

ECONOMIC DEVELOPMENT DIVISION
CITY OF CAMBRIDGE

COMMUNITY PROFILE

A SUMMARY OF CAMBRIDGE'S ECONOMIC AND SOCIAL FEATURES



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COMMUNITY PROFILE

A SUMMARY OF CAMBRIDGE'S ECONOMIC AND SOCIAL FEATURES

INTRODUCTION

Cambridge is one of the fastest growing and strongest economic areas in Canada. Over the past ten years, on average, \$237 million has been invested annually in building construction, with over 50% towards the new residential sector. The average annual population growth rate is close to 2 %, while the employment growth over the last census period has been 3% annually. Over the past five years, the establishment of business has increased 3.5% annually. Cambridge's thriving business climate is why many businesses are choosing to locate and expand here. This booklet provides details on the community and many reasons why the City of Cambridge is "Your Location for Success".

ECONOMIC DEVELOPMENT DIVISION

The professional staff of the Economic Development Division is available to assist you with your business requirements. Whether you need specific detailed information about Cambridge to help you with your business-decision making process or a tour of the community and its available "Sites and Buildings", we are here to provide confidential and expert assistance. Our pro-business attitude and attention to customer service will facilitate your business transactions with the City's municipal offices. Please call us with your questions and requirements.

For further information please contact:

Economic Development Division

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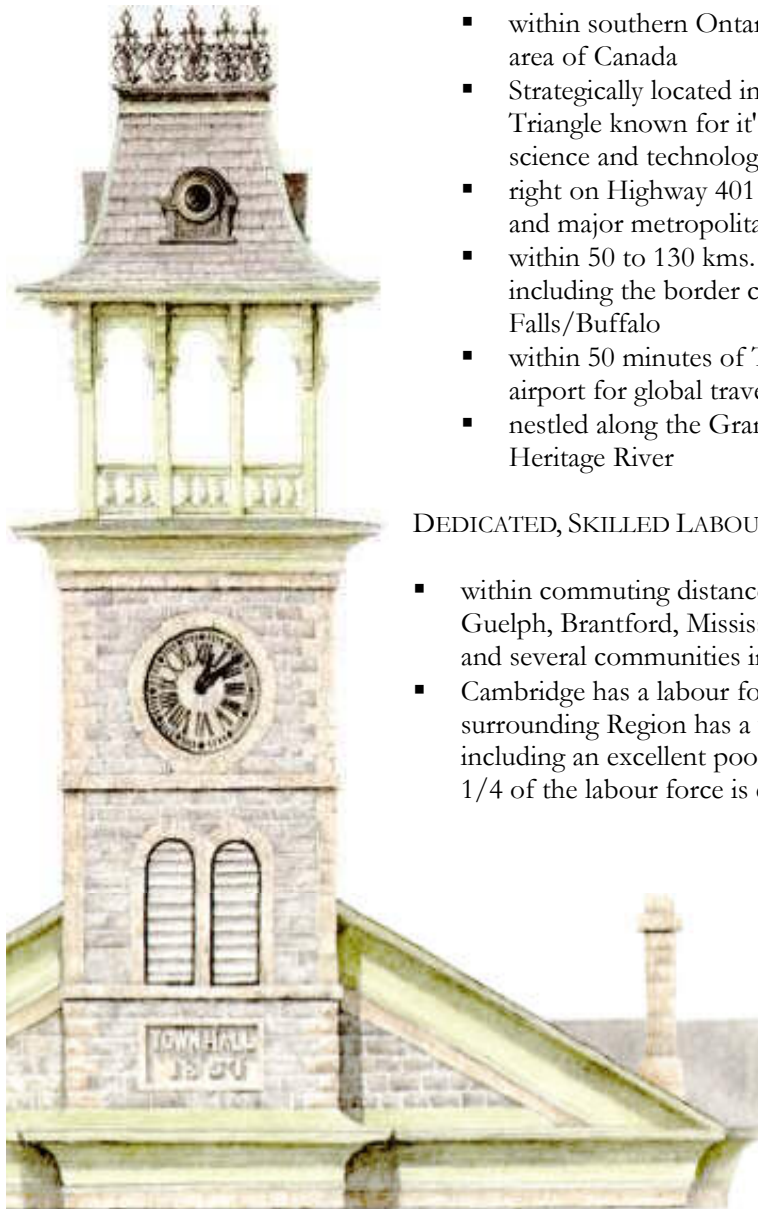
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HIGHLIGHTS OF CAMBRIDGE, ONTARIO

ADVANTAGEOUS LOCATION

- ideal location for “Just in Time” manufacturing due to climate and road transportation
- within southern Ontario, the most industrialized area of Canada
- Strategically located in Canada's Technology Triangle known for it's significant number of science and technology companies
- right on Highway 401 for ready access to markets and major metropolitan areas
- within 50 to 130 kms. (30 to 80 miles) of Toronto including the border crossings of Niagara Falls/Buffalo
- within 50 minutes of Toronto's international airport for global travel needs
- nestled along the Grand River, a Canadian Heritage River



DEDICATED, SKILLED LABOUR FORCE

- within commuting distance of Kitchener, Waterloo, Guelph, Brantford, Mississauga, Milton, Hamilton and several communities in between
- Cambridge has a labour force of 67,225 and the surrounding Region has a workforce of 269,265, including an excellent pool of skilled workers. Over 1/4 of the labour force is employed in manufacturing.

GROWING POPULATION

- 2010 population is estimated at 131,000, and is expected to grow to 180,000 by 2031
- An estimated 50,000 households in 2009, which is forecasted to reach 51,196 by 2016
- Cambridge is part of the Region of Waterloo, with an estimated 2010 population of 539,000 which is forecasted to reach 729,000 in the year 2031

DIVERSE INDUSTRIAL BASE

- Over 7,300 business tenancies of which over 555 are manufacturing businesses, and these range in diversity from traditional textile manufacturing to leading edge science and technology firms (Toyota Motor Manufacturing Canada, ATS Automation Tooling Systems Inc., COM DEV International Ltd., Novocol Pharmaceutical of Canada Ltd., Loblaw Companies East, Canadian General Tower, and Babcock and Wilcox).
- strong manufacturing support system through various specialized machine shops, technology-based services and University-sponsored research opportunities
- within larger urban area known as Canada's Technology Triangle which is recognized for having a significant critical mass of science and technology based companies
- City involvement in industrial land development and community marketing

STRONG ECONOMIC GROWTH

- The economy of Cambridge has experienced strong growth over the past decade in both output and employment
- New non-residential construction in 2009 is valued at \$93.6 million.
- New residential construction in 2009 is valued at \$164.8 million representing 744 housing starts. The total building permit value for 2009 was \$227 million.
- Toyota Motor Manufacturing Canada is the largest employer in Cambridge with a 3.01 million square foot facility on 400 acres, employing 4,500 people. 2008 marks the 20th anniversary of production for TMMC, which has increased its production from the initial 50,000 units in 1988/89, to over 300,000 units (Lexus RX330/350, Corolla and Matrix Models) in 2007. At the Woodstock plant, production of RAVA vehicles is underway.
- The City of Cambridge offers reasonable taxes.

ENVIABLE LIFESTYLE

- Affordable housing. The average price for a home in Cambridge as of January 2010 was \$278,527 vs. Ontario average of \$329,134 and Canadian average of \$328,537.
- Excellent schools, 12 community centers, and 4 public library branches
- 50 Parks covering more than 1,000 acres and 14 golf courses within driving distance.
- Numerous organized sporting and leisure activities and a wide variety of cultural events.
- 7 ice surfaces, 2 private arenas, 5 indoor and 4 outdoor pools, 1 indoor soccer field
- Over 50 km of trails, with over half along the banks of the Grand and Speed Rivers

ADVANTAGEOUS LOCATION

Cambridge is situated in the most prosperous, highly industrialized area of Canada. This strategic location is supported through the transportation excellence provided by the MacDonal Cartier Freeway (Highway 401), which ensures quick, convenient accessibility to Toronto, southern Ontario and the bordering regions of the United States.

*FIGURE 1- CAMBRIDGE IS STRATEGICALLY LOCATED
 IN NORTHEASTERN NORTH AMERICA*



- Cambridge's location provides a consumer market of 1 million people within 30 mile radius, 6 million people within 65 miles and 130 million people within one day's trucking
- access to major U.S. border crossings is convenient from Cambridge
- excellent "Just In Time" manufacturing location due to intricate highway system and suitable climate
- convenient access (50 minutes) to Toronto's "Lester B. Pearson International Airport" offering direct flights to over 300 destinations in 60 countries, and 25 minutes to Hamilton's John C. Munro International Airport, and home to the Waterloo Regional Airport
- convenient access to Ports of Toronto and Hamilton which permits direct access to the Atlantic Ocean and international shipping routes three-quarters of the year
- one hour drive to Metropolitan Toronto for business and lifestyle benefits of a world-class City

DISTANCES TO MAJOR CITIES FROM CAMBRIDGE					
CITY	MILES	KM	CITY	MILES	KM
Toronto	55	90	Buffalo	95	153
Hamilton	22	36	Detroit*	181	291
Kitchener	10	16	Cleveland	289	465
Niagara Falls*	77	125	Pittsburgh	320	510
Windsor*	180	290	Boston	510	821
Montreal	400	640	Chicago	460	740
Ottawa	300	483	New York	510	820

TABLE 1 DISTANCES TO MAJOR CITIES FROM CAMBRIDGE

* denotes United States Border Crossing

GEOGRAPHIC CHARACTERISTICS

The City of Cambridge covers a land area of 112.82 square kilometres. The coordinates are latitude 43° 23' N, longitude 80° 15' W, with an elevation of approximately 300 metres.

Cambridge is located in Southwestern Ontario at the convergence of the Grand and Speed Rivers, and along the Galt and Paris Moraines. The river valley is host to a stretch of the Grand River Forest, containing Carolinian forest species rare to Canada, such as tulip trees, and black walnut. The surrounding geography is used for agricultural purposes, interspersed with a mixture of northern and southern forest species known as the Carolinian-Canadian Transitional Biotic Province.

In 1994, the Grand River became the first urban waterway to be named a Canadian Heritage River. This distinction is due to the rich diversity of natural and human heritage found along the valley lands. The network of River Trails allow hiking and biking enthusiasts to enjoy the Grand River's natural assets, which include rare ferns, Carolinian forest species, limestone bluff outcroppings and sensitive wetlands.

EXCELLENT TRANSPORTATION LINKS

Cambridge has transportation advantages that clearly point to business opportunities. The area is well connected to regional, national and international markets by road, rail, air and water services. These transportation services are part of an overall physical infrastructure that is modern and well maintained. In addition, efficient transportation for the workforce is the norm.

ROADS

Cambridge's location is serviced by an extensive network of regional and provincial highways. These connections make Cambridge an excellent location to accommodate Just-In-Time manufacturing systems. Clearly Cambridge's main transportation attribute is its location on "Main Street, Ontario", the MacDonal Cartier Freeway (Highway 401) which supports a variety of multi-modal transportation alternatives for the area. This extensive toll free, high quality road system available in the Province of Ontario puts Cambridge in an ideal position to service Canada's industrial heartland and the northeastern United States.

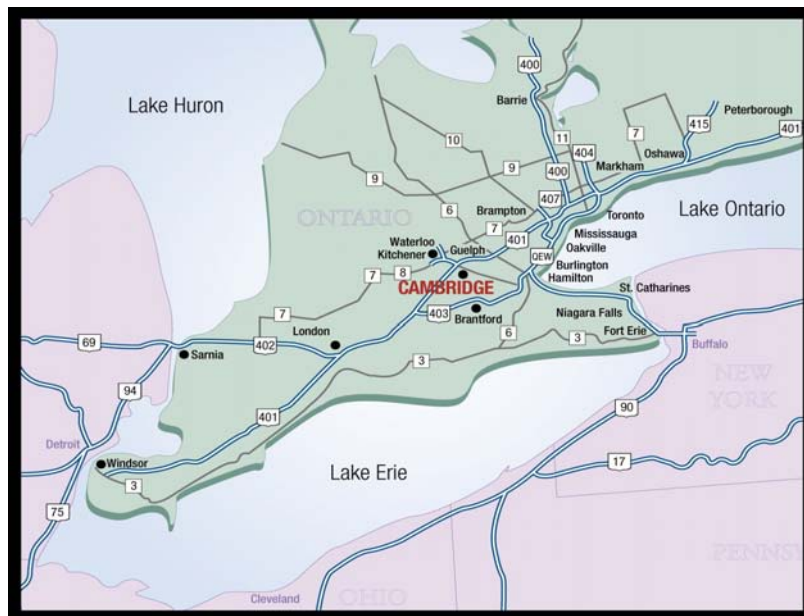


FIGURE 2 CAMBRIDGE IS WELL CONNECTED BY AN EXTENSIVE ROAD NETWORK

CAMBRIDGE'S INTERNAL ROAD NETWORK.

Cambridge has a well-developed road system within the City. Highways 401, 8 and 24 traverse the City, and there are five interchanges to Highway 401, facilitating access to this major transportation route.

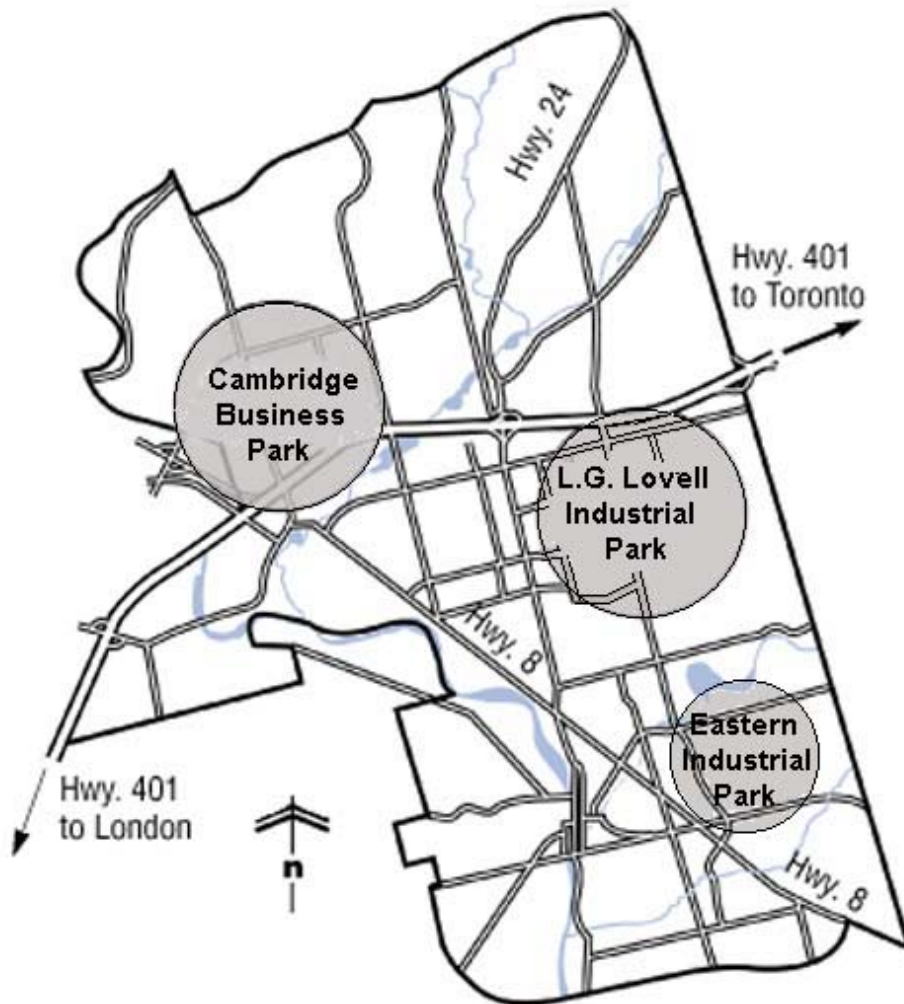


FIGURE 3 MAJOR ROAD NETWORK IN CAMBRIDGE

In recognition of Cambridge's central location, a number of trucking firms have established terminals in the City and surrounding region. There are also full service customs bonded warehousing terminals offering customhouse brokerage, consulting and international freight forwarding services, and public warehousing.

Trucking Information

Ontario Trucking Association
55 Dixon Road
Rexdale, ON M9W 1H8
Tel: 1.416.249.7401

Freight Service – General Information

Warehousing
Kitchener Waterloo Customs Warehouse, Kitchener
Cambridge Customs Warehouse:
(Canada Customs Bonded Sufferance)
265 Sheldon Drive, Cambridge, ON
Tel: 519.743.6141
Tel: 519.621.9270

PUBLIC TRANSIT SERVICE

The Grand River Transit System covers the majority of the City providing affordable public transportation. For information on routes contact:

Grand River Transit - General Inquiries
Specialized Services (Transmobility)
Website: www.grt.ca
Tel: 519.585.7555
Tel: 519.623.8490

RAIL SERVICE

Cambridge is serviced by both Canadian National and Canadian Pacific main line freight handling systems. The complete freight handling facilities include piggyback, bulk and refrigerated services. Spur lines serve all the industrial parks. Team track facilities are available to any firm or individual.

