the FCC's *Young Entrepreneur of the Year Award* and is well-known as a reporter for CHCH.

Those members of the community who want to join the FCC in honouring this year's recipients can do so by purchasing tickets online by going to the FCC website at www.flamboroughchamber.ca.

For much more on the OBA gala, please see page 4 of this edition of the *Bottom Line*.



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WHY DO THESE PEOPLE LOOK SO UNHAPPY?

Proposed 'Rural Zoning Bylaw' targets rural landscapers and owners of industrial properties



After he was appointed Hamilton's new General Manager of Planning and Economic Development but before he formally assumed his new duties, Jason Thorne asked to meet with Executive Director Arend Kersten of the Flamborough Chamber of Commerce (FCC) in order to familiarize himself with local issues.

At their meeting, Kersten suggested the FCC organize and host a meeting of local business owners who could then – on a face-to-face basis – share their (often frustrating) experiences with city hall. To his credit, Thorne agreed to the proposal.

The FCC is convinced that the 'new' Hamilton is facing significant fiscal challenges. It also believes that residential property taxpayers are 'maxed out' (many have seen their property taxes double and municipal services gutted since the creation of the new Hamilton 'supercity' in 2000).

The answer to these fiscal realities – the FCC believes – is more commercial and industrial economic development (complete with new employment opportunities and additional property taxes). Currently, residential taxpayers account for 87 percent of all tax revenues (even though commercial and industrial tax rates in Hamilton are two and three times the residential rate).

After his meeting with Thorne, Kersten consulted with Councillors Judi Partridge (Ward 15 - East Flamborough) and Robert Pasuta (Ward 14 - West Flamborough). The three then identified a number of Flamborough business owners who had endured less than ideal experiences with city hall during the application and approval processes. Some of those experiences were detailed in last month's *Bottom Line* (available on the FCC website at www.flamborough.chamber.ca).



Photos courtesy of Wilf Arndt

The identified business owners were then personally invited by Kersten to attend a meeting at the new Harry Howell Arena at Clappison's Corners.

With Councillors Partridge and Pasuta present, Kersten moderated the meeting where one after the other, the business owners shared their personal experiences with Thorne and several senior officials from his department. While always respectful, the business owners didn't hold back in sharing their experiences while also providing specific suggestions for improvements. The consensus was that city hall needs to embrace a more applicant-friendly mindset, with bureaucrats partnering with applicants in seeking timely and creative solutions to planning and approval challenges.

As a result of the inaugural meeting, Thorne suggested a second where proposed changes for the 'Rural Zoning Bylaw' could be discussed. That meeting was chaired by Jason Small of the Community Church – the President of the FCC Board of Directors. (At the time of the meeting, Kersten was meeting with MPP Mitzi Hunter, the Associate Minister of Finance who is in charge of the file to create a new Ontario Retirement Pension Plan.)

Two items dominated the discussion.

The first are proposed new regulations affecting landscaping companies located in rural Flamborough. There are dozens and dozens of such small landscaping companies located in rural Flamborough and the

FCC fears the new restrictions will force many to relocate to neighbouring, more business-friendly jurisdictions such as Brant and Burlington.

The second is a proposal to create new restrictions (fewer permitted uses) on properties zoned industrial, which would dramatically impact property values.

Hamilton's Planning Committee (chaired by Councillor Partridge) will consider the proposed zoning changes on March 31 at Hamilton city hall. The FCC will be making a presentation at the meeting. Those who want to address the Planning Committee on the proposed changes are encouraged to attend and share their concerns.



JASON THORNE

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AND THE SURVEY SAYS:

IT'S GOOD FOR BUSINESS TO JOIN THE CHAMBER OF COMMERCE

Advocates of chambers of commerce have long believed that when a company is active in its local chamber, it is doing the right thing not only for the community but for its own success as well. While there is plenty of evidence to show the impact of chambers of commerce on their communities, it is much harder to find data that quantify the impact of belonging to a chamber.

