

BOTTOM LINE

Canadian Chamber of Commerce

DOES 'BALANCED' MATTER?

With the tabling of the federal budget, the curtain falls on the best spectacle we've seen for a while – the government's fight to rescue its carefully orchestrated plan to balance the budget in time for the election. This pledge has been the long-standing centerpiece of the Conservative economic platform. Last year's estimates even gave them a \$1.9 billion in surplus to play with, even with huge promises on income splitting and family benefits.

But, you know, stuff happens. Specifically, that lovely surplus disappeared as oil prices tumbled more than 50 per cent. The first quarter of 2015 would be "atrocious" according to the Governor of the Bank of Canada. Suddenly, a party running on fiscal prudence might have to face the voters without a single balanced budget in its nine-year record.

In the end, they pulled it off, of course. The budget was delayed, the government's shares of GM stock were sold, the contingency reserve was emptied. The government will go into the election with its image of sound economics intact.

The whole show raises the important question: "Do balanced budgets matter?" And if they do, is it always appropriate to cut your way to them?

Spending cuts are painful, but the IMF showed that economic impacts are usually modest. A spending cut of 1 percent of GDP typically shrinks the economy (GDP) by about 0.5 percent within two years – short-term pain for long-term gain.

But what if the economy is already in recession? A recession causes tax collections to fall because business revenues plummet and people buy fewer things while government spending rises because more folks are dependent on employment insurance and social assistance programs. Deficits soar, and it becomes difficult to cut spending in the midst of a downturn.

And that's why surpluses are important, so that governments have room to maneuver in a downturn and don't have to layer public cuts on top of private sector cuts à la Greece and Spain, which are struggling with 25 percent unemployment.

Canada's debt levels are certainly manageable, and the provinces can borrow 10-year money at an interest cost of 2-2.5 percent per year—which is just above "zero-risk" U.S. treasuries, so clearly markets aren't worried.

Let's remember that a \$1.4 billion surplus on a \$280 billion budget is 0.5 percent, barely a rounding error from a business perspective. More important is to have responsible spending and the type of investments in infrastructure and skills that will generate future prosperity. Surpluses make us much more comfortable so that we can cope with a storm, but let's also build a speed boat so that we can race ahead.



Photos courtesy of Wilf Arndt

WANT TO GOLF WITH WENDEL CLARK?

While the winds were gusty, the threatened rain stayed away as the Flamborough Chamber of Commerce (FCC) and the Rotary Club of Waterdown (RCW) co-hosted another very successful *Flamborough Open* at the Carlisle Golf & Country Club. ABOVE: The winning team from Canada Life are pictured with Rotarian Nick Brown (centre) of Brown Financial Security. Members of the team are (from left) Ron Tratechaud, David Kerman, Frank Sobrinho and Mike Bobkowitz. Nick is wearing a Wendel Clark Toronto Maple Leaf jersey to promote the 'Golf With Wendel Clark' event. Courtesy of Miska Trailers, the six highest bidders will have the opportunity to golf with Wendel at Lionhead. The package includes transportation, green fees and cart, lunch and a genuine TML jersey autographed by Wendel. Participation is open to all (and not restricted to members of the FCC and/or the RCW). For more information, contact the Flamborough Chamber of Commerce. BELOW: Greg Parker (left) and Karen Van Luven (second from right) had the Longest Drives while Susan Collette (C.E.S.C.O. Signs) and David Kerman won the Closest to the Pin contests.



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Arend Kersten

Executive Director, Flamborough Chamber of Commerce

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President Jason Small (left) and Executive Director Arend Kersten (right) participated in a recent meeting of the Ontario Chamber of Commerce (OCC) Greater Toronto and Hamilton Area (GTHA) caucus at Queen's Park. Pictured with them are Ancaster-Dundas-Flamborough-Westdale MPP Ted McMeekin (second from left), the Minister of Municipal Affairs and Housing in the Premier Kathleen Wynne Ontario Cabinet and OCC President and CEO Allan O'Dette.

Ontario Chamber of Commerce (OCC)

OCC GTHA CAUCUS MEETS WITH MINISTERS AT QUEEN'S PARK

Local business leaders from Greater Toronto and Hamilton Area (GTHA) chambers of commerce and boards of trade – including President Jason Small and Executive Director Arend Kersten of the Flamborough Chamber of Commerce (FCC) – met with four prominent Ontario cabinet ministers on May 25, 2015 to discuss key issues impacting the regional economy.

In a wide ranging discussion held at Queen's Park, business and government leaders touched on three priority areas: (a) solving gridlock and improving transit; (b) planning for growth and infrastructure; and, (c) promoting economic growth across the region.

The meeting also served as an opportunity for business and government leaders to discuss the upcoming 2015 Pan and Parapan American Games, and the ways in which the region can capitalize on this major event.

