

Inter-generational comparisons of household economic well-being

Summary

This study of data from the Distributions of Household Economic Accounts compares households' economic well-being from a macro-economic accounts perspective, as measured by net saving and net worth for each generation when the major income earner for a household in one generation reached the same point in the life cycle as the major income earner for a household in another generation. The study finds that while younger generations have higher disposable income and higher consumption expenditure than older generations when they reached the same age, their net saving is relatively similar. As well, younger generations' economic well-being may be more at risk due to the COVID-19 pandemic since they depend more on employment as a primary source of income, they have higher debt relative to income, and they have less equity in financial and real estate assets from which to draw upon when needed.

Acknowledgements

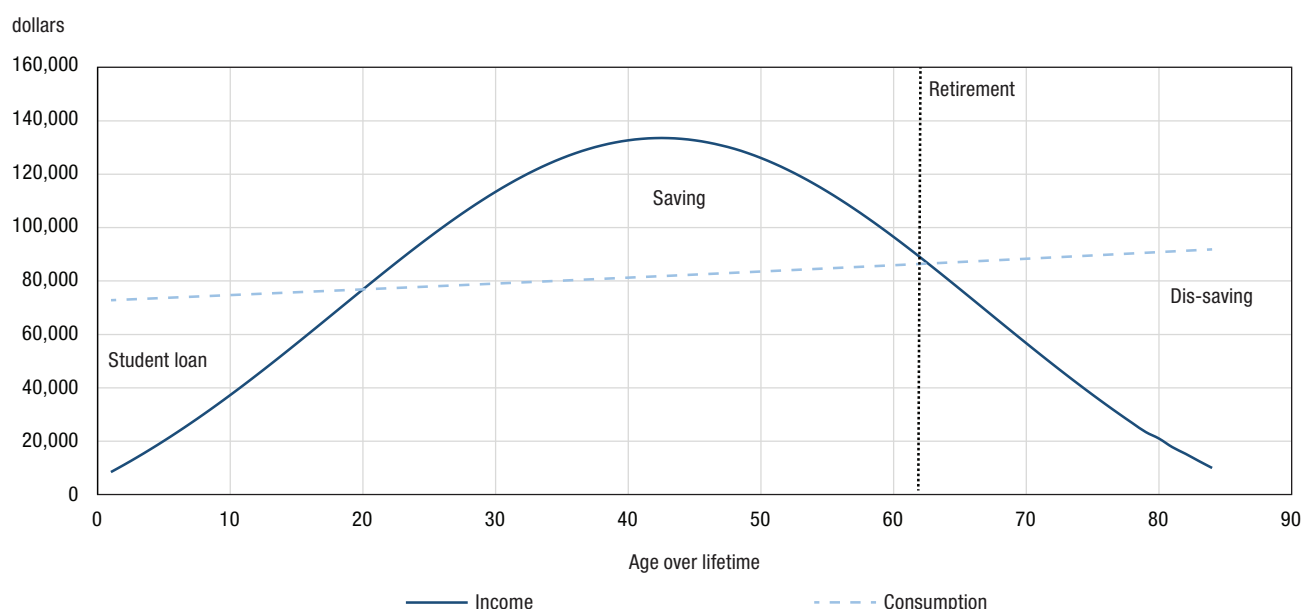
This paper was prepared by James Gauthier of the National Economic Accounts Division, Statistics Canada.

This work would not have been possible without the invaluable contributions of Amanda Sinclair, Jackie Maisonneuve, Habib Saani, Matthew Hoffarth, Dave Krochmalnek and Brenda Bugge, as well as support from Monique Deschambault, Rob Puchyr, Jennifer Withington and Catherine Van Rompaey.

Introduction

According to the life-cycle hypothesis, households spend and save over their lifetimes based on their expectations of future income and, consequently, their ability to generate wealth (Szenberg, 2008). Chart 1 illustrates that as a major income earner in a household transitions through early adulthood, they increase their consumption and debt holdings, assuming that future gains in their income and wealth will accommodate such spending. During middle age, households save to maintain their expected future consumption as they transition to retirement and draw from their accumulated wealth (Pew Research Center, 2015, and Pettinger, 2019).

Chart 1A
Stylistic example of life-cycle patterns in income, consumption, and net saving



Source: Author's illustrations based on Tejvan Pettinger, *Life-Cycle Hypothesis*, May 24, 2019.

Recent Developments in the Canadian Economy, 2020: COVID-19, fourth edition

Guy Gellatly and Carter McCormack

This article summarizes notable changes in output and employment over the first few months of the reopening period, focusing on the unevenness of the economic recovery across industrial sectors and population groups. It also highlights monthly data on business openings and closures in the late spring as COVID-related restrictions continued to ease. The tabulations in this report are based on data that are publicly available as of October 23, 2020.




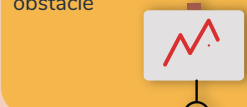
The article references numerous findings from a recent presentation on the social, economic and health impacts of the pandemic, titled [The Social and Economic Impacts of COVID-19: A Six-Month Update](#). For contextual information on major business and economic developments since the onset of the pandemic, see the [Canadian Economic News](#).

Several headline economic indicators—including merchandise trade, manufacturing sales, wholesale sales, and retail sales—rebounded sharply from historic declines in the months following the lockdowns. After double-digit gains in June and July, merchandise trade edged lower in August, stabilizing at about 6% below pre-COVID levels, due largely to lower trade in energy products and aircraft and other transportation equipment. Manufacturing sales rose sharply from May to July, rebounding to within 5% of pre-COVID levels, despite lower sales of petroleum and coal products. Wholesaling edged above pre-COVID levels in July, while retail sales, buoyed by a sharp increase in on-line receipts, returned to pre-COVID levels by June. Much of the sudden decline and rebound in these headline indicators reflected large swings in auto-related sales, which fell precipitously during the lockdowns and then strengthened markedly once restrictions affecting auto supply chains began to ease.

Business conditions in Canada, first quarter of 2021



Business expectations over the next three months

<p>70.6% expect to keep the same number of employees</p> 	<p>14.0% expect to raise their prices</p> 	<p>41.8% expect profitability to decrease</p> 	<p>31.4% expect fluctuations in demand for their goods and services to be an obstacle</p> 
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Workforce challenges and changes

Over the next three months...