Canadian National
Carload & Intermodal Rates, Intermodal Services
& Carload Service
Tel: 1.800.601.7630

Canadian Pacific Railway
Transportation Service Centre
Carload Rate
Tel: 1.800.704.4000
Tel: 1.888.406.5347

AIRPORTS

Toronto's **Lester B. Pearson International Airport**, located approximately 80 kilometres (50 miles) east of Cambridge, is the country's busiest airport. Cambridge businesses are assured of worldwide passenger and cargo air services only moments away.

Lester B. Pearson International (Toronto) Tel: 1.416.776.3000
www.gtaa.com

FLIGHT TIME AND AIR MILES FROM TORONTO TO VARIOUS CITIES		
CITY	HOURS	DISTANCE
Buffalo	.75	69
Montreal	1	315
New York	1.5	358
Miami	3	1,237
Calgary	4	1,671
Vancouver	4.75	2,078
Los Angeles	5.25	2,172
London	6.75	3,557
Tokyo	15.5	6,194

TABLE 2 FLIGHT TIMES TO VARIOUS CITIES



FIGURE 4 REGION OF WATERLOO INTERNATIONAL AIRPORT

Region of Waterloo International Airport is located at the doorstep of the Cambridge Business Park, and supports a full range of business and leisure air services. Its modern runways, latest navigational aids and instrument approach capabilities equip the airport to handle a broad range of aircraft from helicopters to the DC 9 or Boeing 727. The new state-of-the-art passenger terminal is fully equipped and certified, and offers efficient security screening and speedy processing, comfortable departure lounges and handy car rentals.

Regular and charter business flights link the leaders of local industry with offices and plants throughout Canada and the United States. Northwest Airlines offers scheduled service to Detroit's connecting hub. Ground support and materials handling make the transfer of cargo a simple matter and Canada's Customs officers are at hand to give clearance to international shipments.

Region of Waterloo International Airport
4881 Fountain Street North
P.O. Box 160
Breslau ON N0B 1M0

Tel: 519.648.2256
Fax: 519.648.3540
www.waterloairport.ca

John C. Munro Hamilton International Airport is located 46 kilometres (25 miles) from Cambridge and provides air services on a regional and international setting. Currently specializing in courier and scheduled cargo (UPS, Purolator Courier, FedEx, Royal Cargo, All Canada Express, etc.) as well as charter cargo (All Canada Express (ACE), USA Jet, American International, Kitty Hawk, etc.), Hamilton International is Canada's #1 airport in terms of freighter aircraft. Along with its significant base of cargo and courier jet operations, the airport offers daily scheduled passenger service with U.S.Air, Continental and WestJet. Many Cambridge businesses have found Hamilton Airport to be an excellent supplement to Toronto's Pearson International.

John C. Munro Hamilton International Airport
9300 Airport Road Suite 2206
Mount Hope ON L0R 1W0

Tel: 1.905.679.1999
www.flyhi.ca
Email: info@flyhi.ca

WATER

The St. Lawrence Seaway

The Seaway is one of the most important domestic and international transportation systems in the world, affecting an area containing nearly a third of the combined populations of Canada and the United States. Along its course, ships of the world's trading nations, carrying their cargoes of up to 28,000 tons to and from the heartland of North America, are raised and lowered some 183 M (600 feet) by a series of locks.

Access to the St. Lawrence Seaway for a Cambridge located company is available through either the Port of Toronto and/or the Port of Hamilton. The Port of Toronto is located 96 km (60 miles) from Cambridge and is a large international trade centre offering full service cargo handling facilities. The Port of Hamilton, located 42 km (26 miles) from Cambridge is a growing full service port facility with a strong commitment to servicing the business community. Truck and rail access is available to both of these major port facilities providing Cambridge business with access to the seaway and ocean transportation.

Harbour Services – General Information

The Toronto Port Authority Tel: 1.416.863.2000
60 Harbour Street Fax: 1.416.863.4830
Toronto, ON M5J 1B7 E-mail: info@torontoport.com
Website: www.torontoport.com

Hamilton Port Authority Tel: 1.905.525.4330
605 James Street North Fax: 1.905.528.6554
Hamilton, ON L8L 1K1 E-mail: info@hamiltonport.ca
Website: www.hamiltonport.ca

DEMOGRAPHICS

POPULATION GROWTH

Cambridge's 2010 population is estimated at 131,000 and is growing rapidly at a rate close to 2 % annually. Cambridge is within the Region of Waterloo, an area also known as Canada's Technology Triangle. The Regional population as of year-end 2009 is estimated at 539,000 including full-time university and college students residing in the Region. Forecasted population figures are provided in Table 4.

TABLE 3 POPULATION GROWTH OF CAMBRIDGE COMPARED WITH THE REGION OF WATERLOO AND ONTARIO

	CAMBRIDGE	REGION OF WATERLOO	ONTARIO
2006	120,371	478,120	12,160,282
2001	110,372	438,515	11,410,046
1996	101,429	405,435	10,753,573
1991	92,772	377,762	10,084,885
1986	79,920	329,404	9,102,000
2001 to 2006 Population increase	9.1%	9.0 %	6.6%
1996 to 2001 Population increase	8.8%	8.2 %	6.1 %
1991 to 1996 Population increase	9.3%	7.3 %	6.6%
1986 to 1991 Population increase	16.1%	14.7 %	10.8 %

(Source: Census Canada 2006)

TABLE 4 FORECASTED POPULATION FOR CAMBRIDGE AND THE REGION OF WATERLOO

YEAR	CAMBRIDGE	REGION OF WATERLOO
2031	180,000	729,000
2016	132,300	558,000
2011	124,700	511,100

(Source: Region of Waterloo)

The average age of Cambridge's population is 36.4 years, which is younger than the Ontario average of 39 years. The population distribution by age group and gender is shown in the following table.

*TABLE 5 POPULATION DISTRIBUTION BY AGE GROUP AND GENDER IN
CAMBRIDGE AND WATERLOO REGION*

CHARACTERISTICS	CAMBRIDGE			WATERLOO REGION
	Total	Male	Female	Total
Total - All Persons	120,370	59,055	61,320	478,120
0-4	7,795	3,970	3,820	29,345
5-14	16,790	8,475	8,320	63,030
15-19	8,695	4,445	4,240	33,890
20-24	7,710	3,905	3,800	35,675
25-44	36,380	17,910	18,470	142,665
45-54	17,455	8,690	8,765	69,845
55-64	11,950	5,870	6,075	48,060
65-74	7,090	3,400	3,690	28,700
75-84	4,715	1,870	2,850	20,170
85+	1,795	515	1,280	6,750
Median Age of the Population	36.4	35.7	37.1	36.4
% of the population ages 15 and over	79.6	78.9	80.2	80.7

(Source: Census Canada 2006)

*TABLE 6 POPULATION DISTRIBUTION BY LEGAL MARITAL STATUS AND
COMMON-LAW STATUS IN CAMBRIDGE AND WATERLOO REGION*

CHARACTERISTICS	CAMBRIDGE			WATERLOO REGION
	Total	Male	Female	Total
Total Population 15 years and over	95,785	46,605	49,180	385,750
Single	29,260	15,730	13,530	122,955
Married	50,630	25,320	25,310	202,910
Separated	3,745	1,630	2,115	13,415
Divorced	6,750	2,945	3,805	25,665
Widowed	5,395	975	4,420	20,805
Not in a Common-Law Relationship	87,730	42,600	45,130	356,675
In a Common-Law Relationship	8,050	4,005	4,050	29,070

(Source: Census Canada 2006)

TABLE 7 SELECTED FAMILY CHARACTERISTICS

CHARACTERISTICS	CAMBRIDGE	WATERLOO REGION	ONTARIO
Total number of families	34,370	133,720	3,422,315
Number of married-couple families	24,930	99,730	2,530,560
Average number of persons in married-couple families	3.2	3.2	3.1
Number of common-law couple families	4,080	14,650	351,045
Average number of persons in common-law-couple families	2.9	2.7	2.7
Number of lone-parent families	5,365	19,340	540,715
Average number of persons in lone-parent families	2.5	2.5	2.5
Number of female lone-parent families	4,305	15,590	441,105
Average number of persons in female lone-parent	2.5	2.6	2.6
Number of male lone-parent families	1,055	3,750	99,605
Average number of persons in male lone-parent families	2.4	2.4	2.4
Median family income (\$)– All census families	72,098	74,070	69,156
Median family income (\$)– Married Couple families	80,247	81,810	77,243
Median family income (\$)– Common-law Couple families	67,913	68,400	66,525
Median family income (\$) – Lone-parent families	38,786	40,753	34,448

(SOURCE: Statistics Canada 2006 Census)

TABLE 8 INCOME STATISTICS

CHARACTERISTICS	CAMBRIDGE	WATERLOO REGION	ONTARIO
Persons 15 years of age and over with income	90,615	365,105	9,340,020
Median total income -of persons 15 years of age and over	28,928	29,449	27,258
Composition of total income - (100%)ed-couple families	100.0	100.0	100.0
Earnings - % of income	81.9	80.7	77.4
Government transfers - % of income-	9.6	8.6	9.8
Other money - % of income	8.5	10.7	12.9

TABLE 9 EARNING STATISTICS

CHARACTERISTICS	CAMBRIDGE	WATERLOO REGION	ONTARIO
All persons with earnings (counts)	71,910	291,375	6,991,670
Median earnings (all persons with earnings (\$))	31,191	30,659	29,335
Worked full year, full time (counts)	40,830	160,760	3,690,665
Median earnings (worked full year, full time (\$))	43,839	44,281	44,748

(Source: Census Canada 2006)

TABLE 10 SELECTED HOUSEHOLD CHARACTERISTICS

CHARACTERISTICS	CAMBRIDGE	WATERLOO REGION	ONTARIO
Total – All private households	43,295	178,120	4,555,025
Households containing a couple (married or common-law) with children	15,755	59,845	1,420,515
Households containing a couple (married or common-law) without children	11,830	50,405	1,288,140
One-person households	8,860	40,530	1,104,865
Other household types	6,850	27,335	741,505
Median household income in 2005 (\$) – All households	65,311	60,522	64,455
Median household income in 2005 (\$) – One person household	30,346	31,474	30,025
Median household income in 2005 (\$) – Couple households with children	88,955	90,670	87,960
Median household income in 2005 (\$) – Couple households without children	67,948	70,328	68,764
Median household income in 2005 (\$) – Other household types	52,897	52,384	51,560
Number of rented dwellings	11,205	52,275	1,312,290
Average gross monthly payments for rented dwellings (\$)	750	762	801
Number of owner-occupied dwellings	32,090	125,850	3,235,495
Average monthly payments for owner-occupied dwellings (\$)	1,216	1,129	1,046

(Source: Census Canada 2006)

TABLE 11 NUMBER OF HOUSEHOLDS BY MUNICIPALITY 1991-2016

	1991*	1996*	2001*	2006*	2011**	2016**
Region	135,698	148,200	161,125	178,125	202,200	219,100
Cambridge	31,895	35,600	39,260	43,290	47,200	51,200
Kitchener	62,382	66,800	72,445	79,485	91,400	98,600
Waterloo	27,071	30,000	32,625	36,780	42,200	46,000
North Dumfries	2,175	2,600	2,850	3,045	3,400	3,600
Wilmot	4,330	4,900	5,200	6,105	7,200	8,000
Wellesley	2,303	2,500	2,650	2,840	3,000	3,200
Woolwich	5,542	5,950	6,090	6,570	7,800	8,500

(Source: *Statistics Canada ** Forecasted by Regional Planning and Culture Dept.)

TABLE 12 SELECTED OCCUPIED PRIVATE DWELLING CHARACTERISTICS

	CAMBRIDGE	WATERLOO REGION	ONTARIO
Total number of dwellings	43,290	178,125	4,555,025
Number of owned dwellings	32,090	125,850	3,235,495
Number of rented dwellings	11,205	52,275	1,312,290
Number of dwellings constructed before 1986	26,745	112,990	3,124,010
Number of dwellings constructed between 1986 and 2006	16,545	65,130	1,431,020
Average value of owned dwelling (\$)	252,502	264,604	297,479

(Source: Census Canada 2006)

Cambridge's predominately English speaking population is diversified by the presence of cultures such as the French, German, Portuguese, Italian, and Spanish. Language capabilities and immigration characteristics are indicated in the following tables.

TABLE 13 LANGUAGES FIRST LEARNED AND STILL UNDERSTOOD

	CAMBRIDGE	REGION OF WATERLOO
Total	119,410	473,260
English Only	93,740	355,340
French Only	1,805	6,155
English & French	150	725
Other Languages	23,705	111,035

(Source: Census Canada 2006)

TABLE 14 IMMIGRATION CHARACTERISTICS

	CAMBRIDGE	REGION OF WATERLOO	ONTARIO
Total – All persons	119,410	473,260	12,028,895
Canadian-born population	93,895	363,795	8,512,020
Foreign-born population	25,225	105,3750	3,398,725
Immigrated before 1991	18,355	63,395	1,844,440
Immigrated between 2001 and 2006	2,930	17,020	580,740
Non-permanent residents	290	4,085	118,150

(Source: Census Canada 2006)

TABLE 15 ABORIGINAL POPULATION

	CAMBRIDGE	REGION OF WATERLOO	ONTARIO
Total – Aboriginal and Non-Aboriginal Identity	119,405	473,260	12,028,900
Aboriginal identity population	1,275	4,810	242,490
Non-Aboriginal identity population	118,135	468,450	11,786,405

(Source: Census Canada 2006)

TABLE 16 VISIBLE MINORITY STATUS

	CAMBRIDGE	REGION OF WATERLOO	ONTARIO
Total visible minority population	13,350	61,980	2,745,200
Chinese	1,010	9,200	576,975
South Asian	5,250	16,415	794,170
Black	1,845	9,510	473,765
Filipino	730	1,870	203,215
Latin America	1,360	6,910	147,140
Southeast Asia	1,140	6,210	110,045
Arab	540	3,175	111,405
West Asian	310	2,725	96,620
Korean	235	1,705	69,540
Japanese	95	670	28,080
Visible minority, n.i.e.	460	1,835	56,845
Multiple visible minorities	380	1,760	77,400
Not a visible minority	106,065	411,280	9,283,698

(Source: Census Canada 2006)

ECONOMIC PROFILE

Cambridge and the surrounding region is a significant contributor to the industrial economy of Ontario and Canada. This position of provincial prominence was enhanced throughout the 1980's and 1990's through various plant investments including an initial \$400 million investment by the Toyota Motor Manufacturing Corporation, a further \$600 million expansion investment to build a second assembly line which was opened in August 1997, and a further investment of \$650 million to prepare the facility for the production of the Matrix in 2002 and the Lexus RX 330 Sport utility vehicle in 2003. Cambridge's economic base is diversified with strengths in manufacturing, automotive, textiles, plastics, agrifood and the technology sectors.

CANADA'S TECHNOLOGY TRIANGLE

Cambridge is located in Canada's Technology Triangle (CTT) (Website: www.techtriangle.com) which is a geographic area that recognizes the significant number of science and technologies companies located here. CTT also includes the urban areas of Kitchener, and Waterloo, and the Region of Waterloo. A consumer market of over 500,000 people live and work in CTT, with a labour pool of over 269,000.

ECONOMIC BASE

MAJOR INDUSTRIAL EMPLOYERS

Cambridge is the home of several international and nationally recognized industries. The following list indicates the major employers in Cambridge.

TABLE 17 MAJOR EMPLOYERS IN CAMBRIDGE

Company	Number of Employees
Toyota Motor Manufacturing Canada Inc.	4500
ATS Automation Tooling Systems Inc.	1615
Loblaws Companies Limited	1205
Cambridge Memorial Hospital	1192
Challenger Motor Freight Inc.	1000
COM DEV International Ltd.	1000
Rockwell Automation Canada Control Systems	920
Babcock & Wilcox Canada	750
Sutherland-Schultz Inc.	700
iQor	600
Corporation of the City of Cambridge	558
Frito-Lay Canada	500

Tenneco Cambridge	410
Canadian General-Tower Ltd.	407
Cowan Insurance Group	300
Transfreight Inc.	280
Novocol Pharmaceutical of Canada Inc.	275
Gerdau AmeriSteel - Cambridge Division	270
Arriscraft International	260
Centra Industries Inc.	260
Dimplex North America Limited	250
Kromet International Inc.	250
Strite Industries Limited	250
MacDonald Steel Limited	245
Cambridge Towel Corporation	235
Associated Packaging Technologies	225
Gore Mutual Insurance Co.	225
Traugott Building Contractors Inc.	216
Aecon Industrial	200
John Forsyth Shirt Co. Ltd.	200
Summit Food Service Distributors	200

Cambridge has a total of 7,300 business tenancies as of December 2008. There are 555 manufacturing companies, which is just 8% of the business community.

The number of businesses in Cambridge has grown 30% over the last 5 years from the 2003 number of 5,632 businesses. Small businesses (with 9 or fewer employees) employ about 70% of the labour force as detailed in the following Table.

