

The President Reports:

INTEGRITY IMPERATIVE

I had a boss who always said to me, "The most important thing you have is your reputation."

He had a lot of influence and a great position, and it really challenged me that he saw reputation as his most important asset.

This has really stuck with me over the years.

Reputation is a commodity that will pay dividends for years. There is no easy way to get a good reputation. We really only earn it with a track record of dependability and integrity. Reputation, whether it is good or bad, will always spread. This is true for both companies and people. People will demonstrate great loyalty to those they trust.

I recently met an owner of a lumber company from a community far away from Flamborough who



JASON SMALL
President, FCC

drove all the way to our community to buy trucks from Bill Grisdale in Greensville. I asked him why he drove all that way for a truck dealership. He went on to tell me about how other dealers were always talking about Bill Grisdale, and how he was a "straight shooter" and a man of his word. He told me about how he bought his first truck on a handshake.

Bill's reputation went before him and turned Flamborough into a destination point. This reputation actually earned Bill the *Lifetime Achievement Award* from the Flamborough Chamber of Commerce.

I believe one of the main reasons that Grisdale's have been so successful is because they have valued their reputation. This reputation wasn't built overnight, but instead developed as he ran the business with dependability and integrity over the long haul.

Have you ever thought about what people say about your business? I want to encourage you to constantly give thought to reputation. It is imperative to guard your reputation at all costs.

When Flamborough businesses have a good reputation, all of Flamborough wins!!



For an unprecedented third successive year, Pastor Jason Small (left) of the Community Church has been unanimously selected to serve as President of the Flamborough Chamber of Commerce (FCC) Board of Directors (BOD) for 2014-2015. Joining Jason on the BOD Executive Committee are (from left) Secretary Shawn Brenn (Brenn-B Farms), Treasurer Craig Sampson (Weeks Home Hardware) and Vice President Kyle Hampson (a lawyer with Miller Thomson).

JASON SMALL MAKES FCC HISTORY

Flamborough Chamber of Commerce Board of Directors names Jason Small as President for the third consecutive year

For the first time in its history, the Board of Directors (BOD) of the Flamborough Chamber of Commerce (FCC) has chosen an individual as President for a third consecutive one-year term. Jason Small of the Flamborough Community Church was unanimously acclaimed to the position at the first BOD meeting after the FCC Annual General Meeting (AGM) held last month.

Joining Jason on the BOD Executive Committee (EC) are Vice President Kyle Hampson (a lawyer with Miller Thomson); Secretary Shawn Brenn (Brenn-B Farms) and Treasurer Craig Sampson (Weeks Home Hardware).

Representing a broad spectrum of the business community in Flamborough, the other members of the FCC BOD are Teresa Luckanuck (Spoiled Rotten Pet Services),

Wendy Martin (Peak Realty Services), Carlos Midence (Lafarge Canada), Greg Tremble (OLG Slots) and Wendy Wasyłowich (Flamboro Downs).

FCC Executive Director Arend Kersten is an ex officio member of the BOD.

The FCC BOD usually meets 10 times a year (every month except July and August). In addition to setting the direction of the FCC, its programs and staff, the primary focus of the BOD is to determine local, provincial and federal issues that may impact Flamborough businesses.

"Jason has been an outstanding leader of the FCC," said Executive Director Arend Kersten. "His unanimous selection by his colleagues to serve as President for a third successive year clearly confirms its confidence in him."