24.1% of businesses expect that recruiting and retaining skilled employees will be a challenge



19.5% of businesses expect that shortage of workers will be a challenge



Over the next year...

16.3% of businesses plan to provide training to current employees in a different skill set

8.0% of businesses plan to hire staff with technical skills that current employees lack

9.4% of businesses plan to hire staff with knowledge or non-technical skills that current employees lack



Online sales

17.6% of businesses made sales online in 2019

21.6% of businesses made sales online in 2020

Revenues



31.0% of businesses reported that revenues were down 30% or more in 2020 compared with 2019

Business survival

21.3% of businesses reported that they can continue to operate at their current level of revenue and expenditures for **less than 12 months** before considering **laying off staff**

10.3% of businesses reported that they can continue to operate at their current level of revenue and expenditures for **less than 12 months** before considering **closing or declaring bankruptcy**

39.9% of businesses reported that they were unable to take on more debt



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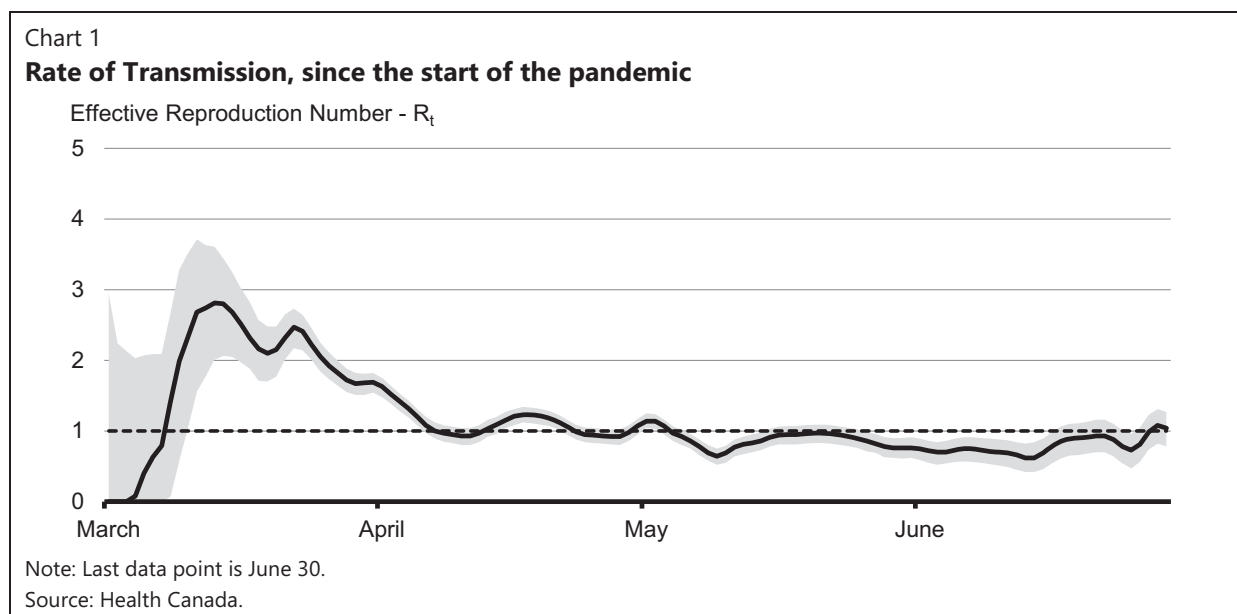
Source: Statistics Canada, Canadian Survey on Business Conditions, first quarter of 2021.

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INTRODUCTION

In 2020, the COVID-19 pandemic has had an unprecedented impact on the health and economic well-being of people around the world.

A sudden worldwide wave of lockdown measures, based on the guidance of public health officials, were put in place to contain the virus and save lives. In Canada, the first case of COVID-19 was confirmed in late January. On March 11, the World Health Organization declared the global outbreak of COVID-19 a pandemic. Globally, over 11 million cases of COVID-19 have since been reported. In Canada, the virus has resulted in just over 100,000 reported cases. Public health measures to combat the spread of COVID-19 across the country are flattening the curve and slowing the spread of new cases.



The toll of COVID-19 on the global economy is expected to be the largest and most sudden contraction since the Great Depression. Global supply chains have been disrupted, trade has slowed and a huge share of economic activity was halted during lockdowns.

Here at home, public health measures meant that schools closed, businesses shut their doors and Canadians stayed home. The economic impacts of COVID-19 were compounded by the shock to commodity prices in the early spring. Millions of Canadians lost their jobs and businesses faced uncertainty like never before.

The COVID-19 crisis is the challenge of our generation. The Government of Canada is fulfilling its role to stabilize the economy and has responded with rapid and broad-based emergency support measures aimed at protecting the health of Canadians and providing a safety net to support families, workers and businesses across the country. The decisive and substantial support provided by the government helped prevent further damage to the economy by replacing lost income and avoiding even higher unemployment.

Overview

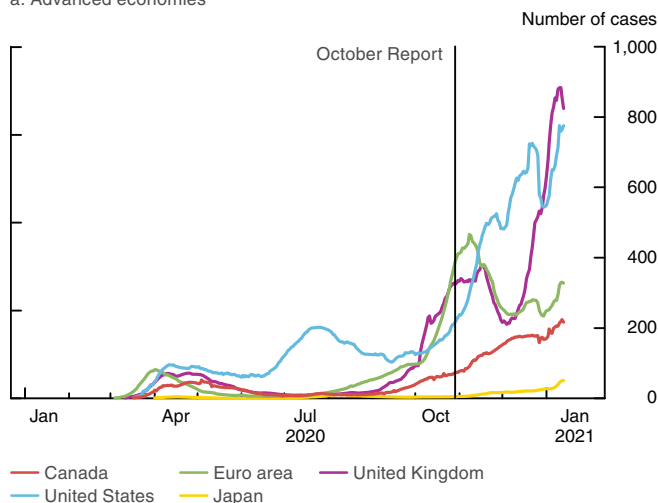
Canada and many countries are experiencing a setback in their economic recoveries. Rapid increases in the number of COVID-19 infections have prompted governments to impose stricter containment measures and lockdowns (**Chart 1**). However, an earlier-than-anticipated start to vaccination programs has pulled forward the timeline for achieving broad immunity and improved the outlook for growth in the medium term. Until the virus is under control and there is no need for physical distancing, the recuperation phase of the economic recovery will likely remain choppy and uneven. Considerable fiscal and monetary stimulus continue to be required to support households and businesses.