As a result of the meeting, members of the GTHA Chamber Caucus spoke candidly with the decision makers of the Ontario government about some of the many concerns of the regional business community and expressed the outcomes they wish to see down the road.

In fact, the provincial government has recently restated their commitment to invest \$130 billion in new transportation infrastructure, with a large portion of that allocated for the region. This news was well received by the Chamber Network, which has been a strong advocate for necessary infrastructure investments in the GTHA.

The meeting brought together the members of the GTHA Chamber Caucus with the following provincial cabinet ministers:

- **Brad Duguid**, the MPP for Scarborough Centre, and the Minister for Economic Development, Employment, and Infrastructure;
- **Charles Sousa**, the MPP for Mississauga South, and the Minister of Finance;
- **Ted McMeekin**, the MPP for Ancaster—Dundas—Flamborough—Westdale and the Minister of Municipal Affairs and Housing; and
- **Michael Coteau**, the MPP for Don Valley East, and the Minister of Tourism, Culture, and Sport and the Minister Responsible for the 2015 Pan and Parapan American Games.

"Today was a great opportunity for Ontario's business leaders from the GTHA to speak collectively with government about the issues affecting the region," said Ontario Chamber of Commerce (OCC) President and CEO Allan O'Dette. "We will be exploring options to deliver similar opportunities for the entire Chamber Network in 2016."

The GTHA Chamber Caucus is composed of 22 chambers of commerce and boards of trade. The group serves as the voice of business in the region, advocating for pro-business policies and providing valuable services and leadership that contribute to the growth and prosperity of member businesses and their respective communities.



Proposed Rural Zoning Bylaw

BYLAW THREATENS RURAL BUSINESSES

*By Arend Kersten, Executive Director
Flamborough Chamber of Commerce*

While Hamilton is caught up in the euphoria of the \$1-billion LRT announcement, dozens of small businesses in rural Flamborough and Ancaster are fighting for their corporate lives.

Thanks to amalgamation, the city is in the final stages of preparing a comprehensive Rural Zoning Bylaw (RZB) for the entire rural area of the "new" City of Hamilton. As proposed, the RZB could result in forcing some 150 landscaping companies head-quartered in rural Flamborough and Ancaster to relocate to neighbouring municipalities. It would also "down-zone" some existing commercial and industrial properties, eliminating a number of uses presently permitted. That would result in a dramatic reduction of property values.

Officials in Hamilton's planning department say they have no choice, arguing that the RZB must be in compliance with provincial policy statements and consistent with the Greenbelt legislation.

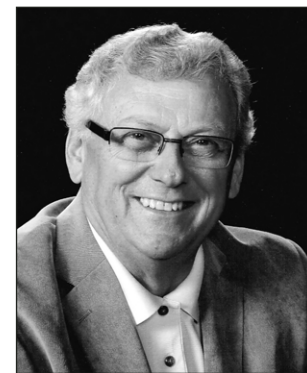
Thankfully, Ward 15 Councillor Judi Partridge (East Flamborough) and Ward 14 Councillor Robert Pasuta (West Flamborough and rural Ancaster) were able to convince their colleagues to allow — under certain conditions — rural landscapers to seek an exemption from the RZB.

The issue of down-zoning is more problematic. For instance, Galer Farm Equipment — a 65-year-old, third-generation, family-owned business passionately committed to supporting Hamilton's agricultural community — is located on a property just outside Greensville zoned "highway commercial." Among the current permitted uses — including the farm implement dealership — are hotel/motel, restaurant and car dealership. The RZB would eliminate many of these uses — dramatically reducing the value of the property.

Please don't misunderstand. The Galer family hopes to continue to operate a farm implement dealership for many more years (and generations). But in the real world of business, financing (for purposes such as inventory and cash flow) is frequently based on the value of the property on which the business is located. Reducing the number of permitted uses will severely limit financing options.

If Hamilton is truly "open for business" it needs to find creative and innovative solutions to these challenges. Chasing 150 landscapers out of town (to more business-friendly jurisdictions), or down-zoning the number of permitted uses on commercial and industrial properties sends exactly the opposite message.

*Originally published in Hamilton Business,
a publication of The Hamilton Spectator*



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TOURISM IS ONE OF TOP CCC PRIORTIES

BY HENDRIK BRAKEL

Chief Economist, Canadian Chamber of Commerce

Uh-oh! Canada's economy shrank by 0.6% in the first quarter. Consumers stopped spending, business investment is in retreat and inventories are piling up. Wouldn't it be great if we could get foreigners to come spend money here in Canada? *That's why tourism is one of the top priorities of the Canadian Chamber of Commerce (CCC).* We need it now more than ever.

The Governor of the Bank of Canada warned that Canada's first quarter would be "atrocious" and he was right.

