

The LBMAO

September-October 2014

Reporter

The official publication of the Lumber and Building Materials Association of Ontario



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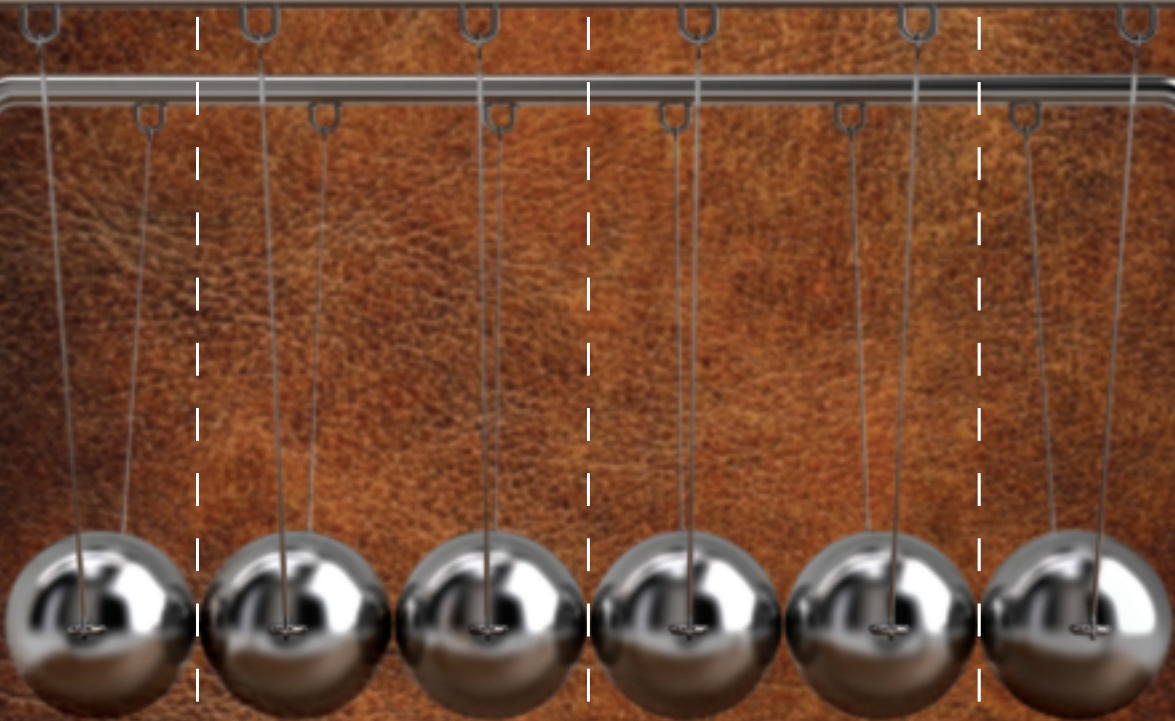
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The LBMAO Reporter

September-October 2014



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Two Things in Life are Certain...



Dwayne Sprague
Morrisburg Home
Hardware,
Morrisburg, ON

"We become good friends with our customers, suppliers and other retailers. Some of these relationships develop into great friendships and it hurts like hell to lose them. We are more than friends in our industry, we are family."

I was always taught that there are two things in life that are certain: death and taxes. I've definitely paid my dues in taxes and will still be paying for many years to come. As for death, I have had more than my share so far this year.

It seems that as we get older, the likelihood of people close to us dying is inevitable. When I was twelve I remember helping my Aunt Darlene clean up jobsites and, the worst job ever, toilet stalls. I remember the stink and wondered why she didn't find something else to do in life. Well, she did make a great life from that "profession" and from her I learned my first work ethic. Unfortunately, Aunt Darlene died early this year and the trend started. A couple of good customers (who were also friends) passed away in early spring and so it continues...

On June 1st, Lloya and I got a call from the retirement home to get there quick. Lloya's dad was on the ground and we were waiting for the ambulance. The ambulance showed up and the attendants declared him deceased. Lloyd (Lloya's dad) had an incredible life. The man who had been a pilot; worked for NASA; designed and patented gravity meters for the US Air Force; was a geophysicist; and mined for gold was suddenly gone. Lloyd was a huge part of Lloya's and my life and we will never forget him. We had the task of taking the ashes to Springfield, New Brunswick to have them buried.

There I met Lloya's Aunt Betty who was 90 years old and dying. During this whole trip, I was thinking, 'what do you say to a person whom you've never met and who you will never, ever see again'? We basically talked about her past and all of her great memories. Aunt Betty passed away in late July.

I started thinking about this and about close customers dying. When you're talking to a customer, it could be for the last time. We know death happens but we don't know when and to whom. Just recently, a friend was purchasing items for a local company and he was talking about retirement. He was turning sixty

in a couple of weeks and was going to retire at that time. We joked about how he would probably work harder in retirement than at work...he died before getting his first pension cheque.

We become good friends with our customers, suppliers and other retailers. Some of these relationships develop into great friendships and it hurts like hell to lose them. We are more than friends in our industry, we are family.

Over the last twenty-nine years, I have seen my "family" grow into the dozens. Some have left our industry for other jobs; some have retired; and some have died. I have a few who I consider great friends and it's an honour to know them. We greet and say goodbye with a hug.

I've known Bob Lockwood for almost twenty years. We have travelled together to many meetings and events. We have shared many stories - and bottles of scotch. I would be lost in this industry without people like Bob. Travelling with Bob can be both terrifying and insightful. The terrifying part is his driving. As you may know, he has zero patience. His car is fast, very fast when he wants it to be. He can go from 120 km/hr to 140 in under a second. On our last trip to Toronto, I brought up the topic of death (not because of his driving) and how it affects us in our business; how we talk with our customers, our friends and our loved ones. To our customers: Thanks for shopping with us and see you tomorrow. To our friends: What did you do that for you bonehead? See you later for a beer. To our loved ones, simply put: I love you.

Very recently, I saw my mother and held her hand for the very last time, kissed her forehead and said, 'I love you'. She passed away the next morning. I hope and pray the trend has stopped but unfortunately I know that two things in life are certain... I love you mom.

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David Campbell
LBMAO

Defined Benefit Pensions vs Defined Contribution Pensions

"I doubt if there are any defined benefit plans being offered in our industry, as we are in a highly competitive sector, and the defined benefit pension plan is not affordable."

The recent news release regarding U.S. Steel in Hamilton reporting that the company is petitioning for bankruptcy protection should be of no surprise to anyone. It has been well known for several years that the company had hundreds of millions of dollars in unfunded pension and benefit liability at their Canadian operations. These extravagant defined benefit pensions and benefits were negotiated with the unions by the former Stelco management team. Back in those heady days, when steel was a commodity in high demand and quality steel was primarily sourced from North American and European manufacturers, no one predicted the downturn in demand and pricing due to globalization.