TABLE 18 DISTRIBUTION OF ESTABLISHMENTS BY EMPLOYEE SIZE

NUMBER OF EMPLOYEES	NUMBER OF ESTABLISHMENTS	% OF KNOWN
1 to 4	1723	47%
5 to 9	843	23%
10 to 19	529	14%
20 to 49	366	10%
50 to 99	123	3%
100 to 199	61	2%
200 to 499	28	1%
500 plus	16	<1%
Indeterminate	3,611	
TOTAL	7,300	100%

(Source: Statistics Canada, December 2008)

TABLE 19 DISTRIBUTION OF BUSINESS ESTABLISHMENTS BY INDUSTRY DIVISION

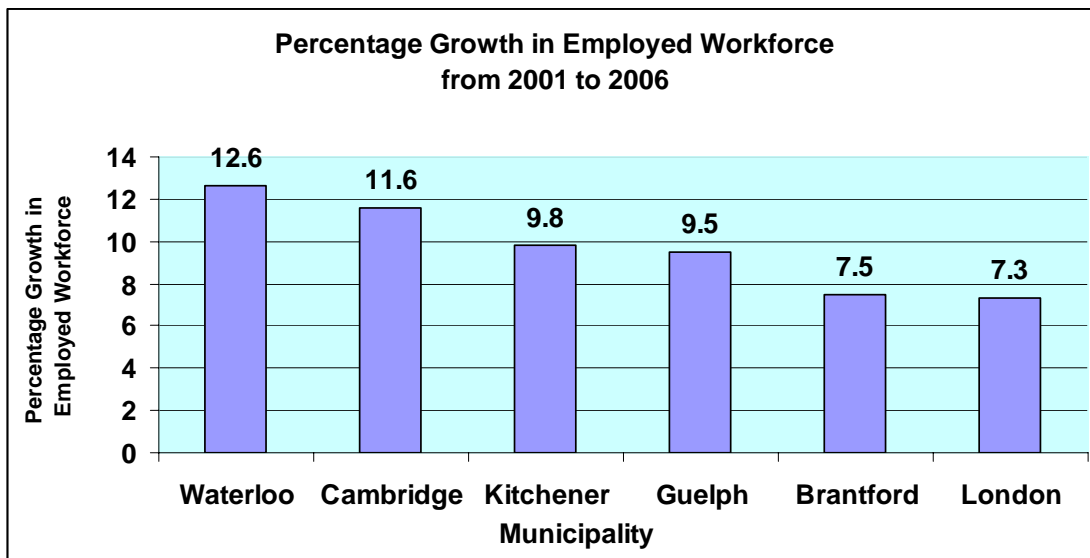
INDUSTRY DIVISION	NUMBER OF ESTABLISHMENTS		PERCENT CHANGE FROM 2007
	2007	2008	%
Agricultural, Forestry, Fishing and Hunting	89	93	4%
Mining and Oil and Gas Extraction	19	10	-47%
Construction Industries	833	835	<1%
Utilities	8	7	-13%
Manufacturing	560	555	-1%
Wholesale Trade	479	479	0%
Retail Trade	691	759	10%
Transportation and Warehouse	502	491	-2%
Information and Cultural Industries	54	56	4%
Finance and Insurance	390	420	8%
Real Estate and Rental and Leasing	630	654	4%
Professional, Scientific and Technical	836	850	2%
Management of Companies and Enterprises	362	371	2%
Administrative and Support, Waste Management and Remediation Services	309	305	-1%
Education Services, Health Care and Social Assistance	388	414	7%
Arts, Entertainment and Recreation	95	103	8%
Accommodation and Food Services	271	276	2%
Other Services (except Public Administration)	629	619	-2%
Public Administration	3	3	0%
Total All Industries	7140	7300	

(Source: Statistics Canada, December 2008)

ECONOMIC GROWTH INDICATORS

EMPLOYMENT GROWTH

FIGURE 5 EMPLOYMENT GROWTH IN CAMBRIDGE IS STRONG COMPARED TO OTHER MUNICIPALITIES.



(SOURCE: CENSUS CANADA 2006) (SOURCE: CENSUS CANADA 2001)

UNEMPLOYMENT RATE TREND

FIGURE 6 KITCHENER-WATERLOO-CAMBRIDGE CMA, VS. ONTARIO AND CANADIAN AVERAGE UNEMPLOYMENT RATE)(%)

YEAR	KITCHENER CMA (INCLUDES CAMBRIDGE)	ONTARIO	CANADA
2009	9.5	9.0	8.3
2008	6.0	6.5	6.1
2007	5.5	6.4	6.0
2006	5.2	6.3	6.3
2005	5.7	6.6	6.8
2004	5.1	6.8	7.2
2003	6.0	7.0	7.6
2002	5.7	7.7	7.1
2001	6.2	6.3	7.2

Source: Statistics Canada, (average annual unadjusted rate)

Cambridge's labour force is categorized within the Kitchener-Waterloo CMA (Census Metropolitan Area) for reporting purposes for unemployment data. Cambridge's unemployment rate is typically under that of the provincial and national values.

ASSESSMENT GROWTH

Cambridge consistently outpaces nearby communities based on assessment growth (see Table below). This indicates that there is steady investment for development in the Cambridge community. Each row represents the growth from the previous year in the total assessment value, exclusive of tax increases or decreases. Assessment growth is based on projected tax revenues.

TABLE 20 CAMBRIDGE'S ASSESSMENT GROWTH COMPARED TO NEARBY MUNICIPALITIES (PERCENT CHANGE FROM PREVIOUS YEAR)

YEAR	BRANTFORD	GUELPH	KITCHENER	WATERLOO	OSHAWA	CAMBRIDGE	AVERAGE ASSESSMENT GROWTH (ALL CITIES)
2006	3.17	2.95	2.50	2.72	1.98	2.81	2.69
2005	2.36	3.30	4.08	2.83	4.90	2.96	3.41
2004	2.12	2.09	3.17	3.50	2.00	3.51	2.73
2003	1.60	2.20	2.33	4.25	1.25	4.07	2.67
2002	3.57	3.09	3.69	2.20	2.00	5.33	3.31
2001	1.63	7.65	1.09	2.68	1.50	1.74	2.72
2000	0.81	3.50	1.50	2.99	2.81	1.71	1.94
1999	0.65	1.31	2.09	3.15	0.40	4.54	2.02
1998	1.10	1.81	0.63	0.21	0.00	4.07	1.30
1997	0.52	2.36	1.12	1.84	0.45	4.57	1.81
1996	0.42	0.01	0.05	1.53	0.04	0.83	0.48
1995	-0.50	2.13	-1.00	1.05	0.14	1.45	0.54
1994	0.50	1.70	1.50	1.05	-0.90	1.91	0.96
1993	1.10	2.80	0.80	0.15	0.50	1.16	1.08
1992	0.40	3.10	1.70	1.60	0.50	3.61	1.82
1991	4.70	2.40	2.60	5.00	2.20	4.50	3.57
1990	4.30	4.90	4.20	7.40	2.10	6.87	4.96
1989	2.70	4.00	4.60	6.00	2.70	8.80	4.80

Over the past several years, Cambridge has demonstrated consistently high assessment growth reflecting the economic growth in all sectors of the community. In the table above, the comparison between a number of nearby municipalities shows that Cambridge is leading the assessment growth fairly consistently.

CONSTRUCTION ACTIVITY

Economic performance is also reflected in construction activity. Building Permit construction values reflect this activity and are summarized in the table below. The figures show a healthy balance of activity and solid growth in all four sectors. The average annual construction value activity of over the past ten years is \$237 million.

TABLE 21 BUILDING PERMIT CONSTRUCTION VALUES BY SECTOR

VALUE OF CONSTRUCTION (\$ MILLIONS)						
Year	Industrial	Commercial	Institutional	Residential	Misc.	Total
2009	59.7	20.1	13.8	164.9	18.5	277.1
2008	33.3	39.1	6.9	117.5	23.3	220.1
2007	55.3	30.6	3.6	40.4	18.5	148.4
2006	53.3	61.8	1.7	101.8	29.7	248.3
2005	33.0	30.6	9.8	140.9	13.4	227.8
2004	54.4	12.4	2.3	132.0	55.8	256.9
2003	53.4	36.0	24.8	154.1	16.2	284.5
2002	57.7	19.9	17.9	151.7	14.0	261.2
2001	89.0	56.8	12.9	100.3	7.7	266.8
2000	78.2	27.5	19.6	92.6	1.7	219.6
1999	21.4	22.0	7.7	87.6	8.1	146.8
1998	27.4	10.7	18.4	73.4	5.9	135.8
1997	28.0	11.3	11.8	66.1	4.8	122.0
1996	42.3	29.8	27.0	47.0	3.0	149.1
1995	128.0	20.3	15.9	24.8	4.7	193.7
1994	14.3	5.4	16.9	43.9	4.9	85.4
1993	10.2	4.5	4.7	52.5	0	71.9
1992	11.5	11.3	11.0	62.0	0	95.8
1991	14.7	10.5	17.3	70.9	0	113.4
1990	13.5	20.3	15.3	118.7	0	167.8
1989	32.5	20.0	16.9	136.1	1.8	207.3
1988	18.9	16.5	23.6	96.2	1.2	156.4
1987	87.3	16.0	19.8	86.9	0	211.4
1986	33.6	11.2	3.3	56.3	0	104.5
1985	7.5	4.2	10.0	35.0	0	56.8

INDUSTRIAL LAND SALES

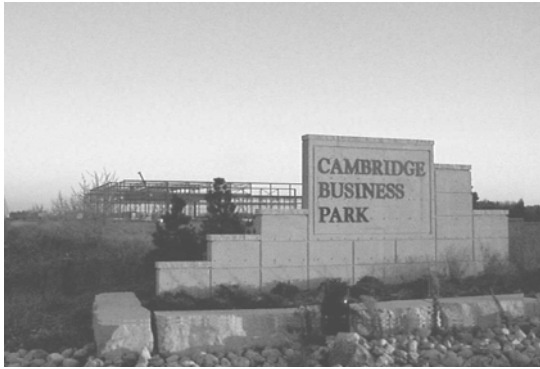


FIGURE 6 ENTRANCE TO THE
CAMBRIDGE BUSINESS PARK

The City of Cambridge is actively involved in promoting industrial growth through the development of industrial subdivisions and the sale of land. During the 1980's, approximately 370 acres of industrial land were sold, and in 1986 the Toyota Motor Manufacturing Corporation purchased 377 acres privately.

In the 1990s, 245 acres of city-owned land were sold for industrial development from 2000 onwards over 500 acres have been sold. A summary of the history of City-owned industrial land sales is shown in the following two Tables.

TABLE 22 HISTORY OF CITY-OWNED INDUSTRIAL LAND SALES

YEAR	ACRES (VALUES BASED ON COUNCIL APPROVALS)	ACRES (VALUES BASED ON CLOSED LAND SALE TRANSACTIONS)
2009	0	0
2008	11.856	15.693
2007	37.827	17.693
2006	32.712	29.569
2005	23.104	36.769
2004	68.5899	44.7741
2003	47.291	57.412
2002	71.80	58.676
2001	77.73	91.0608
2000	186.89	189.6853
1999	129.49	55.1425
1998	43.55	75.997
1997	48.99	22.5522
1996	16.45	9.6155
1995	39.16	16.8585
1994	29.66	19.288
1993	6.48	4.48
1992	11.88	11.8837
1991	0.88	1.381
1990	1.53	26.6994
1989	62.03	39.4678
1988	38.47	45.1685

TABLE 23 HISTORY OF CITY-OWNED INDUSTRIAL LAND SOLD PRIOR TO 1988

YEAR	ACRES (VALUES BASED ON CLOSED LAND SALE TRANSACTIONS)
1987	48.8
1986	67.7 (plus 377 acre Toyota site purchased privately)
1985	20.856
1984	9.92
1983	29.81
1982	12.527
1981	21.46
1980	73.84
1979	21.15
1978	20.801
1977	5.14
1976	42.017
1975	158.44 (100.053 ac. Colgate Site was then repurchased)
1974	50.857
1973	31.441
1972	36.357
1971	26.03
1970	48.904
1969	74.428
1968	40.19
1967	11.889
1966	25.65
1965	49.929
1964	24
1963	18
1962	11.198

INDUSTRIAL LAND DEVELOPMENT

Cambridge has several strategically located Business Parks, and is proactively developing these to accommodate future industrial growth. Parcels of land, both small and large, can be found in Cambridge. Areas recently developed include the Maple Grove Industrial Subdivision, a 175-acre expansion completed in 2002 in the Cambridge Business Park; and the Pinebush Industrial Subdivision, an 108-acre extension of the L.G. Lovell Park completed in 2001 and Pinebush Phase 2 which provided an additional 22 serviced lots (58 acres) in 2006. Detailed information on the parcels available is summarized in the Cambridge Sites and Buildings Booklet.

EDUCATION PROFILE

The City of Cambridge and the surrounding municipalities offer a complete educational infrastructure and a variety of workplace training initiatives that are necessary to support high value added economic activity. One major advantage is the close proximity of three universities and a community college that encourage a business to academic interface which includes co-operative education, recruitment opportunities, extensive contract research and joint university-business support programs.

POST SECONDARY EDUCATION FACILITIES

There are eight universities and twelve community colleges within an hour's drive of Cambridge. More specifically, we have three of the world's finest universities and one community college located right in Canada's Technology Triangle.

UNIVERSITY OF WATERLOO

The University of Waterloo (UW) is best known for its teaching and research in computer science and some fields of engineering, but there are high-quality programs in all major fields of study. The university is organized into six faculties: Applied Health Sciences, Arts, Engineering, Environmental Studies, Mathematics, and Science. There is also an Independent Studies program at the undergraduate level. There are graduate (master's and PhD) programs in various disciplines within all six faculties. Professional programs are offered in accountancy, architecture, optometry, pharmacy and urban and regional planning, as well as engineering.

University of Waterloo Highlights:

- More than 28,000 students attend Waterloo.
- UW employs about 1,030 full-time faculty members.
- It is a leader in Canadian University contract research, and is a major source of graduates in science, mathematics, information technology, and engineering.
- UW offers 44 graduate degree programs in all six faculties: 28 at the doctoral and master's levels and 16 at the master's level, attracting students from around the world.
- UW's library holds more than 3.4 million volumes of books, serials, maps, government publications, microfilms and other materials in four locations.
- UW has one of North America's largest distance education degree credit programs, and was the first university to make innovative use of audio cassette lectures with support materials.
- UW students and faculty are involved in collaboration and exchange agreements with more than 60 institutions in 30 countries around the world.
- UW earns about \$2 million annually in licensing revenue from technology transfer activities.

- UW is a world leader in the design and development of computer software.
- UW's research and instruction has led to the founding of 106 spin-off companies. UW was the first North American University to make computers extensively available to undergraduates.
- UW's Faculty of Environment was the first in Canada 26 years ago, and now is an acknowledged leader in environmental teaching and research in North America.
- UW's world-renowned School of Architecture is located in downtown Cambridge.

For additional information visit the website at www.uwaterloo.ca Tel: 519.888.4567.

UNIVERSITY OF GUELPH

The University of Guelph consists of six colleges whose undergraduate and graduate programs span the natural and physical sciences, social sciences and humanities:



- College of Social and Applied Human Sciences
- College of Arts College of Biological Science
- College of Physical and Engineering Science
- Ontario Agricultural College
- Ontario Veterinary College

The main campus spans 1,017 acres (412 hectares), and includes a 408-acre (165-hectare) arboretum and a 30-acre (12-hectare) research park, whose largest tenants include Agriculture Canada, Novartis, the Ontario Ministry of Agricultural, Food and Rural Affairs (Provincial Ministry head office), and the Health of Animals Laboratory.

Guelph is the leader in agriculture, food technology, biotechnology and veterinary medicine, and has more than 15,000 full and part-time undergraduate and graduate students. There are 2500 faculty and staff (640 faculty, 1860 staff). As the largest employer in the City of Guelph, the University of Guelph's local economic impact is about \$410 million.

Areas of academic/research expertise include agriculture, veterinary science, animal biotechnology, molecular biology, food technology, chemistry, biochemistry, genetics and animal breeding, and physics. It is home to the Canadian Network of Toxicology Centres, Guelph Transgenic Plant Research Complex and the Guelph Advanced Food Technology Centre.

With the University of Guelph's 30-acre (12-hectare) Research Park and the Guelph Food Technology Centre - an independent laboratory on campus for food processing research and product. Development - U of G is the hub of a rapidly growing cluster of agri-food research and biotechnology resources. For additional information visit the website at: www.uoguelph.ca Tel: 519.824.4120.

WILFRID LAURIER UNIVERSITY

Wilfrid Laurier University (WLU) is best known for its excellent Business and Economics Degree programmes, including post-graduate studies. Enrollment of full time and part time students is over 10,000. The faculties at WLU include Arts and Science, Music, Business and Economics, Social Work, Seminary Studies and Graduate Studies.

WLU is also known for its Research Centre for Management of New Technology (REMAT). REMAT provides industry, business, government and labour with access to the School of Business and Economics. Specifically, the research centre has three objectives:

- Assist Canadian managers in acquisition and implementation of new technology;
- Provide a forum for industry, business, government and labour to resolve problems related to technology in the work place;
- Develop practical research programs to improve the quality of Canadian managers in dealing with new and emerging technologies.

