GREATER KITCHENER WATERLOO
CHAMBER OF COMMERCE
BUSINESS BUILDING COMMUNITY

advocate

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Investing in our Future as a Region

features

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EDITOR-IN-CHIEF:
Art Sinclair

EDITOR:
Heather Hutchings

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ADVERTISING AND SALES:
Bonnie Frank - bfrank@greaterkwchamber.com
Lisa McDonald - lmcdonald@greaterkwchamber.com

CONTRIBUTING WRITERS:
Adam Diamond, Brad Dunbar, Ian McLean, Jenna Petker, Jason Roberts, Tim Rollins, Art Sinclair, Tim Strome, Daniel Tisch

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Darlene Jones
djones@greaterkwchamber.com

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Heather Hutchings
hhutchings@greaterkwchamber.com

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519.576.5000

A Look To The Future

I want to take this opportunity to thank everyone once again for your support with the Business Excellence Awards Gala; and congratulations to all the winners, and to all the nominees. You should all be exceptionally proud of the work you are doing, and the difference you are making here in Waterloo Region.

In addition to all the incredible sponsors and partners who helped make this event possible, I would also like to thank the dedicated team of Chamber Staff and Volunteers. Nights like the Gala, where we can all come together and celebrate everyone's accomplishments, are so important. Especially now. And to put on event of such a large scale, and in two different locations, is no small feat. If you have not been to this event, I definitely recommend purchasing tickets for next year.

I also want to take this opportunity to remind you of all the amazing events we have coming up in the next few months. We have the Manufacturing Summit, another instalment of the Vision 1 Million series (focusing on talent), the Energy and Environment Forum and the Women's Leadership Summer Soiree. We are also accepting nominations for the 2025 Small Business Awards, and have a new Links and Leads Golf Tournament.

Along with the Cambridge Chamber of Commerce, we have also re-launched the Chambercheck.ca website, which is full of information and links regarding trade and tariff news. We are also continuing the "Ask The Experts" series with key insights from guest experts, with a focus on tariffs and their effects on the local community and economy.

In this issue of the Advocate you will be hearing from some local companies and the President and CEO of the OCC (Ontario Chamber of Commerce) on the initiatives, projects and related funding that our region will need in the coming years, especially as we head towards 1 million residents. With the provincial and federal elections over, these will be the main advocacy issues that the Chamber will be discussing with our elected officials.

ABOUT THE AUTHOR

Brad Dunbar

Brad Dunbar is a Chartered Professional Accountant and President of Dunbar & Associates, Professional Corporation, a local accounting firm specializing in tax return preparation and tax planning for individuals and small/medium sized businesses.

Continuing Investments Across Waterloo Region

One year ago in May of 2024, Statistics Canada data indicated that Waterloo Region was Canada's fastest growing community. According to the Waterloo Economic Development Corporation (WEDC), this rapid growth highlights our appeal as a premier destination for businesses and residents.

More recent statistics indicate that growth is not expected to slow down for the immediate future. The total population was estimated at 706,875 on July 1, 2024, marking the first time the 700,000 level was exceeded in Waterloo Region and as one million residents appear on the horizon for 2050. The regional population increased by just over 33,000 from 2023 with Kitchener at 6.4 percent, ranking as the second fastest growing Canadian municipality for 2024.

The Greater KW Chamber and our partners in BESTWR are pushing the question- Vision One Million- Are We Ready? Local governments and stakeholders agree that population and economic increases will require significant investments for infrastructure and related services. Continuing growth is initiating activity across both the private and public sectors for a new hospital, LRT Phase 2, Building 70,000 new homes and ensuring we have the talent the community will need.

In late March of this year, Grand River and St. Mary's Hospitals formally announced that the Ontario Ministry of Health approved their merger and became the Waterloo Regional Health Network (WRHN). A release from the new organization indicated this amalgamation represents a continuing commitment to enhancing the healthcare experience through combined resources, expertise and collaboration towards the planned hospital at the University of Waterloo's North Campus.

Tim Rollins, WRHN Board Co-Chair, noted that existing facilities have partnered for over 90 years ensuring that patients receive the care they need when they need it. The merger will further eliminate barriers to access and connect all serviced communities. Sandra Hanmer, Board Co-Chair, also indicated that ensuring community members receive world-class healthcare services is a key component for meeting regional growth demands.

Population growth will also necessitate transportation and transit expansion for emerging economic requirements. Grand River Transit (GRT) recently released a new business plan that will add new routes and expanded service hours in response to an anticipated ridership growth where the local system will be comparable to transit agencies across the Greater Toronto and Hamilton Area (GTHA).

A report drafted by regional staff noted that by connecting people, jobs and homes, Grand River Transit will avoid costs through reduced car dependency and minimizing the demand for road widening. Transit-oriented development, as opposed to urban sprawl, will also promote the objective of affordable housing. In addition to improved GO Transit passenger rail service and ION extension into Cambridge, improved bus transit is a high priority for the local business sector. Employers and employes are dependent upon transit services operating within established schedules to ensure local economic growth and stability.

Two elections (federal and provincial) in early 2025 have again highlighted the on-going challenges for Waterloo Region, Ontario and Canadian employers in securing the talent required to sustain their operations. The Canadian Chamber of Commerce notes that we are falling short in addressing the current and future skills needs of our workplaces. There is an alarming disconnect between the skills employers require and the credentials employees possess for a continually evolving global economy.

The skills deficit applies to employers in both the public and private sectors. The Registered Nurses' Association of Ontario (RNAO) noted in July of last year that Ontario requires 26,000 additional registered nurses to meet the nurse-to-population ratio across Canada. The national shortage of nurses accompanies a shortage of doctors which is dominating political debates around the delivery of public healthcare in all regions of Canada. The Waterloo Region business sector and our Chamber have collaborated for three decades on the recruitment of family doctors, and we anticipate stronger connections with the WRHN on addressing future issues for primary service delivery.

The challenges of local population and economic growth are significant however the question remains – are we ready? Progress is evident in infrastructure development, however more needs to be done faster if we are going to be ready to meet the needs of a community of one million in just over 20 years. Time is speeding by- let's get busy!

ABOUT THE AUTHOR

Ian McLean

Ian is President and CEO of the Greater Kitchener Waterloo Chamber of Commerce.

LINKS & LEADS GOLF TOURNAMENT

2025

PRESENTED BY

Cowan

Join us for a day of networking and golf at the first annual Links & Leads Golf Tournament!

DATE

Monday, June 23, 2025
8:00am – 4:00pm

VENUE

Foxwood Golf Club
2777 Erbs Rd, Baden

TICKETS

Member: $175.00*
Young Professional Ticket $150.00

*Prices subject to HST. Increased fees for Future Members.

GREATER KITCHENER WATERLOO
CHAMBER OF COMMERCE
BUSINESS BUILDING COMMUNITY

Canadian Infrastructure for a Global Economy

The Canadian Chamber of Commerce has consistently advanced the policy position that Canada, as a large geographic nation operating within an increasingly globalized economy, requires effective infrastructure accompanying efficient regulatory systems that facilitate the movement of goods and people.