Consumers have put their credit cards away and spending barely grew, at just 0.1%. More importantly, the hit from falling oil was severe as business investment fell by 2.5% and support activities for the extraction sector plummeted by 30%.

With a weak domestic economy, Canadian business increasingly needs to look for opportunities in international markets. Thank goodness Canada's second largest export industry is tourism because it is gaining strength! It also benefits restaurants, retailers and so many more companies that don't export.

Tourism is a huge industry, larger than agriculture or the auto sector. It supports 170,000 businesses of all sizes across the country, contributes over \$88 billion to the Canadian economy and generates over 627,000 jobs.

It is also one of the rare bright lights in the Canadian economy. In the first quarter of 2015, overnight arrivals to Canada hit 2.32 million, a 6.8% increase compared to the same period last year. Visits from the USA were up 6% and China (+23.9%) and Mexico (+37.8%) were particularly strong. With a growth rate more than double what we saw last year, is it time to celebrate?

The performance is good,

but it comes after years of stagnation and decline. *A decade ago, Canada was among the top five international tourist destinations, and now it is in 16th place.* The Canadian Tourism Commission, responsible for marketing Canada as a tourist destination, has watched its budget steadily decline from \$105.9 million in 2009 to just \$58 million in 2014. A few years ago, the CTC stopped marketing in the U.S. to focus on other markets. In May, the Prime Minister announced an additional \$10 million per year to market in the U.S.

The problem is that \$10 million is a drop in the bucket.

The government spends around \$90 million per year to market its own programs in Canada. *Proctor and Gamble spends \$275 million annually to market Crest toothpaste in the U.S. Canada is way better than any toothpaste.* If only more people knew about its rich cultural attractions, the potential is enormous.

Marketing works. Last year, tourism revenues from countries where Canada is actively marketing itself grew by 13.7%, nearly triple the growth from countries where it doesn't market. *An Australian report showed that each \$1 of additional marketing was returning \$16 of revenues from tourists, an extraordinary ROI.*

The U.S. tourism industry is currently booming. April had the highest occupancy ever (66.8%) and the highest room demand (99.4 million) ever. U.S. hotels are struggling to keep up with demand.

With our cheap loonie and our soft economy, this is a great time to let the Americans know that we're open for business. *That's why the Canadian Chamber is calling for a much larger investment, of around \$120 million annually, to market Canada internationally.*

LOCAL SOROPTIMISTS HONOUR HEROIC WOMEN AT ANNUAL GALA



The Dundas-Ancaster-Flamborough chapter of Soroptimists International (SIDAF) honoured two exceptional women at their annual awards gala recently at the Dundas Valley Golf & Country Club. ABOVE: The 'Ruby Award' for 'women helping women' went to Natasha Dobler (centre) of Interval House. Natasha has played a major role in the opening and ongoing operation of the Flamborough Womens Resource Centre. Congratulating Natasha are Ward 15 Councillor Judi Partridge (third from right), Chelsea Clark-Martin (left) of the Flamborough Womens Resource Centre and Interval House Interim Executive Director Nancy Smith (third from left). Former Interval House Executive Director Claire Freeman recently assumed a similar position with the Dr. Kemp Hospice. Several local women - who were and remain community champions for the Flamborough Womens Resource Centre - were also present to honour Natasha. They included Barb Hardy (second from left), Sandy Gray (second from right) and Shirley Eden. BELOW: LEFT: Flamborough Chamber of Commerce (FCC) Past President Sandy Gray (formerly of Weeks Home Hardware) with Ward 15 Councillor Judi Partridge and SIDAF member Janet Barnard, the FCC bookkeeper. BELOW, RIGHT: Dianne Kersten (left) with Sandee Green of CHOICES.



The 'Live Your Dream Award' went to Rahanaz Chowdhury (third from left) who escaped from an abusive relationship and came to Canada with her four children as refugees. She will use the \$2,500 award to further her education at Mohawk College. Former Mayor Bob Bratin (left) and his wife Carol (beside Rahanaz) joined SIDAF President Pauline Hardcastle (second from right) in congratulating her. Also pictured are Rahanaz's daughter (second from left) and son (right).

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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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2015 FLAMBOROUGH OPEN A HUGE SUCCESS

CHCH reporter Nicole Martin (above with Flamborough Chamber of Commerce Executive Director Arend Kersten) worked her magic at the 2015 *Flamborough Open*, nudging participation in the 50/50 contest to an all-time high. Nicole is a past recipient of the Flamborough Chamber of Commerce's (FCC) *Young Entrepreneur of the Year Award* and was the master of ceremonies at this year's *Outstanding Business Achievement (OBA)* awards gala at the African Lion Safari. Co-hosted by the FCC and the Rotary Club of Waterdown (RCW), the annual event has evolved into one of Flamborough's best annual tournaments. The winner of the 50/50 contest was lawyer Gerry Aggus (Lazier Hickey) who has the distinction of being a Past President of both the FCC and the RCW. BELOW: All golfers were treated to a delicious treat courtesy of The Keg.



