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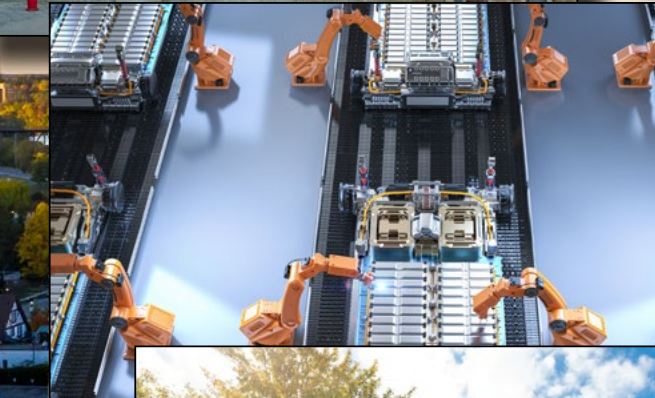
advocate

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Attracting Investment & Talent to Waterloo Region

Waterloo Region continues to be an attractive location for investment from businesses in all sectors and of all sizes for a number of reasons. The Region is ideally situated along the 401 corridor with access to a large population base and strong transport connections to the GTA and throughout Canada and the US. Waterloo has access to a strong talent pool with our incredible post-secondary education sector, and strength in diverse industries like manufacturing, financial services, agriculture, and technology to name a few. Blue-chip companies like BlackBerry, Manulife and Toyota have helped to build up our depth in key industries. We have a great community-building mindset which is welcoming to new investment and opportunities. It will be important for our community to continue to invest in lands for development in order to attract businesses and take advantage of everything our community has to offer.

Waterloo Region is also attractive as a destination for individuals and families from other parts of Ontario, Canada and the world. This is important to help us to attract and retain top talent, which in turn contributes to our attractiveness as an investment location for businesses. Vision One Million is a key area of focus to ensure we continue to invest and prepare for growth to keep our

Region as an attractive destination for new residents. The Greater KW Chamber of Commerce is focused on many key advocacy initiatives that will help us to grow, while still keeping many of the aspects that make our Region great.

In this issue of the Advocate, we'll be hearing more on what makes our Region so attractive with contributions from Enova, BDC, and Sustainable Waterloo Region. This issue also features the details of the three members that have been nominated for inclusion on the Chamber's Board of Directors. We had a lot of great applicants from the Chamber membership and I believe the proposed candidates will be great additions to our Board.



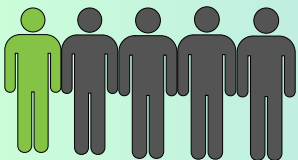
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Scott Gilfillan is a chartered professional accountant and a partner with PwC in assurance, as well as their Waterloo Market Leader. Scott focuses on providing clients with audit and accounting advice while acting as a trusted business advisor.



HEALTHCARE & PHYSICIAN RECRUITMENT PROGRAM



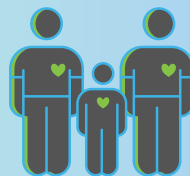
1:5 in our community do not have a family physician



OF LOCAL PHYSICIANS ARE AT RETIREMENT AGE

Currently 70,000 + residents in our community do not have a family physician with risk of 50,000+ additional residents if recruitment efforts aren't taken to replace the retiring physicians.

"This community initiative relies on the support of the local business community to ensure we can meet the needs of our growing community"



Canada is expected to welcome 460,000 newcomers every year. Having access to adequate healthcare is critical to the success of newcomers integrating into our community.



Access to healthcare is one of the top factors considered when relocating to a new community. Are you committed to ensuring your workforce has access to primary care in order to recruit and retain the best and brightest talent?

"a growing community with growing needs"

contact Jenna Petker to support this community initiative:
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Waterloo Region Provides Immense Economic Opportunities

Waterloo Region remains an excellent location for business, employment, economic opportunities and raising a family. Our growing population, globally competitive post-secondary institutions and entrepreneurial culture collectively position us for future prosperity.

The reasons for investing in our municipality are extensive and are very appealing to global site locators. The Waterloo Economic Development Corporation has identified six major reasons employers maintain an intense interest in our community and subsequently expand their operations. They include outstanding local talent, a collaborative ecosystem, strategic locational advantages, competitive costs, quality of life, and a diverse community.

Waterloo Region is located close to many of North America's largest markets, with almost 160 million people – or customers – within a 1,200-kilometre radius. We are within a three-hour drive to six U.S. border crossings, two major shipping ports and six international airports. Easy access to Highway 401 and rail freight lines makes the movement of products relatively cost-effective and convenient.

Perhaps the greatest strength of the Region of Waterloo economy is the breadth and depth of business sectors– which in the local context carries a wide range of opportunities. Major employers are present across advanced manufacturing, technology, financial services, and food processing and agriculture. Businesses also have access to a highly educated local workforce with well-paying jobs and career opportunities. Our long-standing and dynamic innovation hubs assist companies with meeting the challenges of their startup process and advancement into local and global successes.

Supporting local employers with their recruitment of world-class talent is the deep talent pool generated at the University of Waterloo, Wilfrid Laurier University and Conestoga College. Research institutions that have also supported our Chamber members for many years include the Perimeter Institute for Theoretical Physics, Centre for International Governance innovation (CIGI) and Waterloo Institute for Sustainable Energy.

Yet another key for employers and investors considering investing in Waterloo Region is a strong commitment to creating a regional economy where newcomers and immigrants will succeed across our welcoming and dynamic community. We have achieved this environment through leadership, collaboration, engagement and education between business, civil society and government.

The Waterloo Region Immigrant Employment Network (WRIEN) was hosted at the Greater Kitchener Waterloo Chamber of Commerce office from 2006 to 2011 and eventually evolved into the Immigration Partnership of Waterloo Region which currently serves as a catalyst for services and programs that immigrants, refugees and newcomers need to thrive. Waterloo Region

businesses have benefitted from these organizations and their collective efforts to integrate foreign-trained professionals into our workforce. The Chamber leadership and partnership with other organizations has led to innovative approaches that are a model for many municipalities across Canada.

However, our continued success and prosperity is dependent upon all levels of government making the decision to invest in the changing face of our community.

A vitally important investment that the Region must address is having the availability of shovel-ready land for the investment in new employment opportunities. The Chamber and our partners in the Business and Economic Support Team of Waterloo Region (BESTWR- Communitech, Waterloo EDC, Explore Waterloo Region and the Cambridge Chamber) have consistently heard that employment lands are essential to attracting anchor investments and job opportunities. We are frequently turning away economic development because we do not have large and available land parcels. We cannot as a community continue to lose opportunities for stable, secure and well-paying jobs of the future as we grow to 1 Million by 2044.