Furthermore, transportation is a value-added sector and economic enabler allowing business to create jobs and compete internationally. Despite recent investments from all levels of government, trade enabling infrastructure remains a small percentage of our national strategy. Canada also requires an effective regulatory regime to ensure domestic companies are not operating across a costly environment relative to their competitors.

A March 8, 2025, CBC News article noted that for the first time in the lives of many Canadians, the idea of large-scale, nation-building infrastructure is a prominent public policy priority. The (re)-election of Donald Trump to the White House and potential decreased dependency on American markets have initiated a growing interest in energy corridors, port expansions, and rail upgrades.

From the perspective of Canadian business, this recent and urgent interest in nation-building is not new. The major question is how we collectively fell behind and where did major construction projects fall off the rails literally and figuratively.

Antoine Trepanier wrote in the National Post on March 20 of this year that a report from the Montreal Economic Institute (MEI) indicated that the tariff predicament with the United States could have been "very different" if the Energy East and LNG Quebec pipelines were constructed. Both structures could have redirected $38.4 billion worth of products annually into alternative global markets opposed to 97 percent of crude oil exports going directly south of the border. Gabriel Giguere of the MEI observed that Canadian dependence on American trade is the result of continuing policy decisions that have prohibited major domestic infrastructure projects.

Furthermore, as noted in this report the Energy East pipeline proposed in 2013 to move product from Alberta to the Irving refinery in New Brunswick was abandoned in 2017 due to domestic regulatory issues and strong opposition from environmental groups. The Quebec government also opposed the project as they perceived limited benefits from a structure that would have crossed several rivers.

Another CBC News article from January 24, 2025, noted that in the business of oil pipelines, there is political rhetoric and the reality of dollars and cents. Provincial premiers may be supporting the Energy East project, but no private sector organization will accept current or future costs. Dennis McConaghy, a former pipeline executive, indicated it will be difficult for any corporate board in Canada to approve and assume all associated risks – both political and regulatory.

A major obstacle on Energy East originates from any proponent being required to start a federal regulatory approval process at step one. This route is legally required, which makes any provincial demands for an expedited approval virtually impossible. Although Energy East has historically been considered a nation-building project for Eastern Canada to process Canadian resources, the majority of refined product would have been positioned on freighters for export markets apart from the United States.

Federal Natural Resources and Energy Minister Jonathan Wilkinson recently suggested that the timeline for building a major pipeline will be considerably longer than the duration of American tariffs. His assessment is that anyone who claims there are short-term solutions to any current challenges is misguided.

Marc Dunkelman of Brown University and author of Why Nothing Works (2025) noted that collectively we have gone from one extreme, where almost no one could say no, to the opposite extreme where it is virtually impossible to complete a beneficial project. His assessment is that "everyone should have a voice, but no one should ever veto."

As noted by the Canadian Chamber of Commerce, businesses in all regions of Canada and across all sectors require urgent regulatory reform and investments into infrastructure to compete and succeed within a global economy. The time for debate and discussion has concluded and collectively we must move forward.

ABOUT THE AUTHOR

Art Sinclair

Art is Vice President Policy and Advocacy for the Greater Kitchener Waterloo Chamber of Commerce.

Repatriating Canadian Physicians from the U.S.: A Piece of the Puzzle to Solve Ontario's Physician Shortage

Ontario is in the midst of a severe shortage of family physicians, leaving more than 2 million residents without access to primary care and that number predicted to double within two years. This crisis is intensified by an aging physician workforce with nearly 40% of current family doctors approaching retirement in the next five years. This combined with far fewer residents choosing to pursue family medicine, leaves Ontario in a crisis.

Ontario has recently changed the licensing requirements for returning doctors, streamlining the process for U.S. trained physicians to practice in the province.

The turbulent political climate in the United States has led to some U.S. based physicians looking at their practice options. Canadian doctors practicing south of the border are actively considering a return home to Canada. This presents a unique and critical opportunity for Canada to repatriate and encourage Canadians to return home. Ontario has recently changed the licensing requirements for returning doctors, streamlining the process for U.S. trained physicians to practice in the province. These regulatory changes simplify the repatriation of Canadian physicians, permitting them to practice within Ontario's healthcare system, with fewer obstacles.

Bringing home Canadian physicians from the U.S. is a critical component to addressing Ontario and our Region's physician shortage. The Chamber's Physician Recruitment Program combined with the work of the Southern Ontario Physician Recruitment Alliance (SOPRA), is targeting recruitment fairs in the U.S. and overseas.

Ontario must ensure that the work environment in Ontario is attractive enough for doctors to stay

While interest from U.S. based doctors is high today, we need to be strategic and understand the challenges and barriers. For example, it is more lucrative for physicians working in the private health system in the U.S. as opposed to our publicly funded health system. Ontario must ensure that the work environment in Ontario is attractive enough for doctors to stay even when the political landscape changes in the U.S.

The Chamber's Recruitment Program also understands that doctors have partners and families - housing, education and jobs for spouses are also part of the decision making for these physicians.

We need at least 50 new physicians to ensure those without a family doctor can have one

For our community to get ahead of the wave, we need at least 50 new physicians to ensure those without a family doctor can have one. This gap will continue to grow as doctors retire in greater numbers and our population grows in the coming years.

Recruiting doctors back to Canada is a tool but it must coincide with long-term planning and investment. Ontario's healthcare future depends on building a resilient, well-supported physician workforce rooted both in homegrown talent and in the ability to welcome skilled professionals to Canada.

Bringing Canadian physicians from the U.S. presents a valuable and timely opportunity to ease Ontario's physician shortage but it is only one piece of a much larger puzzle. The urgency of the current healthcare crisis demands a multi-faceted approach, one that not only brings physicians home but also retains and supports new and established physicians within the province.

ABOUT THE AUTHOR

Jenna Petker

Jenna is Director, Healthcare & Physician Recruitment for the Greater Kitchener Waterloo Chamber of Commerce.

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Thank you to our dedicated sponsors for helping the Chamber continue its goal of eliminating the doctor shortage in Waterloo Region.

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20 Hanson Avenue, Unit 5
Kitchener, ON N2C 2E2
info@altcaret.com
altcaret.com
Phone: (877) 258-0070

Ascension Industrial Services Ltd
Electrical Contractors
Sarah MacArthur, General Manager
483 Dundas Street North
Cambridge, ON N1R 5R6
info@ascensionind.ca
ascensionind.ca
Phone: (226) 208-7673

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Darryl Defoe
Volumetric Concrete Manager
7051 Wellington Road
Guelph, ON N1H 6J9
darryl.defoe@lafarge.com
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Phone: (905) 538-3238

Brand Pulse Media
Marketing Consultants
Kim Le, CEO
kim@brandpulsemedia.biz
brandpulsemedia.biz

Brentwood Custom Lasering
Engravers, General
Tyler Runstedler, Owner
73 Brentwood Avenue
Kitchener, ON N2H 2C7
info@bclasering.ca
bclasering.ca
Phone: (519) 594-2468

CarePartners
Senior Citizen Services
Collin Dsouza
Director, Business Development
140 Columbia Street West
Waterloo, ON N2L 3K8
info@carepartners.ca
carepartners.ca
Phone: (519) 746-4382

