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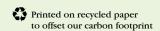


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Helping the Region Keep Score

What a whirlwind year this has been. I doubt that in August of 2024 many of us would have predicted the events that transpired over the past 12 months. Just as inflation started to come down, and it looked like our economy was finally getting past the effects of the pandemic, we were hit with tariffs (or at least threatened with them). This sparked both a provincial and federal election here in Canada and has led to a lot of economic uncertainty as we head into the second half of 2025.

One thing that we identified in 2024 that has not changed this past year is the rapid growth we are seeing here in the region. I think it was during an early 2024 board meeting that I first heard Ian say the words "Vision 1 Million". Since then, it has become one of the most important topics, and advocacy issues, for this region. From July 2024 to June 2025, the Chamber has run 4 large events on this topic, bringing in speakers and experts to talk to businesses and community members about the challenges the region will face in the upcoming years, and opportunities that can come from them. We had the Hon. Peter Bethlenfalvy, Minister of Finance, come in and talk about the future of housing in the region. We heard from Ron Gagnon, President & CEO of Grand River Hospital, Mark Fam, President and CEO of St. Mary's Hospital and Stephanie Pearsall, VP Clinical & Chief Nursing Exec, Cambridge Memorial Hospital, on the future of healthcare and the challenges our healthcare system is currently facing. And Conestoga College put on an event to discuss the future of talent in the region.

A few years back, during COVID, a group of local organizations formed the Business and Economic Support Team of Waterloo Region, or BESTWR. Our Chamber was one of the original members, with our very own President and CEO, lan McLean, being part of the leadership team. After the pandemic, they shifted their focus to the advocacy issue of Vision 1 Million. Over the past year, BESTWR has been working on a scorecard; a tool that the region can use to evaluate where we are and where we

may be falling short as we prepare to hit 1 million residents. This scorecard will track our progress towards these goals, and help guide our future advocacy efforts. This scorecard launched in June of 2025.

In this issue of the Advocate we will be hearing from Charlene Hofbauer, the Executive Director at Workforce Planning Board of Waterloo Wellington Dufferin, on the recent jobs report, and the challenges and opportunities raised by Vision 1 Million. We will also hear from Skyler Hammond, Communications Officer of the Future Cities Institute, on the recent BESTWR scorecard findings.

I also want to take a second to thank my fellow 2024/2025 Board members for the time and effort they put in this year. And, as their terms come to an end, I would like to thank Scott Gilfillan, Carleen Carroll, Ajoa Mintah and Chris Andree for all their hard work and dedication they have shown. I wish them nothing but the best in their future endeavors.



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.

Local Innovation and Assessment of Future Growth Support

The Region of Waterloo, over recent decades, has built a global status for innovation and leadership. Our technology sector, through the continuing contributions of post-secondary institutions and well-known private sector entrepreneurs, has challenged status-quo ideals with new approaches to problem solving.

As the local population and economy continue to increase towards one million residents, the business sector is again assuming a leadership role in ensuring our infrastructure and services expand with the needs of our growing community.

The Region of Waterloo created the local Growth Management Strategy in 2003 to guide future planning across the community. The objectives were to maintain rural areas, provide viable transportation options and build connected urban centres. In 2006, the Ontario Government approved a long-term growth plan for the Greater Golden Horseshoe (GGH) entitled Places to Grow. The Region of Waterloo is located within the GGH and provincial policy directives have ensured that local growth is managed through re-urbanization and intensification.

Subsequently, the Region approved a Strategic Plan in 2023 to guide projected growth to one million residents across future decades. The four priority areas are resolving the housing and homelessness crisis, responding to climate change, equitable opportunities for all residents, and improved service delivery. Local population and economic growth have historically been projected for over twenty years therefore it is now imperative that all community stakeholders participate in a committed planning process.

In recent years, Waterloo Region business organizations including the Greater Kitchener Waterloo Chamber of Commerce have assumed a major leadership capacity by identifying the priorities for both our members and the entire community to ensure appropriate government action. We have organized well-attended events on local healthcare delivery, housing, social services and skills requirements for current and future employment requirements. Ontario Minister of Finance Peter Bethlenfalvy provided the keynote address at an event in November of 2024 related to local housing construction. As growth continues, we anticipate further discussions with elected and non-elected officials from all levels of government on managing future challenges.

Chamber members and business owners from across the Region of Waterloo have consistently expressed that strategic planning and formulating local priorities are the start of a long and continuing process. Employers require transportation and transit, watermains, and other infrastructure to ensure we remain competitive in global markets. Measuring our collective progress in meeting local objectives is critical for ensuring that expanded services and infrastructure are available when required for one million residents.

Our Chamber with colleagues at the Business and Economic Support Team of Waterloo Region (BESTWR) has been collaborating with the Future Cities Institute (FCI) at the University of Waterloo to ensure we develop and maintain a comprehensive analysis of local growth management that will provide a model for other urban areas across Canada. We are focusing on five areas - housing, transportation, healthcare, employment and placemaking - that have been identified by local employers as vital for attracting and retaining investment. Leia Minaker, Director of the FCI and her staff have done exemplary work on their quantitative analysis which is described in further detail in this edition of the Chamber Advocate.

Since the start of our local activities around preparing Waterloo Region for significant economic and population growth, we have continually asked the question – are we ready? While this question remains in 2025 and will persist for many years, we are providing a clearer vision of the future and the community we collectively want to achieve.