Successful land assembly efforts will supply public revenues for important investments into education, arts and culture, recreation centres, and healthcare facilities. Regional Chair Karen Redman, in a July 18, 2024, media briefing, estimated Waterloo Region has lost out on \$4.1 billion in investments and more than 5,000 jobs because there are no large and available employment lands.

We are in a once in a generation investment cycle in the EV auto space. And there is huge interest in our Region being a site for the massive benefits this investment will bring. Waterloo EDC notes that investors are highly interested in our community however cannot enter serious investment discussions when we have no land available. Large manufacturing companies from different sectors – aerospace, computer chips and vehicle assembly – are all interested in this region because of its strategic location.

Waterloo Region is located for success.

Waterloo Region has the workforce to lead our growing economy. Waterloo Region is an amazing place to live and work.

The question is- Are we ready?



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Attracting Investment into Waterloo Region and Ontario

The highly contentious debate across the Region of Waterloo around a conversion of farmland over to potential industrial lands did not commence in 2024.

In November of 2019, immediately prior to the COVID-19 pandemic, the Ontario government formally announced their Job Site Challenge Program to provide an inventory of mega sites for supporting future large-scale manufacturing operations. The land would subsequently be marketed to international and domestic investors as part of the overall provincial “open for business, open for jobs” strategy. Mega-sites typically range from 500-1500 acres in size and the Ontario plan – the first of its kind in Canada – would allow the province to compete with more than 35 American jurisdictions that implemented certified programs.

On July 18, 2024, Region of Waterloo officials indicated that securing shovel-ready land for large-scale employers is the key to local growth. These opportunities will attract well-paying jobs and billions of dollars for the local economy. Chair Karen Redman estimates that approximately \$4.1 billion in investment has been lost to other municipalities. She noted the Ontario Job Site Challenge Program along with other material provided to global investors excludes Waterloo Region due to our lack of potential sites.

The availability of land for future employment functions is not an exclusive Region of Waterloo debate. Municipalities and industry associations across Canada are identifying the issue as critical for future competitiveness and economic expansion.

Commercial real-estate consultant Gregg Wassmansdorf, in a May 17, 2024, Waterloo Region Record article, noted that billions of dollars in investment have bypassed our community because there is simply not enough industrial land. Tony LaMantia of the Waterloo Economic Development Corporation indicated there have been more than twenty occasions over the past tree years where Waterloo Region was shortlisted however eventually eliminated over site considerations.

A recent report from the Canadian Manufacturers and Exporters (CME) in February of 2024 notes that more than ever, manufacturing is critical to Ontario’s future. The sector’s 37,550 firms support 787,100 jobs, 11 per cent of provincial GDP, 80 percent of merchandise exports and 26 per cent of total employment including direct and indirect impacts.

The CME notes that for Ontario to experience sustained manufacturing growth, policies must be implemented for a supportive business environment. Priorities include competitive investment incentives, upskilling our workforce and lower costs.

A major recommendation from the CME is the establishment of an investment-friendly industrial land policy restoring protection for strategic employment zones and proper buffer areas. Specifically, Ontario’s location in the centre of North America’s industrial region is key to our collective competitive advantage, particularly when global instability complicates access to the U.S. market for many advanced economies. However, this advantage is lost when industrial properties do not benefit from a stable and supportive environment where they can expand.

A similar report from the Toronto Region Board of Trade in November of 2023 noted that Ontario has generally lacked a strategic approach to protecting the value of employment lands which have been crucial for attracting investment and high-value manufacturing. This importance increases as Canada rebuilds supply chains in a post-COVID economy. Solutions by successive governments have resulted in a fragmented planning system where decisions are made with limited consideration around broader economic impacts.

The low availability of adequate employment land makes it increasingly difficult for businesses to invest or expand in a designated municipality. Policies that further erode the supply of employment lands will create further challenges.

The Toronto Region Board of Trade notes that lands close to talent, transportation and markets are a finite commodity and the most valuable. This is particularly applicable for manufacturing, logistics, and biopharma.

Employment and industrial land availability is a critical issue for economic development and all levels of government across Canada. Important decisions around appropriate policies and accompanying actions are required immediately to ensure future opportunities are not lost.



ABOUT THE AUTHOR

Art Sinclair

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



GREATER KITCHENER WATERLOO
CHAMBER OF COMMERCE

PHYSICIAN RECRUITMENT

HEALTHCARE & RECRUITMENT UPDATES

The Ontario Medical Association estimates that 2.2 million Ontario residents do not have access to a family doctor. The equivalent combined populations of London, Thunder Bay, Ottawa, Hamilton and Kingston lack comprehensive patient care.

The number of Ontarians without a family doctor is growing steadily and this situation has long surpassed crisis levels. One in five Ontario residents are on track to be without a family doctor in the next two years.

We also understand the why, which includes, an increasing number of physicians expected to retire, fewer physicians entering family medicine for a variety of reasons, population growth, and retention. A recent survey found that 65% of physicians are planning to change scope of practice or leave it completely.

Why? Administrative burden, lack of support and resources, aging and complex patient population.

Though we recognize the challenges we are facing, the GKWCC is committed to creating and expanding our current efforts to meet the changing environment.

In the spring of 2023, The College of Physicians and Surgeons of Ontario (CPSO) took a significant step in reducing the barriers for internationally trained physicians to practice in Ontario from Australia, Ireland, United Kingdom and the United States by eliminating supervision and assessment requirements. As a result, this past year we collaborated with several Southern Ontario recruiters to form the Southern Ontario Physician Recruitment Alliance (SOPRA), which represents Southern Ontario communities across the United States, England, Scotland, Ireland and Australia.

On June 15th, SOPRA hosted its first event in Birmingham, UK which was aimed at physicians interested in relocating to Ontario. We were thrilled to welcome 50+ GPs who are currently taking steps to relocate to Ontario. Over the coming months we have several other international recruitment efforts to ensure that Kitchener-Waterloo is on the global stage as a desired place to work and build a fulfilling life.

The power and impact of collaboration has set new heights for our efforts which are so critical to all our communities.

26TH ANNUAL FAMILY/EMERGENCY MEDICINE RESIDENT WEEKEND

Our 26th Annual Family/Emergency Medicine Resident Weekend is taking place November 1-3rd. First, second and third year family and emergency medicine residents from all over Ontario along with their partners join us to showcase Kitchener-Waterloo. This weekend is planned, organized and hosted by the dedicated members of the Chamber's Family Physician Liaison Task Force.