Carol Spooner Portraits
Photographers
Carol Spooner, Owner
Info@carolspoonerportraits.com
carolspoonerportraits.com
Phone: (519) 591-6561

Champagne Glass & Door Inc.
Glass - Plate, Window & Door
Ryan Shoemaker, Sales Manager
160 Frobisher Drive, Unit 6
Waterloo, ON N2V 2B1
ryan@champagneglass.ca
champagneglass.ca
Phone: (519) 498-1030

Cost Optimization Strategies and Transformation (COST) Partners Inc.
Business Consultants
Ankur Thakur, President/CEO
19 Elmbank Trail
Kitchener, ON N2R 0B3
ankurthakur@costpartners.ca
costpartners.ca
Phone: (519) 574-2842

Dileep Rai - IT Consultant
Computer Consultants
Dileep Rai, IT Consultant
dileep.kumar.rai@gmail.com
Phone: (425) 306-4131

Erb Street IDA Pharmacy
Pharmacies
Muhammad Mairaj Naveed, Pharmacist
347 Erb Street West, Unit 6
Waterloo, ON N2L 1W4
erbidapharmacy@gmail.com
erbstreetpharmacy.com
Phone: (519) 208-1133

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Human Resource Consultants
Lynette Zehr, Senior HR Business Partner & Managing Director
Lynette@essentialhr.ca
EssentialHR.ca
Phone: (289) 362-5959

GRIT Engineering Inc
Engineers
Spencer Bannon
Environmental Services Director
133 Regent Street
Stratford, ON N5A 3W2
admin@gritengineering.ca
gritengineering.ca
Phone: (519) 305-5727

Grosso Construction
Construction
David Grosso
Owner/Lead Project Manager
Info@grossoconstruction.com
Grossoconstruction.com
Phone: (519) 805-2826

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Security Services & Systems
Jinesh Patel, Owner
hawkviewsecure@gmail.com
Phone: (519) 981-3012

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Ulrich Frisse, Founder
Ufrisse@historicalbranding.com
historicalbranding.com
Phone: (519) 501-1412

Integrity Drains and Plumbing
Plumbing Contractors
Julie Norcott, Co-Owner
Info@integritydrains.ca
IntegrityDrains.ca
Phone: (519) 897-6229

Jennifer Michi Rock Capital Mortgage
Mortgage Brokers
Jennifer Michi, Mortgage Broker
info@jennifermichi.com
jennifermichi.com
Phone: (416) 316-0872

JT Machine Ltd
Production Machining
Josh Boorsma, Owner
195 Boullee Street
New Hamburg, ON N3A 2K3
sales@jtmachine.ca
jtmachine.ca

KCL Financial Services Inc.
Mortgages
Keith Logan, Director of Finance
info@kclfinancial.ca
kclfinancial.ca
Phone: (519) 720-8783

Kuepfer Roofing
Roofing Contractors
Josiah Kuepfer, Owner
kuepferroofing@gmail.com
kuepferenterprisesroofing.com
Phone: (519) 504-4506

KW Delivery Solutions
Courier & Delivery Service
Paul LeBlanc, Owner
871 Victoria Street North, Unit 7B
Kitchener, ON N2B 3S4
paul@kwdelivery.ca
kwdelivery.ca
Phone: (519) 807-2816

Lanark Village
Retirement Communities & Homes
Ashley Smith, Marketing & Business Services Director
44 Lanark Crescent
Kitchener, ON N2N 2Z8
lanark_village@srgroup.ca
srseniorsliving.ca/villages/lanark-village
Phone: (519) 743-0121

Laswick Professional Services
Information Technology Management
Scott Laswick, Founder & CEO
19 Weir Street
Cambridge, ON N3C 0B9
scott.laswick@lpsconsulting.ca
lpsconsulting.ca
Phone: (226) 752-5462

LegalShield
Legal Services & Notaries
Debbie Mann, Independent Associate | Small Business & Group Benefits
debbie.mannLS@outlook.com
debbiemann.legalshieldassociate.com/en-ca
Phone: (519) 404-2922

MATZ Trading & Consulting INC
Business Consultants
Ziaul Alam Khan, Owner
matztrading.inc@gmail.com
Phone: (705) 805-0376

Megawire Inc.
Information Technology
Jamie McConnell, General Manager
34 Durward Place
Waterloo, ON N2L 4E4
info@megawire.com
megawire.com
Phone: (519) 886-1886

MI Dental
Dentists
Sharib Manzoor, Dentist
1606 Battler Road
Kitchener, ON N2R 0C9
info@midental.ca
midental.ca
Phone: (519) 894-9444

Murdoch Travel
Travel Agencies
Angela Douglas
Branch Manager/Travel Advisor
570 University Avenue East, Unit 901
Waterloo, ON N2K 4P2
waterloo@murdochtravel.ca
MurdochTravel.ca
Phone: (519) 279-4669

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Bookkeeping Services
Nerina Naraghi, Owner
nerina@NNbookkeeping.ca
nnbookkeeping.ca
Phone: (905) 758-7160

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Charitable, NFP & Community Services
Brian Tropea, Director
brian@ohha.ca
ohha.ca
Phone: (905) 854-6442

Parallel Financial Services Ltd
Financial Planning Consultants
Heather McKague
Certified Financial Planner
Heather@parallelfinancial.ca
parallelfinancial.ca
Phone: (519) 502-0799
Fax: (226) 383-2066

ReNeuvo Composites Ontario Inc
Manufacturing
Jose Manuel Gonzalez
President & CEO
info@ReNeuvoCompositesOntario.com
ReNeuvoCompositesOntario.com
Phone: (519) 754-6033

Revive Cosmetic Clinic
Cosmetic Medical Clinic
Khulood Murad, Doctor & Owner
131 Union Street East, Unit 105
Waterloo, ON N2J 1C4
info@revivecosmeticsclinic.com
revivecosmeticsclinic.com
Phone: (519) 749-5121

Sarah Sturino - Empowered Wellness
Health & Wellness
Sarah Sturino, CEO
sssturino@gmail.com
SarahSturino.com
Phone: (416) 587-7556

Sarmazian Flooring
Floor Materials, Sales and Contractors
Levon Sarmazian, Owner
865 Weber Street North
Waterloo, ON N2J 4G8
levon@sarmazian.com
sarmazian.com
Phone: (519) 783-1310

Subtly You
Cosmetic Medical Clinic
Greg Quaile, Owner
95 King Street South, Unit C106
Waterloo, ON N2J 1P5
info@subtlyyou.ca
subtlyyou.ca
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Clarence Beintema, Owner
15-4881 Fountain Street North
Hanger 17
Breslau, ON N0B 1M0
service@tricityaero.com
tricityaero.com
Phone: (519) 648-2044

Vanessa's Cuisine
Catering
Vanessa Simon, Owner
Simonv14@yahoo.com
vanessascuisine.com
Phone: (519) 496-1043

Weavik Inc
Computer Software
Karl Wierzbicki, VP Sales & Marketing
14 Erb Street West
Waterloo, ON N2L 1S7
info@weavik.com
weavik.com

2025 MANUFACTURING SUMMIT

Securing Ontario's Manufacturing Future

The annual Manufacturing Summit is hosted as a way to bring the manufacturing and supply chain communities together in the Region. This year, we'll be focusing on securing the future of manufacturing in Ontario.