As always- we know that that Waterloo Region business, citizens and political leaders are prepared to innovate and create the model for urban centres across Canada to follow.



ABOUT THE AUTHOR Ian McLean

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



SAVE THE DATE

WEDNESDAY, OCTOBER 22, 2025

Recognizing excellence in seven categories that represent the diverse and vibrant small business community here in the Region of Waterloo.

Vote for your favourite Small Business online. Details at GreaterKWChamber.com



Governing Rural and Urban Ontario

Many years ago while working at the Ontario Legislature, I was informed that when the Mayor of Toronto made an appearance at the office of any provincial cabinet minister the Queen's Park media would be present upon entry and exit. If ten reeves from rural townships walked into the same building, nobody would notice.

The historical argument from every provincial municipality is that when Toronto wants financial assistance or legislative reform, someone at Queen's Park will listen. Two years ago, in November of 2023, the provincial government assumed responsibility for the Gardiner Expressway and the Don Valley Parkway. Communications material from both governments suggested this measure encompassed two highways. Everyone else across Ontario realistically noted there is actually one road.

The argument for the "uploading" was relatively simple – Toronto needed additional infrastructure and program money. While Region of Waterloo Chair Karen Redman agreed in principle, she vehemently argued for a local fiscal arrangement. All municipalities wanted a similar deal to the agreement Premier Ford formulated with the city council where he once served.

In 2004, former Ontario Premier Dalton McGuinty believed the Greater Toronto Area (GTA) was the economic engine of Ontario. Mike Harris, from North Bay, downloaded GO Transit to GTA municipalities in the late 1990s since he claimed voters in centres such as London and Thunder Bay were paying for provincial services that did not provide them with any benefits. Many municipal officials did not agree with Harris and the provincial government eventually re-assumed responsibility. It is highly doubtful the Premier from 1995 to 2002 shared McGuinty's perspective on Ontario wealth generation.

Urban Ontario, particularly the Greater Golden Horseshoe or western end of Lake Ontario, is experiencing significant population and economic growth. Areas outside of this zone have unique challenges which are generally not consistent with the issues of major urban centres.

A September 2022 report from the Rural Ontario Institute in Guelph noted that during the COVID-19 pandemic, there were anecdotal reports of a massive migration into rural Ontario. Employees were working remotely and it was generally believed they could reside in less expensive non-urban municipalities. However, the rural provincial population actually decreased by 0.4 % between 2016 and 2021. Fewer residents and businesses translate into a shrinking tax base.

The 2025 Ontario Economic Report compiled by the Ontario Chamber of Commerce (OCC) noted that unfortunately, disparities

remain between urban and rural areas, particularly in relation to living costs, employment opportunities, and housing availability. Many large cities witnessed population growth which outpaced job creation and escalated aggregate unemployment levels. Higher living costs additionally restrict household consumption and lower economic activity.

There is a heavy volume of recent analysis compiled on the delivery of healthcare services into rural and northern areas of Ontario. In January of 2024, the Rural Ontario Municipalities Association (ROMA) released a report which documented nonurban challenges including the lack of primary care providers, frequent emergency department closures, and worker shortages combined with recruitment restrictions. Additionally, travel for rural Ontarians to access services is a significant and escalating issue.

However during the past year, following general election campaigns across Ontario and Canada, it is now apparent that all residents in urban and rural centres are impacted by the lack of access to primary services. The Canadian Medical Association (CMA) informed the electorate and all major parties that a strong economy cannot exist without a quality healthcare system. As the federal government concentrates their current efforts on economic challenges, improving healthcare is a critical component of the short and long-term strategies for growth.

The urban/rural divide has been a central component for national and provincial debates. However, with essential services such as healthcare and infrastructure, the challenges persist for all businesses and municipalities in rural and urban areas. Perhaps a national vision that all elected officials and stakeholders have demanded for decades may be closer than anticipated.

All of Canada has public service issues and challenges that require immediate resolution. There are no regional or demographic divides.



ABOUT THE AUTHOR Art Sinclair

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

Bringing Doctors Home: Attending U.S. Conference to Attract Physicians to Southern Ontario

July 31-August 2nd, the Southern Ontario Physician Recruitment Alliance (SOPRA) recently traveled to Kansas City, Missouri to attend one of the largest conferences for family medicine residents and medical students in North America. Our mission? To help bring more doctors home to Canada.

The conference, hosted by the American Academy of Family Physicians (AAFP), welcomed thousands of future & current family physicians, including a significant number of Canadians who are currently completing their training in the U.S. It's estimated that more than 2,000 Canadians are presently enrolled in U.S. medical residency programs, many of whom are hoping to return to Canada to practice.

The SOPRA team was there to connect with these Canadian residents, offering information and support on how to return home to practice. We discussed all things medical and lifestyle: licensing, practice models, cost of living, opportunities for family members etc.

This year in particular there was an increased interest from American residents who are currently exploring a move to Canada.

With growing physician shortages across Ontario, this outreach is more important than ever.

Welcoming Future Physicians: 27th Annual Family/Emergency Medicine Resident Weekend: November 7-9, 2025

Now in its 27th year, the Family/Emergency Medicine Resident Weekend has become a signature event in Kitchener-Waterloo offering an experience for family and emergency medicine residents and their partners considering a future in our region.

