The Flamborough Chamber of Commerce BOTTOMILINE

VOLUME 11, ISSUE 10 NOVEMBER, 2014

CCC: A PATH FORWARD FOR CANADIAN ENTERPRENEURSHIP

Entrepreneurship is important to Canada's competitiveness. Productivity – and the innovation that is so closely linked to it – continues to lag behind our international competitors. Canada needs more entrepreneurs and it needs to help current entrepreneurs not only survive, but thrive.

The Canadian Chamber of Commerce (CCC) is committed to supporting a vibrant economy and contributing to growth, trade and prosperity for Canadian businesses. Released in late September, *A Path For Canadian Entrepreneurship* details a summary of roundtables convened to help identify the issues faced by high-growth entrepreneurs and the areas where the CCC can bring value to them.

It is clear from the consultations that there are many ways these remarkable entrepreneurs could be better supported. Some of that support will likely be provided by the CCC's focused advocacy towards the federal government.

Less than five percent of Canada's SMEs (small and medium enterprises) are 'high-growth' yet Industry Canada found they created 45 per cent of new jobs in 2012. These fast growing companies represent a distinct and important part of our economy.

In 2013 and 2014, the CCC conducted seven roundtables across Canada with leaders of entrepreneurial firms to identify the challenges they face and opportunities they anticipate to understand how the federal government and the CCC could support them most effectively. The report outlines what the CCC heard. Several themes emerged that the CCC believes warrant action or more examination:

- Streamlining/simplifying federal programs
- Access to capital/taxation
- Helping Canadian entrepreneurs expand into international markets
 - Human capital
 - Federal procurement

Entrepreneurs are a unique group of individuals. They are described as passionate, learners, and leaders. They are eager to work with the CCC and their local chambers and other organizations. There is no doubt that the current situation in Canada can be improved for them.

The CCC will take the information it has gathered, continue collecting data, and with its powers of research, advocacy and convening, will determine how to use it in a constructive way to enhance the capability for entrepreneurial success in Canada. The report's findings – along with an action plan – were presented in September during the CCC's Annual General Meeting (AGM) in Charlottetown.



REMEMBERING.

Under bright sunshine and with moderate temperatures, the community came out in huge numbers for the annual Remembrance Day ceremonies at the Waterdown Legion on November 11. On behalf of the members of the Flamborough Chamber of Commerce (FCC), Jason Small (above, left and below, right) of the Community Church - and President of the FCC Board of Directors - along with FCC Executive Director Arend Kersten (above, right) laid a wreath honouring those who made the supreme sacrifice in the name of democracy and freedom.







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ROTARY OCTOBERFEST GIVES BACK TO THE COMMUNITY

The Rotary Club of Flamborough AM hosted another successful Octoberfest at the Waterdown Legion earlier this month to raise support for a wide variety of worthy local, national and international projects. ABOVE: Rotarians Christina Birmingham (left) of Birmingham IT Consulting and Jim Files of the Canadian Tire outlet at Clappison's Corners received much help from Jim's daughters, Carly (second from left) and Katie. BELOW: Frank Spiridoulias (second from right) - the former owner of the Lord Byron Steak and Seafood House - came out of retirement to prepare the delicious meal. Pictured with Frank are Rotarians (from left) Ivan Laking (Flamborough Air), Flamborough Chamber of Commerce (FCC) Past President Margaret Robertson (formerly of Pause Awhile Tea Room) and Rick Ludwig (Kitching Steepe Ludwig Funeral Home).







WEEKS HOME HARDWARE SUPPORTS DRUMMOND HOUSE

Hundreds of women - and a few brave men - attended the 3rd annual 'Ladies Night' recently at Weeks of Waterdown Home Hardware in support of Flamborough's own Drummond House. ABOVE, LEFT: Sunni Genesco of K-Lite FM and store Manager Craig Sampson shared emcee duties. ABOVE, RIGHT: Executive Director Debra Tigchelaar of Drummond House (providing hope and support to women in crisis and their children) with the owner of Weeks Home Hardware Ron Cicuttini.