This thoughtfully planned weekend includes touring the family medicine residents through Grand River Hospital and the Medical Centre at The Boardwalk as well as showcasing a couple well known community organizations. Residents will also be introduced to local family physicians and other health care professionals, learning more about the different range of practice opportunities available here in Kitchener-Waterloo.

Partners/spouses will have the opportunity to explore employment opportunities in their respective fields. Throughout this weekend, our visitors will discover the region's diverse, strong innovative and entrepreneurial spirit.

Thank you to our sponsors for your leadership and commitment to supporting this critical community initiative.



Jenna Petker *Director, Healthcare & Physician Recruitment*



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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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Kitchener, ON N2G 1A3
Vaibhav@motmotmind.com
motmotmind.com
Phone: (647) 835-7452

MovemberKW

Charitable, NFP & Community Services
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Nexus CIP Employment Services

Employment Service
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cipstudyabroad.com
Phone: (647) 833-5257

Omni Basement Systems

Waterproofing Contractors
Keith Kindree, Systems Designer/Marketing
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team@only1andywright.com
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Onward Media Group Inc

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Schmid North America Inc.

Heating Contractors
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April 1, 2024 - July 31, 2024

Shaw Investment & Insurance Solutions Inc.

Financial Planning Consultants

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Solé

Restaurants

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Spisak Financial

Insurance Agents & Brokers

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Bowling

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Streamline Plan Solutions Inc

Computer Software

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Restaurants

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Transport Services

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Waterloo Region Suicide Prevention Council

Charitable, NFP & Community Services

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White Owl Native Ancestry Association

Charitable, NFP & Community Services

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Woodhouse Group

Contractors - General

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woodhouse.ca
Phone: (519) 749-3790

Woodhouse Restorations

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Mould - Control & Removal

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Kitchener, ON N2G 3M7
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woodhouse.ca
Phone: (519) 749-3790

Event Highlights



Exhibitor Glass of Learning, speaking with a guest at our Manufacturing Summit, held at the Frank Hasenfratz Centre for Excellence in Manufacturing.



Our members at our first Parking Lot Party, sharing drinks, food, and lively conversations.



Exhibitor, Wilmot Technologies with a Guest at our most recent Libro Business After 5, held at the Food Bank



Guests Enjoying Themselves at Our Point of View Event Featuring Tabatha Bull



Brad Gutscher, Director of Food & Facility Operations, teaches guests about the behind-the-scenes processes at the Food Bank at the most recent Libro Business After 5.



Tracy Van Kalsbeek, Executive Director of Kitchener Waterloo Oktoberfest, Ally Steffler Oktoberfest Ambassador, and Kevin Birnsithl sharing a conversation over some drinks, at our Parking Lot Party

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Event Highlights



Ginger Goat's own Kris Ronan, and Georgia Cunningham, President & CEO at S.G. Cunningham enjoy the HOTTEST wing sauce at our Chamber Young Professional Hot Seat event.



Panelist Natalie Lopadchak-Eksi, VP of Partnerships GMDH Streamline, Mark Plante, Regional Director Export Development Canada (EDC), Luis Romero, Sr. Partner, BDC Advisory Services BDC, and Moderator Dr. Michelle Chretien, VP Research & Innovation Conestoga College, speaking on Innovation Fueling Industry Growth.



Moderator Vibha Gupta, Vice-President Power, at WSP Canada Inc, with Panelist Dr. Suzanne Kearns, Founder Waterloo Institute for Sustainable Aeronautics, Mathieu Goetzke, Chief Administrative Officer, Region of Waterloo speaking on Moving Forward with Innovation & Sustainability, at our Annual Energy and Environment Forum.



The Honorable Jonathan Wilkinson; Minister of Energy and Natural Resources of Canada in front of the Velis Electro, the first electric plane with MP Val Bradford, MP Tim Louis, Ian McLean President & CEO; Greater Kitchener Waterloo Chamber of Commerce, Bob Connors, General Manager of the Waterloo Wellington Flight Centre, and MP Bardish Chagger at the Waterloo Wellington Flight School Faculty Hangar 7.



Guests enjoy a glass of wine together at Lala Social House, the host of our Heffner Women's Leadership, Summer Soiree.



Chamber Young Professional guests all "cheering" their wings, provided by our host venue Edelweiss Tavern, before the program was to begin!

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Mark Your Calendar

Thursday, September 12th, 2024

Charcoal Group Chamber Young Professional:

45 Questions

5:00 pm – 7:00 pm

Location: TBT

Registration and details will be available on our website coming soon.

Join us as we feature four speakers: sharing a total of 45 pieces of advice on entrepreneurship, leadership, personal branding, and more! Whether you're a young professional seeking career advice or mentorship, this event is tailored for you.

Title Sponsor:



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Tuesday, September 17th, 2024

Annual General Meeting

4:00 pm – 6:30 pm

Location: Maxwell's Music & Events, 35 University Ave E, Waterloo

Member: Complimentary, but pre-registration is encouraged

Future Member: \$15

Join us as we hear from Scotiabank's Andy Nasr, Senior Vice President, Chief Investment Officer, Global Wealth Management at Scotiabank. Plus, vote on the 2024-2025 Board of Directors and hear how your chamber has been performing for you and your business.

Speaker Sponsor:



Thursday, September 19th, 2024

Vision 1 Million Series:

The Future of Healthcare in Waterloo Region

8:30 am-10:30 am

Location: Ken Seiling Waterloo Region Museum

Registration and details will be available on our website coming soon.

As the Region of Waterloo is projected to reach 1 million residents by 2050, we must plan for the future. The Vision 1 Million series will cover Housing, Healthcare, Talent, and Infrastructure. For this event we'll focus on Healthcare in the Waterloo Region. We'll discuss details about the new hospital site, construction timeline, and governance of a connected healthcare system. While learning about Cambridge's role in the new delivery model and future recruitment opportunities.

Speakers:

- Ron Gagnon, President & CEO, Grand River Hospital
- Mark Fam, President & CEO, St. Mary's General Hospital
- Stephanie Pearsall, VP Clinical & Chief Nursing Exec, Cambridge Memorial Hospital

Tuesday, September 24th, 2024

Heffner Women's Leadership: Sip & Social

Time: 5:00 pm-7:00 pm

Venue: Den 1880

Registration and details will be available on our website closer to the date.

Come join us for an evening of mingling over drinks, networking, and making new connections! Whether you're looking to expand your connections, discover new opportunities, or simply unwind, this event is perfect for you.