Over the course of three days, residents from across Ontario will have the chance to explore Kitchener-Waterloo from both a professional and lifestyle perspective. The weekend includes tours of medical facilities such as Waterloo Regional Health Network and the Medical Centre at The Boardwalk and community landmarks including the St. Jacobs Farmers Market. The physicians have the opportunity to connect directly with practicing physicians, business professionals and community leaders.

Beyond the clinical setting, we shine a light on everything that makes this community a great place to live and work, from career opportunities for spouses to the thriving innovation sector, cultural assets, and welcoming neighbourhoods.

This weekend is curated and hosted by a dedicated group of community leaders focused on long-term physician recruitment and retention.

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



ABOUT THE AUTHOR

Jenna Petker

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

HEALTHCARE IS A GROWING NEED



Residents without a Family Doctor

Although the shortage of physicians is a national issue, we are facing the impacts of this crisis here in Waterloo Region. The need will only increase as our community continues to grow.



Local Physicians are at Retirement Age

In addition to the 70,000+ residents without a family physician, we are at risk of 50,000+ additional residents if recruitment efforts aren't taken to replace the retiring physicians.

visit **kwphysicians.com** to be a part of the solution





Healthcare is a Top Factor in Relocation

Are you committed to ensuring your workforce has access to primary care in order to recruit and retain the best and brightest talent?

jpetker@greaterkwchamber.com



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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Stacey Chan - Enoch Wealth

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Waterloo Regional Health Network (WRHN)

Hospitals Cassandra Easton, Senior Communications Strategist 835 King Street West Kitchener, ON N2G 1G3 info@wrhn.ca wrhn.ca Phone: (519) 742-3611

Fax: (519) 749-4309

Waterloo Undergraduate Student Association (WUSA)

Charitable, NFP & Community Services David Kuhn, Stakeholder Relations Officer 200 University Avenue West, Student Life Centre Waterloo, ON N2L 3G1 drkuhn@wusa.ca wusa.ca Phone: (226) 243-6643

Event Highlights



Lainey Lui, Senior Correspondent for eTalk, takes the stage at our Inspiring Women's Day event, sharing her story and insights with our guests. With Host Rae Kelly, of 105.3 Virgin



Our Nuclear Power & Electrical Distribution panel: Karen Fritz, Senior VP, Nuclear Market, Energy, Resources & Industry Sector, WSP; Greig Cameron, President & CEO, Enova Power; Jacqueline Cherevaty, VP of Strategic Services, BWXT; and Pat Dalzell, VP of Corporate Affairs & Market Development, Bruce Power, speaking with guests at our Annual Energy & Environment Forum.



Guests taking part in the Find Your Match game at our Business After 5: Season Finale, hosted at the Ken Seiling



Guests show off their new caricatures created by Havilah Jane Arts at our Parking Lot Party hosted at the Chamber office.



The Honourable Stephen Lecce, Minister of Energy and Mines, shares insights during a Fireside Chat at our 38th annual Energy & Environment Forum, hosted at Enova Power.



Guests enjoying great company, making new connections, and soaking up beautiful weather at our lively Parking Lot Party.



Guests take their turn spinning the prize wheel at one of our Feature Hole Sponsors, Court at Laurelwood by Sienna Senior Living, during the inaugural Links & Leads Golf Tournament.



Event Highlights



Behind the scenes of our live stream for the Local Innovations. Global Impact. panel at our Energy & Environment Forum, featuring Tony Giovinazzo, CEO of Activa; Mathieu Goetzke, Chief Administrative Officer, Region of Waterloo; and Tomas Van Stee, Founder & CEO of EnPowered. The panel was moderated by Ian McLean, President & CEO of the Greater Kitchener Waterloo Chamber of Commerce.

All photos by Adamski Tomasz Photography



Guests at our Inspiring Women's Day enjoying an engaging conversation with Lainey Lui, held at Bingemans' Marshall Hall



Guests routing through the event and making valuable new connections at our Charcoal Group Chamber Young Professionals: One-on-One Speed Networking event.



Exhibitor Mind Model AI giving a live demonstration on how AI can be used to create, at our Business After 5: Season Finale, hosted at the Ken Seiling Waterloo Region Museum.



A team of four individuals, meeting for the first time on the course at our all-new Links & Leads Golf Tournament held at Foxwood, coming together to build connections and enjoy a day of friendly connectition.



Guests share a laugh and make valuable new connections during our first-ever Charcoal Group Chamber Young Professionals: One-on-One Speed Networking event, held at Communitech.



Four gentlemen stop for a photo at the Links & Leads Golf Tournament at Foxwood, celebrating new connections made during this one-of-a-kind networking event.

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Mark Your Calendar

Tuesday, September 9th, 2025

National Bank Business After 5: Season Kickoff

5:00 pm - 7:00 pm

Location: Splitsville Waterloo

Members: Complimentary, recommended \$10 donation to Feature

Charity

Join us for the National Bank Business After 5: Season Kickoff where networking meets fun! Connect with 100+ professionals in a lively, laid-back atmosphere filled with bowling, great conversations, and business-building opportunities. Whether you're growing your network, generating leads or showcasing your brand at an exhibitor booth, this is your chance to make a memorable impression and start the season strong.