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	Dick's Transmission Service, 28 Dundas St. E.905-689-4882
	Jay's Auto Service, 19 Flamboro St.905-689-5428
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	CT&G Automotive Specialists, 941 Centre Rd.905-690-6660
Auto-Tires	Grisdale Enterprises Inc., 400 Brock Rd. Dundas905-627-0224

B

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	RBC, 304 Dundas St. E.905-689-6459
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	TD Canada Trust, 255 Dundas St. E.905-689-8772
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	Wilkinson Heavy Precast Ltd., 588 Hwy. #5 W.905-628-5611
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	Shelterclad Construction, 1190 Westover Rd, Millgrove 905-659-3340
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	Rising Star Performing Arts, 937 Centre Rd.905-689-3222
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Fairs & Exhibitions	Rockton Agricultural Society, Box 38, Rockton519-647-2502
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	Flamborough Hills Golf Club, 71 Hwy # 52, Copetown .. 905-627-1743
	Pineland Greens Golf Course, 722 Safari Rd. Millgrove 905-659-1271
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	Rockton Berry Farm Country Market, 621 Hwy. 8905-627-9720
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Arend Kersten

Executive Director, Flamborough Chamber of Commerce

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FCC HOSTS ELECTION DEBATE



In light of the October 29 municipal election, the Flamborough Chamber of Commerce (FCC) continued a tradition by organizing and hosting a community 'Election Debate' at Waterdown District High School (WDHS). The debate was taped by TV COGECO and aired a couple of times before the election. It was also live-streamed by Joey Coleman at www.joeycoleman.ca and received considerable media coverage by the Flamborough Review, Hamilton Community News and CBC Hamilton. Some 250-300 people attended the debate. ABOVE: FCC Executive Director - and moderator - Arend Kersten (left) details the rules for the debate while councillor candidates in both Ward 14 and 15 listen. Pictured from left are Ward 14 candidates Steven Knowles, Robert Pasuta and Scott Stewart and Ward 15 candidates Neil Bos and Judi Partridge. BELOW: FCC Executive Director Arend Kersten (standing, left) is pictured with mayoral candidates (front row, from left) Brad Clark, Fred Eisenberger, Brian McHattie and (standing, from left) Michael Baldasaro, Ejaz Butt and Michael Pattison.



Photos courtesy of Wilf Arndt



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President-Elect Kim Gordon (left) and President Pauline Hardcastle of the Dundas-Ancaster-Flamborough chapter of Soroptimist International (SIDAF) welcome renowned social worker Gary Dierenfeld, who led a public workshop on bullying hosted by SIDAF.

SIDAF HOSTS PUBLIC SEMINAR ON BULLYING

A free 'Community Awareness Event' was hosted by the Dundas-Ancaster-Flamborough chapter of Soroptimist International (SIDAF) recently.

SIDAF is passionately committed to supporting women and girls – both financially and with hands-on experience – to become the very best they can be.

On September 18, SIDAF invited Gary Dierenfeld, MSW, RSW – a prominent social worker in Hamilton – to address the crucial subject of bullying. Gary provided information and encouraged questions from attendees.

Bullying takes many forms and often leads to despair, victimization and fear. Gary wisely taught the audience the simple but effective ways to alter this behaviour by requiring accountability within the family.

Characteristics of love, respect and accountability within the family results in enhanced and genuine communication.

Other points Gary shared included listening, communication and small fractions of time-outs for children (to learn that redirection is the focus – not punishment). Many tips for youth outreach workers, early childhood educators, members of the Hamilton Police Service, teachers and parents were exchanged during the two-hour interactive session.

SIDAF welcomes members of the public to its free information evenings once a year for discussion in current issues. Last year SIDAF hosted a session on human trafficking. Stay tuned for next year's topic.

Soroptimist International Dundas-Ancaster-Flamborough is open to all women want to make a difference in the lives of women and girls and support them to become leaders. SIDAF is involved in local and regional community education and services as well as national and international projects. SIDAF events are community driven and new members are always welcome.

The next SIDAF fundraiser is the annual Loonie Toonie Auction scheduled for Wednesday November 12 at The Ancaster Fairgrounds. For tickets or for information on becoming a member, please visit www.soroptimistdaf.ca or email SIDAF at soroptimistdaf@gmail.com.