Title Sponsor:



Thursday, September 26th, 2024

Canadian Western Bank Business After 5: Season Kickoff

5:00 pm – 7:00 pm

Location: FACS Foundation

Member: complimentary, recommended \$10 donation to our


Feature Charity

Future Member: \$40 donated to our Feature Charity

Join us for the first event of the year as we kick off the Business After 5 series! With opportunities to connect with local businesses at their booths, explore their offerings, and make new connections. Network with like-minded individuals and build connections.

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Wednesday October 9th, 2024

Expert Exchange Series: Tech

3:00 pm – 5:00 pm

Location: Communitech

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. We'll cover everything from Cyber Security, Tech Trends & AI, Tools for Productivity, CRM Systems, Payment Solutions & Fintech, E-Commerce, and more! This is a great opportunity for small businesses to grow and develop their skills for future success.

Thursday, October 17th, 2024

Chamberfest

6:00 pm – 9:00 pm

Location: Concordia Club

Member: \$75

Future Member: \$125

Celebrate Oktoberfest at Concordia Club with world-class networking alongside keg-tapping, schnitzel, and traditional dancing. Each ticket includes a German-style dinner, a drink ticket, and entertainment.

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Bronze Sponsors:   


Thursday, October 24th, 2024

Small Business Awards


7:00 pm-9:30 pm

Location: TBC

Join us in recognizing and honoring the remarkable contributions of Small Businesses that form the backbone of our economy. Let's come together to celebrate the incredible nominees who have made a significant impact on our community.

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Monday, October 28th

Vine & Dine

6:00 pm – 9:30 pm

Location: Delta Waterloo

Member: \$185 • Future Member: \$235

This year, join us in an immersive experience where "Food IS Art". Local culinary artists will be showcasing their combined talent through a curated, multi-course dinner that blurs the line between food and art, with each course paired perfectly with a beverage. Enjoy lively conversations and immerse yourself in both the beauty of visual art, and the culinary creativity on display.

Title Sponsor:  

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That is wrong thinking.

Sustainability is all about efficiency. Getting more done with fewer resources and in a way that works many years in the future. It is about using less to make more. Over the past 15 years, Sustainable Waterloo Region (SWR) has worked with more than 150 companies in a variety of ways to meet their business goals through sustainability actions. When we start working with them, we ask them, what business need is driving you to be thinking about your sustainability? What KPIs do we need to move the needle on?

For some organisations they start with “It is the right thing to do.”, and while we agree, this just isn’t enough. Long term success means tying sustainability to an organisation’s performance. The conversation dives deeper and typically the company is looking for one of five benefits:

1. **Reduced operating costs** - sustainability means using less energy, and that drives down operating costs, costs of production, and cost per unit for manufacturing companies. Less energy means less emissions, means lower carbon footprint, and therefore a sustainable company.
2. **Reduced risk exposure** - whether it is regulatory, reporting, customer perception and demand, or the risk of inaction, sustainability is becoming an increasingly critical part of a business’ risk management. Furthermore, when more and more jurisdictions are requiring full supply chain reporting, companies not acting on climate change impacts risk losing contracts to those that are.
3. **A credible green branding** - making sustainability claims and using data to back them up creates a green brand. There is a lot of evidence that a green brand can be a great unique value proposition (UVP), but those that have no public disclosure of data backup claims risk greenwash. Afterall, businesses measure what matters to them and they manage what they measure.

4. **Employee retention and attraction** - employees today, regardless of role or industry, are more likely to choose to work, or stay with a company that is aligned with their values. Demonstrated, clearly articulated sustainability values and targets attract better employees who become more loyal. For some businesses, the green team, or sustainability committee, can become a testing ground for future leadership as well.
5. **Increased innovation** - let's face it, standard business practices have proven to be unsustainable over the long run. Whether it is excess goods extraction, emissions, waste, or other impacts, the business-as-usual models are, for the most part, not something we can keep doing forever. Committing deeply to sustainability and reduced impact, means that a business actually is continuously looking for ways to do things better and innovate.

How can a business reap the benefits of sustainability? The first step is to know where you are starting from and then make a plan for change that makes sense for your business. This is not a one size fits all path, but we have seen businesses flourish when sustainability becomes a deeply embedded part of their strategy and mission. For some, this can mean exceptional business growth, significant costs savings, and a better long-term vision overall.

If you need help getting started, or you are already on the path and would like to connect to see what the next level could offer you, SWR is here to help! Contact us today and join a network of businesses that are leading the way to a more prosperous future together.



ABOUT THE AUTHOR

Tova Davidson

Tova leads SWR under the Board of Directors, and is responsible for developing a strategic direction, supporting team members, and building relationships throughout all communities that they serve. She brings her experience in public relations and communications to creatively approach sustainability opportunities. Paired with her business background, Tova is uniquely qualified to collaborate with organizations to help drive change locally and provincially. Tova always leads by example and positive energy while inspiring others to do the same.

The Beginning of a New Economic Cycle

The Kitchener Waterloo economy is strong and well-diversified. The region's vibrant manufacturing and tech sectors have helped it overcome the negative effects of higher interest rates in such industries as housing and retail.

Indeed, the regional economy has grown faster than the Canadian economy as a whole, creating jobs and attracting more people to Kitchener Waterloo. Now the question is: Where does the region go from here?

After a difficult period of high inflation and rising interest rates, we expect an improved business environment in the next few years. What does this mean for the Kitchener Waterloo economy? Is the region positioned to take advantage of the new economic cycle?

The fight against inflation

The last four years have been difficult ones for Canadian businesses. The pandemic in 2020 created a painful recession. While the rebound was strong in 2021 and 2022, it created a high level of inflation, reaching 8.1% in June 2022, the highest level in 40 years.

Supply chain disruptions caused by the pandemic, massive public spending to stimulate the economy after the pandemic and the war in Ukraine all contributed to the surge of inflation. For the first time in decades, prices soared in every sector of the economy.

Inflation has a negative impact on both people and businesses. When food prices are increasing by 10 to 15%, it takes an enormous toll on the budgets of consumers, especially those of low-income households.

For businesses, it's hard to make plans and turn a profit when costs are rising on a monthly basis. Wages are among the most important expenses for a company and pressure to pay higher salaries has been especially challenging in recent years. For these

reasons, there's a consensus among economists that price stability is crucial for long-term economic growth.

To restore price stability, central banks around the world have ratcheted up interest rates in recent years. Canada was no exception. The Bank of Canada boosted its policy rate from 0.25% to 5% in just 17 months—a remarkably fast adjustment.

As expected, the higher rates slowed the economy. Interest payments increased by 50% as Canadians renewed their mortgages and car loans at the higher rates. Consumers became more cautious with their spending, impacting many sectors of the economy, including the real estate market, retail and food services.