KEYNOTE SPEAKER: Flavio Volpe, Automotive Parts Manufacturers' Association

PANEL #1: *Reshoring & Resiliency: Less Dependance on the USA*

PANEL #2: *Global Trade: Canada's Free Trade Advantage*

HOSTED BY: Greater Kitchener Waterloo Chamber of Commerce – Business Building Community; Guelph Chamber of Commerce

THURSDAY, MAY 8, 2025
12:00pm – 4:00pm

VENUE

Frank Hasenfratz Centre for Excellence in Manufacturing
700 Woodlawn Rd W, Guelph, ON

TICKETS

Admission: $80 *(includes lunch)**

*Prices subject to HST.
Increased fees for Future Members.

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Gala Award Winners

1 ***Employee Engagement Award***
Scott MacLeod of Libro Credit Union accepts the award from Norma McDonald-Ewing, Associate Vice-President with Conestoga College Institute of Technology and Advanced Learning.

2 ***Volunteer of the Year Award***
Shannon Shaw, with Talbot Promotions, accepts the award sponsored by Bell Canada at the ECU Podium.

3 ***Environment and Sustainability Award***
Bob Connors, General Manager of Waterloo Wellington Flight Centre, gives his acceptance speech for the Environment and Sustainability Award Sponsored by Enbridge.

4 ***Non-Profit/Charitable Award***
Victoria Baby, CEO of The Humane Society of Kitchener Waterloo & Stratford Perth, accepts the award from Ted Rowe, President of MTE Consultants Inc.

5 ***Service Excellence in Hospitality & Tourism Award***
Jody Palubiski, CEO of Charcoal Group of Restaurants, accepts the award from Kyle Murray, Dean of the Lazaridis School of Business, with his Charcoal Group team!

6 ***Innovation Award***
Brendan Wylie-Toal Director of Innovation & Research with KidsAbility Centre for Child Development accepts the award from Meaghan Furtado, Branch Manager of Scotiabank.

7 ***Health & Wellness in the Workplace Award***
Scott Freiburger CEO, of AET Group Inc accepts the award from Sean Sullivan, Waterloo Region Managing Partner with Gowling WLG.

8 ***Community Builder of the Year Award***
Jeff MacIntyre, President of Grand Valley Construction Association accepts the award from Willy Heffner, President of Heffner Lexus & Heffner Toyota.

9 ***Young Professional of the Year Award***
Rochelle Williams, Owner of The Dessert Artist accepts the award from Scott Gillfillan, Partner with PwC.

10 ***New Business of the Year Award (Under 2 Years)***
Erin Seaton, CEO, of Embark Physical Therapy & Wellness, accepts the award sponsored by MAC LLP at our Live steaming Party, hosted at Den1880.

11 ***Business of the Year Award (1-10 Employees)***
Sandor Dosman, Owner of Fo'Cheezy Food Trucks accepting the award from Tim Rollins, Partner with EY.

12 ***Business of the Year Award (11-50 Employees)***
Jon Cassaubon, Owner, of Cass Construction & Renovations Inc accepts the award from Tom Sanderson Partner, with Miller Thomson LLP

13 ***Business of the Year Award (Over 50 Employees)***
Gary Barfoot , Chief Financial Officer, with NDI accepts the award from Jeremy Red, Director of Co-operative Education Services with the University of Waterloo.

14 ***Michael R. Follett Community Leader of the Year Award***
Amber French, Managing Partner at Catalyst Capital accepts the award from Marc Avaria, Executive VP, Group Insurance Division with Equitable.

Gala Awards











BUSINESS
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Mark Your Calendar

Monday, May 12, 2025

Vision 1 Million- Are We Ready? the Future of Talent in Waterloo Region

11:30 am – 1:30 pm
Location: Ken Seiling Waterloo Region Museum
Member: $55
Future Member: $110

As the Region of Waterloo is projected to reach 1 million residents by 2050, we must plan for the future. The Vision 1 Million -Are we ready? series will cover Housing, Healthcare, Talent, and Infrastructure. For this session, we'll focus on Talent in the Waterloo Region. Some of the content/topics that will be covered include: The types of skills needed for today's labour force, The advantages of local employment opportunities, Upskilling and workforce development, Immigration and opportunities for hiring newcomers, Preparing the next generation of talent and Diversity, Equity, and Inclusion (DEI) in hiring practices

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Host Venue Sponsor: Ken Seiling Waterloo Region Museum

Friday, May 30, 2025

38th Annual Energy & Environment Forum

11:30 am – 1:30 pm
Catalyst 137
Member: $60 • Future Member: $95 • Member Exhibitor Booth: $175

Join us for an important event focused on Energy Security in Ontario: Powered by Nuclear. Built in Waterloo Region. This event will feature two engaging panel discussions: one exploring Nuclear Power & Electrical Distribution in Ontario, and the other highlighting Local Innovations, Global Impact, showcasing how regional advancements are making a global difference.

We are also honoured to be joined by the Minister of Energy, who will provide remarks and share key insights on Ontario's energy strategy and the critical role nuclear power plays in building a secure and sustainable future.

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Tuesday June 3, 2025

Charcoal Group of Restaurants Chamber Young Professionals: Speed Networking

5:00 pm – 7:00 pm
Location: Communitech

Join us for a fast-paced evening of one-on-one speed networking, where you'll rotate through quick, casual conversations with other young professionals. It's the perfect opportunity to practice your elevator pitch, share what you do, and spark new connections.

Members: $35 • Future Member: $70

Title Sponsor: Charcoal Group Restaurants

Gold Sponsor: MCAP

Wednesday June 12, 2025

Expert Exchange #3 - Finance & Funding

4:30 pm – 6:30 pm
Location: Manulife
Members: Free (Small Businesses) and $30 for other Members
Future Members: $60
Connect with industry experts and mentors in intimate and collaborative round table discussions. You'll participate in 15-minute "speed rounds" with Experts in specialized areas, before you rotate to the next table topic.

Platinum Sponsor: CONESTOGA Connect Life and Learning

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Tuesday June 17, 2025

Heffner Women's Leadership: Summer Soiree

5:00 pm – 7:00 pm
Location: Puddicombe House
Members: $35
Future Member: $70
Join us for a summer social. This annual Women's Leadership event lets you reconnect with everyone, as well as build new connections over a glass of wine, or mocktail and some good food!

Title Sponsor: Heffner Lexus, Heffner Toyota

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Monday, June 23, 2025

2025 Links & Leads Golf Tournament

8:00 am-4:00 pm
Location: Foxwood Golf Club
Member: $175 • Chamber Young Professional: $150
Future Member: $250
Details: We are proud to introduce the inaugural Links & Leads Golf Tournament this year a unique opportunity to enjoy a round of golf while building meaningful new connections on the course.
You will sign up individually, eliminating the need to form a foursome. You will be thoughtfully paired with three other professionals based on your industry and areas of interest. This unique format provides a valuable opportunity to expand your network, exchange ideas, and collaborate, all while enjoying a round on the course.
Whether you are an experienced golfer or new to the game, the Links & Leads Golf Tournament offers an ideal setting for both professional growth and personal enjoyment.