The Bank of Canada’s economic projections depend on important assumptions about how the pandemic will evolve. Notably, it is assumed that the vaccine rollout proceeds largely as announced by governments and that Canada, other advanced economies and China achieve broad immunity by the end of 2021. Emerging-market economies (EMEs) are assumed to obtain broad immunity by mid-2022. Uncertainty about the path of the virus and its effects on economic behaviour remains elevated, although less so than at the onset of the pandemic when the prospects for effective vaccines were unclear. The outlook continues to be highly conditional on the timeline for rolling out vaccines and on the path of the virus and its new variants.

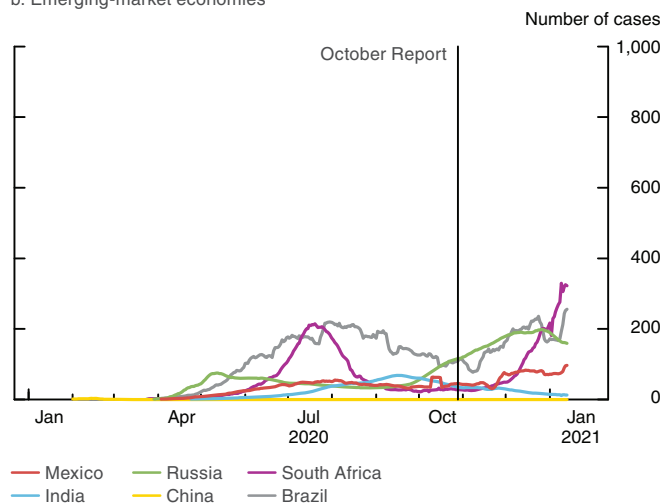
Chart 1: COVID-19 is spreading aggressively in advanced economies

Daily new cases per million people, 7-day moving average

a. Advanced economies



b. Emerging-market economies



Sources: United Nations via Haver Analytics, World Health Organization and Bank of Canada calculations

Last observation: January 13, 2021



Business Outlook Survey—Winter 2020–21

Results of the Winter 2020–21 Survey | Vol. 17.4 | January 11, 2021

In the winter Business Outlook Survey, firms pointed to a continued recovery supported by strengthening domestic and foreign demand, particularly in goods-producing sectors. Still, firms expect the recovery to be uneven; in particular, businesses that have been hit hard by the pandemic anticipate challenging times ahead.

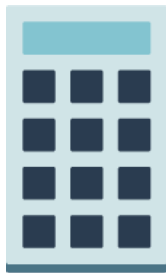
Overview

- Interviews for the Business Outlook Survey were conducted from mid-November to early December. This was before some provincial governments further tightened restrictions to contain the pandemic and after announcements were made about effective vaccines.
- The Business Outlook Survey indicator continued to recover from the near-record low levels of the summer and autumn surveys and turned slightly positive, signalling improved business sentiment.
- Although about half of firms reported that their current sales are below pre-pandemic levels, most firms expect sales to increase in the next 12 months as the economy recovers. Still, one-third of businesses, mostly those that provide high-contact services, do not anticipate sales to return to pre-pandemic levels in the next year.
- In light of strengthening demand, most firms reported stronger investment and hiring plans.
- Survey results point to increased positive pressures on input costs, largely related to rising freight costs. Because of improved demand conditions, more firms plan to pass these higher costs through to their output prices.
- Overall, consumer price inflation is expected to remain somewhat below 2 percent over the next two years.

Focus: Facts About the Canadian Banking System



Focus Sheet



Canadians are careful borrowers, and mortgage arrears in Canada remain very low (in fact, as of September 2020 only 0.25% of bank mortgages are in arrears).

- Number of bank branches across Canada in 2018: 5,890.

- Number of banks in Canada: 88.
- Number of bank-owned ABMs across Canada: 18,640.
- Number of transactions logged at bank-owned ABMs in Canada (2017): 643 million.
- Number of online banking transactions completed with the six largest banks in Canada in 2017: 574 million.
- Number of mobile banking transactions completed with the six largest banks in Canada in 2017: 398 million.
- Taxes paid in Canada in 2019 (by the six largest banks): \$12.7 billion.

- Banks contribute approximately 3.5% to Canada's GDP.

- Amount banks and their subsidiaries paid in salaries and benefits in Canada in 2019: \$30 billion.



Introduction

Drawing on data from the Bank Note Distribution System (BNDS) and from the April 2020 Cash Alternative Survey (CAS), Chen et al. (2020) analyze the impact of COVID-19 on cash demand and methods of payment in April 2020, early in the pandemic. In this paper, we update that analysis using more recent data from the BNDS and from a follow-up Cash Pulse Survey (CPS) conducted in July 2020. The July 2020 CPS coincided with the lifting of certain public health protocols (containment measures) that had restricted opportunities for in-person shopping. As a result, that survey provides insight into how the use of cash and digital payments changed as people began to move around more freely and as businesses reopened.

The Bank of Canada will continue to monitor how COVID-19 affects cash demand and methods of payment, with additional surveys in late 2020 and spring 2021. We plan to publish further reports in this series as more data become available.

Insights from the Bank Note Distribution System

In this section, we summarize recent evidence concerning the demand for bank notes based on data extracted from the BNDS.

The Bank Note Distribution System

The Bank supplies financial institutions with the bank notes they need to meet public demand through the BNDS. More specifically, the Bank distributes bank notes to financial institutions at distribution centres located in regional distribution points (RDPs) across Canada. The RDPs roughly correspond to the provinces of Canada. So, for example, the Toronto RDP can be considered the main supply centre of bank notes for Ontario. Financial institutions can withdraw notes from the BNDS to meet the demand for cash, or they can deposit surplus notes. The same distribution system is used to return bank notes that are considered unfit for further circulation. (See Bilkes [1997] for more details on the BNDS.)