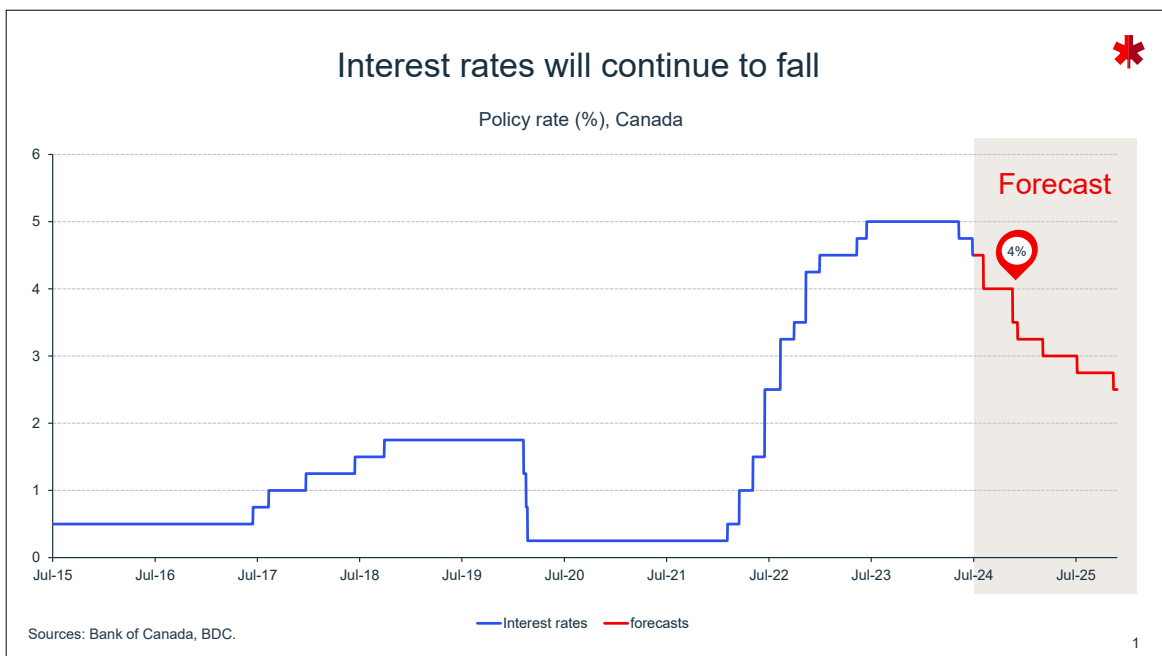
The Bank of Canada's strategy has worked. Inflation fell to 2.7% in the most recent reading, which is inside the bank's inflation target range. Although we are still seeing pressure for higher salaries, most economists are confident the period of high inflation is now behind us.

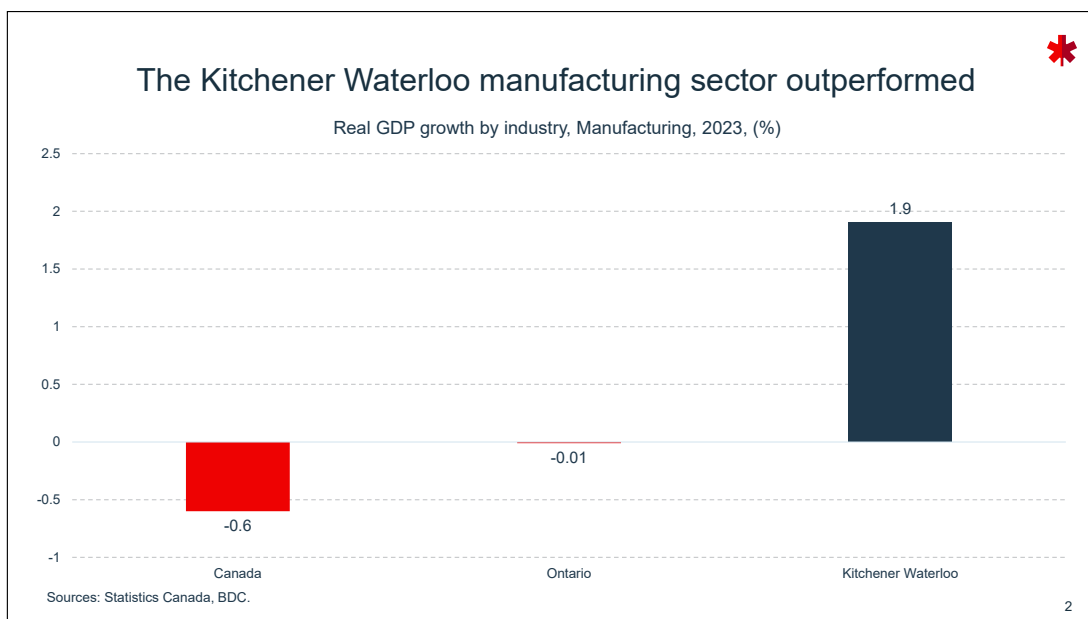
As a result, the Bank of Canada reduced its policy rate in June for the first time in four years. The 0.25 interest rate cut was small, but significant because it marked the beginning of a new cycle of easing monetary policy.

In contrast to the last two years when the focus was on slowing the economy to reduce price pressures, the next few years will see the focus switch to rebalancing the economy. We expect inflation to continue to ease to around 2%. And as inflation comes under control, the Bank of Canada will slowly reduce its policy rate to between 2.5 and 3% by the end of 2025.

What does it mean for the economy?

After four years of turbulence, the Canadian economy should slowly come back to a healthier balance. Lower interest rates will support better economic growth in the next few years. We





expect the Canadian economy to grow modestly in 2024 as higher interest rates continue to bite, but then growth should pick up in 2025, coming in at around 2%.

The first sector that will benefit from lower interest rates is the housing market. It's the most sensitive to interest rates and building more houses should help reinvigorate the economy. Concretely, after two years of slow down, housing starts should increase in Ontario and across Canada.

Additionally, lower rates should also support stronger consumer spending, benefitting sectors such as retail, food services and consumer goods. Meanwhile, stronger economic growth will encourage more business investment and stimulate demand for business services, technology and machinery and equipment.

Kitchener Waterloo: A dynamic economy

Kitchener Waterloo is well-positioned to take advantage of these positive trends.

The manufacturing sector is central to the region's economy, representing 18% of Kitchener Waterloo's output compared to 11% for Ontario and 10% for Canada.