Fast forward to today's economy and we see manufacturing in Ontario under pressure to streamline costs and wages or leave; and move to more competitive jurisdictions where labour costs are less, energy costs are less and governments are incentivizing companies to relocate. I feel for those employees at U.S. Steel who have worked all their lives and expected to be looked after long into retirement with pensions and benefits for them and their families. Yep, those unions did a fine job in negotiating these benefits without consideration for the long term costs and impact on the company in the future; and they were not prepared to face reality and negotiate their benefits in light of the current economic conditions.

As much as I understand the frustrations of those employees, I cannot support any type of bailout or subsidy from the taxpayer to make up the difference towards the unfunded pension liability. U.S. Steel and its predecessor, Stelco, were free market private sector companies who, in negotiations with their employees through its unions, provided benefits and wages that became unsustainable. I am sorry, that is just too bad!

Our Salary and Benefits Survey that is now available to member companies would indicate that employers within our sector who offer pensions have defined contribution pension plans that for the most part are subsidized with contributions by the employer. I doubt if there are any defined benefit

plans being offered in our industry, as we are in a highly competitive sector, and the defined benefit pension plan is not affordable. And, apparently, it's not affordable in the steel manufacturing sector either, especially when it is allowed for family members as well. It is not just the pension that is the burdensome cost to U.S. Steel; it is also the other benefits such as dental, extended health and drugs that are offered for life to employees and their immediate family.

Most companies in the private sector, whether unionized or not, that are offering defined benefit pension plans are now negotiating and/or introducing defined contribution plans to their new employees. The defined benefit pension is not sustainable to offer employees in private industry who have to weather economic and market trends and pressures on profitability and margins. I can attest with my own RRSPs that you need to be aware of how your investments are providing a return for you and your level of tolerance to risk. Today, you cannot expect to have a job for life and expect the company to look after all your needs 'til death do us part! YOU have to take responsibility for your future and can't expect your employer to take full responsibility for your health and welfare.

The Ontario government had lent U.S. Steel \$150 million dollars towards the cost of funding the shortfall in the pension funds...I doubt we will ever see that money back. We cannot spend any more taxpayers' dollars to bail out this or any other company!

We are seeing private sector companies react to the pressures of globalization. That's how a free market economy works and the less government intervention the better. If only the public sector had the same pressures. After all, they can just reach into our pockets... Those employees at U.S. Steel only wanted what they saw the public sector receiving and you can't blame them for that!

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Ottawa Report

Brian Linklater
CRBSC Government
Relations Advisor

"The CCPSA defines a consumer product as "a product that may reasonably be expected to be obtained by an individual to be used for non-commercial purposes." Obviously, the shelves of LBMAO retailers are loaded with items that fall under this definition."

Who is Responsible?

To prepare for the Canada Consumer Product Safety Act (CCPSA) becoming law in 2012, the Canadian Retail Building Supply Council published a bulletin describing what retail building supply dealers and their suppliers should do to ensure compliance with this legislation. That bulletin was made available to all LBMAO members. Members can obtain additional copies through the Association's office.

The CCPSA defines a consumer product as "a product that may reasonably be expected to be obtained by an individual to be used for non-commercial purposes. Non-commercial purposes would include a broad range of purposes such as domestic, recreational and sports purposes." The definition includes the product itself, the product's components, parts or accessories and its packaging. Obviously, the shelves of LBMAO retailers are loaded with items that fall under this definition.

Our 2012 bulletin strongly urged that every LBMAO member appoint a Responsible Person within their company on a priority basis. A Responsible Person is defined by the Government as a person who has or should have knowledge of the obligations as set forth in the CCPSA and is responsible for reporting an incident deemed to be serious in nature. That advice remains applicable today.

Members of Parliament returned to their seats in the House of Commons on September 15th, following their lengthy summer recess. Apart from short breaks around Thanksgiving and for Remembrance Day, they will be in Ottawa until December 12th when they will begin their Christmas vacation. When they return in January, it will be election year and the race for the wire will begin in earnest.

Running Out of Time

There are two pieces of business this autumn that will be of particular interest to LBMAO members. First (likely at some time in October) Joe Oliver, the new Minister of Finance, will deliver his Fiscal and

Economic Update. In essence, this is a mid-term report card on how the economy is performing in comparison to the projections contained in the Budget for the 2014-15 fiscal year. This update can prove useful to LBMAO members as they finalize their own budgets for the coming year.

Second, in mid-December, the Standing Committee on Finance will release its recommendations for consideration by the Minister of Finance as he prepares the Budget for fiscal 2015-16. These recommendations will draw heavily on the pre-budget submissions filed by literally hundreds of organizations and individuals earlier this summer.

Soft Landing Predictions

Both Canada Mortgage and Housing Corporation (CMHC) and the Bank of Canada have been talking recently about a "soft landing" for the housing industry. The media release accompanying CMHC's 3rd Quarter, Housing Market Outlook was entitled "CMHC's Forecast Indicates a Soft Landing for the Housing Market."

"Our latest forecast calls for starts to edge down as builders are expected to reduce inventories instead of focusing on new construction," said CMHC's Chief Economist, Bob Dugan. CMHC is projecting 183,100 starts in 2015 compared to 184,400 this year.

Better news for the renovations market is that resales are expected to rise from 463,600 this year to 474,300 in 2015.

In his opening statement concerning the Bank of Canada's quarterly Monetary Policy Report, Governor Stephen Polos said that the Bank expects Canada's real GDP growth to be about 2.25 percent in the 2014-2016 period. "The economy is expected to reach full capacity around mid-2016, a little later than we said in April," Governor Polos stated. Turning to housing, he said that "household demands continue to evolve constructively and recent data are broadly consistent with a soft landing in Canada's housing market."



Provided by
Morneau Shepell

Financial Planning: Gaining Control of Your Finances

"...list all debts or liabilities, all assets and all expenses. If you've never had a good look at your entire financial picture, this can be both challenging and enlightening."

Money may not buy happiness, but proper financial management makes life a lot easier. If money problems are causing you stress, there are some steps you can take to gain control of your finances.

Note changes in your financial status.

To keep your financial plan on track, you need to review it any time there's a significant change in your life. Here are five developments you may encounter:

Job changes. A new job with higher pay may mean you can make larger regular contributions to your investment portfolio. A decrease in pay, or losing your job, may suggest a more conservative investment stance, or a new look at your goals.

Changes in marital status. When you get married, you'll probably want to review your will, as well as beneficiary designations on your insurance policies, pension plan and your Registered Retirement Savings Plan (RRSP) or Registered Retirement Income Fund (RRIF). The same applies if your marriage ends because of separation, divorce or death. Getting married also means there may be spousal tax-saving strategies you can now use.

Major life events. Having a child means new responsibilities and new expenses - definite signals that you need to review your whole financial plan, especially your insurance needs. Other major life changes include buying a home, starting your own business, retiring or becoming disabled.

Market changes. If the economy and the financial markets are heading for a shift, you need to be prepared.

A shift in your investor profile. As you get older, you may be more cautious. It's important to review your financial plan regularly to make sure

it's appropriate for the type of investor you are today, not the investor you were five years ago.

Review your financial plan.