Ontario Chamber of Commerce

BUSINESS SOUNDS ALARM ON ONTARIO'S DEBT AND DEFICIT

Ontarians should be very concerned about the province's fiscal situation, according to a new report from the Ontario Chamber of Commerce (OCC).

The report, *How Bad Is It? What Do We Do About It?*, provides a straightforward account of Ontario's current fiscal situation. It finds that while Ontario's fiscal situation is better than that of many other countries facing fiscal problems, the province is likely to reach a state of crisis unless it cuts spending and changes the ways it does business.

The report finds that Ontario's history of spending is unsustainable. In only seven of the past 25 years has the government balanced its books or achieved a surplus. As a result, the province has been digging itself deeper and deeper into the red. By 2016-17, interest payments to service the provincial debt are projected to consume ten cents of every dollar the government spends.

According to the authors, a tipping point may be closer than Ontarians think. With a slower growth future projected for the province, combined with the growing demands of a rapidly aging population, the need to deal with the fiscal situation now becomes all the more urgent.

A sustained state of poor fiscal health can hurt business confidence and makes the province a less attractive place to invest. According to a recent Ontario Chamber of Commerce survey, 93 percent of businesses in the province believe that eliminating the deficit should be a top priority for government.

"Ontario's business community is concerned with where the province is heading," says OCC President and CEO Allan O'Dette. "There are a number of impending challenges, including an aging population, that will increase pressure on Ontario's budget. Unless we act now to get our debt and deficit under control, these challenges will become much more difficult to deal with."

The report also offers six approaches that the government can take to reduce its spending and move along a more fiscally-sustainable path. These approaches, which include adopting asset recycling and seeking alternative service delivery (ASD) opportunities, have been successful in reducing government spending while achieving key outcomes both abroad and in Ontario.

"By adopting models of success from other jurisdictions, we can move the province toward fiscal sustainability, while preserving valuable government programs and services," adds O'Dette. "In doing so, we ensure that those critical institutions that we have benefitted from remain available for future generations."

The full report can be found on the OCC website.

FAST FACTS

- Over the previous fiscal year, the Government of Ontario spent \$10.5 billion more than it collected in revenue. This will increase to \$12.5 billion in 2014-15.
- \bullet To attain its deficit-elimination goal of 2017-18, the government must reduce the deficit by over \$4 billion per year for the next three years.
- For 18 of the past 25 years, governments in Ontario have run a budget deficit.
- Ninety-three percent of businesses in Ontario believe that eliminating the deficit is an important priority.
- Ontario's net debt in 2013-14 was \$267.2 billion. The cost of servicing this debt was \$10.6 billion, or \$29 million per day.



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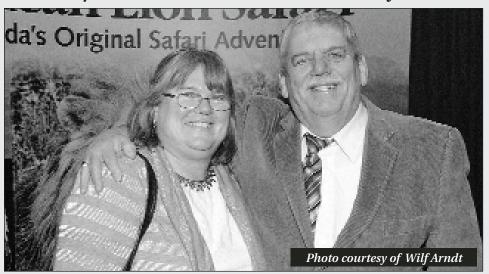
2006 - Hickory Dickory Decks 2006 - DanceMakerz 2007 - CHOICES 2007 - Magnolia House Spa 2008 - Dufferin Aggregates 2008 - Aventix 2009 - Langford Pharmacy 2009 - Waterdown Optometric Clinic 2010 - The Lock Hut 2010 - Millgrove Gardens 2011 - Greensville Gourmet 2011 - McCann Professional Dog Trainers 2012 - Opta Minerals 2103 - Dancemakerz

TOWN OF FLAMBOROUGH AWARD

2006 - Sylvia Wray Flamborough Archives 2007 - flamboro downs 2008 - Cpl. Chris Klodt 2009 - Gail Bosma Flamborough Food Bank 2010 - Ryan Ellis Mark Visentin Canadian Junior Hockey Team 2011 - OH Canada Ribfest Rotary Club of Flamborough AM Rotary Club of Waterdown 2012 - Wilf Arndt Waterdown BIA 2013 - Wild on Waterdown **Community Church**