Title Sponsor:



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Host Venue:



Feature Charity:



Thursday, September 18th, 2025

Heffner Women's Leadership: Sip & Social

5:00 pm - 7:00 pm

Location: Stockyards Brewing, Waterloo

Members: \$35

Join us for a relaxed evening of drinks and dialogue in the new Stockyards Brew Hall in St. Jacobs. Mingle over refreshments, exchange ideas, and brew new relationships. Whether you're expanding your network or simply unwinding after hours, this event is designed for you.

Title Sponsor:



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Tuesday, September 30th, 2025

Immigration Partnership Networking Breakfast Series: 3-Minute Networker

8:00 am-10:00 am

Location: The Walper Hotel, Kitchener Members: \$45 | Season Pass: \$140

Speaker Registration: \$110

Join us for the 3-Minute Networker, part of the Immigration Partnership Networking Breakfast Series! Hear fast-paced, engaging pitches from local business leaders sharing who they are, what they do, and why it matters - all in just three minutes. Whether you want to present or simply network, this event is a great opportunity to learn about other local businesses.

Title Sponsor:



Wednesday, October 1st, 2025 2025 Annual General Meeting

4:00 pm-6:30 pm

Location: Maxwell's Concerts and Events, Waterloo

Members: Complimentary

The Greater Kitchener Waterloo Chamber of Commerce invites its members to the 2025 Annual General Meeting. We ask you to vote on the 2025-2026 Board of Directors and hear how your chamber has been performing for you and your business over the past year. Members are invited to engage in governance, reflect on the chamber of commerce's collective impact, and connect over an insightful fireside chat and networking reception that follows the formal agenda.

Speaker Sponsor:



Thursday, October 16th, 2025

Chamberfest presented by Brock Solutions

6:00 pm - 10:00 pm

Location: Concordia Club, Kitchener

Members: \$90 [On-sale Thursday, September 11 at 10:00AM] Don't miss Chamberfest - our biggest networking celebration of the year - held during the iconic KW Oktoberfest! Enjoy a night of festive cheer with live music, schnitzel, keg tapping, and a classic Germanstyle dinner - all alongside hundreds of local professionals in a lively, authentic festhalle setting. It's business networking with a Bavarian

twist!

Title Sponsor:



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Wednesday October 22nd, 2025 **BDC Small Business Awards**

6:00 pm - 9:30 pm

Location: THEMUSEUM / Conrad Centre for the Performing Arts

Members: \$80

Celebrate and honour our local small businesses at the 2nd Annual Small Business Awards. This signature event recognizes outstanding achievements across seven categories, showcasing the diverse and dynamic small business community in Waterloo Region. Capping off BDC Small Business Week, this inspiring evening celebrates the entrepreneurs and business owners powering our local economy.

Title Sponsorship:



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Talent Needed – Growing Waterloo Region to One Million

Waterloo Region is poised for a tremendous amount of growth over the next two decades, moving from a population of approximately 700,000 to a Region that encompasses 1 million people. That means a lot of new people, a lot of job creation and the need for expanded services supported by new workers.

Where are we now? June Labour Force Survey numbers provide us with insight on a point in time. June saw less population growth in the Region than a year ago – 700 between May and June of 2025 vs 2,400 people last year. However, our labour force has grown by about 30,000, and 71% of people aged 15+ are working or actively seeking work. This is the highest engagement rate in Ontario and one of the best in the country.

Another bright light is that employment has also grown by 30,000 people. Even our unemployment rate is similar to last June. In a period of intense shift, we've seen some labour market stability year-over-year.

But again, this is just a snapshot in time. Waterloo Region will continue to grow and the data we receive and track in these snapshot moments helps us identify broader challenges in our talent market.

Some important things to consider as we move to one million people:

- Are we ready to be a community of choice? Immigrants will form much of our workforce moving forward. We need to attract the right industry mix for the skill sets that immigrants bring while also attracting the right immigrants for how we plan to grow. This is key to being a community where everyone can grow and thrive.
- Are we ready for the shifting nature of our workforce? Reality check that the youngest Gen Zer is in high school and the oldest is now almost 30 years old. They are connected with their mental health. They believe everyone can participate. And they are connected to the world through tech and their classmates. They are going to want us to develop better versions of our workplaces.

- Are we ready for growth in existing businesses? One million people means the need for 100,000 new jobs. But it also means growing existing industries to be ready for those extra people. Expanded community services, new infrastructure, new housing, expanded transit all need workers. We need people now to be ready for where we want to be in about 20 years. And we need them everywhere.
- Are we going to be able to do it if we "do it the way we have always done it"? This is perhaps one of our greatest struggles. Highly educated immigrants who struggle to thrive have options. Recent research found that communities have about 5 years to prove to immigrants that it is worth staying and employers play a key role in that. Workers want employers who are adaptable, recognize them as people and provide positive environments, and it's not just a young people thing anymore. The economy will shift and talent may be the deciders again in employment relationships. The same old way will not work.

The next 10 years are going to bring tremendous change, even without our growth to one million people. Now is our chance, as an employer community, to learn, to shift and to make Waterloo Region a community of choice. There are many collaborative actions happening across the Region so there is no wrong door to get started on our Vision One Million.



ABOUT THE AUTHOR

Charlene Hofbauer

Charlene Hofbauer is Executive Director at Workforce Planning Board of Waterloo Wellington Dufferin. She is a local leader who makes research and trends easy to understand and connects data and community intelligence for everyone interested in workforces and workplaces.