Laurier is also home to the Laurier Trade Development Centre (LTDC).

For additional information visit the website at: www.wlu.ca Tel: 519.884.1970 or Fax: 519.886.9351.



CONESTOGA COLLEGE INSTITUTE OF TECHNOLOGY AND ADVANCED LEARNING

At the edge of the City boundaries, and just off Highway 401, is Conestoga College, Institute of Technology and Advanced Learning. The College's mandate is "education for employment" and accordingly, its links to business and industry is strong, with many specialized training courses being offered. For instance, technical training facilities exist for woodworking, welding technology, information technology, and programs offered include manufacturing (management/supervision), automation technology, information systems, computer programming, AutoCad, and many other various applied courses and apprenticeship programs. Overall, Conestoga College provides courses in applied arts, business, health sciences, engineering technology and trades. For additional information, visit the website at: www.conestogac.on.ca Tel. 519.748.5220 or Fax: 519.895.1097.

ELEMENTARY AND SECONDARY EDUCATION

In Cambridge quality education is supplied through the two tax-supported school boards, one public and one Catholic. There are also private schools offering varied educational programs to all age groups and include private French language opportunities.

In Cambridge, there are

- 41 tax-supported elementary schools (26 public and 15 Catholic),
- 7 secondary schools (5 public, 2 Catholic)
- 4 adult education schools (3 public, 1 Catholic).

A selection of private schools and special purpose academic schools in Cambridge and the surrounding area, offer a variety of learning options.

The wide varieties of courses available include academic, applied and special courses to develop the abilities of each individual and assist them in becoming productive members of the community. Some of the many other programs offered include heritage language classes, French immersion programs, vocational training, co-operative education, trades training, adult/continuing education, and special education for both gifted and handicapped students. Details of school programs in both school boards can be obtained by contacting the Board offices.

Waterloo Region District School Board: www.wrdsb.ca
Tel: 519.570.0300

Waterloo Catholic District School Board: www.wcdsb.ca
Tel: 519.578.3660

TABLE 24 EDUCATIONAL ATTAINMENT

	CAMBRIDGE		REGION OF WATERLOO		ONTARIO	
	Total	%	Total	%	Total	%
Total population aged 15 to 24 years	16,360		69,440		1,624,835	
Population aged 15-24 years with less than a high school certificate	7,795	47.6	29,295	42.2	648,300	39.9
Population aged 15-24 years with a high school graduation certificate and/or some postsecondary	6,125	37.4	27,410	39.5	627,010	38.6
Population aged 15-24 years with a trades certificate or diploma	350	2.1	1,470	2.1	37,475	2.3
Population aged 15-24 years with a college certificate or diploma	1,420	8.7	6,010	8.7	160,140	9.9
Population aged 15-24 years with a university certificate, diploma or degree	670	4.1	5,260	7.6	151,905	9.3
Total population aged 25 to 34 years	16,520		66,470		1,529,590	
Population aged 25-34 years with less than a high school certificate	1,905	11.5	6,795	10.2	132,715	8.7
Population aged 25-34 years with a high school graduation certificate and/or some postsecondary	4,945	29.9	17,475	26.3	364,260	23.8
Population aged 25-34 years with a trades certificate or diploma	1,170	7.1	4,035	6.1	91,525	6.0
Population aged 25-34 years with a college certificate or diploma	4,860	29.4	17,065	25.7	372,355	24.3
Population aged 25-34 years with a university certificate, diploma or degree	3,630	22.0	21,100	31.7	568,735	37.2
Total population aged 35 to 64 years	49,000		192,825		5,108,740	
Population aged 35-64 years with less than a high school certificate	10,130	20.7	33,585	17.4	766,810	15.0
Population aged 35-64 years with a high school graduation certificate and/or some postsecondary	14,235	29.1	50,855	26.4	1,296,405	25.4
Population aged 35-64 years with a trades certificate or diploma	5,295	10.8	19,430	10.1	489,605	9.6
Population aged 35-64 years with a college certificate or diploma	11,005	22.5	41,265	21.4	1,089,270	21.3
Population aged 35-64 years with a university certificate, diploma or degree	8,330	17.0	47,690	24.7	1,466,640	28.7

(Source: Statistics Canada 2006)

TABLE 25 MAJOR FIELD OF STUDY

	CAMBRIDGE		REGION OF WATERLOO		ONTARIO	
	Total	%	Total	%	Total	%
Total population aged 15 years and over	94,815		380,990		9,819,420	
No postsecondary certificate; diploma or degree	54,040	57.0	199,255	52.3	4,812,200	49.0
Major field of study Education	2,175	2.3	11,365	3.0	335,715	3.4
Major field of study Visual and performing arts and communications technologies	1,240	1.3	5,665	1.5	193,790	2.0
Major field of study Humanities	1,960	2.1	11,310	3.0	292,845	3.0
Major field of study Social and behavioral sciences and law	3,775	4.0	19,650	5.2	576,100	5.9
Major field of study Business management and public administration	8,705	9.2	36,445	9.6	1,061,210	10.8
Major field of study Physical and life sciences and technologies	1,065	1.1	6,380	1.7	181,250	1.8
Major field of study Mathematics; computer and information sciences	1,715	1.8	9,940	2.6	254,440	2.6
Major field of study Architecture; engineering; and related technologies	11,270	11.9	45,480	11.9	1,089,310	11.1
Major field of study Agriculture; natural resources and conservation	595	0.6	3,495	0.9	91,965	0.9
Major field of study Health; parks; recreation and fitness	5,530	5.8	22,000	5.8	665,490	6.8
Major field of study Personal; protective and transportation services	2,740	2.9	10,005	2.6	264,420	2.7
Major field of study Other	0	0	0	0	480	0.005

(Source: Statistics Canada 2006)

UTILITIES, MUNICIPAL TAXATION AND FINANCES

ELECTRICITY

Cambridge and North Dumfries Hydro Inc. is known in the community as Energy+. This municipally-owned utility distributes electricity in the City of Cambridge and the Township of North Dumfries. Their vision is to exceed customer and other stakeholder expectations through operational excellence. Their mission is to deliver save, reliable, quality electricity and customer service to meet the needs of the communities. System supply is 27.6kV and the utility will supply three phase transformation up to 2MVA. Larger customer owned transformers can be connected.

The Ontario Energy Board regulates how Cambridge and North Dumfries Hydro Inc. (CNDHI) charges for connections and expansions of the electrical distribution system. Direct charges to customers must comply with the Ontario Energy Board (OEB) Distribution System Code rules with respect to capital contributions.

CNDHI conducts economic evaluations of a system expansion in order to comply with its license obligations to the OEB. The results may require a deposit prior to undertaking work required to connect a new customer or upgrade the service to an existing customer. Any deposits relating to economic evaluations may be refunded in whole or in part with interest approximately one year after a new customer begins to use electricity or one year after a service upgrade for an existing customer.

For complete details, please contact CNDHI for a copy of their Economic Evaluation Policy.

Other detailed information about the company, its structure, rates, services and Conditions of Service are available on their website or by contacting them directly at:

Cambridge and North Dumfries Hydro Inc.
1500 Bishop Street
Cambridge, ON N1R 5X6
Telephone: 519.621.3530
Fax: 519.621.7420

Email: customercare@camhydro.com
Website: www.camhydro.com

NATURAL GAS

Natural Gas is distributed in the Cambridge area by Union Gas Limited, which is a wholly owned subsidiary of Westcoast Energy Inc. Union Gas is responsible for gas distribution and transportation in Southwestern and Northern Ontario. Union Gas distributes gas to Cambridge through a franchise agreement with the City of Cambridge. A typical industrial user would burn 140,000 cubic meters of gas per year with the largest industry using in excess of 40,000,000 cubic meters annually.

The sale of the natural gas molecules is unregulated in Ontario and all consumers are encouraged to negotiate a contract with an independent energy broker. The cost to transport and distribute natural gas is determined by the Ontario Energy Board based on rate applications submitted by the gas utility.

If you are served by an independent gas marketer, your gas and transportation price may differ from those of Union Gas. Please refer questions on gas and transportation rates to your energy marketer at the telephone number provided on the bill.

DIRECT PURCHASE OPTION

The commodity price of natural gas (cost absent transportation) has been deregulated since October 1985. Currently, approximately 1,000 of Union's small and large industrial customers have elected to purchase their gas supply from someone other than Union and are now using Union's services to deliver gas to their end use facilities. Direct purchase gas accounts for approximately 53% of the total volumes distributed in Union's franchise area. Industrial customers account for 88% of the direct purchase volumes, but only 2.1% of the end-use locations. Union does not have a mark up on its cost of gas and therefore the margin earned for delivering "Union's gas" or the "customer's gas" is the same.

For additional information or to arrange for Gas service connections, please contact:

Union Gas Limited
603 Kumpf Drive,
Waterloo, Ontario N2V 1K8
Telephone: 1.800.265.8807
Fax: 519.885.7559

Business Development Clerk
Telephone: 519.885.7453
Toll Free: 1.800.265.8807

For Rate Information please refer to the Economic Development Publication entitled "Cambridge Developers' Handbook".

WATER, SEWER, AND WASTE DISPOSAL

The water source for the City of Cambridge is a system of aquifers which exist in abundance in the area. The Region maintains the well-heads and meters the water out to the City from regional wells. At the present time, subject to review by the Regional Municipality of Waterloo Water Department, up to 2,500 gallons per day per acre of acquisition can be provided. Beyond a capacity of 100 gallons per minute, the Region asks that any water used in cooling processes be recycled based on their long term prognosis for water supply. The average main pressure in the system is 68 P.S.I. and the capacity in the system is 16.0 million imperial gallons per day. The Industrial Park has a 5 million gallon resource reservoir and a 1 1/2 million gallon elevated storage tank.

Sewage in the City of Cambridge is treated in three plants which contain both primary and secondary treatment facilities (primary clarification, lagoon activated sludge and chemical treatment for phosphorus removal). Sewer discharge is regulated by the Region of Waterloo's Sewer Use By-law. A copy can be obtained from the Region of Waterloo's website: www.region.waterloo.on.ca. Sewage treatment plants are administered by the Ontario Ministry of the Environment.

For current water, sewer and waste disposal rates please refer to the Economic Development Publication entitled "Industrial Developers' Handbook".

TELECOMMUNICATIONS

General telephone service is provided by Bell Canada.

For business or residential requirements, please call: 310-BELL (2355)

A number of Long Distance carriers also service this area. For contact information please refer to the Telephone Directory.

FIBRE OPTICS

Fibre Optics is available in Cambridge by both Bell Canada, and Atria Networks Inc.

Bell Canada offers voice data and image communications on FP1 electronic switches and digital switches. For additional information, please contact: Paul Axman, Bell Canada, Tel: 519.744.0510

Atria Networks LP is a business data services company offering the fastest high-dependability solutions for Internet access, point-to-point connectivity and IT continuity. With one of the most extensive fibre networks in Ontario, Atria can scale immediately to meet any bandwidth requirement. Continuity services include offsite data storage, email and web security, and Internet redundancy for protection against downtime losses in revenue and productivity. Active in the community, Atria Networks provides free WiFi Internet in public libraries and invests in education and literacy.

Burnell Poole, Manager of Sales & Marketing
Atria Networks Inc.
301 Victoria St. S., PO Box 64, Kitchener, ON N2G 3W9
Ph: 519.593.3034 Fax: 519.570.2151
Email: bpoole@atrianetworks.com
Website: www.atrianetworks.com

PROPERTY TAXES AND TAX RATES

Property taxes in Ontario are collected based on a percentage of your property's current market value assessment (CVA). Each municipality is required to collect property taxes, and set the tax rates for the various property types. Municipal tax rates vary depending on the property type. The tax rates in Cambridge for selected property types and the portions attributable to the Region, School Boards and City are shown in the following table.

Your annual tax bill is calculated by applying the tax rate against the current market value assessment of your property (Current Market Value Assessment x Tax Rate = Total annual taxes). For example, if your industrial manufacturing property has a current market value assessment of \$800,000, the annual taxes for 2009 would be: \$800,000 x 4.80790% = \$38,463.20.

Property assessment is the responsibility of the Municipal Property Assessment Corporation. For more information visit their website at www.mpac.ca. Or you may wish to contact the Assessment Office at 1.866.297.6703.

TABLE 26 2009 CAMBRIDGE TAX RATES

PROPERTY TYPE	CODE	CITY PORTION (Percent)	REGION PORTION (Percent)	SCHOOL PORTION (Percent)	TOTAL (Percent)
Industrial	IT/LT	0.95213	1.42711	2.42866	4.80790
Office Building/ Commercial, Warehouse/ Shopping Centre	DT/ CT/ ST	0.88412	1.32517	1.90192	4.11121
Residential	RT	0.45339	0.67958	0.25200	1.38497
Multi-Residential	MT	0.92946	1.39313	0.25200	2.57459

Source: City of Cambridge Tax Office, Telephone: 519.740.4524

TABLE 27 CAMBRIDGE TAX RATES % 2003-2009

PROPERTY TYPE	CODE	2003	2004	2005	2006	2007	2008	2009
Industrial	IT/LT	5.93239	5.68694	5.82256	5.40846	5.33231	5.22356	4.80790
Office Building/ Commercial, Warehouse/ Shopping Centre	DT/ CT/ ST	4.41044	4.30059	4.40192	4.12715	4.20274	4.27944	4.11121
Residential	RT	1.48680	1.39175	1.44370	1.33357	1.37234	1.41620	1.38497
Multi-Residential	MT	3.24328	3.12302	3.25706	2.76679	2.74667	2.74122	2.57459

Source: City of Cambridge Tax Office

The City of Cambridge has a healthy assessment base, property tax rate increases over the past few years have been minimal. In particular, the industrial tax rate has decreased. Cambridge Tax rates are compared to a number of Ontario municipalities in the Table below. For comparative purposes, the assessment value of a basic industrial building in each municipality was estimated along with an estimate of total property taxes.

TABLE 28 COMPARISON OF ASSESSMENT VALUE AND PROPERTY TAXES FOR A TYPICAL INDUSTRIAL BUILDING AMONG VARIOUS MUNICIPALITIES IN ONTARIO

CITY	2009 AVERAGE INDUSTRIAL LAND PRICE/ACRE	ASSESSMENT VALUE (ESTIMATE) †	2009 TAX RATE FOR OCCUPIED INDUSTRIAL PROPERTY (%)	ESTIMATE OF TOTAL ANNUAL PROPERTY TAXES
Cambridge	210,000	1,420,000	4.80790	\$68,272
Brantford	95,000	1,190,000	6.336746	\$75,407
Guelph	280,000	1,560,000	5.232393	\$81,625
Kitchener	250,000	1,500,000	4.80239	\$72,036
London	95,000	1,190,000	6.107531	\$72,296
Mississauga	850,000	2,700,000	2.883852	\$77,864
Milton	500,000	2,000,000	3.427789	\$68,556
Hamilton	250,000	1,500,000	6.124338	\$91,865
Waterloo	300,000	1,600,000	4.744992	\$75,920

* Subject to possible education tax reduction.

† Assessment value is based on a new 20,000 square foot industrial building (manufacturing products) with an attached office, located on 2 acres of land, (with building valued at \$50 per square foot).

CAMBRIDGE INDUSTRIAL BUSINESS PARKS

Over the past 45 years, Cambridge has developed three Business Parks in the city; the Eastern Industrial Park (built in the 1960's), the L.G. Lovell Industrial Park built in the 1970's, (which is still undergoing expansion), and the Cambridge Business Park, which began in the late 1980's with the investment by Toyota for their 3.1 million square foot assembly operation.

Two of these parks are the focus of expansions to accommodate industrial growth. The Cambridge Business Park - Boxwood Subdivision will see 200 acres of industrial land developed in 2009. The L.G. Lovell Industrial Park - Pinebush Subdivision expansion has added 250 acres of land for industrial use in 2001 and 2006.

Overall Cambridge houses approximately 29 million square feet of industrial space on more than 2500 acres of industrial land.

Parcels of land, both small and large, can be found in Cambridge. Detailed information on the parcels available in these parks is summarized in the Cambridge Sites and Buildings Booklet.

LABOUR FORCE PROFILE

LABOUR FORCE HIGHLIGHTS

- Local work force of 67,225 (Statistics Canada, 2006)
- Regional workforce of 269,265.
- Cambridge is known for its strong labour force, in particular skilled tradesmen, manufacturing, middle management, and science and technology personnel
- Various local examples of innovative manufacturing based employment strategies
- Competitive wage rates
- Availability of several ethnic groups adds strength to labour force

The following table of Labour Force by Occupation indicates that occupations unique to processing, manufacturing and utilities are more than double the Ontario average. Cambridge has an abundant number of skilled trades and personnel in the manufacturing sector.