This sector is a huge asset for the region. It generates high quality jobs and exports. Its growth in 2023 outperformed that of manufacturing in other parts of Ontario and Canada as a whole. And the good news should continue in the months ahead as the sector benefits from lower interest rates. The transportation and equipment sectors, food processing machinery and metal product manufacturing will lead growth in the region as demand picks up for these products.

The tech sector is another important driver of the Kitchener Waterloo economy. There are more than 1,500 tech-related businesses in the region, employing 18,000 people. Prospects are excellent for demand to accelerate for tech services and products.

As interest rates decrease, business investment should increase. The shortage of labour in Canada encourages businesses to invest more in technology and automation. The introduction of artificial intelligence will also contribute to growth in the sector. Finally, venture capital investment should rebound after two years of slower activity, which will support the industry's growth.

Lower interest rates will also have a positive impact on other sectors of the economy. With solid population growth in the region, housing starts should improve as interest rates decrease. The retail sector and food services will also benefit from better growth in the economy.

Despite the slowdown in 2023, employment increased by 3% in Kitchener Waterloo outperforming employment growth in Canada at 2.7%. In 2023, the population increased by 2.9% compared to 2.0% in Ontario. These data show the dynamism of the economy.

A positive outlook

The future is bright for Kitchener Waterloo. Its strong and diversified economy has weathered the storm of the last few years and positioned the region well for the new economic growth cycle that is coming as interest rates fall. With growing industries and a well-educated, highly skilled and expanding population, the region has all the assets it needs to perform strongly in the years ahead.



ABOUT THE AUTHOR

Pierre Clérux

Pierre is Vice President, Research and Chief Economist, BDC. He leads a team of experts who analyze economic data to identify business and sector trends impacting Canadian entrepreneurs.

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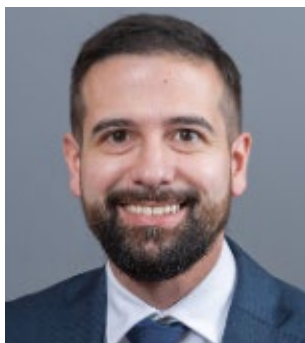


Cathy Snyder, President & CEO, and co-owner of Nopak Canada Inc.

Cathy is the President & CEO, and co-owner of Nopak Canada Inc, a small fluid-power manufacturing company in Waterloo. Her career spans over 35 years with companies in the manufacturing, insurance and not-for-profit sectors.

Cathy is a lifelong resident of Kitchener-Waterloo and has been an avid volunteer, serving on the Boards of United Way, St Jerome's College, and the Greater KW Chamber of Commerce, among others.

She is a graduate of the University of Waterloo and has certificates from Conestoga College and Wilfrid Laurier University. She holds FCPA, CHRL and CRM designations. Cathy is also a lifelong learner, and has graduated from courses in strategy, ESG and not-for-profit governance.



Ruben Domingos, Sr. Relationship Manager, TD Commercial Banking

Ruben moved to the region in 2004 where he attended the University of Waterloo and has called Kitchener-Waterloo his home ever since.

Ruben has been an active member of the Chamber volunteering with the CYP Committee 2020-2024 and has also been a member of the BEA Committee since 2022.

Ruben is an experienced Commercial Banker with a demonstrated history of success working in the banking industry with the Greater Kitchener Waterloo Region, Cambridge, and Guelph.

As a Senior Relationship Manager with TD Commercial Banking, Ruben works collaboratively with local businesses in their quest to meet their business goals by providing innovative financing, cash management, and day to day banking solutions, supporting growth within our community.

When not working or attending the various community and business events throughout the year you'll find him primarily spending time with his family, which is comprised of his wife, 3 girls (5, 9, and 20), and dog Holly, playing soccer, and attempting to learn how to golf.



Stephanie Soulis, CEO of Little Mushroom Catering & Dining Lounge

Stephanie Soulis is the founder & CEO of Little Mushroom Catering & Dining Lounge in Cambridge. Since its inception in 2010, LMC has won numerous Business Excellence Awards, including the Sustainability Award, Service Excellence in Hospitality, and the Small Business of the Year Award. In 2015, Stephanie was inducted into the Waterloo Region Entrepreneur Hall of Fame.

Stephanie has been Chair of the Hospitality Program Advisory Committee at Conestoga College for the past six years. She is currently the Chair of the Domestic Violence Victims Alliance (DVVA) Board of Directors. Stephanie recently completed her term on the Libro Credit Union Board of Directors and was on the Kitchener Public Library Board for 9 years, chairing for three. She has served on the Waterloo Region Tourism Board, the Culinary PAC at Conestoga and chaired Foodlink Waterloo Region. Stephanie is an advisor to the Waterloo Region Food System Roundtable and Tourism SkillsNet Ontario regional working group.

Stephanie volunteers her time speaking to students about entrepreneurship through the Business Education Partnership. She is a mentor with TIAO, Futurepreneurs, and takes on Co-op Students from a variety of Ontario colleges. She is a certified Living Wage Champion, a member of the Better Way Alliance of Ethical Employers, and is passionate about being a values based business owner. She is often called on as an industry expert and disruptor in the hospitality sector and was a speaker at the 2020 Restaurants Canada show. Stephanie also develops and runs regional food tours through Stroll Walking Tours.

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Embracing Innovation to Power Growing Communities

With a population growth of 5.5 per cent in 2023, Waterloo Region is one of Ontario's fastest-growing communities, welcoming new businesses and residents to the area in record numbers.

Enova Power Corp. (Enova) is growing with the communities it serves, meeting the evolving needs of electricity consumers through investment, innovation, and partnership.

The utility, formed in 2022 from the merger of Kitchener-Wilmot Hydro Inc. and Waterloo North Hydro Inc., invested \$50 million in capital projects in 2023, modernizing the electricity grid and replacing end-of-life equipment including one of its 12 transformer stations to ensure the capacity and reliability its customers need today and in the future.

"Our focus is making sure we're meeting the needs and demands of the modern electricity consumer," said Dorothy Moryc, Enova's Vice-President of Grid Transformation and Chief Distribution Officer. "We're looking beyond poles and wires to build the capacity to support not only a growing population, but a population that expects more flexibility around how it is using electricity."

Technology is key to grid resilience and ensuring a reliable supply of electricity. Enova has expanded its communication network of more than 200 automated smart devices which limit the length, frequency, and severity of unplanned outages for Enova's more than 160,000 residential and business customers. Smart devices and system improvements contributed to a 20-minute average decrease in outage minutes for customers in 2023. "Waterloo Region is home to many high-tech businesses and manufacturers and even a momentary outage can cause expensive downtime for these employers. It's essential that we use the tools and technology available to minimize disruption so there is no impact to productivity," said Dorothy.