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- James (Jim) Aitkin*
- Rankin Environmental
- Col. Gordon Dailley*
- African Lion Safari
- Mike Demkovich*
- J.D.J. Trailers
- Domenic DiFelice*
- Waterdown Collision
- Hank Gelderman*
- Jan Gelderman Landscaping
- Sandy Gray*
- Weeks Home Hardware
- Bill Grisdale*
- Grisdale Enterprises
- Jay Hughes*
- Jay's Auto Service
- Karen Hunt*
- Rockton Dinner Theatre
- Charles & Margaret Juravinski*
- flamboro downs
- Wilf, Tom & Tim Langford*
- Langford Pharmacy
- Archie McCoy*
- McCoy Foundry
- Jim and Margaret Robertson*
- Pause Awhile Tea Room
- Frank Spiridoulis*
- Lord Byron Steak & Seafood House

- Ron Steepe*
- Kitching Steepe & Ludwig Funeral Home
- Ernie Weeks*
- Weeks Home Hardware

BUSINESS GROWTH AND ACHIEVEMENT AWARD

- 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



Photo courtesy of Wilf Arndt

SEEN AT THE OBA

The *Flamborough Review* was again well-represented at the *Outstanding Business Achievement (OBA)* awards gala held earlier this year at the African Lion Safari. Pictured (from left) are Advertising Consultants Alistair Murray, Ainsley Tyreman and Jim Swierzewski. 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

- 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*
- Hamilton Technology Centre

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.

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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Photos courtesy of Wilf Arndt

FLAMBOROUGH 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: Rotarian Wendy Hickey (left) - a member of the Flamborough Open organizing committee - was joined on the links by (from left) Kathleen Hewick, Helena Donaldson and Karen Grierson. BELOW: Skyway Life Insurance administers the extended benefits program offered exclusively to members of the FCC. Members of Team Skyway Insurance included (from left) Brent Trinder, Mike Martin (also a member of the Flamborough Open organizing committee), Joe Citrigno and Peter Gair. The Flamborough Open is held on the last Wednesday every May (May 27, 2015).



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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
Legal Services	Miller Thomson LLP289-983-1000
	Smits Grove LLP, #24C - 35 Main St. N.289-895-8162
Locksmiths	Dundas Lock & Key, 178 King St. W., Dundas905-627-7985
	The Lock Hut, 12 Glaceport Dr.905-689-0514

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
Marketing	Serve Media, 998 Courtland Dr., Ancaster905-304-3451
Marketing/Web Design	Market Mechanics, 50 Karsh Cres.289-635-1507
Meat	Millgrove Packers, 549 Conc. 5 W.905-689-6184
Metal Fabricators	Flamboro Technical Services, 383 Conc. 6 E.905-689-8815
Mill Equipment	Bev Brown Enterprises, 30 Maple Ave.905-628-9929
Millwright	Industrious Solutions, 1110 Con. 6 W.905-627-3600
Mobile Home Parks	John Bayus Park, 6501 S.S.#1, Cambridge519-623-2845
	Beverly Hills Estates, Box 52146 Oakville
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
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
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
Property Management	The Enfield Group, 1 Hamilton St. S905-689-7341
Pumps	Flamborough Pumps, 797 Con. 8 W., Puslinch905-659-3337

Q

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

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
Rendering	Rothsay, P.O. Box 8270, Dundas905-628-9303
Restaurants	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
Restaurant / Catering	Pita Pit, 94 Dundas St. E.905-921-7289
Restaurant - Quick Serve	Walmart Canada, 90 Dundas St. E., R.R.#2905-689-9273
Retail	Village Manor Retirement Home, 57 John St. W.905-689-5440
Retirement Homes	Pacific Cedar Shake & Shingle, 2099 Hwy #6 N.905-659-1655
Roofing	

S

Security Systems	A.B. Wass Security, Box 390, Waterdown905-689-7931
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S

Security Systems	Connectall Communications, 7 Commerce Ct., SC905-383-2282
Self Storage	Waterdown Self Storage, 921 Centre Rd., Waterdown905-689-9505
Septic Tank Services	Rankin's Septic Tank Pumping, Box 12, Waterdown905-689-5585
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
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PROVINCE ADDRESSES CONCERNS RE ONTARIO PENSION PLAN

The Government of Ontario is planning to move ahead with its plans to implement a new pension scheme for the province.