Title Sponsor: Cowan

Tuesday, June 24, 2025

CWB Business After 5: Season Finale

5:00 pm – 7:00 pm
Location: Ken Seiling Waterloo Region Museum
Member: complimentary, recommended $10 donation to our Feature Charity SPECTRUM
Future Member: $40 donated to our Feature Charity SPECTRUM
Come and join us at Cowan for fantastic networking opportunities in welcoming environment. Engage with local businesses at their booths, savour refreshments, and make the most of the numerous possibilities at this BA5 event, such as building relationships, generating sales, obtaining referrals, seeking mentorship, receiving advice, and much more!

Title Sponsor: CWB Canadian Western Bank

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Sign & Print Sponsor: Westmount Signs & Printing

Host Venue: Ken Seiling Waterloo Region Museum

Feature Charity: SPECTRUM Waterloo Region's Rainbow Community Space

Wednesday, June 26, 2025

Parking Lot Party

June 26th, 2025
5:00 pm – 7:00 pm
Location: Chamber Office
Member: Free
Member only
Save the Date! The KW Chamber of Commerce is hosting a backyard bash complimentary to all members. More details to come.

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Securing Ontario's Future: Investing Strategically in Sustainable Growth

Ontario, Canada's most populous province, is at a pivotal moment in its economic evolution.

As one of his first acts in office, Donald Trump made a fateful decision: He broke his own trade agreement by launching a tariff war with Canada, and later expanded the conflict to nations all over the world. The consequences have been immediate, with massive losses on financial markets, and crippling uncertainty for businesses, workers and communities on both sides of the border.

This threat has created a "hinge moment" for Canada, because it has underscored the fragility of our economy. According to the Ontario Chamber of Commerce's 2025 Ontario Economic Report, business confidence dropped from 26% to 15% when tariffs were introduced. 67% believe tariffs will harm their business.

Despite these serious challenges, we have reason for optimism: we see extraordinary unity among Canadians, a renewed focus on competitiveness within our business community, and a sense of urgency among our political leaders.

This creates an exciting opening for strategic investments and proactive policy to fortify Ontario's resilience – and enhance our competitive edge. There are four imperatives we face right now – the building blocks of our future.

1. Catalyzing Business Growth and Trade Opportunities

The first step is clear and urgent: we must triage Ontario's industrial base to protect sectors and businesses most at risk from tariffs – giving them both tangible support now and targeting their protection in future trade negotiations.

Beyond that, we need to look at ways to open up new growth opportunities for business. This is one reason for the Ontario Chamber of Commerce's aggressive advocacy to dismantle interprovincial trade barriers. Imagine a province where shoppers enjoy lower prices and a wider array of choices, where businesses thrive with access to markets across Canada, and where talented workers can go where the jobs are – helping to solve our critical labour shortages in many industries. This vision is within reach, but it requires decisive action.

That is why the OCC has laid out a compelling roadmap to bring down these barriers, with recommendations that are bold yet practical: set a public goal to eliminate all interprovincial barriers, sign mutual recognition agreements, and unilaterally recognize standards from other parts of the country to boost trade and labor mobility. We scored a huge advocacy "win" when the government of Ontario made dismantling these barriers its first legislative priority in April.

There are other critical priorities. We are also calling for simplifying and streamlining the provincial and federal tax frameworks for small and medium-sized businesses, and improving access to capital for high-potential businesses. By making compliance simple, reducing the regulatory burden, and making growth capital easier to find, government can free entrepreneurs and businesses to grow and thrive.

2. Preparing the Workforce of Tomorrow

The Ontario and federal governments have worked hard to attract huge investments in the industries of the future. Now, we need just as much focus on investing in the talent to power these industries.

As the U.S. repels top global talent from its research institutions, Canada has an opportunity to achieve an historic "brain gain." Here in Ontario, we should aspire to have the best post-secondary education system in Canada. This means urgently boosting funding for colleges and universities, expanding scholarships and bursaries, and supporting leading-edge research – both discovery-based and applied.

This also means fully funding enrollment expansion to meet the growing demand from Ontario high school students, to keep our young talent at home in communities such as Kitchener-Waterloo. We must also enhance skills training and work-integrated learning to foster workforce development and innovation. By partnering with post-secondary institutions, Ontario can align program funding, enrollment planning, and student job placements with labor market demands.

Finally, Ontario must develop a workforce strategy that addresses the needs of sectors facing acute labor shortages, to ensure a robust and adaptable workforce ready to meet future challenges.

3. Advancing Health and Community Well-Being

Ontario's healthcare system is at a critical juncture, requiring substantial investments to meet the demands of its growing population. This means upgrading hospitals, clinics, and long-term care facilities to improve patient outcomes and reduce wait times. Expanding access to healthcare services, especially in underserved areas, is a priority.

Investments in telemedicine and mobile health clinics will ensure that all residents receive care, regardless of their location. Embracing healthcare innovation will drive significant improvements in care delivery. By investing in medical research, digital health technologies, and personalized medicine, Ontario can prevent disease – lowering long-term costs. This will require collaboration between healthcare providers, researchers, and technology companies - to accelerate the adoption of new solutions. We must also accelerate the development of an integrated health data system focused on interoperability and transparency.

Finally, we must recognize the mental health and substance use crisis that has become tragically familiar to businesses and residents on the streets of every Ontario community. The OCC recommends a whole-of-government approach, including modernizing the provincial-municipal fiscal relationship to equip communities with tools to tackle homelessness, improve public transit and community safety.

4. Building the Foundations for Growth

Ontario is building again – investing in the infrastructure of the future, including transit, broadband, clean energy, electrification, the EV supply chain, and housing-enabling infrastructure. This is exciting news.

However, the province must enhance its ability to execute large-scale projects efficiently. For example: we must unlock the critical minerals potential of northern Ontario through genuine partnerships with Indigenous communities; we can invest in rail and marine infrastructure and transportation hubs to create new pathways for resources to flow seamlessly across the province and beyond. This includes improving goods movement along transportation corridors, developing alternative routes to mitigate disruptions, and leveraging partnerships to build and preserve affordable housing.

Investing in Ontario's future requires a comprehensive approach that addresses infrastructure, technology, education, healthcare, and sustainable development. Only by making strategic investments in these areas can Ontario truly seize the future.

Ontario’s businesses are on the front lines of this strategy: they are the source of our potential, and the foundation of our growth. By standing together through our Chambers of Commerce, we are a voice that government must heed. I’m optimistic they will. In an uncertain world, Ontario’s future deserves no less.

ABOUT THE AUTHOR

Daniel Tisch Echevarría

Daniel Tisch is President and Chief Executive Officer of the OCC. He is a business, public policy, and community leader, having held executive roles in government and the corporate sector, and senior governance roles at public institutions and non-profit associations.