A recent study, commissioned by the American Chamber of Commerce Executives, is designed to do just that: determine the real value to companies in terms of consumer outcomes of joining and being active in their local chamber of commerce. Do consumers really support businesses because they are chamber members?

Data for the study come from a scientific web-based survey of 2,000 adults nationwide. What makes the study unlike most, however, is that almost every question on it

is part of one of several imbedded experiments.

This means that respondents were randomly assigned to different groups at several points during the survey. Each group reads something slightly different – like a

When consumers know that a small business is a member of the chamber of commerce, they are 44% more likely to think favorably of it and 63% more likely to purchase goods or services from the company in the future.

description of a company that changes only a little for each group – but then everyone is asked the same questions thereafter, regardless of which company description they just read. Therefore, when there are statistically significant differences in how different

groups answered the same questions, we know exactly why it happened.

This approach yields powerful results because it bypasses the subjectivity of most opinion polls. A sampling of some of these results proves this to be the case.

- Most consumers (59%) think that being active in the local chamber of commerce is an effective business strategy overall. It is 29% more effective, however, for communicating to consumers that a company uses good business practices and 26%

more effective for communicating that a business is reputable.

- If a company shows that it is highly involved in its local chamber (e.g., sits on the chamber board), consumers are 12% more likely to think that its products stack up better against its competition.

- When a consumer thinks that a company's products stack up better against the competition because the company is highly involved in its local chamber of commerce, it is because he or she infers that the company is trustworthy, involved in the community, and is an industry leader.

- When consumers know that a restaurant franchise is a member of the chamber of commerce, they are 40% more likely to eat at the franchise in the next few months.

- When consumers know that an insurance company is a member of the chamber of commerce, they are 43% more likely to consider buying insurance from it.

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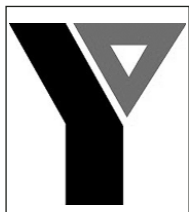
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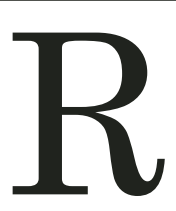


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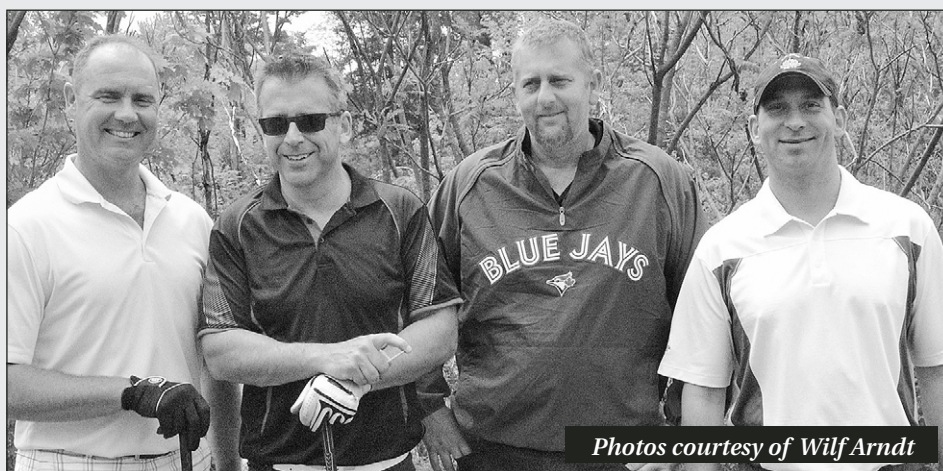


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Photos courtesy of Wilf Arndt

FLAMBOROUGH OPEN - MAY 27, 2015

The annual *Flamborough Open* - co-hosted by the Flamborough Chamber of Commerce (FCC) and the Rotary Club of Waterdown (RCW) - represents the very best in a community partnership. The 2014 tournament was held at the Carlisle Golf and Country Club in May. The *Flamborough Open* is held on the last Wednesday every May (May 27, 2015). ABOVE: Team Brown Financial Security included (from left) Jeff Goodbrand, Jeff Hillier, Scott Beaumont and Nick Brown. BELOW: What would a golf tournament be without Don Robertson (right) who was joined (from left) by Dennis Rego, Corey Clanfield and Jamie West