First you need to take a snapshot of your financial affairs. This involves creating a list of all debts or liabilities, such as loans and mortgages; a list of all assets, including property and income; and finally, a list of all expenses. If you've never had a good look at your entire financial picture, this can be both challenging and enlightening.

Next you need to create a realistic budget. This means reviewing the expenses list and determining what is really necessary. Be sure your budget includes expenses such as groceries, dry cleaning and unforeseen items such as car repairs. If you aren't sure where the money is going, keep a log of everything you spend.

If you are struggling to reduce spending or pay off overdue credit cards or loans, your budgeting will need to free up cash to pay your debt. There are a number of options to consider, including: securing a line of credit to consolidate debt; paying off high interest debt first; paying off only the minimum on debt with lower interest rates; or credit card consolidation.

Take advantage of extra cash.

Most Canadians find a pleasant surprise in their pay cheques mid-year—it's slightly higher, even without a pay raise.

By the end of June, many employers will have collected the last of this year's Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) contributions, so those payroll deductions will stop.

What to do.

When we get just a little extra cash, we tend to fritter it away. Instead of spending it, why not use it to help build financial security? Here are some suggestions:

continued on page 35...

Calendar of Events and Seminars

For registration forms and information on LBMAO seminars, events, Online Health & Safety Training (including Lift Truck & WHMIS training) and more, please go to our website at www.lbmao.on.ca.

October

October 22-23: The 2014 Hardlines Conference, Sheraton Toronto Airport Hotel & Conference Centre. For more information see www.hardlines.ca.

November

November 6-8: BMR Fall/Winter Buying Show, Quebec City Convention Centre, Quebec City. Contact: Alain John Pinard Marketing Director, Tel: (450) 655-2441; E-mail: ajpinard@bmr.co

November 24-25: Estimating: Decks, Garages & Front Counter Sales, LBMAO Training Facility, Mississauga, ON. Contact: LBMAO Office, Tel: (905) 625-1084; Fax: (905) 625-3006; Toll Free: 1(888) 365-2626

November 26-27: Estimating: Residential Construction, Roofs & Metal Sheathing, LBMAO Training Facility, Mississauga, ON. Contact: LBMAO Office, Tel: (905) 625-1084; Fax: (905) 625-3006; Toll Free: 1(888) 365-2626

November 28: Yard Foreman Seminar, LBMAO Training Facility, Mississauga, ON. Contact: LBMAO Office, Tel: (905) 625-1084; Fax: (905) 625-3006; Toll Free: 1(888) 365-2626

December

December 4: LBMAO 97th Annual General Meeting, Ottawa. Meeting, cocktails and dinner at Canada Aviation and Space Museum, Ottawa. Dine amid the museum's stunning aircraft collection! Download registration form from www.lbmao.on.ca or watch for it in your mailbox.

2015 February

February 4-5: 61st Annual Atlantic Building Materials Show, Moncton Coliseum Complex, Moncton, NB. Contact: Don Sherwood, Tel: (506) 858-0700; Fax: (506) 859-0064; E-mail: absda@nb.aibn.com; Website: www.absda.ca

February 19-21: Orgill Spring Dealer Market, Orange County Convention Center, Orlando, FL. For more details, please go to: www.orgill.com

February 20-21: TIM-BR MART National Buying Show, Toronto Congress Centre, Toronto, ON.

April

April 19-21: Home Hardware Spring Dealer Market, Henry Sittler Building, St. Jacobs, ON. Contact: Tammie Piel, Tel: (519) 664-2252; Fax: (519) 664-9971; E-mail: tammie.piel@homehardware.ca; Website: www.homehardware.ca

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TIM-BR MART Group Appoints New Sales Development Supervisor



TIM-BR MART Group, a large Canadian buying group for Independents, has appointed Yves Guérin into the role of Sales Development Supervisor for St-Nicolas, Quebec, Lumber and Building Materials (LBM) division.

Guérin brings with him over 28 years of experience in LBM sales where he's held sales management and supervisory roles at CanExel, (J.Géo. Chalifour) Chalifour Canada and Guardian Building Products Distribution. Reporting directly to TIM-BR MART's National Director of Business Development, Eddie Durocher, Guérin will

be responsible for overseeing the St-Nicolas Sales Development Team and ensuring operational efficiency in all aspects of LBM sales.

"Yves' wealth of industry knowledge and progressive sales experience makes him a strong addition to the TIM-BR MART Group's business development team. He has managed some of the largest distribution branches in the country and achieved consistent sales quotas throughout his career. With Yves' expertise, I'm confident our sales team will be able to meet our members' needs more efficiently and continue to increase our market share and industry presence," says Durocher.



In operation since 1967, TIM-BR MART Group is a member-owned organization serving building material and hardware retailers, commercial dealers and manufacturers. TIM-BR MART Group exists to help Canadian entrepreneurs involved in the sale of building materials and hardware to be more profitable.

Select Faucet to Match Your Kitchen's Style

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With hundreds of choices available, selecting the perfect faucet for your kitchen may seem slightly daunting, but with a clear idea of your current (or future) kitchen style in mind, it's easy to find the right one that will go with the flow.

"Installing the right kitchen faucet that fits your kitchen's style is the final touch that will completely tie the room together,"

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said Mark Wallace, Senior Group Marketing Manager of Spectrum Brands - Hardware & Home Improvement. "People always notice a unique looking faucet when they enter a kitchen and depending on the model it can act as a true statement piece for the room. When considering a new faucet, the right one shouldn't just provide function but should also reflect your overall kitchen style."

To help you find the faucet that best matches your style, Pfister created a quick guide of the five most popular kitchens and what faucet you should consider to best match that style:

Country – White painted wood trim and butcher-block counter tops give the country style kitchen a charming and cozy feeling. Match the Pfister Glenfield with this style and watch it blend into the farmhouse vibe. Modern – Clean lines, stark colours and stone accents make up the modern style kitchen. Make a statement with the Pfister Vosa featuring a simple and refined beauty – a perfect fit for the modern kitchen.

Rustic – Weathered cupboards, antique kitchen tables and exposed brick make up the increasingly popular rustic style kitchen. At home in front of a backsplash of colourful tiles or looking out a window, the Pfister Ashfield has an old-school design that will work in any rustic styled kitchen.

European – Functional and sleek, the European style kitchen is clean from its black tile floors to the exposed wood beams above. Go for the Pfister Fullerton, a sleek and angular faucet that will complement the room's Scandinavian influence.

Traditional – Hanging bronze pots, a mix of wood and stone and sunlight streaming through large windows make this the most popular room of the house for a reason. A classic choice, such as the Pfister Wheaton looks right in a traditional kitchen, providing a functional and stylish option.

About Spectrum Brands

HHI is a division of Spectrum Brands Holdings, Inc. (NYSE: SPB). Spectrum Brands is a global, diversified consumer products company and a leading supplier of consumer batteries, residential locksets, residential builders' hardware and faucets, shaving and grooming products, personal care products, small household appliances, specialty pet supplies, lawn and garden and home pest control products, and personal insect repellents. Spectrum Brands had net sales of approximately \$4.1 billion in fiscal 2013, employs over 13,500 employees worldwide and sells to the top 25 global retailers with products in more than one million stores.