Resolving our Regional Housing Needs

Reid's Heritage Homes is a family owned and operated business that has been developing communities and building homes in Waterloo Region for over 45 years. Our products range from single-family homes, various styles of townhouses, midrise condo buildings and retirement, all set within planned communities.

Waterloo Region has been a wonderful place to operate our business. It is here, in an area of growth and prosperity that many of our Team members and customers live and work. It is also where we are projected to reach a population of one million residents in the next 25 years (Vision One Million). As a result, local leaders are asking the question, "What do we need to do to make sure we properly facilitate and support this growth trajectory?" Some of the requirements for healthy growth include stable, diverse and plentiful employment, robust health care services, including hospitals, physicians and other medical professionals, sufficient housing for all residents at reasonable prices, efficient and diverse transportation, world class education as well as recreational, cultural, social and retail amenities. Although we enjoy many of these amenities now, there is a general feeling in the region that what we currently have is under stress. The pressure of imminent additional and substantial growth will overwhelm this on nearly every level if we do not thoughtfully and intentionally plan, prepare and act.

As a third-generation company, we have navigated many business cycles, changing political and economic climates and periods of uncertainty. At times, these circumstances precipitate out of factors that are at a macro level and beyond our control. All we can do is navigate and ride it out. More often, though, our greatest impediments are self-inflicted at a local and regional level.

For instance, we have seen charges, fees and taxes rapidly mounting at a time when customers desperately need price relief. A recent study by RESCON concluded that 36% of the total house price in Ontario relates to taxes, government fees and development charges. With an average home price of $1,070,000 for a newly built home, that is $385,200. Further, development charges are uniform based on product type, not a percentage of the cost or size of the home. Therefore, in less expensive homes, where consumers tend to be more cost sensitive, a staggering 40-45% of the home is government fees, DC's and taxes.

In addition, the current housing planning process is bogged down in layers of bureaucracy, reviews, opinions, special interests and approvals, grossly delaying new housing at a time when supply is extremely low. Increasing demand, coupled with decreasing supply, increases costs. Without clarity of the process, certainty around the timelines and a clear definition of the expectations, much time is lost. Time is money, and those costs ultimately get passed down to the customer with no added value.

How do we effectively move towards "Vision One Million", even in these days of global uncertainty? It is imperative that we do not add more uncertainty to it. For all of the things we can't control, there is much that we can. It requires commitment and good planning and implementation by our municipal partners working together with the business community. These solutions are not simple. However, to start, relief must be given from the excessive burden of DC's, taxes and fees. Affordability has been lost in a deep sea of inefficiencies. Approval expectations and processes need to be clearly defined and adhered to from every level. Continually moving the goal posts is not good for anyone. Our current distress is very fixable and the vision very achievable. Waterloo Region's residents, current and future, are counting on us to promptly act wisely and decisively and in their best interests.

ABOUT THE AUTHOR

Tim Strome

Tim Strome, CPA CA, is Chief Financial Officer for Reid's Heritage Homes with over 18 years in this role. Tim has been an active supporter of the Chamber for many years, including serving on its board of directors

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The Tariff Wars

I am writing this article following a week of remarkable events and brinkmanship that followed Executive Orders Trump signed on April 2, 2025, "Liberation Day". These Executive Orders included the imposition of a baseline 10% tariff on all US trade partners effective April 5, 2025, and the planned implementation of Trump's Reciprocal Tariff Policy. On April 9, 2025, Trump announced a 90 day pause on his Reciprocal Tariff Policy, noting that the 10% global baseline tariffs were still in effect, and also increased tariffs on China origin products from 34% to 125%. China responded by announcing 84% additional tariffs on US origin goods which they increased to 125% on April 11, 2025. On April 12, 2025, Trump announced the US would temporarily exempt Chinese tariffs on smartphones, computers and various electronics imported from China.

If you are confused, you are not alone. Countries around the world have awoken to a new global reality that Canada and Mexico have been privy to since January 2025. To the rest of the world, I sarcastically say welcome to the party.

While Canada and Mexico were not directly impacted by last week's events, we haven't been unscathed by our closet ally and trading partner as Trump looks for leverage ahead of renegotiating the 2018 Canada-US-Mexico Agreement ("CUSMA"), an agreement that Trump described at the time as the "best trade deal ever made." While goods from Canada that qualify under CUSMA remain eligible for preferential treatment, goods that do not qualify under CUSMA are now generally subject to a 25% tariff with certain exceptions. For instance, energy resources and potash that do not qualify under CUSMA are now subject to a 10% tariff. Moreover, steel and alumni imports became subject to a 25% tariff on March 12, 2025.

Stock markets crashed, rebounded, then crashed again. Trillions of wealth has been lost, and economists are now warning of a global recession the likes of which we have not seen for some time. For Canadian and Waterloo Region based businesses that have thrived supplying the US market with goods, are immersed in the integrated North American automotive supply chain, and/or have been eyeing expansion opportunities, the constant whiplash of Trump's tariff announcements, delays, and re-announcements has created significant uncertainty. From discussions with my clients, colleagues and business leaders, this uncertainty is stifling investment, capital spend and pausing production. Without a policy shift, "winter is coming." Having said this, Trump's protectionist actions are also driving a rethink of domestic trade policy and market diversification.

So, what can our elected officials, Canadian business, and consumers do to navigate the tariff chaos? Here are my initial thoughts that are far from exhaustive:

1. Our elected officials must put partisan politics to the side and work together with business to reduce and eliminate intra-provincial trade barriers, supercharge public/private infrastructure renewal investments, remove barriers to enhancing our country's sustainable energy and critical mineral supply / independence (this includes East / West thinking), and provide robust mechanisms to support Canadian industry that will be most impacted.

2. Canadian business, supported by our elected officials, must take immediate and collective action to diversify and enhance global trading relationships. As many of us learned in "BUS 101", customer concentration risk is real. While Canada's dependency on the US has been laid bare, we have assets, both tangible and intangible, the rest of the world wants.

3. We cannot ignore that Canada's future is increasingly influenced by the "intangible economy." Our elected officials and bureaucrats must look to strengthen Canadian's intangible economy on a global scale and take difficult steps to rethink existing policies that currently "support" the flow of IP and talent out of our country, particularly to the benefit of the US.

4. Canadian business should not overact. Rather, Canadian business should assess the potential impact of the change in global trade, plan for difference scenarios, evaluate mitigation strategies with input from trusted advisors, and advance market diversification and IP strategies. In certain situations, tough decisions may have to be made. Access to the North American market will continue to be important longer term. Canada's talent, strategic location and willingness to reduce regulatory barriers may lead to longer term investment opportunities that were once destined elsewhere.

5. Where possible, Canadian government and consumers should continue to support "buying Canadian" and re-evaluate vacation plans.

The only certainty in life is uncertainty. Stay calm, plan accordingly and remember the wise words that Albert Einstein famously quipped, "in the midst of every crisis lies great opportunity."