TABLE 29 LABOUR FORCE IN CAMBRIDGE BY OCCUPATIONAL CATEGORIES

OCCUPATIONAL CATEGORIES	CAMBRIDGE		REGION OF WATERLOO	
	TOTAL	% OF LABOUR FORCE	TOTAL	% OF LABOUR FORCE
Total experienced labour force	67,225		269,265	
Management occupations	6,305	9.4	25,235	9.4
Business, finance and administration occupations	11,910	17.7	47,765	17.7
Natural and applied sciences and related occupations	3,790	5.6	19,745	7.3
Health occupations	3,045	4.5	12,240	4.5
Occupations in social science, education, government service and religion	3,610	5.4	21,350	7.9
Occupations in art, culture, recreation and sport	1,135	1.7	6,115	2.3
Sales and service occupations	15,540	23.1	58,875	21.9
Trades, transport and equipment operators and related occupations	12,115	18.0	41,990	15.6
Occupations unique to primary industry	745	1.1	5,060	1.9
Occupations unique to processing, manufacturing and utilities	9,030	13.4	30,885	11.5

(Source Statistics Canada 2006)

TABLE 30 LABOUR FORCE BY INDUSTRY GROUP

INDUSTRY GROUP	CAMBRIDGE		REGION OF WATERLOO	
	TOTAL	% OF TOTAL	TOTAL	% OF TOTAL
Total experienced labour force 15 years and over	67,225		269,265	
Agriculture and other resource-based industries	855	1	5,190	2
Construction industries	4,300	6	16,595	6
Manufacturing industries	17,900	27	60,375	22
Wholesale trade	3,855	6	13,900	5
Retail trade	7,800	12	29,450	11
Finance and real estate	3,360	5	19,240	7
Health care and social services	5,475	8	21,845	8
Educational services	2,935	4	20,515	8
Business services	10,900	16	44,485	16
Other services	9,835	15	37,665	14

(Source Statistics Canada 2006)

Cambridge's strength lies in its diverse manufacturing base, which makes up over one-quarter of its labour force.

TABLE 31 LABOUR FORCE INDICATORS

LABOUR FORCE	CAMBRIDGE	REGION OF WATERLOO	ONTARIO
	TOTAL	TOTAL	TOTAL
Participation Rate (%)	71.8	71.5	67.1
Employment Rate (%)	67.6	67.6	62.8
Unemployment Rate (%)	5.9	5.5	6.4

(Source: Statistics Canada 2006 Census)

UNIONIZATION

The largest union representation in Cambridge includes the United Steel Workers, Food and Commercial Workers and Canadian Auto Workers. Strikes and lockouts are minimal. Of the 23,055 manufacturing, transportation, communications and construction employees (Statistics Canada 2006), 7,484 (32%) are unionized. In Cambridge, there are 1,959 companies in the manufacturing, construction, transportation and communications industries of which 66 (3%) are unionized.

Some of Cambridge's top employers such as Toyota Motor Manufacturing, Rockwell Automation, ATS Automation Tooling Systems, and Com Dev International are non-union operations.

WAGE RATES

Human Resources Development Canada, a federal agency, provides average wage rate data for the area comprised of Waterloo Region, Wellington and Perth County. Surveys are done regularly to provide information on wages from unionized and non-unionized employees. Wage data includes minimum, maximum, average and percentile values by occupation code.

A complete wage report is available through our office or it can be viewed through the Human Resource Development Department (HRDC) website. The following address will take you to the web page that contains a variety of sources of Labour and Wage information.

<http://www.labourmarketinformation.ca/>

Labour market information such as availability of workers, programs and services offered by the Human Resource Development Department can also be obtained by contacting:

Human Resources and Skills Development Canada
Cambridge Office Tel: 519.621.7150 Fax: 519.621.9571
Kitchener Office Tel: 519.571.5668
Website: www.hrdc.gc.ca

Minimum wages for employers are regulated by the provincial government's Ministry of Labour.

TABLE 32 MINIMUM WAGE (AS OF MARCH 31, 2009)

MINIMUM WAGE RATE	MARCH 31 2009	MARCH 31 2010
General	9.50/hour	10.25/hour
Student	8.90/hour	9.60/hour
Liquor Servers	8.25/hour	8.90/hour

For other information on employment standards such as parental leave, vacation pay, termination of employment, etc. please contact: Ministry of Labour Tel: 1.800.531.5551

Website: <http://www.labour.gov.on.ca>

DEVELOPMENT HIGHLIGHTS

2009 has seen development in Cambridge for building construction in all four sectors: industrial, commercial, residential and institutional. 2009 Building permit activity was higher than 2008 values, with a year-end total value of \$277 million. Residential permits were valued at \$165 million, industrial permits reached \$60 million, and commercial permits closed the year at \$20 million.

CAMBRIDGE BUILDING PERMIT ACTIVITY BY SECTOR

January 1st to December 31st, 2009

TABLE 33 SUMMARY OF CONSTRUCTION VALUE AND AREA OF CONSTRUCTION BY SECTOR

Sector	Type	Area (sq ft)	Construction Value Estimate
Industrial	New Construction	229,196	14,575,006
	Additions	562,250	42,818,479
	Renovations/Other		2,305,000
Subtotal		791,446	\$59,698,485
Commercial	New Construction	93,014	7,026,500
	Additions	33,932	2,525,000
	Renovations/Other		10,559,425
Subtotal		126,946	\$20,110,925
Institutional	New Construction	61,283	9,290,000
	Additions	23,665	2,541,000
	Renovations/Other		1,978,800
Subtotal		84,948	\$13,809,800
Ind./Comm./Inst. Total			\$93,619,800
New Residential	744 units		\$164,857,462
Other			\$18,586,277
Total Permit Value for all sectors			\$277,062,949

INDUSTRIAL DEVELOPMENT

Investment by industry in new facilities and expansions totaled \$59.7 million in 2009, with 24% or \$14.5 million attributable to new industrial buildings.

New industrial construction in 2009 included new facilities for Fed Ex, Knapp Fasteners, and Advanced Pump Repair Service. Several investors have built industrial mall facilities for lease, which illustrates the confidence by these types of investors in Cambridge's continued economic growth, and reinforces Cambridge's reputation as a successful business location.

TABLE 34 MAJOR INDUSTRIAL PROJECTS CONSTRUCTED IN 2009

COMPANY AND LOCATION	PROJECT DESCRIPTION	APPROXIMATE CONSTRUCTION VALUE (\$)
2113008 Ontario Inc. 25 Reuter Drive	a) 16,828 sq.m. (181,138 sq.ft.) renovation and addition to industrial building	20,000,000.
	b) 3,344 sq.m. (35,998 sq.ft.) addition to existing building	10,000,000.
Grerei Investments Ltd. 120 Saltsman Drive	5,132 sq.m. (55,245 sq.ft.) construction of new industrial building for package distribution centre	3,500,000.
1282869 Ontario Ltd. 400 Thompson Drive	2,763 sq.m. (29,742 sq.ft.) construction of new millwork manufacturing facility	1,465,000.
Fgp Saltsman Ltd. 115 Saltsman Drive	a) 2,682 sq.m. (28,871 sq.ft.) construction of additional building shell	1,818,873.
	b) 2,652 sq.m. (28,511 sq.ft.) construction of new multi-tenant industrial building	1,500,000.
	c) 1,021 sq.m. (10,997 sq.ft.) construction of building shell	643,860.
	d) 655 sq.m. (7,053 sq.ft.) construction of building shell	444,339.
Seaforth Creamery 17 Vondrau Drive	6,738 sq.m. (75,525 sq.ft.) addition to existing plant/warehouse facility	2,500,000.
Langton Properties Ltd. 520 Boxwood Drive	2,368 sq.m. (25,489 sq.ft.) construction of new manufacturing warehouse/industrial building	2,147,000.
Novocol Pharmaceutical 156 Sheldon Drive	2,084 sq.m. (22,430 sq.ft.) interior alterations to office areas in industrial building	1,815,827.
MCC Resendes Lands Inc. 420 Thompson Drive	2,596 sq.m. (27,943 sq.ft.) construction of industrial mall	1,605,807.
Region of Waterloo 50 Middleton Street	74 sq.m. (800 sq.ft.) temporary replacement of containers on foundations for Water Treatment	1,500,000.
Blue Top Properties 255 Holiday Inn Drive	1,664 sq.m. (17,911 sq.ft.) addition to existing warehouse	1,250,000.
Pinebush Realty Inc. 255 Pinebush Road	7,559 m. (81,366 sq.ft.) addition/renovation to industrial units	1,000,000.
Region of Waterloo 460 Conestoga Boulevard	444 sq.m. ((4,785 sq.ft.) addition to bus storage garage	1,000,000.
Fackory Family Holdings 36 Cherry Blossom Road	1,378 sq.m. (14,832 sq.ft.) expansion to existing warehouse	1,000,000.
2154781 Ontario Ltd. 520 Thompson Drive	2,534 sq.m. (27,276 sq.ft.) construction of building shell for industrial mall	800,000.

COMMERCIAL DEVELOPMENT

2009 total commercial permit values exceeded \$20 million. Significant commercial projects in 2009 included renovations to historic City Hall valued at \$3.5 million; retail space for Best Buy valued at \$750,000; additional multi-tenant retail space at 28 Pinebush Road valued at \$2.6 million; and new multi-tenant retail buildings at 101 Holiday Inn Drive including space for LCBO.

TABLE 35 MAJOR COMMERCIAL PROJECTS CONSTRUCTED IN 2009

COMPANY AND LOCATION	PROJECT DESCRIPTION	APPROXIMATE CONSTRUCTION VALUE (\$)
City of Cambridge 46 Dickson Street	287 sq.m. (3,094 sq.ft.) renovation to Council Chambers and Archive Offices	3,500,000.
Calloway REIT (Cambridge) Inc. 28 Pinebush Road	a) 4,116 sq.m. (44,309 sq.ft.) construction of new retail multi-tenant building	2,600,000.
42 Pinebush Road	b) 916 sq.m. (9,864 sq.ft.) construction of new big box store	750,000.
Spencer Properties Ltd. 101 Holiday Inn Drive	a) 1,118 sq.m. (12,034 sq.ft.) construction of multi-commercial building (shell only)	1,118,000.
	b) 2,822 sq.m. (30,375 sq.ft.) construction of retail establishment	3,280,500.
	c) 1,098 sq.m. (11,823 sq.ft.) interior finishing and addition to retail establishment	1,000,000.
City of Cambridge 640 Ellis Road	1,858 sq.m. (20,000 sq.ft.) renovation to replenish ice pod slab and mechanical in Hespeler arena	1,000,000.
Christian Labour Assoc. of Canada 64 Saltsman Drive	337 sq.m. (3,632 sq.ft.) renovation/addition to office area	300,000
Regional Municipality of Waterloo 100 Maple Grove Road	a) 317 sq.m. (3,412 sq.ft.) interior renovation to existing Communication Centre	250,000.
200 Maple Grove Road	b) 83 sq.m. (898 sq.ft.) renovation to existing telecommunications and mechanical rooms	80,000.
Terrace Manor Ltd. 130 Cedar Street	179 sq.m. (1,926 sq.ft.) renovation to restaurant	230,000.
Bridge Development Ltd. 430 Hespeler Road	312 sq.m. (3,358 sq.ft.) interior renovation to restaurant	200,000.
Jade Corp. Inc. 260 Holiday Inn Drive	145 sq.m. (1,566 sq.ft.) renovation to office space	200,000.

OTHER INITIATIVES

Conestoga College has recently received \$21 million in funding from the province for a new campus to be built on a 130-acre site at Hwy 401 and Fountain Street. Expected to open in 2011, the 200,000 sf. facility will accommodate an additional 2000 full time students in areas such as robotics, automation, telecommunications, engineering technology, green technology and skilled trades.

Construction of the first of two minimum condo towers by Haastown Holdings is underway. The “Waterscape” building will be 12 storeys and have 115 units, overlooking the Grand River in the Galt Core Area.

The City’s downtown Financial Incentives program is very popular. Property owners are benefiting from this program by improving the exterior of their buildings, leasing vacant space, and increasing the values of their properties.

The establishment of the 500 seat Drayton Theater in Cambridge is a step closer, as \$18 million in funding from the federal, provincial and municipal governments has been confirmed. Design of the theater is currently underway.

Construction of Heartwood Place is underway to redevelop the former Cambridge Reporter building on Ainslie Street. When completed, it will provide 66 new affordable apartments.

Construction and renovation of the former Millworks building on Melville Street into the new home for the University of Waterloo’s Architectural School has generated much excitement for the Cambridge downtown area. The New Civic Administration Building has been completed and has added to the business activity in the downtown area, which will boost the local economy for years to come.

The City’s Pinebush Industrial Subdivision – (Phase 2) – has been completed, and of the twenty-two lots that were developed all but one are sold. Private industrial developments along the 401/Pinebush Road corridor are underway which will add significant space to the industry inventory.

Planning for the City’s newest industrial subdivision, “Boxwood”, is underway and will create about 110 acres of serviced industrial land in 2011.

RESIDENTIAL DEVELOPMENT

Single-family homes are the most dominant housing unit being built in Cambridge. Over the past years a variety of housing types have been developed and has resulted in a community with a range of housing types. With continued growth in the industrial and commercial sectors, the residential growth keeps pace to offer a steady supply of housing. There is also a long-term supply of residential building lots in place.

TABLE 36 RESIDENTIAL HOUSING UNITS - PERMITS ISSUED AND CONSTRUCTION VALUES

YEAR	NEW RESIDENTIAL CONSTRUCTION VALUE (\$ MILLIONS)	NUMBER OF UNITS FOR WHICH BUILDING PERMITS WERE ISSUED				
		TOTAL UNITS	SINGLE FAMILY UNITS	SEMI-DETACHED UNITS	ROW HOUSE UNITS	APARTMENT UNITS AND OTHERS*
2009	164.9	744	367	2	137	238
2008	117.5	665	415	0	182	68
2007	40.4	514	53	0	96	365
2006	101.8	633	340	52	165	78
2005	140.9	982	403	12	101	466
2004	132.0	911	556	34	273	48
2003	154.1	1136	931	14	156	35
2002	151.6	1130	937	32	54	107
2001	100.4	893	723	64	98	8
2000	92.6	888	702	26	158	2
1999	87.1	903	663	68	169	3
1998	73.4	744	605	32	106	1
1997	66.1	723	559	26	135	3
1996	46.9	514	375	102	26	11
1995	24.8	275	154	42	48	31
1994	43.9	499	277	150	69	3
1993	50.3	574	282	92	198	2
1992	62.0	662	351	106	200	5
1991	69.6	997	336	100	342	219
1990	117.5	1191	500	118	220	353
1989	136.1	1392	847	138	117	290
1988	96.2	1267	803	102	146	216

*Others include conversions and Commercial/Residential mixed.

BUSINESS RESOURCES

This section provides contact information on a range of agencies and organizations that can be commonly used by Cambridge businesses and entrepreneurs. These programs are designed to assist business in the areas of business planning, export, training, and research and development.

More detailed descriptions on these programs can be obtained by contacting the respective agencies listed below.

FINANCING

Advanced Manufacturing Investment Strategy (AMIS) Program

Provides repayable loans, interest free for up to five years, to encourage companies to invest in leading-edge technologies and processes.

Contact: Ministry of Economic Development and Trade, Sector Competitiveness Branch
900 Bay Street, 6th Floor, Room 611A, Hearst Block, Toronto, ON M7A 2E1
T (416) 325-6867 F (416) 314-7014
Email: AMIS@ontario.ca
www.ontariocanada.com/ontcan/en/progser v amis en.jsp

Business Development Bank of Canada (BDC)

As a federal Crown corporation, it supports Canadian entrepreneurship by providing a variety of financing programs and consulting services.

Contact: Business Development Bank
Commerce House Building
50 Queen Street North, Suite 110
Kitchener, ON N2H 6P4
T(519) 571-6676 F(519) 571-6685
www.bdc.ca

Canada Small Business Financing Program (CSBF)

Assists small businesses in obtaining term loans of up to \$250,000 to help finance fixed assets needs.

Contact: Industry Canada, Small Business Financing
235 Queen Street West, 5th Floor, Ottawa, ON K1A 0H5
T (613) 954-5540 TF 1-866-959-1699
F (613) 952-0290
www.ic.gc.ca/epic/site/csbfp-pfpec.nsf/en/Home

Canadian Youth Business Foundation Start-Up Financing Program

Provides assistance to aspiring young entrepreneurs through mentoring, educational resources and start-up financing.

Contact: Canadian Youth Business Foundation
100 Adelaide Street West, Suite 1410,
Toronto, ON M5H 1S3
TF 1-800-464-2923
www.cybf.ca

Export Development Canada

A Crown corporation that operates as a commercial financial institution, it provides financing, insurance and bonding solutions to Canadian companies that export goods and services, or invest in other countries.

Contact: Export Development Canada
151 O'Connor Street, Ottawa, ON K1A 1K3
T (613) 598-2500 TF 1-866-574-0451
F (613) 237-2690
www.edc.ca

Federal Economic Development Agency for Southern Ontario (FedDev Ontario)

Agency funds programs that support economic and community development, innovation, and economic diversification, with contributions to communities, businesses and non-profit organizations.

Contact: FedDev Kitchener (Headquarters)
101 Frederick Street, 4th floor,
Kitchener, ON N2H 6R2
TF 1-866-593-5505
F (519) 571-5750
<http://southernontario.gc.ca>

Industrial Research Assistance Program (IRAP)

Provides a range of both technical and business oriented advisory services along with potential financial support to growth-oriented Canadian small and medium-sized enterprises.