The effect of the pandemic on bank notes in circulation

Chart 1 shows the value of notes in circulation (NIC) from 2018 to 2020. We see that NIC increased significantly in the early months of the pandemic, and growth of NIC slowed materially only in July. As a result, the value of NIC in late September reached \$96.4 billion, which was \$13.1 billion (16 percent) more than in the corresponding week in 2019.

To gauge the impact of the pandemic on NIC, we construct a simple projection (or counterfactual) of 2020 NIC based on what could have been expected if the COVID-19 shock had not occurred. That is, we calculate what the path of NIC would have been after early March if NIC had increased at the average of weekly growth rates experienced from 2017 to 2019. **Chart 1** (dashed line) presents the result. This suggests the pandemic added about \$8.4 billion

1. Introduction

Recent work by Engert, Fung and Hendry (2018) examines the implications of a cashless society, covering a range of issues relevant to a central bank, including seigniorage, monetary policy, payments and financial stability. An additional question that might be raised in the context of a cashless society concerns maintaining a “uniform currency.” In a uniform currency, various media of exchange circulate, but they trade at a fixed one-to-one exchange rate. For example, in the 1800s, when each commercial bank issued its own dollar-denominated notes, a uniform currency meant that the banks could exchange their notes with each other one for one, at their face values. (This is also known as par-value exchange.) As a result, the bank notes could be used interchangeably for payments, without being subject to discounting or other frictions.

Private bank notes have long been supplanted by the cash issued exclusively by the central bank. But another form of commercial bank money—deposits—now accounts for the vast majority of the money used in the economy. (We use “bank” loosely here to refer to deposit-taking institutions generally.) For example, transferable deposits are well over **90 percent** of the narrow money supply measure M1+ (cash plus personal and non-personal chequable deposits). And bank deposit-money, regardless of the bank that issues it, is universally accepted at face value in Canada. For instance, Scotiabank deposit-money is treated the same as Bank of Montreal deposit-money, and the deposits of these banks (or any other) can be used interchangeably as money. In other words, the deposit-monies of different banks have a fixed one-to-one exchange rate and comprise a uniform currency.

Is cash necessary for a uniform currency? Consider the following transaction: a person could exchange a bank deposit for cash at face value and then deposit that cash at face value in another bank, thereby forcing a deposit transfer at face value via cash.¹ In this way, cash could be used to establish a fixed one-to-one exchange rate between different bank deposit-monies. In the absence of cash, obviously, it would not be possible to conduct this kind of transaction. So, without cash, would our uniform currency break down? In this note, we consider whether a uniform Canadian currency would continue in a cashless economy.

The next section provides some historical background, briefly recounting the experience of establishing a uniform Canadian currency in the 19th century. As will be seen, the institutional environment was very different than it is today. Section 3 then explains how a uniform currency is maintained in a contemporary setting and shows that cash is not important to achieve this outcome. As a result, a uniform currency would be maintained in Canada even if a cashless economy were to develop. Section 4 considers a related question: do electronic

¹ Deposits are typically redeemable at face value, and banks can swap cash deposits for reserves at face value with the central bank.

Introduction

An anonymous token-based central bank digital currency (CBDC) would pose particular security risks. These risks arise from how balances are aggregated and stored, how CBDC is used for transactions, and how various solutions such as e-wallets, crypto exchanges and banks compete to attract users. Potential security risks include the following:

- Digital currencies allow users to aggregate balances in anonymous addresses on a scale not possible with cash. This creates trade-offs between security and convenience that do not exist for cash and traditional bank accounts.
- Users of anonymous digital currencies will economize on the costs of security management of these addresses balancing them with the risk of loss. Depending on the arrangement, storage solutions for digital currencies will pose different security threats; because users are unlikely to fully bear potential losses, they are unlikely to exercise enough care.
- The safety of CBDC will also depend on the competition between providers of aggregation solutions and the interaction of individual security protocols chosen by each supplier. Externalities from competition will be present because suppliers will not internalize the risks to their users that result from their security standards.
- To mitigate these risks, the central bank can:
 - design the CBDC to limit balances or transfers,
 - modify liability rules, and
 - direct the security protocols chosen by the suppliers of aggregation solutions.

CBDC form, security and convenience

If the Bank of Canada were to issue a CBDC, it would likely be token-based.¹ Token-based digital currencies are secured by private keys. Managing private keys can be inconvenient for individuals, and this could stimulate demand for convenience solutions for managing keys and carrying out transactions. In response to this demand, a CBDC ecosystem will likely emerge, with public and private components.

To ensure that CBDC is a safe and efficient means of payment, the Bank needs to carefully consider how CBDC will be aggregated and used, and what externalities will arise from it.

Aggregation

Anonymous digital currencies store balances of tokens in addresses that do not associate the account balance with the identity of the account owner. These addresses can, in principle, store an arbitrarily large

¹ The Bank of Canada is unlikely to issue an account-based CBDC because it would require the Bank to bear the responsibility of verifying and maintaining the identity of the users in the system (see Kahn, Rivadeneyra and Wong 2008).

Fintech Regulatory Developments: 2020 Year in Review

January 08, 2021

As anticipated in our **2019 year in review**, there were significant and notable developments in the Canadian Fintech industry in 2020. These occurred in the context of the COVID-19 pandemic, which accelerated the growth of some segments of the Fintech industry (notably for example, point-of-sale (“buy now, pay later”) lenders, businesses facilitating digital onboarding/ ecommerce and/or cashless transactions), while presenting challenges for others (such as small business lenders and travel focused lenders). In contrast to the approach taken in some other countries (in particular, the United States), Fintech entities in Canada did not participate in deploying pandemic government relief to businesses in Canada.

The following is a summary of some of the key Fintech developments in 2020, as well as some regulatory developments to keep a watchful eye on in 2021.