Reliable electricity goes beyond system improvements and quick power restoration. Enova is a provincial leader in finding new ways to manage the electricity market and in 2023, the utility partnered with GridS2 on a pilot project to create a Distribution System Operator (DSO) study and lab demonstration site. The project,

funded by the Electricity Distributors Association's LDC Tomorrow Fund, allows Enova to study the real-time effects of market participation and moving away from the traditional distribution model before launching a full-scale model. A full-scale DSO would allow electricity generators, distributors and consumers to generate revenue by trading electricity as a commodity within the existing grid.

"Projects like the DSO pilot show Enova is walking the talk when it comes to innovation and grid modernization," said Greig Cameron, Enova's President and CEO. "We are at the forefront of exploring what an electricity distributor can do to support customers and bring the industry into the future."

Cost management is always a key concern for local businesses, and Enova's key accounts team is there to provide hands-on support, analysis and education to help medium and large business customers manage their electricity costs and find real-world solutions for their electrification needs.

"We consider our relationship with our business customers a partnership," says Greig. "We are building two-way relationships with businesses to navigate the future together. We have the skills and knowledge to help our customers meet their electrification needs, and understanding these needs helps us build a better plan for future projects."

To learn more about how Enova is investing in innovation and the utility of the future, read its 2023 Annual Report at enovapower.com/2023report.



ABOUT THE AUTHOR

Kiel Edge

Kiel Edge is Enova Power Corp.'s Corporate Communications Specialist.



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The 3rd Annual SPECTRUM Fundraising Gala was a huge success with a sold-out crowd. The Greater KW Chamber was proud to be a Sponsor of this year's event.



The Greater KW Chamber's Events Team stopped by the Grand Re-opening of The Embassy Room at Bingemans to be one of the first to see the innovative and exquisite renovations!



Congratulations to Linda Li (Dillon Consulting) who won the STEM Award at the KW Oktoberfest Rogers Women of the Year Awards.



Lisa McDonald (Greater KW Chamber) at The May Court Club of Kitchener-Waterloo, in support of St. Mary's Hospital Foundation #RedDAYFriday.



Chair of the Greater KW Chamber's Board of Directors, Scott Gilfillan, and his PwC teammates who played in the Scotland's Yard Road Hockey Classic, helping to raise over \$200,000 from the one-day event for Grand River Hospital Foundation.



Destiny Moser (FoodZen) celebrating with Andrew Coppolino at his Farwell Celebration hosted at Solé Restaurant.



Greater KW Chamber Board Member, Chloe Hamilton (Warm Embrace Elder Care), supporting Hospice Waterloo Region's annual Handbags for Hospice event.



The KW Titans hosted a November night, raising funds & awareness for Men's health issues.



City of Kitchener Mayor, Berry Urbanovic, at the opening of Porsche Centre Kitchener-Waterloo.



Caudle's Catch Seafood was proud to present the 2024 KW Wine & Food Show.



The Greater KW Chamber team, with Board Member Chloe Hamilton (Warm Embrace Elder Care) at the KW Oktoberfest Rogers Women of the Year Awards, held at Bingemans.

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A scenic view of a tropical beach in Thailand. In the foreground, a traditional wooden longtail boat with a blue canopy is beached on a sandy shore. The water is a vibrant turquoise color. In the background, there are large, steep limestone cliffs rising from the sea under a clear blue sky.

THAILAND

A large, historic stone castle or manor house with multiple towers and battlements, surrounded by lush green trees and a well-manicured lawn.

IRELAND

A section of the Great Wall of China, showing the stone battlements and watchtowers winding along a ridge covered in green vegetation.

CHINA

A view of the historic city of Prague, showing a dense cluster of red-roofed buildings and a bridge over a river in the foreground.

PRAGUE

A busy street scene in Vienna, featuring historic European architecture, people walking, and a horse-drawn carriage in the foreground.

VIENNA

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PRODUCT LIABILITY LAW: UPDATES FOR CONSUMERS AND BUSINESSES IN 2024



We live in a world filled with products, each of us using over a hundred daily—from the device you're using to read this article to the bed you sleep in at night. Understanding product liability is crucial for everyone. Imagine purchasing—or manufacturing—a product that turns out to be defective and ends up causing harm.

UNDERSTANDING PRODUCT LIABILITY

Product liability refers to the legal responsibility of manufacturers, distributors, suppliers, and retailers to ensure that products released to the market are safe for consumers. When a product is found to be defective and causes harm, the affected consumers have the right to seek compensation through legal action.

KEY ASPECTS OF PRODUCT LIABILITY IN CANADA

- **Strict Liability:** Canadian law, including in Ontario, typically holds manufacturers liable for a defective product regardless of whether they were negligent; that is, whether or not they breached a duty to exercise reasonable care. Retailers can also be held liable for their role in the supply chain under certain circumstances (implied conditions and warranties under Ontario's Sale of Goods Act, for example). Still, their liability usually requires proof of negligence.
- **Types of Defects**
 - **Manufacturing Defects** occur when a product is improperly manufactured and deviates from its intended design.
 - **Design Defects:** These inherent flaws in the product's design make it unsafe even when manufactured correctly.
 - **Failure to Warn** involves inadequate instructions or warnings about the product's potential risks.

RECENT DEVELOPMENTS IN PRODUCT LIABILITY LAW

Product liability law in Canada, particularly in Ontario, has undergone significant changes. Understanding these developments is crucial for both consumers and businesses to ensure

compliance and awareness of their rights and responsibilities.

- **Expansion of Consumer Rights:** Recent case law emphasizes consumer protection and holds businesses to higher standards. Courts are increasingly recognizing the importance of compensating consumers who suffer harm due to defective products.
- **Impact of Technology:** The rapid advancement of technology has introduced new products and, consequently, new risks. For instance, autonomous vehicles and smart devices have given rise to novel legal challenges and questions about liability.

CASE STUDIES

- **E-cigarette Litigation:** E-cigarettes are the focus of ongoing product liability lawsuits across Canada, alleging that "Big Tobacco" companies have failed to warn consumers about potential health risks. These cases underscore the importance of transparency and adequate warnings for consumers.
- **Automotive Recalls and Liability:** With numerous recalls in the automotive industry, courts are holding manufacturers accountable for defects that pose safety risks. Recent cases in Ontario have highlighted the necessity for timely and effective recalls and clear communication to consumers.

BEST PRACTICES FOR BUSINESSES TO MITIGATE PRODUCT LIABILITY RISK

Given these developments, businesses need to adopt best practices to mitigate the risk of product liability claims:

1. **Thorough Testing and Quality Control:** Ensure products undergo rigorous testing and quality control measures before reaching the market. This helps identify potential defects early.
2. **Clear and Comprehensive Warnings:** Provide clear instructions and warnings about the proper use of the product and potential risks. This can significantly reduce the likelihood of failure-to-warn claims.