Contact: National Research Council of Canada
Mr. Yves Richard, IRAP Advisor
295 Hagey Blvd., Suite 9,
Waterloo, ON N2L 6R5
T (519) 746-3599 TF 1-877-994-4727
F (519) 880-1360
Email: publicinquiries.irap-pari@nrc-cnrc.gc.ca
www.nrc-cnrc.gc.ca/eng/ibp/irap.html

Next Generation of Jobs Fund

A five-year, \$1.15 billion fund announced in 2008 to provide funds to help innovative companies grow and create well-paying sustainable jobs

Contact: TF 1-800-819-8701
www.ontariocanada.com/ontcan/en/nextgen_main_en.jsp

Ontario Commercialization Investment Funds Program (OCIF)

Facilitates the commercialization of technology derived from research and development performed in Ontario.

Contact: Ministry of Research and Innovation
Economic Development and Innovation
Directorate
56 Wellesley Street, 11th Floor,
Toronto, ON M7A 2E7
T (416) 325-6644 F (416) 326-9654
www.mri.gov.on.ca/english/programs/ocif/program.asp

Ontario Current Cost Adjustment (OCCA):

Pollution Control Equipment
Provides an incentive to assist corporations with the costs involved in purchasing new pollution control equipment for use in Ontario.

Contact: Ministry of Revenue Tax
Compliance & Regional Operations
T (905) 837-3888 or (905) 837-3889
F (905) 837-3800
TF 1-866-805-7702 ext. 3888
www.rev.gov.on.ca

Ontario Employer Health Tax Exemption

Enables employers to become exempt from paying Employer Health Tax on the first \$400,000 of annual total Ontario remuneration.

Contact: Ministry of Revenue
Revenue Operations and Client Services
TF 1-800-263-7965 F (905) 521-7868
www.rev.gov.on.ca

Ontario Innovation Demonstration Fund

A discretionary, non-entitlement funding program to help companies in their efforts to commercialize innovative technologies in Ontario.

Contact: Ministry of Research and Innovation
Commercialization Branch

56 Wellesley Street West, 11th Floor,
Toronto, ON M7A 2E7

T (416) 326-0841 F (416) 314-0680

Email: idf@ontario.ca

www.mri.gov.on.ca

Ontario Strategic Infrastructure Financing Authority

–An innovative financing vehicle created to provide Ontario municipalities, universities and other broader public sector

partners with access to low-cost, longer-term, fixed rate loans to build and renew critical public infrastructure.

Contact: Infrastructure Ontario

777 Bay Street, 9th Floor,

Toronto, ON M5G 2C8

T (416) 212-7289

www.infrastructureontario.ca/en/loan/index

Productivity Plus Financing (BDC)

Designed for small manufacturing and processing companies.

Contact: Business Development Bank

50 Queen Street North, Suite 110

Kitchener, ON N2H 6P4

T(519) 571-6676 F(519) 571-6685

www.bdc.ca

INTERNATIONAL BUSINESS DEVELOPMENT

Business Development Bank of Canada (BDC)

As a federal Crown corporation, it supports Canadian entrepreneurship by providing a variety of financing programs and consulting services.

Contact: Business Development Bank

Commerce House Building

50 Queen Street North, Suite 110

Kitchener, ON N2H 6P4

T (519) 571-6676 F (519) 571-6685

www.bdc.ca

Canadian Commercial Corporation (CCC)

Facilitates Canadian trade as a Crown corporation by helping companies sell to foreign governments, agencies, international organizations and approved private-sector buyers.

Contact: Canadian Commercial Corporation

1100 O'Connor Street, Ottawa, ON K1A 0S6

T (613) 996-0034

TF in Canada 1-800-748-8191

Email: info@ccc.ca

www.ccc.ca

CIDA – Industrial Cooperation Program (CIDA-INC)

Provides financial support to Canadian businesses with overseas partners engaged in business activities in developing countries.

Contact: Canadian International Development Agency

200 Promenade du Portage,

Gatineau, PQ K1A 0G4

T (819) 997-5006 TF 1-800-230-6349

Email: info@acdi-cida.gc.ca

www.acdi-cida.gc.ca

Department of Foreign Affairs and International Trade

The leading federal department responsible for Canada's international trade and export development, provides counseling, publications, information, and referral services through International Trade Centres throughout Canada.

Contact: Foreign Affairs and International Trade Canada

125 Sussex Drive, Ottawa, ON K1A 0G2

TF 1-800-267-8376

www.infoexport.gc.ca

Export Development Canada

A Crown corporation that operates as a commercial financial institution, provides financing, insurance and bonding solutions to Canadian companies that export goods and services, or invest in other countries.

Contact: Export Development Canada
151 O'Connor Street,
Ottawa, ON K1A 1K3
T (613) 598-2500 TF 1-866-574-0451
www.edc.ca

Export Market Access

An initiative of the Ontario Chamber of Commerce, with support from the Government of Ontario, it assists small businesses to expand to foreign markets that are beyond the US.

Contact: Ontario Chamber of Commerce
Ontario Ministry of Economic Development and Trade International Trade Branch
Assists Ontario suppliers of goods and services in developing their export strategies for international markets.
T (416) 482-5222 F (416) 482-5879
Email: info@exportaccess.ca
www.exportaccess.ca

International Trade Branch, Investment and Trade Division

6th floor, Hearst Block, 900 Bay Street,
Toronto, ON M7A 2E1
T (416) 314-8200 TF 1-877-468-7233
F (416) 314-8222
Email: trade.officer@ontario.ca
www.ontarioexportsinc.com/

New Exporters to Border States (NEBS)

A practical, hands-on introductory course to the basics of exporting to the US, including practical export information and first-hand exposure to markets in US border states.

Contact:
Ministry of Economic Development and Trade, International Trade Branch
6th Floor, Hearst Block, 900 Bay Street,
Toronto, ON M7A 2E1
T (416) 325-6658 F (416) 325-6509
Email: debbie.walker@ontario.ca
www.ontarioexportsinc.com/oei/redirect.jsp?page=English/Preparing_To_Export/New_Exporter.html

HUMAN RESOURCES AND TRAINING PROGRAMS

Canada Apprenticeship Job Creation Tax Credit

A federal tax credit to encourage employers to hire new apprentices in eligible trades. Provides employers with credit up to a maximum \$2,000 a year for each apprentice.

Contact: Canada Revenue Agency
TF 1-800-959-5525
<http://www.cra-arc.gc.ca/whatsnw/pprntcshp-eng.html>

Canada Summer Jobs

Provides wage subsidies for private, public and not-for-profit employers to create career-related summer jobs for secondary and post-secondary students from 15 to 30 years of age.

Contact: Human Resources and Social Development Canada
TF 1-800-935-5555
www1.servicecanada.gc.ca/eng/epb/yi/yep/p/rograms/scpp.shtml

CON*NECT

The Colleges of Ontario Network for Education and Training (CON*NECT) is a marketing alliance of Ontario's 24 colleges of applied arts and technology.

Contact: CON*NECT
210 Adelaide Street West,
Toronto, ON M5H 1W7
T (416) 351-0330
Email: info@collegeconnect.on.ca
www.collegeconnect.on.ca

Employment Ontario

A variety of programs for employers, employees, apprentices and job seekers. Administered by the Ministry of Training, Colleges and Universities as outline below.

Contact: 880 Bay Street, 2nd Floor,
Toronto, ON M7A 1N3
TF 1-800-387-5656

Programs include:

- **Ontario Apprenticeship Training Tax Credit**

A refundable tax credit for corporations and unincorporated businesses employing apprentices in certain skilled trades.
www.edu.gov.on.ca/eng/tcu/employers/taxcredit.html

- **Ontario Employer Signing Bonus**

A \$2,000 bonus for an employer who hires and registers an apprenticeship scholarship candidate as an apprentice.
www.cra-arc.gc.ca/whtsnw/pprntcshp-eng.html

- **Ontario Job Bank**

A web-based network of job postings from all areas of Ontario and across Canada.
www.jobbank.gc.ca

- **Ontario Job Connect**

Offers a range of services to respond to the employment needs of individuals and the needs of employers. It helps people plan, prepare for and succeed in the job market and

can help individuals on a path to higher skills training and employment.

www.edu.gov.on.ca/eng/tcu/apprentices/jobconnect.html

- **Ontario Job Creation Partnerships**

An employment program that provides work experience to unemployed job seekers within projects that benefit the community or local economy.

www.edu.gov.on.ca/eng/tcu/employers/jobcreation.html

- **Ontario Labour Market Partnerships**

Supports partnerships among employers, employer/employee associations, and community organizations.

www.edu.gov.on.ca/eng/tcu/employers/labourMarket.html

- **Ontario Modular Training Programs**

Short-term, competency-based programs to provide hands-on training and certification to individuals working in occupations requiring skill sets in industries regulated under the Occupational Health and Safety Act or the Apprenticeship and Certification Act.

www.edu.gov.on.ca/eng/tcu/apprenticeship/modular.html

- **Ontario Sector Initiatives Fund**

Helps industry sectors and organizations develop training programs, standards and materials for their workforces.

www.edu.gov.on.ca/eng/tcu/apprentices/sector.html

- **Ontario Summer Jobs Service**

Provides free job search support and placement services to students. It also provides a \$2/hour hiring incentive for employers who hire a student during the summer.

www.edu.gov.on.ca/eng/tcu/jobseekers/sjs.html

• **Ontario Targeted Wage Subsidy**

Provides on-the-job work experience to unemployed people experiencing difficulty in finding work and encourages employers to hire people who face barriers to employment by offering temporary wage subsidies.
www.edu.gov.on.ca/eng/tcu/employers/wageSubsidy.html

National Research Council Canada –

Internship Program with Innovative Small and Medium-Sized Enterprises
Provides financial assistance up to \$15,000 to innovative Canadian SME's toward the employment of post-secondary graduates.
Contact: Nearest office of Industrial Research Assistance Program (IRAP)
290 Hagey Blvd. Suite 9,
Waterloo, ON N2L 5R5
T (519) 746-599 F (519) 880-1360
TF 1-877-994-4727
www.irap-pari.nrc-cnrc.gc.ca/youthinitiatives_e.html

Ontario Co-Operative Education Tax Credit (CETC)

Provides a refundable 10% to 15% tax credit for businesses hiring students enrolled in a recognized post-secondary co-operative education program.
Contact: Ministry of Revenue
TF 1-800-263-7965 TTY 1-800-263-7776
www.rev.gov.on.ca/english/credit/cetc

Ontario Research Employee Stock Option Credit

Helps Ontario high technology companies attract and retain highly skilled workers, and reduces or eliminates Ontario personal income tax arising from the exercise or disposition of eligible stock options granted by R&D companies to their eligible employees.
Contact: Ministry of Revenue
TF 1-800-263-7965 TTY 1-800-263-7776
www.rev.gov.on.ca/english/credit/oreso

Ontario Works

Assists social assistance recipients in finding and securing employment for Ontario residents.
Contact: Ministry of Community and Social Services
150 Main Street, Cambridge
T (519) 740-5700
www.mcsc.gov.on.ca/mcss/english/pillars/social/

Targeted Wage Subsidies Program

Provides federal funding to employers to encourage them to hire individuals who they would not normally hire in the absence of a subsidy.
Contact: Human Resources and Social Development Canada
TF 1-800-622-6232
www.servicecanada.gc.ca/en/epb/sid/cia/grants/tws/desc_tws.shtml

Ontario Centres of Excellence

Helps Ontario business and industry accelerate new innovations and commercialize technological advances by connecting them with leading post-secondary researchers.
Contact: Ontario Centres of Excellence Inc.
156 Front Street West, Suite 200,
Toronto, ON M5J 2L6
T (416) 861-1092 TF 1-866-759-6014
www.oce-ontario.org

RESEARCH AND DEVELOPMENT

Advanced Manufacturing Investment Strategy Program

A repayable loan program to encourage companies to invest in leading-edge technologies and processes.

Contact: Advanced Manufacturing Investment Strategy (AMIS) Program
Ministry of Economic Development and Trade, Sector Competitiveness Branch
900 Bay Street, 6th Floor, Room 611A, Hearst Block, Toronto, ON M7A 2E1

T (416) 325-6867 F (416) 314-7014

Email: AMIS@ontario.ca

www.ontariocanada.com/ontcan/en/progser v amis en.jsp

Business Development Bank of Canada – Innovation Financing

A product designed to fund projects to develop e-business, explore new export markets, and to cover the costs of R&D associated with the introduction of new products and services.

Contact: Business Development Bank
Commerce House Building
50 Queen Street North, Suite 110
Kitchener, ON N2H 6P4

T (519) 571-6676 F (519) 571-6685

www.bdc.ca

Canada Foundation for Innovation

Canadian Institutes of Health Research – Innovation and Industry Programs
Responsible for funding health research in Canada. It is designed to help the academic community interact with Canadian companies with an interest in health research and development.

Contact: Canadian Institutes of Health Research

160 Elgin Street, 9th floor,

Ottawa, ON K1A 0W9

T (613) 941-2672 TF 1-888-603-4178

F (613) 954-1800

www.cihr-irsc.gc.ca

Communications Research Centre Canada

The federal government's primary laboratory for R&D in advanced telecommunications technologies and systems. It helps small and medium-sized Canadian companies, especially start-ups, develop their potential through on-site technology incubation.

Contact: Communications Research Centre Canada

3701 Carling Avenue, Ottawa, ON K2H 8S2

T (613) 991-3313 F (613) 998-5355

Email: info@crc.ca

www.crc.ca

Investment Accelerator Fund (IAF)

The Investment Accelerator Fund (IAF) is an early stage seed fund managed by the Ontario Centres of Excellence (OCE) that is designed to help Ontario based, start up and early stage technology companies bring their products and services to market. Through investment of up to \$500K, the IAF helps launch high potential technology ventures.

Contact: Trish.Barrow@oce-ontario.org

T:(416) 861-1092 x 1010.

www.oce-ontario.org/Pages/CInvest.aspx

Industrial Research Assistance Program (IRAP) –

Research and Technology Development Activities Program Provides non-repayable contributions to Canadian SMEs interested in growing by using technology to commercialize services, products and processes in Canadian and international markets.

Contact: National Research Council of Canada

Industrial Research Assistance Program

295 Hagey Blvd. Suite 9,

Waterloo, ON N2L 6R5

T (519) 746-3599 F (519) 880-1360

Email: [publicinquiries.irap-pari@nrc-](mailto:publicinquiries.irap-pari@nrc-cnrc.gc.ca)

nrc-cnrc.gc.ca

<http://irap-pari.nrc-cnrc.gc.ca/>

National Research Council Canada

The government of Canada's premier organization for research and development.
Email: info@nrc-cnrc.gc.ca
www.nrc-cnrc.gc.ca

National Science and Engineering Research Council of Canada (NSERC)

Provides funding for university-based collaborative research in natural sciences and engineering, and encourages innovative partnerships between educational institutions and Canadian companies.

Contact: NSERC
350 Albert Street, Ottawa, ON K1A 1H5
T (613) 995-4273
www.nserc.ca

Ontario Centres of Excellence Commercialization Program

Prepares entrepreneurs and their technologies for the market by investing in a range of activities, including market analysis, technology validation and business plan development; provides pre-seed investment of up to \$250,000 into a new company commercializing academic research.

Contact: Ontario Centres of Excellence Inc.
156 Front Street West, Suite 200,
Toronto, ON M5J 2L6
T (416) 861-1092 TF 1-866-759-6014
www.oce-ontario.org/Pages/Commer.aspx

Ontario Business Research Institute Tax Credit

A refundable tax credit to corporations for scientific research and experimental development expenditures incurred in Ontario under an eligible contract with an eligible research institute.