Castle Welcomes New Member



Castle Building Centres Group Ltd continues to attract members in all regions of Canada, including the thriving province of Ontario. It is with great pleasure that Castle welcomes their newest independent member location, Napanee Brick and Tile Works, a prominent, highly respected building materials and supply retailer in Napanee - family owned and operated for over 100 years.

"I am very pleased to welcome Napanee Brick & Tile Works to the Castle family." Ken Jenkins, President.

Napanee is a South Eastern Ontario town approximately 40 minutes south of Kingston. The Chapman family began their journey in 1912 on Rover Road with the manufacture of brick and clay drain tile; and also selling and distributing heavy goods and hardware.

In the year 2000, the Chapman family purchased Kimmerly Lumber on Centre Street where they are now looking forward to serving the community as Castle Building Centre - a full service lumber, building materials and hardware store.

Robert and David Chapman, along with family members Matt, Rick, Sue, Jenn and James, will continue to provide knowledge, expertise and superior customer care to the people of Napanee. The team is looking forward to their transition and providing customers with an extensive hardware line at competitive prices.

"We are looking forward to this new phase in our company's history." David Chapman, Partner.

"Castle is truly proud to welcome new members to the Central region and look forward to working with the Chapman family on their transition to Castle." Bruce Holman, Business Development Manager, Central Region.

Welcome to the Castle Family



Early Fall, not Summer, is Best Time for Exterior Painting

If you put off painting the exterior of your home this summer, don't fret. Early fall, not summer, is actually the best time to paint or stain the outside of your house, according to leading brand DULUX® paint.

"Most people wait for summer to get outside and paint but, contrary to popular opinion, a hot sunny day is not the ideal time for an exterior paint or stain job," said Martin Tustin-Fuchs, brand manager for Dulux paint in unveiling the brand's new exterior colour card. "What the majority of Canadians don't realize is that weather conditions can make or break a paint project and affect the longevity of a job."

For example, "If it's too hot outside, the coating will dry too quickly, leaving behind brush marks, causing blisters and preventing the paint or stain from properly adhering to the surface," he explained.


According to Tustin-Fuchs,

the perfect time to paint is when the weather has been dry for at least two days and daytime temperatures are between 10°C and 25°C. Humidity should be low or moderate, and there should be no fog, drizzle, dew or gusty winds, he said.

To guard against potential night-time temperature drops, he recommends completing painting by mid-afternoon to allow the paint ample time to dry and reduce the chance of early moisture causing condensation on the surface. "Similarly, when starting to paint early in the day, make sure to wipe all surfaces with a rag or towel immediately before painting to remove any moisture that may have settled on the surface overnight, even if it may not be visible," he said.

With exterior painting season upon us, Dulux paint has unveiled its fall 2014 colour palette –

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Industry News

featured in its new exterior colour card – including a mix of deep reds, jewelled greens, warm browns, classic whites, and muted neutrals. Topping the list of favourite fall colour combinations by Dulux paint are: white and brown with taupe; greens with tan; and white-on-white with grey and blue.

“The combination of the muted classics with bolder accent colours works particularly well on the outside of a house and does wonders to enhance a property’s curb appeal,” Tustin-Fuchs said, offering the following advice on choosing the right colours for your exterior paint job:

Key in on your door. Painting your front door a vibrant colour not only jazzes up your entrance way, but it also adds interest to your entire home, creating a welcoming feel. Top door colours for 2014 include tropical blue, spicy orange, reddened violet and mustard brown.

Don’t pass up pastels. Lighter shades of any hue work well on home exteriors because they attract less light and heat. Tans, whites and creams in particular will also make your gardens pop and lend well to brighter accent colours for trim and doors.

Enjoy the view. Choose a paint colour that complements both your surroundings and neighbouring homes. If your house gets a lot of sun, whites or yellows will look radiant. If you are in a woody area, browns and greens blend well.

Mix things up. Rather than use matching shades on trim and siding, consider contrasting colours to highlight shutters, frames, gables and other architectural features. The general rule of thumb is to use a lighter colour for the main areas and a darker tone for accents.

“The right colours, combined with the right paint conditions, will result in an exterior paint job that’s both eye-catching and long-lasting,” Tustin-Fuchs said. He added that for those who are late even for fall’s prime painting season, there are products on the market – such as Dulux Diamond Exterior Paint – that are specially formulated to work at surface and air temperatures as low as 2°C, helping increase the longevity of a paint job even in colder weather.

For more information about Dulux paint’s fall 2014 colour palette, and to select the

right products for your exterior painting job, visit www.dulux.ca or a Dulux paint store near you.

About DULUX® Paint

You will find Dulux paints in more than 240 company-owned Dulux paint stores across Canada serving the consumer and professional markets. In addition, within the province of Quebec, the strong regional BÉTONEL® brand is combined with the Dulux brand to form 70 Bétonel/Dulux Paint Stores. No matter where the Dulux brand is sold, it offers an extensive portfolio of high quality products and services to the marketplace.

Bétonel is a registered trademark of the PPG Group of Companies. Dulux is a registered trademark of AkzoNobel and is licensed to PPG Architectural Coatings Canada, Inc., for use in Canada only.



LBMAO FALL TRAINING

**Estimating: Decks, Garages & Front
Counter Sales - Nov 24 & 25**

**Estimating: Residential Construction,
Roofs & Metal Sheathing - Nov 26 & 27**

Yard Foreman Seminar - Nov 28

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For more information, contact Pascal Houle, Executive vice-president
Telephone: 1 800 361-0885

Weiser Kevo's Latest Upgrade Introduces Free, Unlimited Guest eKeys and More Access Control



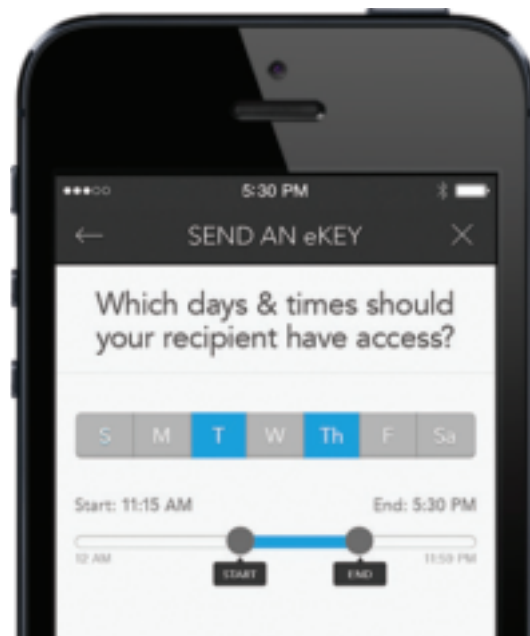
Weiser recently introduced its latest Kevo upgrade, giving users the ability to send free and unlimited Guest electronic keys (eKeys) to recipients and, with a Scheduled eKey, set day and time constraints for regular house guests like babysitters, dog-walkers and contractors. Kevo owners can update their Kevo mobile app and lock firmware to enable these new types of eKeys.