WHAT WE SAW IN 2020

1. OPEN BANKING / CONSUMER-DIRECTED FINANCE DEVELOPMENTS

- On January 31, 2020, the Advisory Committee on Open Banking issued its first **report** (the “**CDF Report**”) in connection with the Department of Finance’s **consultation process on open banking**. The CDF Report recommended the use of the term “consumer-directed finance” to replace the term “open banking” and summarized the consultation key-takeaways to include: (i) financial inclusion; (ii) cybersecurity; (iii) privacy; (iv) financial stability; (v) liability; and (vi) technical standards. The CDF Report further recommended the development of a “robust consumer-directed framework” to “support a more innovative and competitive sector by setting rules and protections around data use, and requiring data to be transferred in more secure form”. The CDF Report noted that Canadians are already taking part in data aggregation and data sharing, notwithstanding the lack of existing framework, and that there is a pressing need to have in place a more secure, reliable way to do so.
- Financial Data Exchange, LLC (“**FDX**”), a not-for-profit organization aiming to facilitate secure data sharing, **launched in Canada in July 2020** with 31 members, including the five major banks. Payments Canada also **joined FDX in November 2020**. FDX released an **updated set of technical standards in December**, including Version 4.5 of the FDX API.
- Following an initial delay due to COVID-19, the Department of Finance reopened its second stage of consultations on open banking/ consumer-directed finance with industry stakeholders. The reopened consultations consisted of five virtual sessions through November and December, 2020 and focused on how regulators and the financial sector can mitigate data security and privacy risks associated with open banking.

Webinar - Looking Ahead to 2021: How COVID-19 Will Continue to Reshape Your Business in 2021 (December 14, 2020)

January 12, 2021

This crisis will go down in history as a defining moment in our lives – a permanent change which will, like 9/11 or the fall of the Berlin Wall, close out the chapter that came before it and come to define an era.

Indeed, the pandemic may be remembered less for what it did than what it revealed about ourselves. It has highlighted many of the existing fault lines in our societies, from supply chain vulnerabilities and socio-economic inequities to privacy concerns and monopolistic concentration. It has also been an accelerator of existing trends, including the shift to e-commerce and digital commerce, decisions to buy local; work from home; and investments in firms that promote progressive environmental, social and governance (“ESG”) policies. The durability of these trends will shape how we come to view the crisis in the future.

Finance & Economy

This has primarily been a service-sector driven recession, self-imposed by government lockdown rules. Some sectors, including retail, travel and hospitality have been particularly hard hit, whereas some manufacturing firms have seen increased demand (good luck finding cross-country skis this winter). But the line between winners and losers is drawn less clearly by economic sector than by organizational size. Generally speaking, larger firms across sectors have fared much better than the small, able as they were to draw on reserves of capital, credit facilities, an online workforce and e-commerce to soften the blow.

Public Markets

While production indicators are still down, rosy outlooks for 2021 have the markets heating up. Measured by funds raised in initial public offerings, rising stock indices or frothy asset prices, 2020 has been a favourable year for day traders and institutional investors alike.

Following a brief dip in the spring, institutional investors remained very interested in public markets and did not meaningfully change their allocations. Communication between fund managers and investors was proactive, which limited withdrawals and market turmoil. By the summer, dealmakers returned to opportunity shopping after a brief stint getting their houses in order.

Private Markets

In 2020, the fundraising environment continued to be relatively strong, leading to a significant accumulation of dry powder. Creative capital deployment, including investments in managers, private investments in public equity (“PIPEs”), and special opportunity funds, are likely to follow. Similarly, we will continue to watch whether the trend in popularity of SPACs in the US migrate to the Canadian market and Canadian managers.

Banks & Depository Institutions

Domestic Banks: Schedule I

B2B Bank

PO Box 279, Stn. commerce Ct.
#600, 199 Bay St.
Toronto, ON M5L 0A2
Toll-Free Phone: 800-263-8349
Toll-Free Fax: 866-941-7711
questions@b2bbank.com
Other Contact Information: GIC Deposits, Toll-Free Fax:
888-946-3448; Broker Mortgages, Toll-Free Fax: 866-947-7405
Social Media:
twitter.com/b2b_bank
www.linkedin.com/company/b2b-trust
b2bbank.com

Former Name: Sun Life Trust Company; B2B Trust

Ownership: Private. A subsidiary of Laurentian Bank of Canada, Montréal, QC

Year Founded: 1991

Assets: \$43,000,000,000 Year End: 20161231

Revenues: \$915,451,000 Year End: 20161231

Profile: The bank offers products & services including investment & RSP loans, mortgages, banking services, deposits & investment accounts & services. In 2013, B2B bank acquired AGF Trust Company.

Executives:

Deborah Rose, President & CEO

Affiliated Companies:

B2B Bank Dealer Services

The Bank of Nova Scotia (BNS)/La Banque de Nouvelle-Écosse

Scotiabank Plaza
44 King St. West
Toronto, ON M5H 1H1
416-701-7200
Toll-Free Phone: 800-472-6842
email@scotiabank.com
Other Contact Information: TTY: 800-645-0288
Social Media:

www.youtube.com/user/Scotiabank

www.facebook.com/scotiabank

twitter.com/scotiabank

www.linkedin.com/company/3139

www.scotiabank.com

Also Known As: Scotiabank

Ownership: Public

Year Founded: 1832

Number of Employees: 86,932

Assets: \$915,000,000,000 Year End: 20171231

Revenues: \$27,000,000,000 Year End: 20171231

Stock Symbol: BNS

Profile: Scotiabank is a full-service financial institution which serves clients in personal, commercial, corporate & investment banking. Scotiabank Group employs over 83,000 people &, with its affiliates, operates in some 50 countries. Products & services offered by the international bank include personal, commercial, corporate & investment banking. Scotiabank trades on both the Toronto & New York Stock Exchanges.