SANDRA GRAY/ WEEKS HOME HARDWARE AWARD

Community Service
by an Individual Award
2006 - Deb Tigchelaar
Drummond House
2007- Tom Jacques
Hickory Dickory Decks
2008 - Heather Johnston
and Ted Lindsay
Flamborough Review



SEEN AT THE OBA

Hank and Jacoba Gelderman (formerly of Jan Gelderman Landscaping) are pictured at the *Outstanding Business Achievement* (OBA) head earlier this year at the African Lion Safari. Hank is a member of the very exclusive *Lifetime Achievement Award* club. Each year – on the last Saturday in February – the Flamborough Chamber of Commerce (FCC) 'celebrates and honours the very best in corporate excellence and community service' at what has become 'the social event of the year' in Flamborough. Nominations in the various categories listed on this page are now being accepted for the 2015 OBA gala which will be held on February 28.

2009 - Peter Barnes
Waterdown Youth Centre
2010 - Marti Van Hoeve
Van Hoeve Homes
2011 - Dante DiFelice
Waterdown Collision
2011- Norm Read
Beckett Lowden Read
2012- Roger Wilson
2013 - Glen Smith
Merit Insurance

COMMUNITY SERVICE BY A COMPANY AWARD

BY A COMPANY AWARD

2006 - Flamboro Speedway

2007 - Jay's Auto

2008 - Terra Greenhouses

2010 - Waterdown Dairy Queen

2011 - Lafarge Canada

2012 - Boston Pizza

2013 - Staples

CHAMBER OF COMMERCE GREEN AWARD

2008 - Waterdown Collision 2009 - Nathan Helder Gelderman Landscaping 2010- Sensible Life Products 2012 - Rothsay

YOUNG ENTREPRENEUR OF THE YEAR AWARD

2009 - Haley Luckanuck
Spoiled Rotten Pet Services
2011 - Nicole Martin
Talent Search Summer Camp
2012 - Sarah Powell
Sarah Grace Photography

FCC SERVICE AWARD

2006 - Arend Kersten
Flamborough
Chamber of Commerce
2007 - Lafarge (Dundas)
2008 - COGECO
2009 - Robert Pasuta
Councillor - Ward 14
2010 - Fred Eisenberger
Mayor - City of Hamilton
2011 - Dutch Mill Country Market
2012 - Janet Barnard
J. Barnard Bookkeeping
2013 - Penny Gardiner
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CIVIC RECOGNITION AWARD

2011 - Flamborough Women's Resource Centre 2011 - Soroptimists International Dundas-Ancaster-Flamborough

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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.

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?

A recent study, commissioned by the

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 experi-

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

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

• 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 com-
- When a consumer thinks that a company's products stack up better against the $\frac{\aleph}{2}$ 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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Photos courtesy of Wilf Arndt

ROUGH OPEN - MAY 28, 2014

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. ABOVE: Joining FCC Vice President Greg Tremble (left) and President Jason Small (second from left) were Zenon Furman (second from right) and J. P. Landry (right) of the OLG Slots at Flamboro Downs. BELOW: Nate Brown of Brown Financial (second from right) is joined by (from left) Nalin Ahluwalia, Tim Miron and Mike Peters. The Flamborough Open is held on the last Wednesday every May (May 27,



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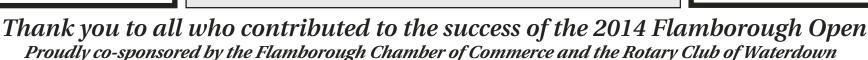