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Landscapers	Gelderman Landscaping, 831 Centre Rd.905-689-5433 Shademaster Landscaping, 764 Robson Rd.905-689-4297
Lawn & Garden Equipment	Briggs & Stratton Yard Tools, 1 Trillium Way, Brantford 519-751-1685
Lawyers	Christopher C. Breen, 3400 Fairview St., Burlington905-689-5559 Jansen Personal Injury Law, 3-20 Main St. N.905-690-2929 Lazier Hickey LLP, 25 Main St. W., Hamilton905-525-3652 Miller Thomson LLP289-983-1000 Smits Grove LLP, #24C - 35 Main St. N.289-895-8162 Dundas Lock & Key, 178 King St. W., Dundas905-627-7985 The Lock Hut, 12 Glaceport Dr.905-689-0514
Legal Services	
Locksmiths	

M

Manufacturing	Flamboro Machine Shop, 952 Brock Rd.905-659-0404 Heron Instruments, 447 Moxley Rd.905-628-4999 SFS Intec Inc., 40 Innovation Dr.905-689-7026 Serve Media, 998 Courtland Dr., Ancaster905-304-3451 Market Mechanics, 50 Karsh Cres.289-635-1507 Millgrove Packers, 549 Conc. 5 W.905-689-6184 Bennett Mechanical, 524 Concession 6 W.905-689-7242 Flamboro Technical Services, 383 Conc. 6 E.905-689-8815 Bev Brown Enterprises, 30 Maple Ave.905-628-9929 Industrious Solutions, 1110 Con. 6 W.905-627-3600 John Bayus Park, 6501 S.S #1, Cambridge519-623-2845 Beverly Hills Estates, Box 52146 Oakville
Marketing	
Marketing/Web Design	
Meat	
Mechanical Installations	
Metal Fabricators	
Mill Equipment	
Millwright	
Mobile Home Parks	
Mortgage Financing	Dominion Lending Centres, 9 Franklin St.,905-690-6834

N

Newspapers	Flamborough Review, 30 Main St. N905-689-2003
Nuts-Edible	Picard Food Partnership, 447 Dundas St. E.905-690-1000

O

Optometrists	Dr. Janice Van Wyngaarden, 835 Hwy #97, Freelon905-659-3937 Family Eye Care, 66 Mall Rd., Hamilton905-385-3661 Waterdown Optometric Clinic, 301 Dundas St. E905-689-7234 Staples, 88 Dundas St. E.905-689-0271
Office Supplies	

P

Paralegal	Geoff Ellis, The Ticket D.O.C.T.O.R., 1294 Hwy. #6905-659-1844
Pet Care	Spoiled Rotten Pet Services, 796 Millgrove Side Road905-541-6450
Pharmacy	Waterdown IDA, 15A- 115 Hamilton St. N.905-689-0999
Pipeline Operator	Enbridge Pipelines, 1086 Modeland Rd., Sarnia.....519-330-9048
Pipe Welder	Industrious Solutions, 1110 Con. 6 W.905-627-3600
Plumbing Contractors	Taylor's Plumbing, 300 Dundas St. E905-689-4777
Printer	Staples, 88 Dundas St. E.905-689-0271
Produce-Fresh	Brenn-B Farms Ltd., 1252 Conc. 5 W905-659-7419 Earth Fresh, 131 Browns Line, Toronto416-201-4391 Piccioni Bros. Mushroom Farms, 355 Rock Chapel Rd.905-628-3090 Ubbelea Mushroom Farm, 1160 Edgewood Rd.905-689-8610 The Enfield Group, 1 Hamilton St. S905-689-7341 Flamborough Pumps, 797 Con. 8 W., Puslinch905-659-3337
Property Management	
Pumps	