"We're always looking for ways to improve the Kevo experience, and we hope this upgrade shows our customers that we're listening," said Mark Wallace, Senior Group Marketing Manager of Spectrum Brands - Hardware & Home Improvement. "Since Kevo's been on the market, our customers have asked for free eKeys that let them give access anytime to friends or neighbours without paying for a new key. Now our unlimited Guest eKeys let them do that. We're also introducing Scheduled eKeys to give homeowners the convenience of setting date and time constraints."

Mobile App Upgrade

With new free and unlimited Guest eKeys, users can give recipients unrestricted access for a 24-hour period. Owners also have the option to delete Guest eKeys manually before the 24-hour access expires. From giving a neighbour day-long access to keep an eye on your kids to letting in a weekend guest who beats you home from a busy day at work, the Guest eKey provides ultimate convenience and flexibility.

The new Scheduled eKey enhances home access control by allowing users to set day and time constraints right from their phones. Ideal for house cleaners, dog walkers, nannies or others that need regular access at pre-determined times, for example on Tuesdays and Thursdays from 1-3 p.m. Kevo owners can schedule these eKeys to be active prior to sending, so they don't have to remember to grant or revoke access to these users in real time.



"The Kevo technology platform was built with the future in mind by having the ability to add new features and enhancements to the firmware in the lock, in addition to the mobile app. This capability allows the lock to get smarter over time," said Phil Dumas, UniKey founder and president.

Additional Kevo App Features

- Managing eKeys using the Kevo mobile app is easy, letting owners control their home security at any time with their Smartphones. Additional Kevo app features include:
- History log that monitors lock activity and tracks eKey users;
- Optional push notifications when an eKey locks or unlocks the door;
- Ability to share eKeys in just a few clicks;
- Ability to temporarily disable or completely delete unwanted users from Kevo;
- Touch-to-open convenience with authorized Kevo deadbolts; and
- Kevo web portal that offers the same management features via a web browser.

Since its introduction as the first to market the Bluetooth® enabled smart lock in October 2013, Kevo has turned the Smartphone into a key and revolutionized the way users share and manage access to their homes. The Bluetooth-enabled deadbolt offers the only touch-to-open technology that lets users unlock the door with a simple touch while their authorized Smartphone remains in their purse or pocket.

Kevo comes with two eKeys that can be reassigned as Scheduled or Anytime eKeys as well as free, unlimited Guest eKeys. To grant long-



You could go with the impostors, or you could use



www.RealCedar.com



Industry News

term access to additional guests, Kevo owners can purchase additional Anytime or Scheduled eKeys in the app for \$1.99.

To learn more about the Kevo mobile app update, visit www.weiserlock.com.

About UniKey

UniKey's access control technology powers the first keyless entry system that can be integrated into any lock. UniKey's technology replaces keys, codes and passwords by turning your Smartphone into a convenient, universal electronic key. This technology affords secure and intelligent access by simply touching your lock without removing your phone from your pocket or purse. Serving the mass market by licensing its technology, UniKey works in partnership with market leading companies, including Weiser for the Kevo Bluetooth residential door application and MIWA for hotel keyless entry. For more information on UniKey, please visit www.unikey.com. Follow UniKey on Facebook, Twitter, and LinkedIn and Google+.

Nicholson and Cates Partners with James Hardie



On Monday, September 15th, 2014 Rick McQuin announced that Nicholson and Cates Limited had entered into a partnership with James Hardie to become the newest distributor of James Hardie products.

They will be distributing the entire line of James Hardie Products including HardiePlank, HardiePanel, HardieShingle, HardieTrim, HardieSoffit and HardieBacker.

Official launch date of the James Hardie Program from Nicholson and Cates will be October 1st. Pricing and product programs are now available and will be distributed by your local Nicholson and Cates territory sales representative. For immediate quotes or product information, please contact their sales team.

James Hardie is an excellent addition to the Nicholson and Cates' "Smart Source for Siding" line that already includes Fraser Wood Siding, Fusion Stone, Versatex Trim, Pryme Lyne and Prestige Products.

They look forward to combining the N&C's "Service-First" strategy with James

Hardie's #1 market position to further enhance Nicholson and Cate's position in the premium siding market.

Any questions can be directed to your Nicholson and Cates Sales Team.

Françoise Duchesne Passes the Torch



On September 15, 2014, with an assortment of emotions, Françoise Duchesne announced that, while she will remain active in the company, the time had come for her to pass the torch of its direction to Duchesne's fourth generation.

She is very happy and proud to announce the appointment of Audrey Duchesne Milette to succeed her as President of Duchesne et Fils Itée and act as President and Chief Executive Officer.

Audrey has been working in the Marketing Department since October 2007 and holds a Bachelor's degree in Business Administration, Marketing Option. Her ability to develop a global vision of the organization, her sense of responsibility, management skills, personal values and dynamism provide her with the necessary assets for holding such a position and meeting the challenge brilliantly.

She is wished every success in carrying out her new functions.

Own Your Colour



All Weather Windows is excited to introduce Renolit EXOFOL FX which offers bold, durable colour by using a high performance, acrylic-based exterior film that is permanently bonded to the exterior PVC window frame. The All Weather Windows Renolit colour offering for the Apex 9100 series is an innovative way to showcase creativity in exterior home design. The weather- and UV-resistant film comes with a 10-year warranty.

PVC windows have long been a popular

choice for homeowners and builders due to their durability, efficiency and affordability. But options for adding colour to PVC frames have always been limited; paint doesn't last and metal cladding can be costly. Whereas paint requires frequent maintenance and metal cladding can run high costs, the Renolit film offers great colour without sacrificing durability or exceeding a reasonable budget. The film also features a contemporary stipple emboss finish that pairs well with modern home exteriors. Backed by a 10-year warranty, EXOFOL FX's low surface tension means that it can be wiped clean easily and it has a strong resistance to chalking, cracking and fading.



The weather- and UV-resistant film has been in use throughout Europe for more than 35 years. The multi-layered film is comprised of a transparent polyvinylidene fluoride (PVDF) layer, a polymethyl methacrylate (PMMA) layer and a pigmented acrylic base later that reflects heat away from the window using Solar Shield Technology (SST). This unique combination of polymers provides reduced heat absorption, improved UV resistance and excellent long-term weathering.

This new colour offering takes exterior home design to the next level, moving away from the monotony of cookie-cutter homes and towards a unique street-side appearance. Currently available in five of our highly requested colours suitable for a variety of architectural styles, Renolit EXOFOL FX is the superior choice for adding colour to PVC windows and curb appeal to any home.

For more information about Renolit please visit allweatherwindows.com/windows.php?sid=186 or call 1-800-638-5709.



Home Hardware Set to Beautify Communities across Canada with 50th Anniversary Tree Plant

Home Hardware Digs In



Home Hardware Stores Limited and Tree Canada are digging in this fall at 21 locations across Canada to plant and look after mature trees in celebration of National Tree Day.