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farketing/Web Design	Market Mechanics, 50 Karsh Cres	289-635-1507
leat	Millgrove Packers, 549 Conc. 5 W	
letal Fabricators	Flamboro Technical Services, 383 Conc. 6 E	
Aill Equipment	Bev Brown Enterprises, 30 Maple Ave.	
fillwright	Industrious Solutions, 1110 Con. 6 W	
Iobile Home Parks	John Bayus Park, 6501 S.S #1, Cambridge	519-623-2845
fortgage Financing	Beverly Hills Estates, Box 52146 Oakville Dominion Lending Centres, 9 Franklin St.,	905-690-6834
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	N	
lewspapers	Flamborough Review, 30 Main St. N	905-689-2003
luts-Edible	Picard Food Partnership, 447 Dundas St. E	905-690-1000
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ptometrists	Dr. Janice Van Wyngaarden, 835 Hwy #97, Freelton	
	Family Eye Care, 66 Mall Rd., Hamilton	
Office Supplies	Staples, 88 Dundas St. E	
· · · · · · · · · · · · · · · · · · ·	<u> </u>	
	P	
aralegal	Geoff Ellis, The Ticket D.O.C.T.O.R., 1294 Hwy. #6	
et Care	Spoiled Rotten Pet Services, 796 Millgrove Side Road	
harmacy	Waterdown IDA, 15A- 115 Hamilton St. N	905-689-0999
Pipeline Operator	Enbridge Pipelines, 1086 Modeland Rd., Sarnia	
Pipe Welder	Industrious Solutions, 1110 Con. 6 W	905-627-3600
lumbing Contractors	Taylor's Plumbing, 300 Dundas St. E	905-689-4777
Printer	Staples, 88 Dundas St. E	905-689-0271
roduce-Fresh	Brenn-B Farms Ltd., 1252 Conc. 5W	
	Earth Fresh, 131 Browns Line, Toronto	
	Piccioni Bros. Mushroom Farms, 355 Rock Chapel Rd Ubbelea Mushroom Farm, 1160 Edgewood Rd	
Property Management	The Enfield Group, 1 Hamilton St. S	
umps	Flamborough Pumps, 797 Con. 8 W., Puslinch	
	Q	
)uarries	Dufferin Aggregates, 685 Brock Rd	
	Lafarge Canada, 628 Hwy. #5	905-527-2744
	R	
ace Track	Flamboro Downs, 967 Hwy. #5 W	905-627-3561
eal Estate	Dean Martin, Re/Max Garden City, 720 Guelph Line	905-802-1056
	R. Denninger, Re/Max Garden City, 427 Dundas St. E.	905-689-1717
	Re/Max Condos Plus, 45 Harbour Sq., Toronto	416-203-6636
	Wendy Martin, Peak Realty Services	905-689-7325
endering	Rothsay, P.O. Box 8270, Dundas	905-628-9303
estaurants	Boston Pizza, Flamborough Power Centre	
	Dairy Queen, 233 Dundas St. E	
	Harvey's Serving Swiss Chalet, 255 Dundas St. E	
	Lord Byron Restaurant, 10 Main St. S Tim Hortons Donuts, 255 Dundas St. E	
	The Royal Coachman, 1 Main St. N.	
	Turtle Jack's Muskoka Bar & Grill, 255 Dundas St. E.	
	Watermark Taphouse & Grill, 115 Hamilton St	
lestaurant / Catering	Jitterbug Cafe, #3 - 35 Main St. N.	
lestaurant - Quick Serve	Pita Pit, 94 Dundas St. E.	
Retail	Walmart Canada, 90 Dundas St. E., R.R.#2	
letirement Homes	Village Manor Retirement Home, 57 John St. W	905-689-5440
Roofing	Pacific Cedar Shake & Shingle, 2099 Hwy #6 N	905-659-1655
	S	
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A.B. Wass Security, Box 390, Waterdown

Security Systems

ecurity Systems	Connectall Communications, 7 Commerce Ct., SC905-383-2282
elf Storage	Waterdown Self Storage, 921 Centre Rd., Waterdown905-689-9505
eptic Tank Services	Rankin's Septic Tank Pumping, Box 12, Waterdown905-689-5585
ervice Clubs	DAF Soroptimistssoroptimistdaf@gmail.com
ocial Services	CHOICES, 59 Kirby Ave., Greensville905-628-6147
oftware Development	Medtel Software, 7 Innovation Dr905-389-2996
pa	Magnolia House Spa Boutique Salon, 20 main St. N905-690-9759
urveyors	A.T. McLaren Ltd., 69 John St. S., S. Hamilton905-527-8559