Q

Quarries	Dufferin Aggregates, 685 Brock Rd.905-627-7711 Lafarge Canada, 628 Hwy. #5905-527-2744
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R

Race Track	Flamboro Downs, 967 Hwy. #5 W.905-627-3561
Real Estate	Dean Martin, Re/Max Garden City, 720 Guelph Line905-802-1056 R. Denninger, Re/Max Garden City, 427 Dundas St. E.905-689-1717 Re/Max Condos Plus, 45 Harbour Sq., Toronto416-203-6636 Wendy Martin, Peak Realty Services905-689-7325 Rothsay, P.O. Box 8270, Dundas905-628-9303 Boston Pizza, Flamborough Power Centre905-690-1500 Dairy Queen, 233 Dundas St. E.905,689-8514 Harvey's Serving Swiss Chalet, 255 Dundas St. E.905-689-3140 Lord Byron Restaurant, 10 Main St. S.905-689-6648 Tim Hortons Donuts, 255 Dundas St. E.905-689-3131 The Royal Coachman, 1 Main St. N.905-689-5952 Turtle Jack's Muskoka Bar & Grill, 255 Dundas St. E.905-690-1787 Watermark Taphouse & Grill, 115 Hamilton St.905-690-0275 Jitterbug Cafe, #3 - 35 Main St. N.905-690-7670 Pita Pit, 94 Dundas St. E.905-921-7289 Walmart Canada, 90 Dundas St. E., R.R.#2905-689-9273 Village Manor Retirement Home, 57 John St. W.905-689-5440 Pacific Cedar Shake & Shingle, 2099 Hwy #6 N.905-659-1655
Restaurant / Catering	
Restaurant - Quick Serve	
Retail	
Retirement Homes	
Roofing	

S

Security Systems	A.B. Wass Security, Box 390, Waterdown905-689-7931 Connectall Communications, 7 Commerce Ct., SC905-383-2282 Waterdown Self Storage, 921 Centre Rd., Waterdown905-689-9505 Rankin's Septic Tank Pumping, Box 12, Waterdown905-689-5585
Self Storage	
Septic Tank Services	
Service Clubs	DAF Soroptimistssoroptimistdaf@gmail.com
Social Services	CHOICES, 59 Kirby Ave., Greensville905-628-6147
Software Development	Medtel Software, 7 Innovation Dr.905-389-2996
Spa	Magnolia House Spa Boutique Salon, 20 main St. N.905-690-9759
Surveyors	A.T. McLaren Ltd., 69 John St. S., S. Hamilton905-527-8559

T

Testing Equipment	M & L Testing Equipment, 31 Dundas St. E.905-689-7327
Toilets-Portable	Room To Go Inc., Box 76, Millgrove905-689-6389
Tools	Flamborough Technical Mgmt., Box 1282, Waterdown ..905-690-6094
Topsoil	Millgrove Garden Supplies, 682 Concession 5 W.905-689-5527
Trailer Sales/Manufacturing	J.D.J. Trailer Mfg. & Miska Trailers, 1056 Hwy. #6905-689-7100
Trailers	Wheeling World, 140 King St. E., Hamilton905-522-1368
Trans/Freight Forwarding	(ABH) Oversize Direct, 1 Waterwheel Cr.905-690-3193
Travel - Full service	Expedia CruiseShipCenters, #6, 255 Dundas St. E.289-895-7638
Trucking	Jimmy D Coverdale, 955 Highway #97, Freelon905-659-2253 L.P. Services, 100 Mead Ave., Hamilton905-312-9073

V

Veterinary	Clappison Animal Hospital, 780 Highway # 6 N.905-689-8005
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W