Executives:

Brian J. Porter, President & CEO

Ignacio Deschamps, Group Head, International Banking & Digital Transformation

Jake Lawrence, CEO & Group Head, Global Banking & Markets
James Neate, President & Group Head, Corporate & Investment Banking

Barbara Mason, Chief Human Resources Officer

Daniel Moore, Group Head & Chief Risk Officer

Dan Rees, Group Head, Canadian Banking

Glen Gowland, Group Head, Global Wealth Management

Michael Zerbs, Group Head, Technology & Operations

Alex Besharat, Executive Vice-President, Canadian Wealth Management

Tracy Bryan, Executive Vice-President, Global Operations

Stuart Davis, Executive Vice-President, Financials Crimes Risk Management

Affiliated Companies:

1832 Asset Management L.P.

ADS Canadian Bank
Jarislowsky, Fraser Limited
Montreal Trust Company of Canada
MontroServices Corporation
National Trust Company
RoyNat Capital Inc.
Scotia Capital Inc.
Scotia Life Insurance Company
Scotia Mortgage Corporation/SMC
Scotia Securities Inc.
Scotiabank Global Banking & Markets
Scotiabank Private Equity Investments
Tangerine Bank
The Bank of Nova Scotia Trust Company

Branches:

Abbotsford - Gladwin Rd.
#100, 2777 Gladwin Rd.
Abbotsford, BC V2T 4V1
Transit Number: 00240
Abbotsford - McMillan Rd.
#106, 2618 McMillan Rd.
Abbotsford, BC V3G 1C4
Transit Number: 51680
Airdrie - Main St. North
#102, 304 Main St. North
Airdrie, AB T4B 2B4
Transit Number: 11109
Airdrie - Main St. SW
2813 Main St. SW
Airdrie, AB T4B 3G3
Transit Number: 03269
Ajax - Harwood Ave. South
314 Harwood Ave. South
Ajax, ON L1S 2J1
Transit Number: 32102
Ajax - Ravenscroft Rd.
1947 Ravenscroft Rd.
Ajax, ON L1T 0K4
Transit Number: 68346
Ajax - Westney Rd. North
15 Westney Rd. North
Ajax, ON L1T 1P4
Transit Number: 24182
Alexandria
38 Main St. South
Alexandria, ON K0C 1A0
Transit Number: 50112
Alliston
13 Victoria St. West
Alliston, ON L9R 1V6
Transit Number: 04986
Amherst
#140A, Albion St. South
Amherst, NS B4H 4A1
Transit Number: 91413
Amherstburg
99 Richmond St.
Amherstburg, ON N9V 1G3
Transit Number: 18812
Ancaster
851 Golf Links Rd.
Ancaster, ON L9G 3K9
Transit Number: 18762
Angus
#5, 17 King St.
Angus, ON L0M 1B0
Transit Number: 82222
Annapolis Royal
219 St. George St.
Annapolis Royal, NS B0S 1A0
Transit Number: 60103
Antigonish
255 Main St.
Antigonish, NS B2G 2L6
Transit Number: 40113
Arnolds Cove
1 Whiffen Head Rd.
Arnolds Cove, NL A0B 1A0

Transit Number: 31443
Arnprior
169 John St. North
Arnprior, ON K7S 3H2
Transit Number: 30106
Athabasca
4902 - 50th St.
Athabasca, AB T9S 1E3
Transit Number: 60129
Aurora - Bayview Ave.
15420 Bayview Ave.
Aurora, ON L4G 7J1
Transit Number: 14092
Aurora - Yonge St.
14720 Yonge St.
Aurora, ON L4G 7H8
Transit Number: 10132
Avonlea
111 Main St.
Avonlea, SK S0H 0C0
Transit Number: 10108
Aylmer
42 Talbot St. East
Aylmer, ON N5H 1H4
Transit Number: 05066
Azilda
93 Notre Dame St.
Azilda, ON P0M 1B0
Transit Number: 42242
Baie Verte
Hwy. 410
Baie Verte, NL A0K 1B0
Transit Number: 80523
Bancroft
50 Hastings St. North
Bancroft, ON K0L 1C0
Transit Number: 90142
Barrhead
5104 - 50th St.
Barrhead, AB T7N 1A3
Transit Number: 40139
Barrie - Bayfield St.
544 Bayfield St.
Barrie, ON L4M 5A2
Transit Number: 85092
Barrie - Collier St.
44 Collier St.
Barrie, ON L4M 1G6
Transit Number: 60152
Barrie - Mapleview Dr. East
688 Mapleview Dr. East
Barrie, ON L4N 0H6
Transit Number: 45542
Barrie - Mapleview Dr. West
19 Mapleview Dr. West
Barrie, ON L4N 9H5
Transit Number: 58172
Barrie - Minet's Point Rd.
190 Minet's Point Rd.
Barrie, ON L4N 4C3
Transit Number: 44222
Bath
326 Main St.
Bath, NB E7J 1A2
Transit Number: 30114
Bathurst
1300 St. Peter Ave.
Bathurst, NB E2A 3A6
Transit Number: 60384
Bay Roberts
#199, 203 Conception Bay Hwy.
Bay Roberts, NL A0A 1G0
Transit Number: 60533
Beachburg
1765 Beachburg Rd.
Beachburg, ON K0J 1C0
Transit Number: 90126
Beaumont

Non-Depository Institutions

Financing & Loan Companies

1000 Islands Community Development Corporation

#3, 3 Market St. West
Brockville, ON K6V 7L2
613-345-6216
Fax: 613-345-2391
Toll-Free Phone: 800-431-6015
ticdc@ticdc.ca
www.ticdc.ca

Ownership: Government run program

Year Founded: 1990

Number of Employees: 3

Profile: Serving nine municipalities in Leeds County & Eastern Ontario, the corporation offers loan guarantees, equity investments, & community economic development project management.

Executives:

Tom Russell, Executive Director; tom.russell@ticdc.ca
Bob Myers, Officer, Business Loans; bob.myers@ticdc.ca
Janice Lawrence, Office Administrator; janice.lawrence@ticdc.ca

1st Financial Centre

This listing also appears in other chapters. Please see Entry Name Index.

269 Queen St.
Port Perry, ON L9L 1B9
905-985-1926
Toll-Free Phone: 877-775-3948
www.1fc.ca

Profile: 1st Financial Centre is an associate office of GlCdirect.com Financial Services Ltd. & provides financial, accounting & mortgage services. Mutual funds are provided through Sterling Mutuals Inc.

Executives:

Anita Van Zeeland, Contact; anita@1fc.ca

Branches:

Markham
#103, 3000 Steeles Ave. East
Markham, ON L3R 4T9
877-775-3948

Mississauga

#104, 200 Matheson Blvd. West
Mississauga, ON L5R 3L7
877-775-3948

Aberdeen Gould

#2828, 401 Bay St.
Toronto, ON M5H 2Y4
416-488-2887
www.aberdeengould.com

Ownership: Private

Revenues: \$1-5 million

Profile: The organization is a private investment equity partnership.