September 24th marked the fourth anniversary of National Tree Day, held annually on the Wednesday of National Forest Week to remind Canadians of the numerous health and environmental benefits provided by trees. The special day is celebrated across the country with tree dedications, plantings, workshops and outdoor education walks.

In support of National Tree Day, Home Hardware Dealer-Owners are hosting tree-planting and maintenance events throughout the fall. Rather than planting

small saplings, they will plant and help look after large, mature trees in the urban areas of communities. This will allow residents and wildlife to immediately benefit from the environmental and psychological factors without having to wait for saplings to mature. Mature trees also have a higher survival rate ensuring they will be enjoyed for decades after planting.

Quotes:

"For 22 years, Home Hardware has partnered with Tree Canada to improve our green spaces across the country by planting and looking after over 20,000 large trees valued at almost a million dollars. This is just one example of the countless ways our Dealer-Owners from coast- to-coast give back to their communities." Terry Davis, CEO, Home Hardware Stores Limited

"We are proud that Home Hardware Dealer-Owners across the country are so dedicated and enthusiastic about this longstanding partnership. It's fantastic to see Dealer-Owners in communities large and small, urban and rural, doing their part for the environment, and setting a great example for all Canadians." Michael Rosen, President, Tree Canada

Home Hardware stores participating in tree plantings this year:

- Home Hardware - Charlottetown, Charlottetown, PEI
- North Rustico Home Hardware Building Centre, North Rustico, PEI
- Windsor Home Hardware, Windsor, NS
- Brady Home Building Centre, Liverpool, NS
- Roblynn Home Hardware Building Centre, Oromocto, NB
- Les Entreprises Nova Inc., Rawdon, QC
- Meuble Home Furniture, St-Isidore, ON
- Lannin Home Building Centre, Winchester, ON
- Barry's Home Hardware, Russell, ON
- Napanee Home Hardware Building Centre, Napanee, ON
- Shields Home Hardware, Coboconk, ON
- Allen's Home Building Centre, Paisley, ON
- Harris Home Hardware, London, ON
- Hornepayne Home Hardware, Hornepayne, ON
- Neepawa Home Hardware, Neepawa, MB
- Craig Home Hardware Building Centre, Hudson Bay, SK
- Carlyle Home Hardware, Carlyle, SK
- Harvey's Home Centre, Assiniboia, SK
- Gravelbourg Home Building Centre, Gravelbourg, SK
- Valleyview Home Hardware, Valleyview, AB
- Beach Builders Supplies, Wasaga Beach, ON

About Tree Canada

Tree Canada is a not-for-profit charitable organization established to encourage Canadians to plant and care for trees in urban and rural environments. Tree Canada engages Canadian companies, government agencies and individuals to support the planting of trees, the greening of schoolyards, and other efforts to sensitize Canadians to the benefits of planting and maintaining trees. To date, nearly 80 million trees have been planted, over 550 schoolyards have been greened, and Tree Canada has helped organize ten national urban forest conferences. This year's Canadian Urban Forest Conference took place in Victoria, BC from September 30-October 2, 2014. More information about Tree Canada is available at www.treecanada.ca <<https://treecanada.ca/en/>>.

Record Attendance at the

Charity Bike and "Cool" Car Ride



"The weather was great, the company was fantastic and the host stores were gracious and accommodating to this group of visitors!"

The deep rumble of Harleys and BMW motorcycles broke the early morning silence as the procession of bikes and "cool" cars left rustic Pinestone Inn and headed down the road to Haliburton to visit Haliburton TIMBR-Mart, the first stop on the 5th Annual Charity Bike and "Cool" Car Ride! With 9 cars, 8 bikes and 28 people total, this has been the best attended ride so far!

Stopping first at Haliburton Timber Mart, Greg Scheffee and his staff welcomed us with open arms (as well as donuts and coffee). We toured the store and chatted about the challenges

Generously sponsored by:





and benefits of doing business in cottage country. A most impressive business, clean and customer oriented!

After trying to herd together this eclectic group (which was like trying to herd cats!), our next stop was Shield's Home Hardware in Coboconk. Paul and his wife Marie were gracious hosts and let us explore their busy store located on Highway 35 north of Lindsay. Traffic heading north to cottage country provides a strong customer base; and typically business for this area is concentrated over a 5-7 month period, dependent on the weather. They have recently added building materials to their hardware store.

We then travelled to the busy community of Fenelon Falls to visit Castle member Handley Lumber, owned by the Handley brothers, Chris and Tim. We met their father, Ken, who gave us a tour of their wood shop. This community is the site of one of the many locks on the Trent canal system. Handley Lumber is a well established business which thrives year round with a customer base of contractors, tourists and locals.

Next stop was John Austin and Sons, another Castle member. Julie Austin, her husband, Andrew, and their family and staff put on a fantastic spread for us; a BBQ lunch in the municipal park behind the store where the historic "Austin" mill is located. This business, established some 87 years ago, is a testimonial to



the entrepreneurial spirit of those early businesses that are still thriving today in the smaller communities across Ontario. We thank Julie and her team for being such wonderful hosts!

A 50 minute ride through the back roads of the Kawarthas took us to Apsley where we visited Apsley Home Hardware Building Centre. Kim and Joyce Dunford were more than happy to have us visit (especially since they were participants in the ride); and they proudly showed off their store and the recently completed expansion. Kim and Joyce were first timers on the ride and I suspect we will see them back!

Last, but not least, we dropped into Wilson TIMBR-Mart in Bancroft, located centrally in the Kawartha Lakes district. Again, another busy store focused on the cottage and contractor trade. The Wilsons and their staff were more than happy to see us and had on display their 1959 pink Corvette - a really "cool" car!

The weather was great the company was fantastic, and the host stores were gracious and accommodating to this group of visitors! The participants included suppliers, retailer owners and employees; and exemplified the nature of our business as hard working and competitive but also interested in the industry as a whole. We thank our generous sponsors; and, from the funds raised, we have donated \$500 to the Haliburton Highlands Health Service Foundation.

See you next year!



The LBMAO and the following supplier members
congratulate **Home Hardware Stores** on their

50th Anniversary

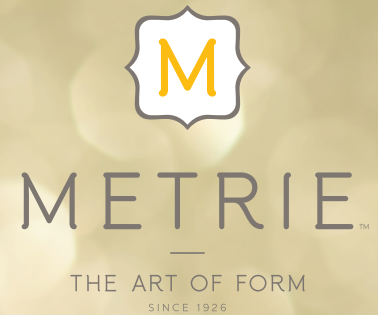


and the achievement of retailing
excellence across Canada.



Together we wish them

every success



as they continue to realize their
mandate to provide exceptional service
to the communities in which they live.





HOME HARDWARE

Celebrates 50 Years in the Industry

By David Campbell, LBMAO President

The 1960's was a decade of tremendous growth and change in the hardware industry in Canada. Retail hardware stores were a dominant player in the home improvement industry and as competition became fierce and consolidations frequent, hardware franchise programs evolved. We saw Dominion Hardware, Crest Hardware, Pro Hardware and Home Hardware battle for the consumer dollars in hardlines. In addition, independents were able to access their inventory from distributors such as D.H. Howden & Co. Ltd., in London; Hobbs Hardware, London; C.N. Weber in Kitchener; Hollinger Hardware, St. Jacobs; Walter Woods Hardware Co. Ltd, Hamilton; Cochrane-Dunlop Hardware, Toronto and Union Hardware in the GTA.