Weighing Systems	Trouble-Shooting Services, Box 185, Carlisle905-659-1323
Welding	Parsons Welding Service, 25 Dundas St. E.905-689-5144
Wine & Beer	Polar Bay Wines, 254 Dundas St. E905-690-1868
Women's Services	Drummond House, 67 Conc. 5 E905-689-1484 Interval House, 630 Sanatorium Rd., Hamilton905-387-9959

Y

Yoga & Fitness	Yogashala, 312 Dundas St. E.905-689-9642
Youth Development	Healthy Community-Healthy Youth905-630-4649

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The Flamborough Chamber of Commerce is dedicated to leadership in recognizing and encouraging good corporate citizenship, defending and promoting private enterprise, contributing toward the growth of a healthy local economy and continual improvement to the quality of life in Flamborough.

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Ontario Chamber of Commerce

HAMILTON LEADS THE WAY IN ECONOMIC RECOVERY

Each year the Ontario Chamber of Commerce (OCC) prepares a provincial economic outlook, complete with various regional outlooks. What follows is the regional outlook for the greater Hamilton-Niagara Economic Region, which includes Hamilton, St. Catharines, Niagara, Brantford and Haldimand-Norfolk.

The Hamilton-Niagara Peninsula (HNP) Economic Region spans the three census metropolitan areas of Hamilton, St. Catharines-Niagara, Brantford and Haldimand-Norfolk. The combined region represents about 11 percent of the provincial population, about 1.43 million people.

The HNP region grew modestly in 2014 as improvements in the manufacturing sector and services industries, including public administration and information services, drove employment growth. Employment grew about 1.0 percent after a contraction in 2013. However, hiring momentum was primarily driven by the Hamilton CMA. The metro area posted employment growth of about 2.2 percent which was led by full-time hiring. In contrast, economic conditions slowed elsewhere in the HNP, as Brantford retraced 2013 gains and employment in St. Catharines-Niagara was flat.

The region is set for modest economic growth as a pickup in U.S. demand, a favourable exchange rate, and the Pan Am games drive growth in key sectors like manufacturing and tourism. Longer term growth will be further underpinned by service sectors, particularly health, which will serve a growing population. The Hamilton CMA will drive growth in the HNP, while outlying areas expand at a slower pace.

Manufacturing is not as influential a sector as it once was in the HNP. Back in the early 2000s, manufacturing accounted for 20 percent of regional employment – a figure now down to 13 percent as a higher Canadian dollar and global competition cut a swath through steel production and general manufacturing in the province. While it is unlikely to ever return to those lofty levels, the sector showed stability last year and will be a growth driver over the next few years. Sector employment growth was up in 2014, with gains led by Hamilton CMA. The improvement should persist as the U.S. recovery and Canadian dollar depreciation drive growth in Ontario manufacturing.

There were relatively few major announcements, but manufacturing was buoyed by National Steel Car's announcement of 300 new jobs in Hamilton, and Airbus Helicopters Canada's announcement of a new production line at its Fort Erie facility.

Hamilton's steel sector remains stable, but faces challenges from weak demand from Asian markets. ArcelorMittal Dofasco announced upgrades amounting to \$87 million to coke ovens over the next five years to tackle emissions. While this will not add jobs, it does signal stability for the plant

from the agri-foods sector following previous year investments by Canada Bread and consolidation at Maple Leaf Foods but the sector remains a growth driver sparked by long-term demand from emerging markets.

Manufacturing is a growth sector for the economy, but expect services to gener-

growth is underpinned by domestic demand particularly in the Hamilton CMA where population growth trends at a moderate one percent and is in line with the provincial average.

While Hamilton typically observes a net outflow to other provinces, it is attractive to international immigrants and residents from other parts of Ontario. A renowned university, proximity to Toronto and lower home prices are attractive features. Information gleaned from the National Household Survey suggests that more than 15 percent of the employed work-force in Hamilton-Burlington commuted to regions within the Toronto CMA – particularly, Toronto City, Mississauga, and Oakville. We can expect population growth to remain near one percent each year through 2016. Elsewhere in the HNP, low population growth trends below half a percent.