ABOUT THE AUTHOR

Tim Rollins, CPA, CA

Tim Rollins is EY Waterloo Region Office Managing Partner, Tax Account Leader, Technology, AM&M
Tim.Rollins@ca.ey.com

Navigating Tariffs and Trade Credit: Key Strategies for Businesses

In today's rapidly changing economy, businesses are heavily impacted by tariffs, politics, and evolving regulations. Understanding how to navigate three critical areas, including Employment Insurance (EI), trade credit Insurance, and employee well-being, is crucial for maintaining your company's stability and growth.

Legislative Update: Changes To Employment Insurance (EI)

Employment Insurance (EI) significantly affects employee compensation during layoffs. Federal EI regulation changes can impact how your employees receive benefits and their financial stability. Staying informed about changes ensures employees are adequately supported during times of uncertainty.

When faced with layoffs, it's essential to communicate clearly with your employees about their EI benefits. This helps to alleviate financial stress and provides a safety net during turbulent times.

The Government of Canada has recently introduced new employment insurance measures designed to support Canadian workers affected by tariffs on Canadian goods imposed by the United States and other trading partners. The full announcement is on the Canadian Revenue Agency website. Key changes include:

Waiving the waiting period: Workers will now be able to receive benefits for the first week of unemployment, helping them adjust more easily to a drop in income. This measure applies to all claimant types (regular, special, fishing) and will be in effect for six months.

Suspending severance and vacation rules: Claimants can receive EI benefits sooner by suspending the rules around the treatment of severance, vacation, and other monies upon separation. This measure will be in effect for six months.

Boosting regional unemployment rates: The regional unemployment rates, used to determine access to and duration of EI benefits, will be artificially increased by one percent in all EI regions, with no region seeing an unemployment rate of less than 7.1%. This temporary measure will reduce the hours required to qualify for regular benefits to no higher than 630 hours and increase the weeks of entitlement by up to four additional weeks. This measure will be in effect for three months.

Managing Risk: Trade Credit

Trade credit insurance can protect your business from customer non-payment risk. This is particularly relevant when tariffs cause goods to become significantly more expensive, leading to potential breach of contracts or shipment of goods repudiated by your customer. Trade credit insurance covers non-payment risk, helping you manage cash flow better and more confidently.

It is essential to understand the impact of tariffs on costs if you sell goods or services to buyers outside of Canada. What are the International Commercial terms of sale negotiated, and is it clear who will be the “Importer of Record”?

Employee Well-Being

In addition to financial risks, managing employee well-being is crucial during economic uncertainty. The polarized political climate and frequent changes in regulations can lead to increased stress and anxiety among employees. Supporting employees’ physical, financial, and emotional well-being is proven to increase productivity.

Consider implementing strategies to support your employees' mental health and wellness with benefit plan support. Employee Assistance Programs can offer mental health support and financial counselling, helping employees navigate the challenges the current economic environment poses, to ensure they remain productive and engaged.

What Can Employers Do?

The K-W Region is one of the country's most significantly affected by tariffs. Navigating the complexities created by tariffs is a challenge for all our businesses and communities. By staying informed about regulatory changes, protecting your business with trade credit insurance, and supporting your employees' health and wellness, you can proactively manage the challenges posed by current economic conditions.

If you need assistance managing these risks, don't hesitate to contact our Cowan experts. We help you understand your exposure and implement practical solutions to safeguard your business.

ABOUT THE AUTHOR

Adam Diamond, MBA, CEBS

Vice President, National Benefits Consulting

With 15+ years of group benefits expertise, Adam has developed a passion for helping Canadian employers of all sizes and industries nationwide design sustainable workplace programs that positively impact employees' lives.

ABOUT THE AUTHOR

Jason Roberts, RIBO

Commercial Account Executive,
Trade Credit/Political Risk

With 20+ years of expertise, Jason customizes solutions, improving client sales and business growth. Jason is a Director at the Receivables Insurance Association of Canada, collaborates with the Canadian Tooling & Machining Association, and is a CIC Conestoga Chapter member.

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Community Corner

Jeff and Angela celebrated their Grand Opening of Murdoch Travel in Waterloo. MPP Catherine Fife and MP Bardish Chagger were both there to help with the ribbon cutting.

The 2nd annual Stronger Together Mental Health Dinner raised $60,000 for mental health services at Grand River Hospital. Congratulations to Tracy Valko, and the Grand River Hospital Foundation

Four All Ice Cream built a pop-up display for the One Of A Kind Spring Show in Toronto, where they expanded their customer base along the Innovation Corridor.

Guests sipped and savoured their way through the KW Wine & Food Show, presented by Caudle's Catch. Congratulations to Ron Caudle and his team for such a great event.

The KW Chamber, Westmount Signs & Printing, and McIntyre Group were proud to support the Grand Opening of the Stockyards Brew Hall/Restaurant, located across from the St. Jacobs Market.

Community Corner

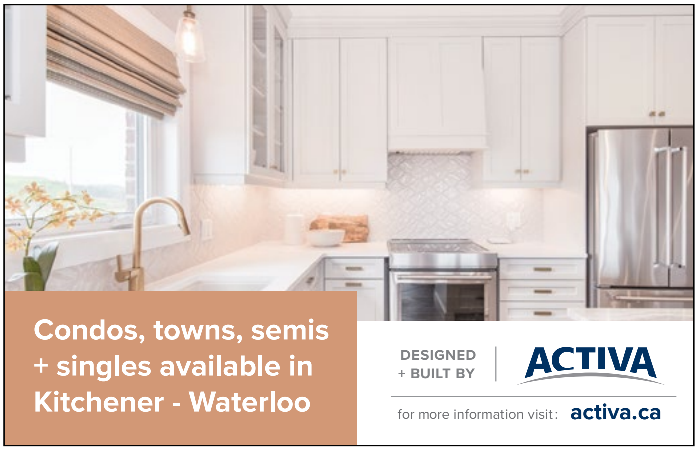
Conestoga College's School of Business hosted a SheMeansBusiness event to celebrate International Women's Day. The event aimed at inspiring and empowering women and gender minorities by fostering their interest in business education.

John Deans (SG Cunningham) won his match at Champions for Charity, which helped the event raise more than $700,000 for Children's Charities.

Sustainable Waterloo Region hosted an Earth Day Clean Up at Research + Technology Park, with the help of many volunteers.

Many local hospitality businesses, including the Little Mushroom Catering team, attended the 2025 Flanagan Foodservice Taste Makers Food Show where they explored cutting-edge trends and transformative innovations shaping the culinary future.

Waterloo Region was selected to host the 2026 Ontario Summer Games, which is estimated to generate an economic impact of more than $6 million.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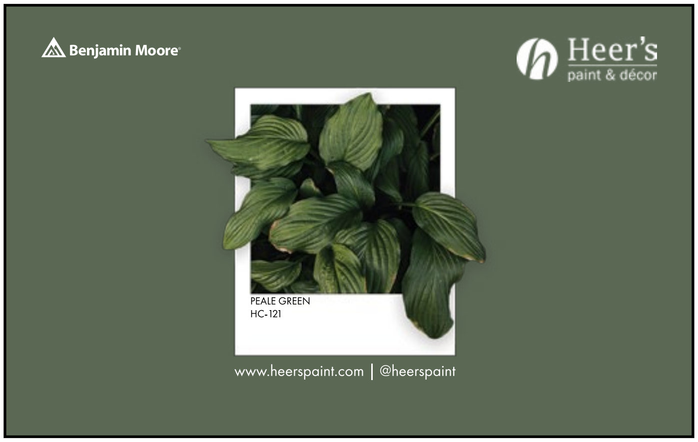
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NAVIGATING WORKFORCE CHANGES AMID TARIFFS AND PRICE INCREASES

As economic pressures mount due to tariffs and rising costs, many businesses may find themselves facing tough workforce decisions. If you are a business owner wondering, "Can I lay people off because of tariffs and price increases?" — the answer is a resounding "maybe." But it's complex.