Fast forward to 2014 and we can summarize that one retail program has emerged as the dominant independent home improvement program. Home Hardware Stores Limited is the leader with a network in Ontario of 448 stores. When analyzing why Home has become such a strong entity in the Ontario and Canadian marketplace while the others have fallen by the by, it comes down to one key factor: they are dealer-owned! Certainly a strong management team led by the venerable Walter Hachborn and Henry Sittler as well as successive boards of directors who have had vision

and the drive to implement change in a managed fashion played a key part. However, the dealer members are the driving factor in Home Hardware's success.

2014 is the 50th Anniversary of Home Hardware Stores Limited and we at the LBMAO and our Board of Directors congratulate Home on this wonderful milestone. As a not-for-profit trade association whose history is

Pictured opposite: LBMAO Chair Dwayne Sprague and his wife, Lloya pose with Paul Strauss, President (left) and Walter Hachborn, Founder (right) at the 2014 Home Hardware Spring Dealer Market in St. Jacobs, ON.

rooted in the building supply industry, we thought that it would be of interest to our readers to focus on the history of the lumber and building material side of Home.

Personally, having grown up in the hardware and building supply industry, I was well acquainted with Home as a competitor, since





Brice White, VP Merchandise and Marketing - Lumber and Building Materials, has been with the company since 1978

1978 to replace Bill Marshall, an industry veteran who was hired in 1972 by Walter Hachborn to start up the Lumber and Building Material department. Bill moved on to a retail career and then on to Aluminart while Bruce took over the department.

As a hardware distributor, building supplies were an anomaly for Home Hardware, however, several of their members were either established Building Centre dealers or hardware stores that were gradually bringing in building materials to service that need in their communities. Preston Building Supply, Wellesley Home Hardware, Newton Building Supplies, Town & Country Lumber in Blenheim, Centralia Farmers, Watson Hardware

in Gorrie and Tecumseh Hardware in Windsor were some of the original stores that were forging ahead with building supplies. Some belonged to existing buying groups at that time to be competitive in their purchasing of the sticks, board, insulation and other related commodity building materials. The Board of Directors in the late 70's, with the acceptance of the existing dealer base that were actively purchasing and selling commodity building materials, made the decision to enforce their company by-laws indicating that their members could not belong to other buying groups or franchise operations to enable the purchasing of building materials.

Under the direction of Bruce

White as the Manager of the Lumber and Building Material department, purchasing agreements were made with several building material suppliers and distributors. Bruce relates that at this time their volume was not significant and they had to do some tough negotiations.

I met with both Don Watson and Larry Seguin, both owners of Home Hardware Building Centre stores who made the transition to building materials under Home Hardware in the early days.

Don, a past Chair of the LBMAO, and his wife Donna had purchased Carson's Home Hardware in downtown Gorrie in 1975. Carson's was a well-established hardware store and a charter member of Home Hardware. Don, Donna and



Don Watson (left) visits fellow Home dealer, Kim Ytsma (centre) at her store in Alliston along with Mike McDonald (right) from JM McDonald Home Building Centre in Brussels



Larry Seguin, left, and his son Brent (r) stand proudly in front of their store

their family lived in an apartment above the store until 1978 when they made the decision to move the store to the main Highway 87 on the outskirts of town. They purchased enough land to build a new 7600 sq. ft. store and adding building materials since there was no lumber yard in town. Don relates that at this time, Home had no expertise in the purchasing of building materials, however the fledgling building materials department had set up buying arrangements with the key suppliers who accepted the Home Hardware purchase orders. They also made special buys that were distributed through their warehouse to support the many stores that were starting to add building supplies to their inventories.

Don continually communicated to head office about products and services that needed to be added

either in the warehouse or on direct to support the growing demands of their building supply customers. In Don's opinion, "you're either in or you're out of the building supplies", and in order to support this growing category, Home needed to grow and become more dominant in building materials. As the Lumber and Building Material Department at Home Hardware expanded, so did Don and Donna's business in Gorrie. In 1979 they expanded their store and added additional warehousing for building materials. Currently, the store is about 15,000 sq. ft. of showroom and with additional land purchased, they have erected several warehouses to store their building materials. Don's brother Norm and his son Richard are now running the business, and they also purchased the Home Hardware in Goderich with the intent of adding building materials to this

location as well. Don is also a recipient of a 2014 Gold Hammer from the National Retail Hardware Association celebrating Don's 50th anniversary in the hardware business.

In Don Watson's opinion, when asked about the strength of Home Hardware, his response is, "the fact that I own the company and they provide full services in advertising, merchandising and financial guidance", has been the key factor in the company and our success!

Larry Seguin in Tecumseh is another example of the owner of a Home Hardware Building Centre who has expanded his business with a full offering of building materials. Larry grew up working in his father's business, a feed and hardware store established in 1960 in the west end of Windsor. Ray Pender, the Sherwin Williams paint rep at the time, suggested to the



Eric Konecni, Vice President of Operations and Paul Straus, President, celebrate Home's acquisition of Beaver Lumber in 1999.

Seguins that they look at Hollinger Hardware. Bill Robinson, the dealer development representative from Home Hardware, came down to Windsor to pitch the program. They agreed to join the program in 1967. The Seguins made the decision to relocate to a larger location in Windsor in 1971 with Larry managing the business. Larry then branched out on his own with a 10,000 sq. ft. store that he eventually sold to his brother in 1987.

Larry then opened a 20,000 sq.

ft. hardware and building materials business at the current location in Tecumseh. Again, in similar fashion to the Watsons, starting the building materials with no experience and limited support from head office proved to be a challenge. However, by ensuring that they hired experienced staff who understood building materials and with the steady and solid growth of the Lumber and Building Material Department at Home Hardware, their business grew and thrived. Although the business

has done well, Larry can reflect back on some of the challenges. He remembers back in the days of the "Sunday Opening" debates and in order to mitigate the business loss to cross border shopping, he opened his business on a Sunday. It so upset other businesses in the area that they actually picketed his store on the following Sunday with the newspaper covering that event. Larry chuckles that the picketing was the best advertising he could have received and it helped boost business for him in the following months to come!

With their business well established and Larry's son Brent and his daughter Kimberley now actively helping to manage the business (purchasing the store in Essex last year) they are utilizing all the tools that Home provides. He feels, as does Don Watson, that their dealer owned model has been a strength for theirs as well as Home's growth over the years.