Service-oriented growth is already apparent. Investments in healthcare, such as the recently completed Margaret and Charles Juravinski Centre for Integrated Healthcare is expected to generate 400 new jobs over the next few years. Other significant projects built in recent years have included Tim Horton's Field, LR Wilson Hall at McMaster University and the aforementioned Outlet Collection Mall.

REGIONAL REPORT HIGHLIGHTS

- **The region's unemployment rate is dropping steadily, from a high of 9.2 percent in 2009 to a projected 5.8 percent in 2016.**
- **Housing sales in the region grew by 5.8 percent in 2014, the highest gain of any region in southern Ontario.**
- **The region's population is growing (0.7 growth is expected in 2015), albeit at a slower rate than the provincial average (1.0 growth is expected in 2015).**

going forward. In contrast, news out of U.S. Steel was downbeat as it idled its coke-making operations while Max Aicher, once heralded as a potential saviour for the sector has yet to produce as it remains locked in labour negotiations to lower costs.

There were few new announcements

ate both near-term and long-term gains for the region. Tourism will improve in 2015 as the Toronto Pan Am and Parapan American Games lift activity in the HNP. Hamilton is set to host the "beautiful game", while rowing competitions take place in St. Catharines. Over a medium- to longer-term,

Canadian Chamber of Commerce

INTEREST RATES: HOW LOW FOR HOW LONG?

How many times have Canadians been warned that interest rates will increase eventually? What a surprise when the Bank of Canada lowered the rate to 0.75%, a move that no economist had predicted. The big question is what does it mean for Canadian business?

The first and most immediate effect was to weaken the dollar, which fell 1.5 cents following the Bank's announcement to \$0.81. Going forward, we'll see even more pressure on the loonie. The market expects the U.S. Federal Reserve to start raising interest rates sometime in the second quarter of 2015. That's not going to happen in Canada, and in fact, there is a slim chance that our rates could go even lower. As a result, investors will move out of Canadian securities towards the U.S., weakening the loonie even further.

In terms of the actual cost of business loans, we are unlikely to see much change. In normal times, the Bank of Canada's official overnight rate provides a basis for the private sector banks' prime rate. But when official rates get really low, this relationship breaks down. Banks have to cover their cost of funds—the amount they pay to borrow plus their administrative costs—which is higher than 0.75%. This means that banks probably won't lower their prime rate; most will keep it at 3%. In the U.S., the prime rate is 3.25% even though the Fed's official rate is near zero.

What about longer-term bonds? Those yields edged downwards, but these have been headed lower for a very long time. In fact, they've been trending downward for the past 15 years right

across the developed world. According to the IMF, this is because emerging markets like China have accumulated huge amounts of reserves and as they keep buying rich country bonds, rates are held down. At the same time, market crises have pushed investors away from riskier assets into sovereign bonds, while uncertainty has depressed global business investment so there is little demand from borrowers competing for funds. The IMF believes that long-term interest rates will eventually return to the 3-4% range but not much higher.

Finally, the rate cut speaks volumes about the Canadian economy. There has been a lot of speculation in the media that maybe lower oil prices could help keep Canada on balance if the negative impact on oil producers is offset by stronger manufacturing in Ontario and Quebec. The Bank clearly disagrees: Governor Poloz called low oil prices "unambiguously bad" for Canada. In fact, a lower loonie is good for some manufacturers, but the beneficial effects could take time to materialize, and consumers may not rush out and spend the money they save on gas.

Nevertheless, we believe oil prices will get back to the \$60-\$70 range by year-end. An accelerating U.S. economy combined with an 80-cent dollar will eventually boost our exports. Stronger economic growth is ahead, even if 2015 is a rough ride. And eventually, interest rates will rise.

When we joke that interest rate warnings are like "the boy who cried wolf," remember the moral of the story. The wolf eventually does show up (though not until the second quarter of 2016).

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