Executives:

Roger Rosmus, President; roger@aberdeengould.com
Sam Ho, Co-Founder; sam@aberdeengould.com
Louis Hébert, PhD, Special Advisor; louis@aberdeengould.com

AC Capital Inc.

This listing also appears in other chapters. Please see Entry Name Index.

#2806, 505 - 6 St. SW
Calgary, AB T2P 1X5
403-237-8330
Fax: 403-228-3013
Social Media:
www.linkedin.com/company/ac-capital-inc
www.accapital.ca

Profile: AC Capital Inc. helps companies go public, as well as offering the following services: financial planning, corporate restructuring, mergers & acquisitions, raising capital & financing, dealing with investment bankers, & corporate & securities law requirements in Canada & the United States.

Executives:

Alan Chan, Owner; achan@accapital.ca

Accord Financial Corp.

#1803, 77 Bloor St. West
Toronto, ON M5S 1M2
416-961-0007
Fax: 416-961-9443
Toll-Free Phone: 800-967-0015
financingcanada@accordfinancial.com
Other Contact Information: Receivables Management: receivables@accordfinancial.com; Leasing: customerservice@accordfinancial.com; Trade Finance: trade@accordfinancial.com
www.accordfinancial.com

Former Name: Delta Star Resources Inc.

Ownership: Public

Year Founded: 1978

Number of Employees: 115

Stock Symbol: ACD/TSX

Profile: Accord Financial serves small & medium-sized companies by providing capital to assist these firms in growth. The company is also affiliated with Accord Financial, Inc., #102, 25 Woods Lake Rd., Greenville, SC 29607.

Directors:

Ken Hitzig, Chair
Robert J. Beutel
Tom Henderson
Gary J. Prager
Robert Sandler
John J. Swidler
Stephen D. Warden

Executives:

Tom Henderson, President & CEO, Accord Financial Corp. & Accord Financial, Inc.; thenderson@accordfinancial.com
Fred Moss, President, Accord Financial Inc. Canada; fmoss@accordfinancial.com
Jason Rosenfeld, Executive Vice-President; jrosenfeld@accordfinancial.com
Cynthia Aboud, Senior Vice-President; caboud@accordfinancial.com
Rod Matheson, Vice-President; rmatheson@accordfinancial.com

Offices:
Montréal
#1510, 3500, boul de Maisonneuve ouest
Montréal, QC H3Z 3C1
800-231-2977
Other Contact Information: Receivables Management
Toll-Free: 1-866-843-1678

Accurate Leasing Ltd.

#330, 530 Kenaston Blvd.
Winnipeg, MB R3N 1Z4
204-772-2213
Fax: 204-783-5920
Toll-Free Phone: 800-595-1477
Toll-Free Fax: 800-595-3922
sales@accurateleasing.com;
administration@accurateleasing.com
www.accurateleasing.com

Ownership: Private

Year Founded: 1994

Number of Employees: 18

Profile: Equipment leasing services are offered across Canada.

Acquire Capital

This listing also appears in other chapters. Please see Entry Name Index.

1325 Kenaston Blvd.
Winnipeg, MB R3P 2P2
204-989-0532
Fax: 204-992-3546
info@acquirecapital.ca
www.acquirecapital.ca

Year Founded: 2005

Profile: Acquire Capital is an associate office of GlCdirect.com Financial Services Ltd. & a franchise of the Mortgage Alliance Network. Mutual funds are provided through FundEX Investments Inc. The company also offers insurance & tax planning services.

Executives:

Brad Rice, President

ADD Capital Corp.

#2, 500 Cochrane Dr.
Markham, ON L3R 8E2
905-940-2151
Fax: 905-940-1434
www.addcapital.ca

Number of Employees: 14

Profile: Provides financing for equipment vendors

Executives:

Rick Browne, President; 905-940-2151, ext. 224
Dennis Kirstine, Chief Financial Officer; 905-940-2151, ext. 304
Bill Patterson, Vice-President; 905-940-2151, ext. 235; bill.p@addcapital.ca
Shelley Saunders, Vice-President, Operations; 905-940-2151, ext. 229

Branches:

Burlington
#102, 5045 South Service Rd.
Burlington, ON L7L 5Y7
905-631-8001
Fax: 905-632-8823
Dave Ralph, Partner

Aeonian Capital Corporation

North Tower, Sun Life Plaza
#2220, 140 - 4th Ave. SW
Calgary, AB T2P 3N3
403-270-4661

Ownership: Private

Profile: Private merchant banking & investment company which works closely with the management of companies in which it maintains core investments.

Executives:

C. Alan Smith, President
Vanessa Smith, Vice-President

Agricultural Credit Corporation

660 Speedvale Ave. West
Guelph, ON N1K 1E5
519-766-0544
Fax: 519-766-9775

Toll-Free Phone: 888-278-8807

Former Name: Agricultural Commodity Corporation

Ownership: Non-profit

Year Founded: 1992

Profile: ACC is comprised of eight grain & oilseed organizations, seven horticultural organizations, & the Ontario Federation of Agriculture. Livestock producers also sit on ACC's Board of Directors.

Executives:

Jaye Atkins, CEO

Agriculture Financial Services Corporation (AFSC)

This listing also appears in other chapters. Please see Entry Name Index.

5718 - 56th Ave.
Lacombe, AB T4L 1B1
Toll-Free Phone: 877-899-2372
Toll-Free Fax: 855-700-2372
info@afsc.ca
www.afsc.ca

Ownership: Crown corporation

Year Founded: 1972

Assets: \$1-10 billion

Revenues: \$1-10 billion

Classes of Insurance: Hail & Crop

Profile: The provincial Crown corporation with a private sector board of directors provides farmers, agribusinesses & other small businesses, loans, crop insurance & farm income disaster assistance.

Directors:

Jennifer Wood, Chair
Gerald Bouma
Gordon Cove
Peter Galloway
Jo-Ann Hall
Harvey Hagman
Anna Harder
Kiren Singh

Investment Management

Financial Planning & Investment Management Companies

18 Asset Management Inc.

This listing also appears in other chapters. Please see Entry Name Index.

#218, 284 Dundas St.
London, ON N6B 1T6
519-433-0018

Social Media:

www.linkedin.com/company/18-asset-management
www.18assetmanagement.com

Ownership: Private

Year Founded: 2010

Profile: 18 Asset Management Inc. is focused on managing equities for pension plans, foundations & endowments & sub-advisory. Its current products include an all-cap Canadian equity portfolio & a Canadian equity portfolio.