Building for One Million: How the BESTWR Scorecard Supports Smart Growth

By 2050, Waterloo Region is predicted to welcome 300,000 new residents, pushing its population past the one million mark. This milestone, once a distant future projection, is now fast approaching reality. With it comes an urgent need to plan smartly, act collaboratively, and track progress with transparency.

Enter Best Waterloo Region (BESTWR) and the Vision One Million Scorecard: a living tracker designed to help Waterloo Region navigate this upcoming transformation with data-informed decision making. BESTWR is comprised of the Cambridge Chamber of Commerce, Communitech, Explore Waterloo Region, the Greater Kitchener Waterloo Chamber of Commerce and Waterloo Economic Development Corp.

Launched through a cross-sector initiative led by the Greater Kitchener Waterloo Chamber of Commerce (GKWCC), and supported by the Future Cities Institute founded by CAIVAN at the University of Waterloo (FCI), the scorecard offers a clear realistic view of how ready we are for the future.

More than a regional tool, the BESTWR Scorecard is also serving as a national prototype. As Canada's urban populations swell across the country, tools that are grounded in community insights, backed by rigorous data and designed for real-world application, will be essential for scaling responsibly.

What the Scorecard tracks, and why it matters:

Released twice a year, the BESTWR Scorecard monitors five vital domains: housing, transportation, healthcare, employment and placemaking and livability. These focus areas reflect the complex systems that underpin everyday life, and reveal how well Waterloo Region is equipping itself for a rapidly growing population.

"Business leaders have long understood that we can't solve what we don't measure," says Ian McLean, President and CEO of the GKWCC and Chair of BESTWR. "But this Scorecard isn't just for business, it's about building a region where all sectors thrive."

That broad scope is what sets BESTWR apart, as only one of the five domains (employment) is directly business focused. The others emphasize systems that support entire communities, from access to healthcare to the availability of family-friendly neighbourhoods and efficient transit.

The challenge is in gathering meaningful data that reflects all these realities. The Scorecard pulls from many differing sources: federal datasets from the Canada Mortgage and Housing Corporation (CMHC), regional government reports, lower-tier municipal data, and more. This data is not always integrated, and not always public.

That's where the FCI steps in. The FCI plays a critical role in validating the Scorecard's indicators, and ensuring the metrics are grounded in accurate data and interdisciplinary insights.

"Our job is to make sure we're measuring what matters, and that the measurements themselves are sound," says Dr. Leia Minaker, Director of the FCI. "We're not just reporting numbers, we're asking are these indicators actionable, reasonable and reflective of the experience of our region?"

From data to insight: FCI's perspective:

For Dr. Leia Minaker, the Scorecard is more than just a report card. as it's both a reflective tool and a roadmap. Each tracked domain reveals something essential about where we are, but also about where we're headed.

Housing remains a top priority. "Many thousands of new homes need to be built over the next 20-25 years. Our region has never before seen the scale and speed of housing development we'll need to keep on track with our growing population, so housing starts and development will be critical to track," Dr. Minaker notes.

Transportation tells a story of access and mobility. Metrics here will help flag bottlenecks and plan infrastructure that supports a community where people can access quality of life-enhancing activities at a reasonable cost.

Healthcare metrics expose gaps in access, particularly as regional demand rises. "We've been deep in conversations with Ontario Health teams, hospitals and community care providers to ensure indicators make sense to those delivering services," says Dr. Minaker.

Employment data is foundational, yet Dr. Minaker stresses it must be interpreted in context. Are we creating good jobs that align with evolving skill sets? Are we supporting the ecosystem that helps talent thrive, and making people want to come to this region?

Placemaking and livability is perhaps the most holistic category, capturing everything from park access to cultural vitality. It reminds us that "growth" isn't just quantitative. "We're asking, is this a region people feel proud to live in?" Minaker explains.

Guiding action, not just observation

Rather than wait years for policy to catch up to emerging trends, the FCI is already using the Scorecard to conduct research, support projects and design communities.

"We don't see data as the endpoint," says Minaker. "We see it as a starting point for building something more effectively and efficiently." With initiatives like BUILD NOW, a project aiming to bring 10,000 affordable homes to Waterloo Region, the FCI supports bringing together municipal decision makers, planners, developers, and citizens to co-create responses that reflect the Scorecard insights.

As part of its mandate, the FCI facilitates ongoing community consultations to ensure the Scorecard remains relevant and trusted. Conversations with elected officials, developers, healthcare providers, civic leaders, and community members help fine-tune the metrics and test their usability.

These consultations are not just about buy-in, they're about building better indicators. "When people see their input reflected in the Scorecard, it creates ownership," says Minaker. "And when people trust the data, they're more likely to act on it."

Scaling for national impact

Waterloo may be the pilot region, but the BESTWR Scorecard has national relevance. All across Canada, midsized cities are preparing for growth. Few have the tools necessary to track what matters most in their own context.

"The idea is not to export our exact framework, but to help other municipalities build region specific tools that are transparent and action-oriented," says Dr. Minaker. "As the pressures of growth intensify, the need for better data, as well as better ways to use it, only grows."

With its research expertise, convening power and commitment to collaboration, the FCI is well positioned to help cities across Canada develop and adapt similar Scorecards. This is not about creating one universal standard, but rather empowering communities to define and measure their own success, on their own terms.

Growth is a choice, so how do we manage it?