Photos courtesy of Wilf Arndt

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Locksmiths	

M

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Mechanical Installations	Bennett Mechanical, 524 Concession 6 W.905-689-7242
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Mortgage Financing	Dominion Lending Centres, 9 Franklin St.,905-690-6834 Mortgage Intelligence, #300-110 Burloak Dr.289-925-9599

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
Office Supplies	Staples, 88 Dundas St. E.905-689-0271

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
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Printer	Staples, 88 Dundas St. E.905-689-0271
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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 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
Signs	CESCO Signs Inc., 31 Dundas St. E.905-315-8181
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
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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
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Y

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Fraser Institute

GOVERNMENT WAGES 9.7% HIGHER THAN IN THE PRIVATE SECTOR

Government employees in Canada receive higher wages and likely more generous non-wage benefits than their private-sector counterparts, finds a new study released by the Fraser Institute, an independent, non-partisan Canadian public policy think-tank.

"As governments across Canada struggle with persistent deficits and growing debt in the face of ongoing negotiations with public-sector unions, now is an opportune time to scrutinize the compensation of government employees nationwide," said Jason Clemens, executive vice-president of the Fraser Institute and co-author of *Comparing Government and Private Sector Compensation in Canada*.

Using Statistics Canada's Labour Force Survey data from January to December 2013, the study calculates that government employees in Canada (federal, provincial and local governments) receive 9.7 per cent higher wages, on average, than comparable employees in the private sector.

This wage premium accounts for differences among individual employees such as age, gender, marital status, education, tenure, type of work, size of establishment, industry, and occupation. When unionization is accounted for, the government-sector wage premium drops to 6.2 per cent.

But wages are only part of an employee's total compensation, which also includes non-wage benefits such as pensions, early retirement and job security. And according to several indicators, the government sector as a whole enjoys superior non-wage benefits. Specific non-wage benefits examined in the study include:

- **Pensions:** In 2013, 87.8 per cent of government employees in Canada were covered by a registered pension plan compared to only 23.9 per cent in the private sector. Of those covered, 94.2 per cent of government employees enjoyed defined-benefit pensions (which guarantee a certain level of benefits in retirement) compared to 47.5 per cent of private-sector employees.

- **Early Retirement:** Between 2009 and 2013, government employees retired 2.4 years earlier, on average, than Canada's private-sector employees.

- **Job Security:** In 2013, 3.6 per cent of private-sector employees experienced job loss in Canada, compared to only 0.7 per cent of government employees.

- **Absence Rates:** Full-time employees in Canada's private sector were absent due to personal reasons for an average 8.1 days in 2013 while the average government employee was absent 12.1 days.

"Of course, governments must provide competitive compensation to attract qualified employees, but wages and benefits in Canada's government sector are out of step with the private sector," said Charles Lammam, study co-author and director of fiscal studies at the Fraser Institute.

"If governments want to better control spending to rein in deficits and debt, one option is to ensure compensation paid to government employees broadly reflects private-sector compensation for similar positions," Clemens said.



ALLSTATE WATERDOWN CELEBRATES GRAND OPENING



Members of the new Allstate office in Waterdown at 94 Dundas Street East joined Mayor Fred Eisenberger and Ward 15 (East Flamborough) Councillor Judi Partridge at the official ribbon cutting recently. Joining them in the ceremony were members of Team Allstate, including (from left) Vice President Marcelo Regen, District Manager Derrick Bishop, Yasmeen Aburkhes, Lucas Prominski, Branch Manager David Hiscock, Bhawandeep Singh and Anthony Hanniford. LEFT: Mayor Eisenberger presented a certificate to honour the Grand Opening to Branch Manager David Hiscock. BELOW, LEFT: Former Flamborough Councillor Chris Cutler - who was campaign manager for Mayor Eisenberger in the most recent municipal election and now serves as a senior advisor - joined the mayor at the Grand Opening. BELOW: Allstate has won the prestigious Best Employer for three consecutive years (2013-2015). Standing with the poster celebrating the designation are (from left) Waterdown Allstate Branch Manager David Hiscock, Allstate VP Marcelo Regen, Ward 15 Councillor Judi Partridge and Allstate District Manager Derrick Bishop.



The Fire and Police Departments (above, left) were well represented at the Allstate Grand Opening. Ward 15 Councillor Judi Partridge and Dianne Kersten joined them for a group photo. Allstate is a proud supporter of MADD (Mothers Against Drunk Drivers). President Larissa Roechner (right) of the Hamilton Chapter of MADD brought congratulations.

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