The Ontario Retirement Pension Plan (ORPP) will require employers to match additional employee contributions of 1.9 percent of their income, up to a maximum income level of \$90,000.

A recent letter signed by representatives of more than 50 chambers of commerce/boards of trade from all parts of Ontario (including the Flamborough Chamber of Commerce) to MPP Mitzi Hunter – the Minister responsible for the implementing the plan – expressed deep concern about the ORPP and its potential impact on business. Specifically, the letter included questions (which were published in the *Bottom Line* last month and can be found on the FCC website).

Minister Hunter recently participated in a special network teleconference, during which many OCC members shared concerns and questions about the ORPP. It appears the OCC message about the ORPP is resonating at Queen's Park. Minister Hunter has shown an eagerness to engage with the Chamber network on this file.

The goal of the OCC network is to continue a productive and constructive engagement with Minister Hunter and the government so that the concerns of members are known and understood.

After the recent teleconference, Minister Hunter provided the following answers to the questions raised in the OCC network letter.

1. Instead of creating its own pension plan, why can't the province work with the federal government to enhance the Canada Pension Plan (CPP)? This would avoid administrative duplication and is a preferred option for businesses, when compared to the Ontario Retirement Pension Plan.

Enhancing the CPP remains the preferred option for the Government of Ontario. Despite ours and other provincial government's best efforts, the federal government decided to shut down consideration of a modest enhancement to the Canada Pension Plan. Their decision is disappointing, given the growing retirement income challenge faced by Canadians and Ontarians. As such, we are moving forward with a new mandatory provincial pension plan — the Ontario Retirement Pension Plan (ORPP) — that would be cost-effective, responsible, and designed to meet the needs of a 21st century workforce. The ORPP would expand pension coverage initially to more than three million working

Ontarians who currently rely on the CPP, OAS, and their own savings for retirement income. It would build on the key features of the CPP, and could later be integrated with the CPP should negotiations on an enhancement be successful in the future. We are eager to consult with businesses and employees on how best to move forward with this plan.

2. Has the province done any kind of economic forecast as to the financial effect that the ORPP will have on Ontario's business community?

Answer: We have more work to do on that front and it is part of our Ministry's workplan. In April, David Dodge released a report on the need for pension enhancement and its impact on the economy. In that report, Dodge underscores that Canadian workers are far from saving enough to maintain a satisfactory standard of living. This creates pressure on our economy in a number of different ways, not the least of which is the negative impact this will continue to have on seniors' purchasing power. Dodge's report also found that any short term costs would be offset by positive long-term effects. Put simply, a higher savings rate today would mean greater income and consumption in the future.

3. How will the government treat businesses that cannot afford to match mandatory contributions under the ORPP (specifically, small businesses)? Will there be exemptions for small businesses?

Answer: We need to be sensitive to the impact that any pension reforms would have on small businesses. That's why we've designed the ORPP to be phased in gradually. Our timing is deliberate: the Ontario Retirement Pension Plan would be introduced in 2017, coinciding with expected reductions in Employment Insurance premiums for employers and employees. Enrolment of employers and employees into the ORPP would occur in stages, beginning with the largest employers. Contribution rates would be phased in over two years.

4. The government has pledged to exempt those employees already participating in a comparable workplace pension plan from enrolling in the ORPP. What types of workplace pension plans will be considered "comparable" to the ORPP? What about Pooled Registered Pension Plans (PRPPs), will they be considered a "comparable plan"?