Waterloo region is showing that rapid population change doesn't have to mean growing pains. With the right tools, the right partners, and a dedication to building what matters together, communities can scale wisely.

The BESTWR Scorecard is more than just a measurement tool, it's also a mirror and a map. The Future Cities Institute is helping to translate those insights into action. Waterloo Region is showing Canada what it looks like to grow not just fast, but well.



ABOUT THE AUTHOR

Skyler Hammond

As the Communications Officer at the Future Cities Institute founded by CAIVAN, Skyler Hammond crafts strategic stories that connect researchers, communities, and changemakers, crafting narratives that reflect how urban innovation shapes resilient cities.

2025 Election of Chamber Directors Nominating Committee's Slate of Candidates Nominee Profiles



Faune Lang, Executive Director of Food4Kids Waterloo Region

Faune is the Executive Director of Food4Kids Waterloo Region. With an extensive background in non-profit and financial services, Faune was able to align her love for children and drive for change in a career that she is incredibly excited about. It's been one of Faune's strongest desires to continue to serve her community.

She is passionate and understands the importance of donors and fundraising to expand the organization's mission to help more children living with chronic hunger. She couldn't imagine doing more meaningful work. Her sunny disposition and unstoppable drive for change will create further awareness of protecting our most vulnerable. In her free time, Faune enjoys spending quality time with her four children, going to the beach, watching hockey, and diving into a really good book.



Kyle Brohman, VP Operations, HR & HS, Conestogo Electric

Kyle Brohman is the Vice President of Operations, Human Resources, and Health & Safety at Conestogo Electric—a multi-generational electrical contracting firm headquartered in Kitchener-Waterloo. A licensed 309A Red Seal electrician, Kyle began his career in the field before transitioning into senior leadership, where he now oversees operations, people strategy, and health and safety for a team of 90+.

Kyle is a passionate advocate for workforce development and regional growth; Kyle serves on Conestoga College's Electrical Program Advisory Committee and is currently the President of the Kitchener-Conestoga Rotary Club. Kyle is also a member of the Board of Directors for the Kitchener Waterloo Art Gallery and his governance involvement continues to grow, with an upcoming appointment that reflects his commitment to education, skilled trades, and community impact.

With experience that spans construction, the arts, and nonprofit leadership, Kyle brings a collaborative, cross-sector lens to his board and committee work—always focused on strengthening the connections between business, culture, and service in Waterloo Region.

Kyle has never liked eggs, and his favourite colour is the number 7.



Gwenyth Stadig, Partner, Gowling WLG

Gwenyth Stadig serves as a trusted advisor, helping charities, not-for-profits, and other tax-exempt entities, as well as First Nations, Inuit, Metis, and Indigenous organizations, governments, and individuals with their respective compliance obligations. She is passionate about empowering her clients to navigate complex legal and regulatory frameworks, providing innovative solutions to the real-life challenges they face today and might encounter in the

Working with a wide range of clients, Gwenyth has extensive experience advising not-forprofits and registered charities, which include, among others, colleges, universities, religious organizations, agricultural and heritage organizations, humane societies, and complex trade organizations, on matters related to tax, trust and corporate compliance. She has particular experience assisting clients navigate the compliance obligations with the Canada Revenue Agency and the Office of the Public Guardian and Trustee in Ontario.

Gwenyth also works with First Nations, Inuit, Metis, and Indigenous organizations and governments with tailored tax and trust planning advice. She helps these entities work collaboratively to create customized trusts and tailored legal structures involving a variety of key stakeholders.

Prior to entering law Gwenyth lived in Nunavut and focused her Master's research on community-directed questions relating to Indigenous youth health outcomes. Beyond her current legal practice, Gwenyth is also actively engaged in the legal community, serving as a member of multiple committees within the Ontario Bar Association (OBA) and the Canadian Bar Association (CBA). Notably, she is the past chair of the Charity & Not-for-Profit Law section for the OBA, where she plays an important role in advocating for the interests of charities and non-profit organizations throughout Canada.



Linda Li, Engineering Project Manager, Dillon Consulting Limited

Linda is an accomplished Environmental Engineer and Associate with Dillon Consulting Limited. A recognized leader in her field, she is the 2024 recipient of the Kitchener-Waterloo Oktoberfest Women of the Year Award for Science, Technology, Engineering & Math (STEM). With over eight years of experience leading complex environmental projects, Linda possesses deep expertise in the water, energy, and climate change sectors. Her strategic advisory experience is highlighted by her service on Water Canada's Advisory Board since 2019. In this capacity, she collaborates with national utility leaders to help define the strategic objectives and overall direction of the Canadian water sector.

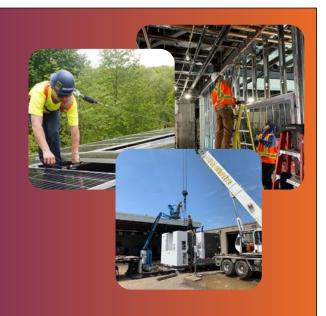
Linda's commitment to community leadership and corporate social responsibility is demonstrated through her role on Dillon's Corporate Social Responsibility Committee, where she has initiated impactful community support programs. Her extensive volunteer work with local organizations focuses on STEM education and food security, reflecting a deep connection to the Waterloo Region. As a respected thought leader, Linda frequently shares her industry insights as a guest lecturer and panelist at prominent academic institutions, including the University of Toronto, the University of Waterloo, and Toronto Metropolitan University.