Testing Equipment	M & L Testing Equipment, 31 Dundas St. E905-689-7327
Toilets-Portable	Room To Go Inc., Box 76, Millgrove905-689-6389
Tools	Flamborough Technical Mgnt., Box 1282, Waterdown905-690-6094
Topsoil	Millgrove Garden Supplies, 682 Concession 5 W905-689-5527
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 Cr905-690-3193
Travel - Full service	Expedia CruiseShipCenters, #6, 255 Dundas St. E289-895-7638
Trucking	Jimmy D Coverdale, 955 Highway #97, Freelton905-659-2253
-	L.P. Services, 100 Mead Ave., Hamilton905-312-9073

BOTTOM LINE - NOVEMBER

Veterinary	Clappison Animal Hospital, 780 Highway # 6 N	905-689-8005
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Weighing Systems	Trouble-Shooting Services, Box 185, Carlisle .	905-659-1323
Welding	Parsons Welding Service, 25 Dundas St. E	905-689-5144
Wine & Beer	Polar Bay Wines, 254 Dundas St. E	905-690-1868
Women's Services	Drummond House, 67 Conc. 5 E	905-689-1484
	Interval House, 630 Sanatorium Rd., Hamilton	905-387-9959

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

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Flamborough Chamber of Commerce MISSION STATEMENT

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.

..905-689-7931

BEATTY, HARPER, MA DISCUSS ALIBABA IN CHINA President and CEO Perrin Beatty of the billion in 2013, an increase of 36.6% since everyone else. Included in this relationship during this period.

Canadian Chamber of Commerce (CCC) recently moderated a panel discussion between Prime Minister Stephen Harper and Alibaba CEO Jack Ma in China.

Every Canadian has heard of Amazon, but not all have heard of Alibaba, Yet, It's an amazing story,

Alibaba's transactions last year totaled nearly \$250 billion, compared with \$116 billion for Amazon.

Alibaba's transactions last year totaled nearly \$250 billion, compared with \$116 billion for Amazon. Every second, Alibaba handles an average of 500 orders, worth more than \$9,000. Amazon's equivalent transaction value in 2013 would be less than \$3,700 per second. There are more than 300 million active users for Alipay; this makes it the third-largest payment system in the world, after Visa and MasterCard.

Alibaba is having a transformational impact on global commerce.

The CCC was pleased to participate in the discussion. China is an important market for Canadian businesses. On October 1, the Canada-China Foreign Investment Promotion and Protection Agreement (FIPA) came into force, a huge boost for an already impressive relationship. China's direct investment in Canada stood at almost \$16.7 2009, while Canada's direct investment in China totaled \$4.9 billion in 2013, a 38% increase over 2009. On the trade side, China is by far Canada's fastest growing trading partner, with imports from Canada quadrupling from \$5 billion to \$20 billion and exports nearly tripling from \$18.6 billion to

\$52 billion.

CCC President and CEO Beatty was in China with a delegation of Canadian companies and participated in the APEC Summit in Beijing later in the week.

BACKGROUND ON ALIBAB

- E-commerce is expected to reach 10% of all retail in China by the end of 2014. (Com-pared to 5% in the U.S.)
- The domestic Chinese market is dominated by Alibaba through Taobao (consumer to consumer, like eBay) & Tmall (business to consumer, like Amazon) with payments facilitated by Alipay (like PayPal).
- · During the beginning of the China domestic ecommerce boom in 2005, Alibaba received a \$1 billion investment from Yahoo in exchange for 40% of the company. This gave it a huge financial advantage over