Answer: This is an area that we are actively considering and our technical advisory group, comprised of leading pension experts, is looking closely at the notion of comparable plans. This is a significant poli-

cy question, and one for which we will seek business' input. In addition to the ORPP, voluntary savings mechanisms like PRPPs will play a big part in shoring up the retirement system. We have committed to introducing a framework for PRPPs.

5. How will the ORPP impact the self-employed? Self-employed individuals often face a greater degree of income variability. While savings vehicles like the PRPP pro-

vide flexibility in terms of employer contributions, it is not clear that the ORPP would do the same.

Answer: We recognize the unique status of self-employed individuals. Self-employed individuals will be exempt from the ORPP. However, the government will consult to make sure we develop solutions that allow self-employed individuals to achieve a secure retirement future.

Canadian Chamber of Commerce

CCC MEETS IN CHARLOTTETOWN

Michael McMullen, President of MCM Consulting Ltd. located in Winnipeg, Manitoba was elected the 2014-2015 Chair of the Board of Directors of the Canadian Chamber of Commerce (CCC) at its Annual General Meeting (AGM) in Charlottetown in September. At the meeting, more than 300 representatives of member chambers of commerce and boards of trade from all across the country – including Executive Director Arend Kersten of the Flamborough Chamber of Commerce (FCC) – set the CCC's advocacy agenda for the upcoming year. In particular, members agreed that the removal of internal trade barriers within Canada and the development of our natural resources are key to our nation's competitiveness.

"The CCC's greatest strength has always been the power of the chamber network and the ability of businesses of all sizes and from all sectors of the economy and all regions of Canada to speak with one voice," McMullen said. "Over the years, we have demonstrated a clear impact on public policy and decision-making to the benefit of business and all Canadians."

At the meeting, member chambers of commerce and boards of trade agreed to continue the network's focus on removing internal trade barriers within Canada. "The federal and provincial/territorial governments need to show concrete actions and significant improvement when it comes to removing barriers to interprovincial trade," said CCC CEO Perrin Beatty. "We want to see real changes in the months ahead. Canadian business cannot continue to be held hostage to an archaic system."

The CCC network also reiterated its support for the *Partnership for Resource Trade*. The group, of which the CCC is a founding member, seeks to engage and mobilize Canadians on the key role the development of our natural resources play in the economic success of our nation. "All of us benefit when our natural resources are developed responsibly and brought to market successfully," stressed Beatty.

Michael McMullen is joined on the Canadian Chamber's leadership team by: CCC CEO Perrin Beatty, Ottawa; First Vice Chair David Paterson, Toronto; Second Vice Chair Duncan Wilson, Vice President, Corporate Social Responsibility, Port Metro Vancouver, Vancouver; Third Vice Chair Christiane Bergevin, Executive Vice President, Strategic Partnership, Mouvement des caisses Desjardins, Montréal; Treasurer Andrea Bolger, Executive Vice President, Business Financial Services, Canadian Banking RBC, Toronto; and, Immediate Past-Chair Richard Payette, CEO Americas, BDO Canada LLP, Montréal. The CCC is the vital connection between business and the federal government. It helps shape public policy and decision-making to the benefit of businesses, communities and families across Canada with a network of over 450 chambers of commerce and boards of trade, representing some 200,000 businesses of all sizes in all sectors of the economy and in all regions.

The Ontario Chamber of Commerce (OCC) network enjoyed outstanding success at CCC AGM. A total of 14 policy resolutions authored or co-sponsored by Ontario chambers of commerce and boards of trade met the approval of AGM delegates.

Among the successful resolutions was a joint effort by nearly 20 chambers of commerce and boards of trade from across the province to bring attention to the generous incentives being offered by competitor jurisdictions in an effort to lure Ontario businesses out of the province. The resolution was originally suggested by the FCC Executive Director Arend Kersten. The OCC network's successful resolution calls on the federal government to recognize the problem and gain a clear understanding of its impact on Canada's economy. The OCC will work closely with its partners to ensure that this resolution is clearly on the federal government's radar.

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