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A New Era for Mutual Insurance

In January 2025, Gore Mutual, Canada's oldest property and casualty insurer and a staple of the community since 1839, and Beneva, Canada's largest mutual insurer, announced a proposal to combine their businesses to drive future growth. This significant transaction will bring together two well-established, financially strong, trusted brands, reinforcing the meaningful role of mutuals in the Canadian insurance industry. Together, the combined operations will have over 6,100 employees, 3.8 million members and customers and nearly \$8 billion in total premiums.

Five years ago, Gore initiated the Next Horizon strategy in response to market trends, with a vision extending over the next decade. CEO Andy Taylor noted that while Gore had become more agile and competitive, long-term sustainability required greater scale, access to capital, and national diversification - needs that the merger with Beneva helps fulfill.

"Today, our business is unrecognizable from five years ago," said Taylor. "But the market forces that have impacted so many businesses - access to capital, the ability to scale, and geographic diversification - would have eventually challenged our sustainability. This merger ensures we continue to grow and thrive."

The combined entity will offer a broader portfolio of insurance products, increased resilience to natural catastrophe risks, and a compelling alternative to shareholder-driven insurers. It will also accelerate innovation and investment in customer-focused solutions, while maintaining a strong commitment to community and member-driven governance.

"A Beneva-Gore Mutual merger makes business sense and is the right move for our members, employees, and our communities, as the values are aligned and cultures are highly compatible, thanks to both companies' commitment to the mutual model. This merger will enable us to accelerate our growth across Canada, and better diversify our insurance portfolio," said Jean-François Chalifoux, President and CEO of Beneva.

While merging under the Beneva brand, Gore will combine operations with Unica Insurance, a Beneva subsidiary and a niche personal and commercial insurer based in Mississauga, Ontario, and operate as a standalone subsidiary with its own board of directors. Taylor will lead this subsidiary and join Beneva's executive committee, ensuring continuity and strategic alignment.

Importantly, Gore Mutual's historic presence in Cambridge, Ontario, will be preserved. In a meaningful recognition of

Gore's legacy, the company's Cambridge headquarters has been designated as a heritage site. Built in 1935, this designation ensures the preservation of the building's historical character and celebrates nearly two centuries of Gore Mutual's presence in the community. It stands as a lasting symbol of the company's roots in Cambridge and its ongoing commitment to the region's future.

While the Gore name will eventually transition to Beneva, the legacy of over 180 years will live on. "It was important for us to find a partner who shared our values and belief in the mutual model," said Taylor. "The Beneva brand embodies innovation, collaboration, and putting people first."

A major milestone was reached when a record 94.6% of Gore Mutual members voted in favor of the merger at the 2025 Annual and Special Meeting of Members. This record-breaking participation reflects strong support for the merger and authorizes Gore to continue under Québec law—a key step toward finalizing the transaction.

Neil Parkinson, Chair of the Gore Mutual Board of Directors, emphasized the significance of the vote: "The strong mandate from members underscores the importance of thoughtful, member-driven governance in shaping the future of mutual insurance in Canada."

Even as the full merger process continues, the new entity will begin taking shape in 2026, pending regulatory approvals and remaining member votes, and will be well-positioned to lead the future of mutual insurance in Canada, rooted in community, driven by purpose, and built for long-term success.



ABOUT THE AUTHOR Lyndsay Monk

Lyndsay Monk, Chief Financial Officer and Executive Integration Lead, is a CPA with over 20 years of experience. Since joining Gore Mutual in 2008, she has led strategic finance, capital management, regulatory compliance, reinsurance, investments, and enterprise risk management.





Instagram.com/MovemberKW



ANNUAL GENERAL MEETING



WEDNESDAY, OCTOBER 1, 2025 4:00pm-6:30pm VENUE
Maxwell's Concerts and Events
35 University Avenue East, Waterloo



HERE'S WHAT TO EXPECT:

- Networking reception with refreshments
- Have your say! Use your vote to elect your new Board
- Enjoy a throwback to some highlights from this past year
- Hear from an Economy Expert on the issues that matter to you
- And more!

Details & Registration at

GREATERKWCHAMBER.COM



Community Corner



Impact Events Group brought back Kitchener's favourite Ribfest & Craft Beer Show. Mayor Berry Vrbanovic (City of Kitchener), Councilor Colleen James (Region of Waterloo), Deputy Chief Eugene Fenton (WRPS), Arnold Drung (Conestoga Meats), were just a few of the judges who had the difficult decision of voting on this years' best ribs.



The Inaugural Whisky & Wine in the Warehouse event, gave the community a uniquely elevated "behind the scenes" peek, while supporting The Food Bank of Waterloo Region. The evening raised a remarkable 178,000+ meals for individuals and families experiencing food insecurity in the community.



 ${\it New Member, Gary Evans Photography, was spotted out in the heart of \it Kitchener taking staff headshots.}$

What's happening in your corner of the community? Send your pics to events@greaterkwchamber.com so we can feature them in the next issue of The Advocate!



Good Co Productions brings DTK to life every Friday night throughout the summer, with Sunset Sessions at Vogelsang Green.

Community Corner



The City of Kitchener team showed up in full support of the Farwell4Hire Kickoff at THEMUSEUM. Mike Farwell and the 12th annual Farwell4Hire campaign set a one-year fundraising record of \$233,334 in support of Cystic Fibrosis Research.