was consumer marketing know-how and intellectual property

- Alipay's escrow-based payment platform solved the problem of consumer trust and adoption for Chinese consumers, many of which did not have credit cards and other modern forms of payment. This was a critical move.
- Alibaba has had aggressive and smart marketing, such as flash sales promotions. They transformed an obscure student-created holiday into an online holiday that became the largest ecommerce sales day in the world. November/11 or 11/11, now known as Singles Day in China, generated \$5.75B in single day sales in 2013. Many offline retailers also hold sales in their shops
- E-commerce is growing fastest overall outside of major tier 1 cities in China. The highest mobile payment penetration rates in China are often found in "far off" locations as the demand for goods is even higher than the ability of the limited offline retailers to deliver.
- One more thing that's important to remember: unlike Amazon and other U.S./Canadian companies, China's ecommerce firms have relatively weak competition from traditional retail stores. There are no 100-year-old legacy retailers (like Sears, Macy's, The Bay) with strong nationwide networks and powerful local brands that command loyalty. This has benefited ecommerce tremendously.

Ontario Chamber of Commerce

PROVINCE ORDERS REVIEW **OF COLLEGE OF TRADES**

The Government of Ontario announced the appointment of Tony Dean, former Secretary of Cabinet and Head of Ontario Public Service, to lead an independent review of the Ontario College of Trades and other key areas of Ontario's skilled trades system.

Included under the purview of the review will be issues related to the scope of practice performed by a tradesperson, as well as the process for the classification of compulsory versus voluntary trades. Findings will be presented to both the Ontario Ministry of Training, Colleges, and Universities and the College of Trades in October

The Government of Ontario also announced that all trade classification reviews will be paused during the duration of Mr. Dean's review. Currently, the College is mandated to consider applications that seek to change the certification of trades from voluntary to compulsory. A compulsory trade is one in which workers must acquire a certificate of qualification from a government-accredited school in order to perform work in that trade. Workers in trades classified as compulsory must pay the College an annual membership fee of \$120.

In its current form, the College is poorly positioned to deliver on many of the core elements of its mandate

This review comes at a pivotal time. In its current form, the College is poorly positioned to deliver on many of the core elements of its mandate, which includes oversight of journeyperson-to-apprentice ratios, ensuring industry compliance and certification, and addressing labour market shortages by promoting careers in the skilled trades.

The announcement is a first step towards supporting the success of the skilled trades in the province. Over the last year, concerns have mounted over the College's compulsory membership structure, as well as bias in the College's trade classification review process. However, the review does not touch upon other key areas of the College's mandate, including Ontario's high journeyperson-to-apprentice ratios and low apprenticeship completion rates, as well as the low number of youth entering the skilled trades as a career.

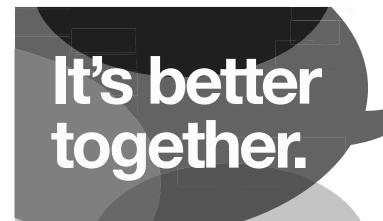
Since the College's creation in 2009, the Ontario Chamber of Commerce (OCC) and the Chamber Network have led the conversation about reforming the College of Trades. In October of 2013, the OCC released the report, Caution: Work Ahead, which highlights several serious issues facing the College and provides six recommendations that will make the College more responsive to employers' needs.

The OCC will participate vigorously in the review and continue to advocate for changes in the ratio review process.



WATERDOWN BIA BOARD OF DIRECTORS 2014-2018

The Waterdown BIA celebrated another successful year - highlighted by the launch of the very popular Farmers' Market - at its Annual General Meeting (AGM) at the Waterdown Legion recently. At the meeting, the 2014-2018 Board of Directors was chosen. Pictured with Ward 15 Councillor Judi Partridge (seated second from left) and City of Hamilton BIA Co-ordinator Eileen Malony (seated right) are (front row, from left) Tammy O'Neill (Keekee & Rose) and Gary Campbell (Magnolia House Spa Salon Boutique) along with (back row, from left) WBIA Executive Director Wilf Arndt, Dr. Derrick Thornborrow (Waterdown Optometric), Paula Thompson (Edward Jones), Sherine Mansour (Waterdown Jupe) and Gary Titley (Complete Financial Services). The WBIA and the Flamborough Chamber of Commerce partner on a number of business issues and initiatives.





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