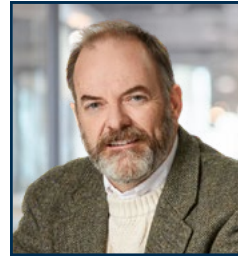
3. **Monitoring and Reporting:** Implement robust post-market monitoring to identify and address issues promptly. Encourage consumers to report any problems and act swiftly to mitigate risks.
4. **Legal Compliance:** Stay up-to-date with the latest regulations and legal requirements. Review and update compliance strategies regularly to align with current laws and standards.

STEPS CONSUMERS CAN TAKE TO PROTECT THEIR RIGHTS

1. **Keep Documentation:** Retain all documentation related to the purchase, including receipts, warranties, and any communication with the seller or manufacturer.
2. **Report Issues:** Immediately report any problems with the product to the manufacturer or retailer. This helps in seeking redress and contributes to broader consumer safety.
3. **Seek Legal Advice:** If a defective product harms you, consider seeking legal advice from a lawyer. A knowledgeable lawyer can help navigate the complexities of product liability law for businesses and consumers alike and ensure fair compensation for defective product consumers. Lerner's has an experienced group of commercial and personal injury litigators who can help.

The landscape of product liability law in Canada, specifically Ontario, is evolving. As part of our commitment to serve our clients, lawyers in the commercial and personal injury practice groups at Lerner's LLP keep current with new technologies and regulatory changes to help manufacturers and consumers stay informed and prepared.

ARE YOU A BUSINESS OR A CONSUMER WITH A PRODUCT LIABILITY OR LEGAL RISK MANAGEMENT QUESTION?
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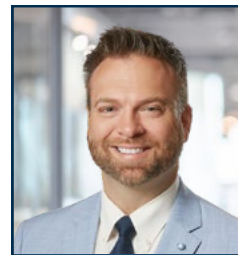


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Chamber Members Achieving Success

New President & CEO Appointed at Canadian Chamber of Commerce (CCC)



Candace Laing has been appointed as the new President & CEO of the Canadian Chamber of Commerce effective September 1, 2024.

Ms. Laing possesses over two decades of experience with both the private and public sectors across western Canada. During her ten years with Nutrien and its predecessor company, PotashCorp, she served on Nutrien's executive team as Senior Vice President and Chief Human Resources Officer, and Vice President of Sustainability and Stakeholder Relations.

Ms. Laing joined the CCC board of directors in 2019 and served as Vice-Chair from 2021 to 2022, assuming the position of elected Chair in 2022. She was selected as President & CEO after an extensive search that attracted a wide range of candidates with impressive experience in government and business.

Perrin Beatty announced his departure from the CCC in March of 2024 after seventeen years as President & CEO. He noted Ms. Laing will bring an extensive business network and a unique understanding of businesses across all sectors to her new position.

Wilfrid Laurier University (WLU) Appoints Chancellor



Former diplomat and corporate director Nadir Patel was appointed chancellor of Wilfrid Laurier University in May of 2024.

He has extensive connections to the Region of Waterloo, growing up in Cambridge and attending WLU where he obtained his Bachelor of Arts in Political Science. He held a series of high-level positions through his career in Canada's public service, including High Commissioner to India and senior assistant deputy minister for the Department of Foreign Affairs.

Mr. Patel will participate in convocation ceremonies, conferring degrees and diplomas to graduates, and serve as a member of the Board of Governors and University Senate. His four-year term commenced on July 1, 2024, following Ellen Mercier who was Laurier's chancellor from 2016.

Lutherwood Transitions to Starling Community Services



Local service provider Lutherwood officially changed their name to Starling Community Services effective May 13, 2024.

Lutherwood commenced operations 54 years ago and has grown into an independent, multi-service agency that annually supports approximately 16,300 people from diverse backgrounds and identities across Waterloo Region and Wellington County.

John Colangeli, CEO of Lutherwood, noted that some equity deserving communities were at times hesitant to access their services. The new name builds upon the organizational foundation of successfully supporting clients and reflects the welcoming and equitable services that are accessible to everyone.

Vijay's Indian Cuisine Provides Unique Dining Experiences

Vijay's Indian Cuisine on Weber Street in Kitchener is celebrating forty years of business in the Region of Waterloo. Many customers that first arrived as children are now grandparents.

The current menu of dishes from Northern India offers selections for all diets including meat and vegetarian. Customers can experience a unique dining experience at the restaurant or takeout, where orders can be placed on their website for pickup or delivery through companies like Skip the Dishes and Uber Eats. Both options provide the same portions and flavours.

Vijay's offers catering for almost all occasions and will develop a menu that suits the event and attendees. Throughout their 40 years of operation, Vijay's has become the supplier of Indian food for many well-known businesses and organizations. Their products have been available at many local outlets such as Vincenzo's, Duke of Wellington and the University of Waterloo.

Vijay's Indian Cuisine is a family-run restaurant that operates from Tuesday to Saturday. Local diners are encouraged to take a trip half-way around the world without leaving Waterloo Region.



Local School Board Trustee Elected as President of OPSBA

Waterloo Region District School Board (WRDSB) Trustee Katheen Woodcock was recently elected as President of the Ontario Public School Boards' Association (OPSBA) for the 2024-25 and 2025-26 school years.

Ms. Woodcock is currently in her sixth term as Trustee for Waterloo/Wilmot and has served as WRDSB chair, vice-chair, and past chair. She was First Vice-President at OPSBA for two years.

"We are excited that Trustee Kathleen Woodcock has been elected as President of OPSBA," said WRDSB Chair Joanne Weston in a July 5, 2024, news release. "She will represent the interests of all school boards across the province, including the WRDSB, in her new role as she continues to advocate for a public education system that supports the academic achievements and well-being of all students."



The Delivery Guys -25 Years of Service

Since 1999, The Delivery Guys Inc. has provided delivery services at all levels across Waterloo Region. Through attention to detail, personalized care, and an individualized approach to each customer, they have empowered local businesses to grow and thrive.

Chief Executive Officer Rebecca Hempey stated "what an honour it is to celebrate 25 years of The Delivery Guys. This achievement speaks not only to our commitment to local businesses but also the dedication of every driver and staff member who has been part of our history. I am excited to commemorate this milestone and look forward to many more years of serving our communities."

Their mission today remains the same as when they started. With new technologies, a diversified fleet, and multiple locations, they continue to help neighbours thrive.





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