MIX 98.5 hosted their launch gala at THEMUSEUM, with the theme "Voices of the Future: A Celebration of Community and Community Radio".



Strong Start Charitable Organization received \$12,000+ in funding from 100 Men Who Give a Damn (Co-founded by Adam Smith, My IT Guy), during a 10-year celebration evening at Edelweiss Tavern.



7 Celebrities hit the dance floor for "Dancing with Easter Seals Stars", including Geraldine Stafford (WRPS) and Garth Cressman (WalterFedy).



The KW Chamber's Events Team stopped by Four All Ice Cream's Uptown location for a scoop, to welcome Sherwet during her first week as Events Lead for the Chamber.



Mayor Dorothy McCabe and the City of Waterloo Team (pictured alongside Suzie Taka, SPECTRUM), were one of the many supporters of SPECTRUM's 4th Annual Fundraising Gala.

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Chamber Members Achieving Success



Local Automotive Dealer Provides 65 Years of Service to the Community

Celebrating 65 years in business, Heffner Lexus Toyota is proud to be a trusted part of the Kitchener-Waterloo business community.

The organization which started with a passionate owner and his vision has grown into one of Waterloo Region's largest dealerships, built on a foundation of family values, exceptional customer service, and a commitment to giving back to the community.

From milestone moments to first-time buyers, Heffner has supported local events, charities, and generations of loyal guests. As they mark this recent achievement, gratitude is extended across the community for making Heffner a part of their journey and they look forward to many more years of collaboratively driving excellence. Their thanks are extended for being a part of the family.



University of Waterloo Engineering Professor Named to Order of Canada

Dr. Adel Sedra, Distinguished Professor Emeritus and past dean of the Faculty of Engineering at the University of Waterloo, was named an Officer of the Order of Canada on June 30, 2025.

Sedra served as dean of the Faculty of Engineering from 2003 to 2012. The Sedra Student Design Centre carries his name in recognition of significant contributions to student learning across the institution. He was also recognized by Governor General Mary Simon as an international authority on microelectronics with his work influencing developments from medical technology to wireless communications.





Local business leaders Tom Jenkins and John Tennant recently received honorary degrees during the Wilfrid Laurier University 2025 spring convocation.

Tom Jenkins received an Honorary Doctor of Laws degree on June 3. His achievements encompass over 40 years in economic development and support of educational innovation. He is chair of the board of Open Text, a position he has served in since 1998 following terms as president, chief executive officer, and chief strategy officer. His awards include the Ontario Entrepreneur of the Year award, the Canadian Forces Decoration, a Queen Elizabeth II Diamond Jubilee Medal and Officer of the Order of Canada.

John Tennant received an Honorary Doctor of Laws degree on June 11. He was CEO of Canada's Technology Triangle (CTT) and established collaborative local investment attraction initiatives with strong connections to the Region of Waterloo's post-secondary institutions. His foreign service career included international postings in Japan, West Africa, Central America and the United States.

Canadian Chamber of Commerce Recognizes International Business Leader of the Year

The Canadian Chamber of Commerce recently announced that Kevin Strain, President and CEO of Sun Life, is their 2025 International Business Leader of the Year. This prestigious award recognizes a Canadian business executive whose visionary leadership and strategic pursuit of international opportunities have significantly elevated Canada's presence on the world stage.

Mr. Strain was appointed President and CEO of Sun Life in August of 2021 following nearly two decades of leadership experience within the company. A chartered accountant, he holds a Master of Accounting from the University of Waterloo and serves on the Board of Directors for Sunnybrook Health Sciences Centre.

He will be formally honoured at the International Business Leader Awards Gala hosted in Toronto on October 23, 2025. The gala is a celebration of Canadian excellence, bringing together national and international business leaders, policymakers and stakeholders to recognize individuals who exemplify outstanding business leadership.



Is your business winter-ready?

With winter around the corner, how will you deal with the snow and ice? You may reach for the salt but spreading too much, or when not needed, can be costly for your business and our community's drinking water.



Walk your property to understand where ice forms and how to prevent it



Have a plan to deal with ice when it is too cold for salt to work (around -10°C)



Close areas not requiring winter maintenance



Know where to store plowed snow so ice doesn't form across your parking lot



Prepare your winter maintenance plan with the help of our free worksheet



Require salt training for your winter maintenance team

Join other businesses taking steps to use less salt without compromising winter safety. We have free resources to help. regionofwaterloo.ca/WinterPlan







LERNERS

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.

GEORGE HAMZO AND THE EMPLOYMENT LAW TEAM AT LERNERS LLP ARE HAPPY TO HELP YOU WITH THESE ISSUES. **CONTACT GEORGE HAMZO TODAY.**



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Welcome to THE GRANDWAY

At The GrandWay, we have a philosophy that every event we hold is an experience, your experience, and we work hard to bring your vision to life.

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River Room 48 people, \$500

GrandWay Hall
224 people Dividable Roo

224 people, Dividable Room, Starting at \$750

Each room is equipped with a brand new audio and visual system that is perfect for either in-person meetings, video conferences, or hybrid events.

Our Events Team

Located in Elora, our Events & Experiences Team is dedicated to making your meeting or event a success. We are professional, yet approachable and look forward to assisting you with planning your next corporate gathering at The GrandWay!





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