Contact: Ministry of Revenue
Tax Advisory Services Branch
33 King Street West, Oshawa, ON L1H 8H5
T (905) 433-6513 F (905) 433-6747
<http://www.rev.gov.on.ca/english/credit/obritc>

Ontario Innovation Trust

Invests in the infrastructure needs of Ontario's non-profit organizations to carry out research and technology development. Non-profit organizations, such as hospitals, universities, colleges, and other research institutions are eligible to apply for funding.
Contact: Ontario Innovation Trust
149 College Street, Suite 501,
Toronto, ON M5T 1P5
T (416) 977-9188 F (416) 977-9460
Email: innovation@oit.on.ca
www.oit.on.ca

Ontario Ministry of Research and Innovation

Supports Ontario's research and innovation activities through numerous programs, including those below.
Contact: Ministry of Research and Innovation
Communications Branch
56 Wellesley Street West, 7th Floor,
Toronto, ON M7A 2E7
T (416) 325-5181 F (416) 325-3877
TF 1-866-446-5216
www.mri.gov.on.ca/english/programs/MRI.asp

Selected Programs:

Innovation Demonstration Fund

A funding program that focuses on the commercialization and initial demonstration of globally competitive, innovative technologies, processes and/or products.
Contact: Innovation Demonstration Fund
Ministry of Research and Innovation,
Commercialization Branch
56 Wellesley Street West, 11th Floor,
Toronto, ON M7A 2E7
T (416) 326-0841 F (416) 314-0680
Email: idf@ontario.ca
www.mri.gov.on.ca/english/programs/idf/guidelines.asp

Next Generation of Jobs Fund –

Biopharmaceutical Investment Program
Provides grants of up to 20 per cent of eligible costs to support innovative biopharmaceutical R&D and advanced manufacturing.
Contact: Biopharmaceutical Investment Program, Pharmaceutical Innovation Secretariat Outreach, Promotion and Business Development Branch
Ministry of Research and Innovation
56 Wellesley Street West, 18th Floor,
Toronto, ON M7A 2E7
TF 1-800-819-8701
Email: info@2ontario.com
www.mri.gov.on.ca/english/programs/bip/pragram.asp

Next Generation of Jobs Fund - Strategic Opportunities Program

A grant program that supports strategic, industry-led programs and projects in targeted areas of strength for Ontario.
Contact: Strategic Opportunities Program
56 Wellesley Street West, 11th Floor,
Toronto, ON M7A 2E7
T (416) 314-2525 TF 1-800-819-8701
Email: strategicopportunities@ontario.ca
www.mri.gov.on.ca/english/programs/sop/program.asp

Ontario Fuel Cell Innovation Program

Provides funding of up to \$500,000 to help small and medium-sized firms move fuel cell-related technologies to the manufacturing stage.
Contact: Ministry of Research and Innovation
Research and Commercialization Division
Ontario Fuel Cell Innovation Program
56 Wellesley Street West, 11th Floor,
Toronto, ON M7A 2E7
T (416) 327-2874
Email: fuelcells@mri.gov.on.ca
www.mri.gov.on.ca/english/programs/ofcip/guidelines.asp

Ontario Research Commercialization Program

Provides grants to help publicly funded Ontario research institutions and not-for-profit organizations transfer their research to the marketplace.
Contact: Ministry of Research and Innovation
Research and Commercialization Division,
Commercialization Branch
56 Wellesley Street West, 11th Floor,
Toronto, ON M7A 2E7
T (416) 325-5181 TF 1-866-446-5216
www.mri.gov.on.ca/english/programs/ORC-Program.asp

Ontario Innovation Tax Credit

A 10 per cent refundable tax credit for corporations that make expenditures on scientific research & experimental development (SR&ED) carried on in Ontario.
Contact: Ministry of Revenue
Tax Compliance and Regional Operations Branch, Specialty Assessments Unit
33 King Street West, Oshawa ON L1H 8X4
T (905) 837-3814 TF 1-866-805-7702
www.2ontario.com/sbepgrams/govtprograms_progdetails_en.asp?lang=en&pID=46

Ontario New Technology Tax Incentive

Encourages the development and transfer of new technology and gives taxpayers a 100 per cent immediate write-off of the eligible cost of qualifying intellectual properties acquired in the course of an intellectual property transfer.
Contact: Ministry of Revenue
Tax Compliance and Regional Operations Branch, Specialty Assessments Unit
33 King Street West, Oshawa, ON L1H 8X4
T (905) 837-3814 TF 1-866-805-7702
www.2ontario.com/sbepgrams/govtprograms_progdetails_en.asp?lang=en&pID=46

Ontario Retail Sales Tax Exemption on R&D and Manufacturing Equipment

The Ontario Retail Sales Tax Act provides an exemption for equipment used primarily in manufacturing, exclusively for R&D, or for a combination of manufacturing and R&D.

Contact: Ministry of Revenue

Retail Sales Tax Branch

33 King Street West, PO Box 627,

Oshawa, ON L1H 8H5

T (905) 433-6313 F (905) 433-5254

TF 1-888-285-7815

www.rev.gov.on.ca/english/taxes/rst/

Precarn Incorporated

An independent not-for-profit company that supports the pre-commercial development of leading-edge technologies.

Contact: Precarn Incorporated

1525 Carling Avenue, Suite 510,

Ottawa, ON K1Z 8R9

T (613) 727-9576 F (613) 727-5672

Email: info@precarn.ca

www.precarn.ca

Scientific Research and Experimental Development (SR&ED) Tax Incentive

A federal tax incentive program to encourage Canadian businesses of all sizes and in all

sectors to conduct R&D in Canada that will lead to new, improved, or technologically advanced products or processes.

Contact: Canada Revenue Agency

Tax Services Office for SR&ED enquiries

1 Front Street West, Suite 100,

Toronto, ON M5J 2X6

T (416) 973-1717 F (416) 952-8334

www.cra-arc.gc.ca/txcrdt/sred-rsde/menu-eng.html

Sustainable Development Technology

Canada – NextGen Biofuels Fund

A fund from the federal government in support of the development and production of the next generation of renewable fuels in Canada. Administered by Sustainable Development Technology Canada, a not-for-profit foundation that reports to Parliament through the Minister of Natural Resources Canada.

Contact: Sustainable Development

Technology Canada

T (613) 234-6313 ext. 250

Email: nextgenapplications@sdtc.ca

www.sdtc.ca

COMMUNITY DEVELOPMENT PROGRAMS

Building Communities through Arts and Heritage

A federal government program to increase opportunities, through festivals or other events and activities, for local artists and artisans to be involved in their community and for local groups to commemorate local history and heritage.

Contact: Arts and Heritage Program

150 John Street, Suite 400,

Toronto, ON M5V 3T6

T (416) 954 0395 TF 1-800-749-7061

[www.pch.gc.ca/progs/dcap-](http://www.pch.gc.ca/progs/dcap-bcah/index_e.cfm)

[bcah/index_e.cfm](http://www.pch.gc.ca/progs/dcap-bcah/index_e.cfm)

Community Foundations of Canada

Offers grants to qualified organizations, including registered Canadian charities, registered Canadian amateur athletic associations and Canadian municipalities, to support a wide range of local initiatives from health and education to the environment.

Contact: Community Foundations of Canada

75 Albert Street, Suite 301,

Ottawa, ON K1P 5E7

T (613) 236-2664 F (613) 236-1621

E-mail: info@community-fdn.ca

www.community-fdn.ca/index.cfm

Ontario Strategic Infrastructure Financing

Authority – Infrastructure Renewal Loan Program (see Financing) Ontario Trillium Foundation – Future Fund Grant
A fund to support innovative initiatives that create opportunities and systems for communities, networks and individuals to participate fully in Ontario's labour market.
Contact: Ontario Trillium Foundation
45 Charles Street East, 5th Floor,
Toronto, ON M4Y 1S2
T (416) 963-4927 TF 1-888-588-4111
F (416) 963-8781
www.trilliumfoundation.org

Rural Economic Development Program

A community development initiative that helps rural communities remove barriers to community development and economic growth. Through the program, the Ontario government builds stronger communities that work better for the people who live in them.
Contact: Ministry of Agriculture, Food and Rural Affairs
1 Stone Road West,
Guelph, ON N1G 4Y2
TF 1-888-588-4111
Email: red.omafra@ontario.ca
www.omafra.gov.on.ca/english/rural/red/

INFORMATION TOOLS

Canada – Ontario Business Service Centre

A government information service for businesses.
TF 1-800-567-2345
www.cobsc.org

Canada Business – Services for Entrepreneurs

An information and service portal for Canadian businesses provided by the federal government. Users can get forms, lists of services, programs and government Contacts.
<http://canadabusiness.gc.ca/gol/cbec/site.nsf/en/index.html>

Communitech

Communitech's venture services group helps entrepreneurs in Waterloo Region and the surrounding area to build and grow their high tech businesses. Our advisory team includes experienced executives-in-residence who have lived and breathed the start-up world, creating, managing, and funding high-tech companies and developing leading-edge products and technologies.
Contact: Gary Will, Executive Director,
Venture Services Group
gary@communitech.ca, T (519) 888-9944 x23
www.communitech.ca

Industry Canada – Innovation, Research, Science and Technology

This section of Industry Canada provides a single point of entry to government programs and services to help businesses develop and expand markets, create alliances and find new clients.
TF 1-800-328-6189
www.ic.gc.ca/eic/site/ic1.nsf/eng/h_00074.html

Industry Canada, Strategis

Provides an extensive directory of Canadian financial providers and programs. Strategis features a search engine enabling users to obtain a list of financial providers by region, size, sector and purpose of financing.
<http://strategis.ic.gc.ca/epic/internet/insof-sdf.nsf/en/Home>

* **Strategis** also provides business opportunities database. Add your profile to the searchable database of over 60,000 Canadian companies.
www.ic.gc.ca/eic/site/ccc-rec.nsf/eng/home

Lutherwood

Offers seminars, business start up programs and training for those on government assistance, and youth (ages 18-30) who wish to start a business.

35 Dickson St., Cambridge, ON

T (519) 623-9389

www.lutherwood.ca

National Research Council Canada Institute for Scientific and Technical Information

One of the largest libraries of scientific, technical and medical information in North America.

http://cisti-icist.nrc-cnrc.gc.ca/main_e.html

Ontario Investment and Trade

A powerful resource to help business connect with resources, tools, communities and business opportunities.

www.investandtradeontario.com

Ontario Ministry of Small Business and Entrepreneurship

Business development consultants can provide general business consulting, financial advice, and information on programs related to the provincial government.

T (519) 744-6391 F (519) 571-6104

www.sbe.gov.on.ca

Ontario Ministry of Economic Development/Ministry of International Trade and Investment

The ministries publish extensive information and offer programs and services to promote investment and trade opportunities.

www.ontariocanada.com

Ontario Ministry of Research and Innovation

The ministry supports Ontario's investment, research and innovation activities through programs and funding.

www.mri.gov.on.ca

Invest in Canada

A portal of information, advice, access to government programs and comparative data to help foreign businesses find investment opportunities in Canada.

www.investincanada.gc.ca

Invest in Ontario

Information, sources and comparative data to help foreign businesses expand their operations in Ontario.

www.2ontario.com

University of Waterloo

The Office of Research provides services pertaining to research, technology transfer and licensing. Contracts and Industrial Grants provides assistance to researchers and to industry, governments, and other sectors of society in negotiating research contracts and industrial grants. It provides liaison with the industrial and public sectors and communicates contract and grant research opportunities to University researchers.

T (519) 888-4567

The Intellectual Property Management Group (IPMG)

Plays a key role in assisting the UW research community in transferring technologies to industry for commercialization. This includes insuring that adequate intellectual property protection is put in place and appropriate license terms are negotiated on behalf of the university and researcher.

T (519) 888-4058

Wilfrid Laurier University

Schlegel Centre for Entrepreneurship

The Schlegel Centre for Entrepreneurship operates within the School of Business & Economics and conducts activities to support academic programs and research in the area of entrepreneurship. The Centre provides students with experiential learning opportunities; supports the entrepreneurial community; and facilitates the incubation of student business ideas. In addition, the

Schlegel Centre for Entrepreneurship has been designated as CMA Canada Centre of Excellence in Management Accounting for Small and Medium-Sized Businesses. This initiative is part of a 10-year agreement between CMA Canada and the School of Business & Economics aimed at expanding the boundaries of management accounting and enhancing the competitiveness of entrepreneurial companies in Canada.
T (519) 884-0710, ext. 2841
Email: schlegelcentre@wlu.ca
www.wlu.ca/eship

Waterloo Region Small Business Centre
Provides complimentary services of a business consultant to start or grow a small business, such as market research assistance, business plan reviews, financing programs, licensing, and access to resources. Assistance with registering a business on-line, and seminars / networking events are offered but fees apply.
50 Dickson Street, 1st Floor,
Cambridge City Hall, Cambridge, ON
T (519) 740-4615 F (519) 623-0441
<http://waterlooregionsmallbusiness.com>

GOVERNMENT ADMINISTRATION

The City of Cambridge was formed on January 1, 1973 by the amalgamation of the City of Galt, the Towns of Hespeler and Preston, and parts of the Townships of Waterloo and North Dumfries. At the same time, the Regional Municipality of Waterloo officially came into being replacing the County of Waterloo, which had been in existence for approximately 120 years. This was accomplished by the re-organization of the 15 municipalities in the County into new municipalities comprising three cities and four townships.

CITY COUNCIL

Cambridge City Council is made up of six Councillors, each representing a Ward in the City, 2 Councillors-at-Large, who are representatives at Regional Council, and a Mayor elected at large. The following Council members were elected on November 13, 2006 for a four-year term.

ELECTED OFFICIALS FOR CAMBRIDGE

	Mayor Doug Craig	740.4517
(Ward 1)	Councillor Rick Cowsill	658.5627
(Ward 2)	Councillor Karl Kiefer	653.0290
(Ward 3)	Councillor Linda Whetham	658.1083
(Ward 4)	Councillor Ben Tucci	622.5508
(Ward 5)	Councillor PamWolf	622.4723
(Ward 6)	Councilor Gary Price	623.0987
(Regional)	Councillor Jane Brewer	653.3315
(Regional)	Councillor Claudette Millar	621.7202

Note: During business hours (8:30 a.m. - 4:30 p.m.) contact:
Administrative Assistant to Council: Maria Bethley 519.740.4680 Ext.
4619

City Council is responsible for making decisions concerning the growth of the City of Cambridge including city planning, distribution of water, waste collection, City streets and sidewalks, transit service, economic development, parks and recreation, local libraries, fire protection and tax collection (including collecting taxes for Regional Council and School Board).

CITY DEPARTMENTS

City Departments are located at City Hall, 50 Dickson Street. City staff can be reached during the hours of 8:30 a.m. - 4:30 p.m. as follows:

Office of the Mayor	519.740.4517
Office of the C.A.O.	519.740.4683
Community Services	519.740.4681
Corporate Services	519.740.4685
Fire Department	519.621.6001
Planning Department	519.740.4650
and Building & Enforcement	519.740.4613
Public Access & Council Services	519.740.4680
Transportation	519.740.4682
and Public Works	519.740.4684

CITY OF CAMBRIDGE SENIOR MANAGEMENT STAFF

Jim King, Chief Administrative Officer	740.4683 Ext. 4518
Ed Kovacs, Commissioner - Transportation & Public Works	740.4682 Ext. 4546
Kent McVittie, Commissioner - Community Services	740.4681 Ext. 4596
Alex Mitchell, City Clerk - Public Access & Council Services	740.4680 Ext. 4584
Janet Babcock, Commissioner - Planning	740.4650 Ext. 4576
Steven Fairweather, Commissioner - Corporate Services	740.4685 Ext. 4500
Terry Allen, Fire Chief	621.6001

REGIONAL COUNCIL

Regional Council is responsible on a broader scale, for the operation of the entire Regional Municipality of Waterloo. This includes co-ordination of planning, sewage treatment, garbage disposal (sanitary landfill sites), water supply (meters water to local municipalities who then distribute), major roads, traffic lights and controls, police, emergency measures, co-ordination of fire services, Health and Welfare services, Regional library system, conservation and all capital borrowing (Region acts as agent for local municipalities in long term financing).

Region of Waterloo:
General Inquiry 519.575.4585

Waterloo Regional Policy Service:
General Inquiry 519.653.7700

Federal Member of Parliament:
Gary Goodyear, M.P.
1425 Bishop Street North, Unit 3
Cambridge, ON N1R 6J9
Telephone: 519.624.7440
Fax: 519.624.3517
House of Commons:
Telephone: 1.613.996.1307
Fax: 1.613.996.8340

Member of Ontario Provincial Parliament:
Gerry Martiniuk, M.P.P.
410 Hespeler Road, Unit 2A
Cambridge, ON N1R 6J6
Telephone: 519.623.5852
Fax: 519.623.3250
Queens Park:
Telephone: 1.416.325.8451
Fax: 1.416.325.8413

QUALITY OF LIFE

TOURISM

The City of Cambridge is a wonderful destination for visitors. It offers many attractions and events within its small-town charm. The Cambridge Tourism office is located at 750 Hespeler Road, and is operated by the Cambridge Chamber of Commerce. The tourism office provides visitor information on the numerous attractions and events in Cambridge. Information on accommodations, dining, and recreational pursuits are also available. Cambridge Tourism also provides a step-on bus tour guide for groups coming into the City and offers both Factory Outlet and Heritage. The Cambridge Discovery guide highlights the many tourism opportunities or you may visit the website for details.

Telephone: 1.800.749.7560

Website: www.cambridgetourism.com

Local Tel: 519.622.2336

RECREATIONAL

A wide variety of recreational activities for all ages are available in the City of Cambridge. The City, through the Community Services Department, works to ensure that programs are provided for the Citizen's of Cambridge. Many volunteer groups and organizations work in partnership with the City to provide a range of programs. These programs, services and recreational facilities are outlined in the "City of Cambridge Activities Guide" published by the Community Services Department.

The City's commitment to meeting the leisure requirements of its citizens demonstrated by the fact that within the city there are six municipal arenas, two municipal indoor pools, four municipal outdoor pools, three private "publicly accessible" indoor pools, twelve community centres and 445 acres of City parkland. This, in addition to the excellent facilities within and near the City provided through the efforts of the Grand River Conservation Authority, offers a full range of passive and active leisure time activities available to all members of the family in the City of Cambridge.

Y.M.C.A.

The Y.M.C.A. is located at 250 Hespeler Road, and this 60,000 sq. ft. facility includes:

- leisure pool with slide, play pool and whirlpool
- a running track
- family change room
- health club facilities
- a program base to include outdoor activities such as: hiking, cross-country skiing, and a true natural setting for day camp in the Dumfries Conservation area
- a gym, and 3 racquetball courts
- a large fitness centre

The Y.M.C.A., in partnership with the Rotary Centre, also provides a 1,000 sq. ft. area available to be used to meet the needs of the physically challenged. A youth centre is also included at this facility.