THE LEGAL LANDSCAPE: LAYOFFS VS. TERMINATIONS

Understanding the difference between a layoff and a termination is essential when considering staff reductions. The approach varies between unionized and non-unionized workplaces, each with its own set of legal and procedural considerations.

NON-UNIONIZED WORKPLACES

- A "layoff" implies that employees will eventually return to work. However, layoffs are regulated and subject to specific legal conditions. Before laying off an employee, employers must ensure that their employment contracts include layoff provisions. Without such a provision, a layoff could be considered a constructive dismissal, giving employees grounds to sue.
- Provincially regulated employers must also recall workers within the prescribed timeline under the Employment Standards Act, 2000 (ESA). Failing to do so will result in the "layoff" automatically converting into a "termination", meaning the employer must provide appropriate notice and severance pay.
- It is unlikely that the need to reduce your workforce via terminations due to tariffs will meet the legal standard for frustration of contract. Therefore, employers terminating staff due to economic pressures must still fulfill legal obligations regarding severance and notice periods. In most circumstances, price increases do not absolve businesses of their regular responsibilities.

OPTIONS FOR EMPLOYERS FACING ECONOMIC CHALLENGES

If layoffs are necessary, businesses may consider presenting employees with an amending agreement to their employment contract. This agreement would explicitly allow for an unpaid temporary layoff period while offering employees an incentive — such as a signing bonus — to accept the terms. If the employees decline, employers are left with two choices:

1) Terminate the employee, which requires proper notice and severance.

2) Proceed with a layoff without contractual justification, which risks a legal claim for constructive dismissal.

UNIONIZED WORKPLACES

In unionized settings, employers must consult the collective agreement's specific terms before making decisions. Unionized employees typically have clearer and stronger protections, making contractual compliance a key factor.

CAN EMPLOYERS ADJUST EMPLOYMENT TERMS INSTEAD OF RESORTING TO LAYOFFS?

For businesses that are under serious financial pressure, and which are reluctant to lay off employees, adjusting the terms of employment — such as wage reductions — is quite risky. Unauthorized wage cuts could result in claims of constructive dismissal if employees argue that their contractual terms were fundamentally altered. Whether a wage reduction is legally permissible depends on the extent of the wage cut.

For businesses navigating these uncertain times, proactive workforce planning is essential to protect both operations and employees.

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Chamber Members Achieving Success

Hospital Merger Approved by Ontario Ministry of Health

In late March, Grand River Hospital and St. Mary's General Hospital announced that the Ontario Ministry of Health approved their merger to become the Waterloo Regional Health Network (WRHN) effective April 1, 2025.

Building on over 90 years of partnerships and alliances, the new merger represents a continued commitment to enhancing the health-care experience through combined resources, expertise, and continued collaboration towards the opening of a new facility at the University of Waterloo North Campus.

The WRHN Board of Directors selected Ron Gagnon as their Inaugural President & CEO of the merged institutions effective April 1, 2025. Mr. Gagnon joined Grand River Hospital in 2018 after a twelve-year tenure as President & CEO of the Sault Area Hospital in northern Ontario.

New CEO Appointed at Communitech

On April 10, 2025, Communitech announced the appointment of Sheldon McCormick as their new CEO effective April 14.

An organizational media release indicated Mr. McCormick is a seasoned entrepreneur and leader with extensive experience in scaling businesses, raising capital and navigating markets. With a strong founder-first mindset, he will expand Communitech's mission to support tech leaders and their teams through strengthening the local innovation ecosystem.

The appointment follows a comprehensive search by the Communitech Board of Directors and executive search firm Korn Ferry. Mr. McCormick will be connecting with founders, partners, community members and Communitech staff to advance organizational objectives. Jennifer Gruber, who served as interim CEO, will resume her position as CFO.

Scott Miller Appointed as Director of Education at WRDSB

Scott Miller was recently appointed as Director of Education at the Waterloo Region District School Board (WRDSB). He is a board graduate and commenced his career in 1995 working as an elementary and secondary classroom teacher, elementary vice-principal and principal, associate director, assistant superintendent and superintendent.

Board of Trustees Chair Maedith Radlein indicated in a news release that Mr. Miller will support the organization and the Multi-Year Strategic Plan while providing leadership in the service of students, staff, parents, families and caregivers. He will lead the board in supporting the achievement and well-being of all students as they attain their full potential in learning and in life.

Scott was appointed as Interim Director of Education for the WRDSB in December 2024, promoted from his previous position as Associate Director of Business Services.

Senior Conestoga College Staff Recognized for Achievements

Two Conestoga College administrators were recently recognized with awards from the Ontario College Administrators Network (OCASA) for their outstanding leadership.

At an awards ceremony conducted on January 29, Adam Davies, a chair in the School of Trades & Apprenticeships, received the Emerging Leader Award. Keith Muller, executive dean of both the School of Hospitality & Culinary Arts and the Institute of Food Processing Technology, was presented with the Doug Light Career Achievement Award.

The Emerging Leader Award recognizes administrators who are newer to management and positively influence their college through their leadership. The Doug Light Career Achievement Award pays tribute to an administrator who has significantly influenced college education throughout their career. The recipient has helped to shape colleges on a regional, provincial or national level.

CONESTOGA
Connect Life and Learning

Mike Harris Appointed Ontario Minister of Natural Resources

Kitchener-Conestoga MPP Mike Harris Jr. was recently appointed to the cabinet of Premier Doug Ford as Minister of Natural Resources.

Harris was first elected to the Ontario Legislature in 2018 and initially appointed to cabinet in June 2024 as Minister of Red Tape Reduction. He is the only Waterloo Region MPP to be named to the Executive Council following the February 27 General Election.

Graydon Smith, MPP for Parry Sound-Muskoka, was the previous Minister of Natural Resources. He is now the associate minister of municipal affairs and housing.

Passing of Local Business Leader and Retailer

Mike Williamson, the longtime owner of Central Fresh Market in downtown Kitchener, passed away on March 4, 2025. His family indicated he had been fighting "a courageous battle" with cancer.

An active member of the Waterloo Region business sector since 1998, when he purchased the store then known as Central Meat Market with partner Ben Pino, Williamson combined a sharp entrepreneurial sense with a commitment to his community.

His son Josh, who worked at the store for many years prior to joining the Kitchener Fire Department, noted his father fought for what he believed in and was a huge advocate for small business. Donations in Mike's name can be made to the Food Bank of Waterloo Region and/or the Canadian Cancer Society.

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Katie and Alaya, The GrandWay Events & Experiences Team.

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