Reflecting back on the conversations with Don Watson, Larry Seguin and Bruce White, it would appear that the catalyst for growth of the Lumber and Building Material Department at Home Hardware was the acquisition of Beaver Lumber in 1999. This provided a strong dealer network with a basis of growth for new and expanding dealers today. Home Hardware purchased the real estate of the Joint Venture stores from Molson, but actively transitioned all of the Beaver businesses into 100% Dealer-Owned stores. The acquisition of Beaver also brought expertise in the purchasing and marketing of building materials through the Beaver Distribution Centre, as well as some key people like Jack Baillie, Home's Director of Marketing, a veteran of the Beaver program. Bruce can also attest to the extremely difficult decision to drop the Beaver brand and consolidate their marketing



Western Canada's Link Hardware Co. Ltd was acquired by Home in 1980

under the Home Hardware Building Centre program. This was a difficult decision to make at the time, as Beaver Lumber was an iconic Canadian brand, however, the Home Hardware Building Centre brand is equally as strong in today's marketplace.

Although Beaver was certainly a major and contributing factor in the Lumber and Building Material Department's growth, other acquisition and consolidations such as the purchase of Link Hardware in western Canada in 1980 as well as 54 Revelstoke stores helped establish Home as a national program. A joint purchasing arrangement was set up through a national buying group, "United Hardware Wholesalers", whose members were Merchants Consolidated in western Canada, RONA in Quebec and Home Hardware Stores Limited in Ontario that helped to provide the volume needed to keep their members

competitive.

Today, Home Building Centres and Home Hardware Building Centres are key building supply businesses in most communities across Canada. Both Don Watson and Larry Seguin comment that it is more challenging for an existing hardware business to expand into building supply

"Today, Home Building Centres and Home Hardware Building Centre are key building supply businesses in most communities across Canada."

products than a lumber yard to add hardlines, housewares and giftware to their inventory selection. Home Hardware Building Centres have demonstrated that hardlines and related product categories are major contributors to increased consumer

traffic, sales and margins. Home Hardware Stores Limited boasts a full complement of product managers, marketing experts and field service representatives and is recognized as a major player in the building supply industry.

When asked about the future of the Lumber and Building Material Department and its challenges, Bruce comments that technology implementation at the retail level in areas such as online shopping, communication and inventory management will be a key factor in managing growth for both the company and its dealer members. As well, sourcing Canadian products and suppliers is always a focus of this Canadian owned business. Under the guidance of a succession of visionary leaders, Walter Hachborn, Paul Straus and now Terry Davis and their respective dealer board members, Home Hardware Stores Limited will continue to drive this Canadian success story!



2014 LBMAO GOLFTOUR

TITLE SPONSOR:



2014 was, without a doubt, one of the best years for golf that I can remember. All the courses on our tour were in fantastic shape; well groomed, green and lush. Obviously, the cold and wet winter and spring seasons were a contributing factor; but the summer months were cool with adequate rain, so even in late August the courses were still in excellent condition.

We experienced a drop in attendance at some of the tournaments, primarily

due to competition from other industry events, however the consensus is to continue with the 7 golf tournaments for next year - with some tweaking to try to avoid conflicts - and we will move some dates around.

Again, it was a great year and with luck we will enjoy the same weather and course conditions next year. See you in 2015!

...Financial Planning continued from page 11

Pay down consumer debt, especially costly credit cards. Depending on your tax bracket, reducing a 10 percent consumer loan is the same as earning as much as 20 percent in taxable interest from the bank.

Start, or build, an emergency fund. Ideally, you should have a cushion of a minimum three months' expenses in a money market fund, Canada Savings Bonds or short-term deposits.

Contribute to a Registered Education Savings Plan (RESP) for children under the age of 17. The growth is tax-deferred, plus a federal grant adds \$20 for each \$100 you put in.

Start, or boost, monthly contributions to your RRSP. Cash flow that went to CPP or QPP would now go to Your Personal Pension (YPP). Ask your bank representative about the benefits of periodic mutual fund investing.

You may want to seek assistance from a financial advisor to help you create a financial road map or to address your investment, retirement or estate planning. Since you will be disclosing personal information to this advisor, you need to be sure he or she is professionally competent and is someone you can trust. Before making your choice, meet with several and ask for a list of clients that you can contact along with a profile of their experience and

qualifications. This will ensure that you remain in control of your money and investments.

The LBMAO Benefit Program offers many different coverage options to groups of all sizes, allowing you to tailor your benefits to your employees' needs. All benefit plans include an Employee Assistance Program (EAP) serviced by Shepell-fgi and there are no minimum size requirements necessary for coverage under the LBMAO program.

For assistance in comparing benefit plans or to obtain a no-obligation, free quote, please contact Morneau Shepell at 1-866-307-1403.

Membership has its privileges!

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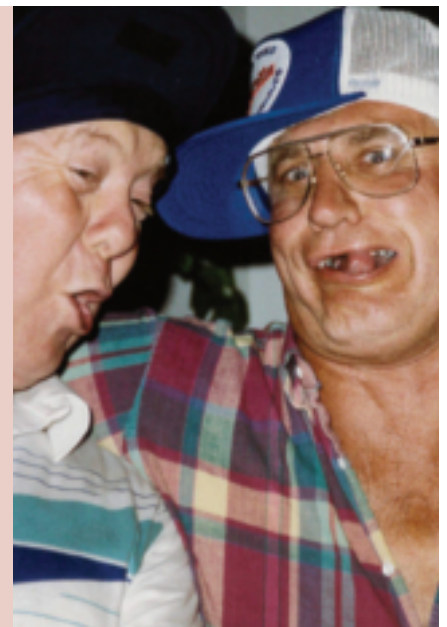
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name That Face

We had quite a few e-mails about this photo from the last issue. Among the guessers were Trudy Puls, Paul Verville, Bruce Buchanan and Paul Ziegler.

All of them guessed the fellow on the right correctly as **Bill Symons, AFA Forest Products**. Only Paul Ziegler could tell us that it is **Danny Greg** on the left. Thank you for clearing that up, Paul!

Have an intriguing photo you'd like us to include in a future "Name That Face"? Send it in and see if anyone can guess who it is!



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"Profits are the lifeblood of our family's business. With Castle, we keep all our profits in our pockets. There are no hidden costs and no surprises. We decide what we buy and what we promote. Thanks to Castle, our future looks great!"

HAROLD KIMBALL
Harold Kimball, President
Kimball Building Supplies Centre Essex, ON

"We're fiercely independent! It's our business, our bottom line. We know our market and customers. With Castle, we have the freedom to make decisions that are right for us. That's why we've been with Castle for 40 years - we trust them."

Kevin Kimball
Kevin Kimball, Manager
Kimball Building Supplies Centre Essex, ON

Your trusted building ^{& hardware} supply partner.®

Get the facts. Contact the Business Development Manager in your area:

Western Canada	Alan Schoemperlen	(204) 771-1509	aschoemperlen@castle.ca
British Columbia	Les Gillespie	(250) 469-4744	lgillespie@castle.ca
Ontario	Bruce Holman	(647) 228-1414	bholman@castle.ca
Quebec & NB	Robert Legault	(514) 208-4158	rlegault@castle.ca
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Newfoundland & Labrador	Bob Delaney	(709) 649-7173	bdelaney@castle.ca



castle.ca/freedom