HOTELS, MOTELS, MEETING ROOMS

Information on this topic can be obtained through the Visitor & Convention Bureau at 622-2336. Listings for accommodations, Bed & Breakfast, and Resorts are all available at this office. Information regarding meeting facilities is also available and constantly being updated.

SHOPPING

Cambridge has a unique commercial structure consisting of three traditional core areas. Shopping can be done in the Preston Towne Centre, Hespeler Village, Downtown Cambridge and also along the Hespeler Road Corridor. Two major shopping areas also include the Cambridge Centre at Hespeler Road, and the Regional Power Centre at Highway 401 and 24 (Hespeler Road). Cambridge is very well known for its abundance of Factory Outlets, giving shoppers a real bargain for quality goods.

SPECIAL EVENTS

The City of Cambridge is proud to host a number of annual events, all of which reflect the City's diversity and cultural history. For more information on these and other events contact the Cambridge Tourism Office. 519.622.2336 or 1.800.749.7560 or www.cambridgetourism.com.

Grand Riverfest & Dragon Boat Races (June)

Riverbluffs Park is the site for this annual summertime festival which celebrates the riverbank heritage of Cambridge. The Dragon Boat Races attract over 30 teams. With a great children's area, arts & craft vendors, a live beer garden band and more, it's a wonderful free family event! www.cambridgeriverfest.com

Mayor's Celebration of the Arts (June)

The Mayor's Celebration of the Arts is held annually in June. This evening will be a joyous celebration for those who work in the arts, those who enjoy meeting artists and those who wish to support the Arts in our community. www.cambridge.ca

The Cambridge Highland Games (July)

With over twenty pipe bands, a Highland Dance competition, heavy events, tug of war and the massed bands, this celebration of the Scottish heritage is one for the whole family! Come to Churchill Park to enjoy Scottish cuisine, learn more about Scottish clans and enjoy the music! www.cambridgehighlandgames.org

Rock the Mill (August)

A Youth lead, one day, outdoor concert festival in Dickson Park featuring local talent and bands from all over Ontario. Cambridge youth, families and communities can come out to enjoy a day of music, vendors and an art show for free.

Cambridge Fall Fair (September)

This four day event sponsored by the South Waterloo Agricultural Society is held in early September at Dickson Park. The Cambridge Fall Fair will feature a tractor pull, a demolition derby, food vendors, agricultural events, amusement rides and games, entertainment, the Cambridge Fair Marketplace, 4H Show, and bands playing at the main stage. www.cambridgefallfair.com

Santa Claus Parade (November)

The Cambridge Santa Claus parade is unique because it is a nighttime parade. The floats and bands take on a new look as everything goes by in lights. The parade marks the beginning of Christmas in Cambridge with the arrival of Santa. www.cambridgesantaparade.com

Christmas in Cambridge (December)

Christmas in Cambridge is a series of wonderful family events throughout the holiday season.

Events include:

CPR Holiday Train

Music and Lights in the Village

Candyland

Unsilent Night

Family New Year's Eve Party

Twelfth Night

www.christmasincambridge.ca

CAMBRIDGE - HISTORY

The City of Cambridge was created by the amalgamation of the former City of Galt, the former Towns of Preston and Hespeler and parts of North Dumfries and Waterloo Townships. These five communities, each with deep roots in Canada's history, were united under Provincial legislation January 1, 1973 to form a new city.

The rivers which wind through Cambridge have historically played an important role in uniting the community. The pioneers of Galt, Hespeler and Preston depended on the Grand and Speed Rivers to turn their mill wheels and as the milling industries prospered the need for water power grew. This common dependency on the rivers has been a unifying force throughout the history of Canada.

Galt was founded in 1816 by William Dickson, who bought 92,000 acres of land which had originally been granted to the Six Nations Indians. Dickson bought the land with the intention of founding a settlement for his Scottish country-men. He appointed a Pennsylvania-German carpenter, Absalom

Shade, as his agent, and together they traveled from Niagara-On-The-Lake to Brant's Ford (now Brantford) and then up the river with an Indian guide to the confluence of the Grand River and Mill Creek. Here they decided would be the best place for a settlement since the river and creek would furnish a good source of water power as well as plenty of fresh drinking water.

The first settlers arrived that year and within two years the first grist mill was in operation. For 11 years the settlement was known as Shade's Mills, in honour of the carpenter who came with Dickson and built the town site. In 1827 when Dickson's friend John Galt visited Shade's Mills the settlement was renamed Galt in honour of this visit. John Galt then proceeded up the Speed River to become the founder of Guelph.

In 1867 the water power of the Grand River running through it had turned Galt into one of the most important industrial towns in Upper Canada. In the early 1800's Pennsylvanian John Erb purchased 7,500 acres of land that lay at the intersection of the Grand and Speed Rivers. On this land Erb built a saw mill and a grist mill around which grew the community of Cambridge Mills. In 1833 it was renamed Preston. By 1836 Preston had become a progressive community. With an abundance of good agricultural land and a constant supply of water power for manufacturing, Preston grew to boast a diverse economic base.

Even at this early stage in the community's development, Preston had become a booming tourist industry - the attraction was the mineral springs which were discovered while John Erb's nephew, Peter, was drilling for salt. These springs, which contained sodium, potassium, calcium, magnesium, iron and ammonia, were believed to have therapeutic qualities. When Samuel Cornell built a hotel on the site people flocked from all over to take advantage of the bath-house to relieve physical ailments. After Cornell died, Christopher Kress bought and enlarged the hotel and installed the first bathtub with running water in an Ontario hotel. Soon, the mineral baths grew famous and gave Preston and international reputation as a health resort.

Shortly after Preston was established as a village, Jacob Hespeler, a native German with a good head for business, tried to procure a mill from John Erb but Mrs. Erb refused to sign the papers. Consequently, Mr. Hespeler moved farther up the Speed River to New Hope, a community of 100 Mennonite pioneers. By this time New Hope had several mills, but had no grist mill. Seeing the great opportunity for business here, Jacob Hespeler erected a stone grist mill and flour mill. Soon he added a saw mill, a distillery and a woolen mill.

With the opening of the Great Western Railway, as an extension from Galt through Preston and New Hope to Guelph, Jacob Hespeler took advantage of the temporary increase in population, caused by the presence of the railway construction gangs, to secure a sufficiently large census to warrant incorporation as a village. As a reward for his contributions to the community, when New Hope became a village it took the name of Hespeler.

Today the rivers are no longer relied upon for power to turn the mill wheels, but the Grand and Speed Rivers do serve us as a beautiful monument to our pioneering past and symbol of our strength through unity.

HOUSING

Cambridge has a wide variety of housing types and a range of costs that cater to a growing residential demand.

House prices in Cambridge tend to be more affordable in comparison to prices in cities to the west and in the Greater Toronto Area. The most common measure of house prices in Canada is shown through the Royal LePage Survey shown in the following Table.

TABLE 37 COMPARISONS OF AVERAGE HOME PRICES

HOUSING TYPE	AVERAGE HOUSE PRICE (\$) – SECOND QUARTER 2008				
	*CAMBRIDGE	KITCHENER	MISSISSAUGA	MILTON	BARRIE
Detached Bungalow	238,000	236,000	389,000	313,000	263,000
Std. Two-Storey	287,000	262,600	334,000	324,500	262,600
Exec. Two-Storey	350,000	333,000	448,000	382,000	430,000
Senior Executive	380,000	510,500	545,000	484,000	561,148
Std. Townhouse	220,000	211,500	224,250	200,500	209,000
Std. Condominium Apartment	182,000	135,750	224,250	254,000	266,500
Luxury Condominium Apt.	280,000	419,500	288,000	N/A	376,000

Source: Royal LePage Survey of Canadian House Prices – Fourth Quarter 2008

<http://www.royalpage.ca/CMSTemplates/AboutUs/company/CompanyTemplate.aspx?id=128>

For More Information Contact:

Royal LePage Real Estate Services Ltd.
39 Wynford Drive
Don Mills, ON
M3C 3K5

Telephone: 1.416.510.5632
Fax: 1.416.510.5790
Website: www.royalpage.ca

Local Contacts:

Real Estate Board of Cambridge Inc.
Canada Mortgage and Housing Corporation

519.623.3660
519.743.5264

CLIMATE

Cambridge lies within a fairly temperate area of the world climatically termed “humid continental”. Cambridge enjoys four distinct seasons, with predictable weather patterns, warm summer months, and moderate winters. Weather disruptions are minimal. Winters usually last from mid-December to mid-April and snowfall is not over abundant with sunny skies being common.

Warmest Month: July. Mean high: 26.6°C; Mean low: 14.4°C
Coldest Month: January. Mean high: -1.8°C; Mean low: -10.2°C
Average growing season: May through September

Average annual high temperature: 12.4°C
Average annual low temperature: 2.1°C
Average snowfall accumulation: 127.2 cm.
Average annual rainfall: 787.2 mm
Average annual precipitation: 912.9 mm.
Annual degree days above 10°C: 1172.7

For details on climate normals visit the Environment Canada website at: www.msc-smc.ec.gc.ca

For weather forecasts:

Contacts: Daily Weather Information: 519.658.5442 or www.weatheroffice.ec.gc.ca
Weather Consultation: 1.900.565.5555 (Fees apply for use of 1-900 link)
Road Conditions: 1.800.265.5407 (Toll Free)

HOSPITALS

Cambridge Memorial Hospital www.cmh.org

700 Coronation Blvd. Cambridge N1R 3G2 Tel: 519.621.2330

Cambridge Memorial Hospital is a modern facility with a 180-bed medical complex serving the immediate and surrounding area. Doctors (including eye, ear, nose, gynecologists, obstetricians, urology, orthopedics, internal medicine, pediatricians, children's disease and allergies, internists and endocrinologist and anesthesiologist) are available as well as clinics, nursing homes, specialized nursing homes and dentists (including orthodontistry and dental surgery). Cambridge Memorial Hospital has emergency services, an intensive care unit, ambulatory care, diagnostic imaging (CT scan), pediatrics, cancer centre (holistic-diagnostic, treatment and support), rehab and chronic care. There are 227 medical staff, over 1300 health care professionals and support staff, operating with an annual budget of over \$100 million.

In October 2007, CMH announced that it was proceeding with a \$39.1 million expansion that will feature a new wing that will house the newest medical technology and expanded patient services to be completed by 2010.

Cambridge Memorial Hospital is an affiliated teaching site of McMaster University's Michael G. DeGroot School of Medicine -one of the leading medical schools in the world.

In addition, in nearby Kitchener-Waterloo there are two hospitals with the following programs and services.

Grand River Hospital www.grandriverhospital.on.ca

835 King St. West, Kitchener, ON N2G 1G3 tel: 519.749.4300

Grand River Hospital is a 495-bed comprehensive community hospital that provides patient-centred care to the more than 450,000 residents of Waterloo Region. The programs and services include: Childbirth Program; Children's Program; Medical Program; Surgical Services; Emergency Services; Oncology Program; Renal Program; Rehabilitation Programs; Complex Continuing Care; Critical Care Services; Psychiatric and Mental Health Services; and Administrative and Clinical Support Services. The annual budget is approximately \$200 million.

Staffing of Grand River is as follows: Nursing – 1,183; Service/Support – 1,426; for a total 2,609 full and part-time staff. Medical staff totals 506 and consists of 488 Medical/Dental and 18 Midwives.

Grand River Hospital officially opened its new inpatient oncology unit in April 2008, showcasing state-of-the-art rooms. The new patient environment more efficiently utilizes available space to better accommodate care equipment, patient needs, and the involvement of family and friends. The inpatient oncology unit was part of a \$9.7 million, three project redevelopment package. Grand River Hospital's inpatient oncology unit provides leading treatments and care for patients close to home.

Since opening the Waterloo Wellington Breast Centre (WWBC) in February 2007, more than 10,000 mammograms have been provided to women. The first of its kind in Ontario, the centre houses three services, integral in providing exceptional care to women in Waterloo Wellington and surrounding communities. In March 2008, the number of patient visits since opening a year ago will have doubled.

St. Mary's Hospital www.smgh.ca

911 Queen's Blvd. Kitchener ON N2M 1B2 tel: 519.744.3311

St. Mary's General Hospital is a 191 bed adult acute care hospital with Centers of Excellence in Cardiology and Cardiac Surgery, Thoracic Surgery and Respiriology, Minimally Invasive Surgery, Ophthalmology and Urology. In 2006/07 the Hospitals operating expenses totaled \$119,281,897. St. Mary's also focuses on several other unique in-patient and ambulatory programs, such as its rheumatic diseases program.

In 1999, St. Mary's General Hospital was named as the site for the new Regional Cardiac Care Centre. The first phase of the center, the Cardiac Catheterization Suite, was opened in February, 2001. In 2003, St. Mary's performed 569 procedures. The Centre's 2006/07 target is to perform 1400 procedures. The wait for PCI at St. Mary's in Oct/Nov 2006 was 11 days, compared to the provincial average of 20 days.

St. Mary's Regional Cardiac Care Centre demonstrated the best outcomes for patients who received percutaneous coronary intervention (PCI) at full service cardiac care centres in 2004, according to a study recently published by the Institute for Clinical Evaluative Sciences (ICES) comparing Ontario's twelve cardiac care centres.

A \$100 million redevelopment project which includes a 100,000 sq.ft. addition was completed in May 2008. The new building will be home to: ambulatory and cardiac clinics, diagnostic services, seven new surgical suites, a new surgical recovery room, new day surgery space and minor procedure room, new retail space, a new space for the sterilization of surgical instruments and a new cafeteria

POLICE SERVICES

The City of Cambridge is serviced by the Regional Municipality of Waterloo Police Department. The Cambridge Detachment Headquarters is centrally located on Highway #24 (176 Hespeler Road). The Regional Police force is one of the most modern police forces in the Province of Ontario and can be contacted at 653-7700 (Administration), or the Regional "911" telephone exchange for immediate response to any crisis.

FIRE PREVENTION

Fire Prevention is provided by the City of Cambridge. The Department uses the most up-to-date equipment and surveillance systems available and through regular inspection programs works to keep the City's fire losses to a minimum. The Number One Fire Headquarters Station, which also houses the training division, is located in the L.G. Lovell Industrial Park. Emergency Services and Public Safety Department and Emergency Ambulance Service is immediately accessible through a regional "911" telephone exchange to provide immediate response to emergencies.

There are five stations accommodating approximately 125 firefighters and 5 management staff. The response time is based on covering 90% of the City within three minutes.

MEDIA

There are numerous media operations serving Cambridge and the surrounding area.

NEWSPAPERS

Cambridge Times
475 Thompson Drive
Cambridge, Ontario N1T 2K7
Telephone: 519.623.6617
Fax: 519.623.1261

AYR News
40 Piper Street, PO Box 1173
Ayr, Ontario NOB 1E0
Telephone: 519.632.7432
Fax: 519.632.7743

The Record
160 King Street East
Kitchener, Ontario N2G 4E5
Telephone: 519.894.2231
Fax: 519.894.3912

RADIO

CHYM-FM
305 King Street West
Kitchener, Ontario N1H 6P7
Telephone: 519.743.2611
Fax: 519.743.7510

DAVE FM 107.5
1315 Bishop Street
Cambridge, Ontario N1R 6Z2
Telephone: 519.621.7510
Fax: 519.621.0165

CKGL – 570 AM
305 King Street West
Kitchener, Ontario N2G 4E4
Telephone: 519.743.6397
Fax: 519.743.7510

Kool-FM
255 King Street North
Waterloo, Ontario N2J 4V2
Telephone: 519.884-4470
Fax: 519.884.6482

CKWR
375 University Avenue East
Waterloo, Ontario N2K 3M7
Telephone: 519.886.9870
Fax: 519.886.0090

Oldies 1090
255 King Street North
Waterloo, Ontario N2J 4V2
Telephone: 519.884.4470
Fax: 519.884.6482

TELEVISION

CTV
864 King St. West, PO Box 91026,
Kitchener, Ontario N2G 4E9
Telephone: 519.578.1313
Fax: 519.743.9970

Worth Noting – Rogers
85 Grand Press Place, PO Box 488
Kitchener, Ontario N2G 4B8
Telephone: 519.893.4400
Fax: 519.893.5861

MAGAZINES

Exchange Magazine
75 King Street South
Waterloo, Ontario N2J 1P2
Telephone: 519.886.0298
Fax: 519.886.6409

REX Business in Waterloo Region & Guelph
160 King Street East
Kitchener, ON N2G 4E5
Telephone: 519.895.5215
Website: www.rexmagazine.ca

LIBRARIES

Queen's Square Library
1 North Square
Cambridge, Ontario N1S 2K6
Telephone: 519.621.0460

Hespeler Library
5 Tannery Street
Cambridge, Ontario N3C 2C1
Telephone: 519.658.4412

Preston Library
435 King Street
Cambridge, Ontario N3H 3N1
Telephone: 519.653.3632

Clemens Mill Library
50 Saginaw Parkway
Cambridge, Ontario N1R 5W1
Telephone: 519.740.6294