Executives:

Jeff Brown, CFA, President/CEO;

jeff.brown@18assetmanagement.com

Melanie Blue, CA, CFA, Head, Canadian Equities;

melanie.blue@18assetmanagement.com

Sunny Mann, LLB, Legal Counsel & Compliance Officer;

sunny.mann@18assetmanagement.com

1832 Asset Management L.P.

This listing also appears in other chapters. Please see Entry Name Index.

Dynamic Funds Tower
1 Adelaide St., 28th Fl.

Toronto, ON M5C 2V9

416-365-6480

Toll-Free Phone: 888-574-7999

www.1832.ca

Former Name: Scotia Asset Management LP; DundeeWealth Investment Counsel; Goodman Private Wealth

Ownership: Wholly owned subsidiary of The Bank of Nova Scotia.

Profile: The company builds investment portfolios for individuals & charitable foundations. It is the fund manager for Dynamic Funds & ScotiaFunds.

Executives:

Donald B. MacDonald, CFA, FEA, Senior Vice-President &

Portfolio Manager; 416-365-5605;

donald.macdonald@1832.ca

Peter Rawson, Vice-President & Portfolio Manager;

416-365-2607; peter.rawson@1832.ca

1st Financial Centre

This listing also appears in other chapters. Please see Entry Name Index.

269 Queen St.

Port Perry, ON L9L 1B9

905-985-1926

Toll-Free Phone: 877-775-3948

www.1fc.ca

Profile: 1st Financial Centre is an associate office of GICdirect.com Financial Services Ltd. & provides financial, accounting & mortgage services. Mutual funds are provided through Sterling Mutuals Inc.

Executives:

Anita Van Zeeland, Contact; anita@1fc.ca

Branches:

Markham

#103, 3000 Steeles Ave. East
Markham, ON L3R 4T9
877-775-3948

Mississauga

#104, 200 Matheson Blvd. West
Mississauga, ON L5R 3L7
877-775-3948

A-1 Tax Break Financial Services Ltd.

2951 Cambie St.

Vancouver, BC V5Z 2V7

604-872-8825

Ownership: Private

Year Founded: 1987

Abacus Wealth Management Inc.

6328A - 104th St. NW, 2nd Fl.

Edmonton, AB T6H 2K9

780-989-2777

Fax: 780-989-2750

Toll-Free Phone: 844-410-2777

service@abacuswealthmgmt.com

www.abacuswealthmgmt.com

Number of Employees: 17

Partners:

Derek M. Ferro, CFP, CLU, EPC;

dferro@abacuswealthmgmt.com

David Schumacher, Financial Advisor;

dschumacher@abacuswealthmgmt.com

Abbott Wealth Management Inc.

#207, 1211 Summit Dr.

Kamloops, BC V2C 5R9

250-372-3736

Fax: 250-372-7527

Toll-Free Phone: 877-922-2688

info@abbottwealth.com

www.abbottwealth.com

Former Name: Abbott Financial Services Inc.

Ownership: Part of IPC Investment Corporation.

Number of Employees: 4

Executives:

D. Mark Bertoli, CPCA, Investment Advisor;

mark.bertoli@ipcsecurities.com

John Van Limbeek, CFP, Investment Advisor;

j.vanlimbeek@ipcsecurities.com

AC Bringlee Feeney LLP

This listing also appears in other chapters. Please see Entry Name Index.

#100, 168 Dundonald St.

Fredericton, NB E3B 0Y8

506-458-8326

www.acgca.ca

Ownership: A member firm of The AC Group of Independent Accounting Firms Limited.

Year Founded: 1976

Number of Employees: 14

Profile: Services include accounting, taxation, computer, business valuation, audit, business advisory & strategic planning.

Executives:

E. Shawn Bringlee, FCPA, FCA, Partner;

shawn.bringlee@bringloefeeneey.ca

John E. Feeney, CPA, CA, Partner;

john.feeney@bringloefeeneey.ca

Jennifer Ward, CPA, CA, Partner;

jennifer.ward@bringloefeeneey.ca

AC Capital Inc.

This listing also appears in other chapters. Please see Entry Name Index.

#2806, 505 - 6 St. SW

Calgary, AB T2P 1X5

403-237-8330

Fax: 403-228-3013

Social Media:

www.linkedin.com/company/ac-capital-inc

www.accapital.ca

Profile: AC Capital Inc. helps companies go public, as well as offering the following services: financial planning, corporate restructuring, mergers & acquisitions, raising capital & financing, dealing with investment bankers, & corporate & securities law requirements in Canada & the United States.

Executives:

Alan Chan, Owner; achan@accapital.ca

AC Hunter Tellier Belgrave Adamson

This listing also appears in other chapters. Please see Entry Name Index.

#24, 260 Brownlow Ave.

Dartmouth, NS B3B 1V9

902-468-1949

Toll-Free Fax: 866-814-1949

service@achtba.ca

www.acgca.ca

Former Name: Hunter Tellier Belgrave Adamson

Ownership: A member firm of The AC Group of Independent Accounting Firms Limited.

Year Founded: 1991

Profile: The full service CA firm offers tax, estate & financial planning services, as well as tax compliance, financial statements & financial projections. It also advises owner-managed businesses on financing, computer systems & related matters.

Executives:

Boyd Hunter, CPA, CA, CFP, Co-Founder & Partner;

boyd@achtba.ca

Rosemary Belgrave, CPA, CA, Co-Founder & Partner;

rosemary@achtba.ca

Tracy Adamson, CPA, CA, CFP, Partner; tracy@achtba.ca

Peter Edwards, CPA, CA, Partner; peter@achtba.ca

Marcel Tellier, CPA, CA, Partner; marcel@achtba.ca

AccèsConseil

2784, ch Sainte-Foy

Québec, QC G1V 1V8

418-687-4050

Toll-Free Phone: 877-370-9637

Social Media:

www.facebook.com/accesconseil

www.linkedin.com/company/accesconseil

www.accesconseil.com

Former Name: Gagnon Rochette & Associés inc.; Mainguy

Assurances

Profile: Financial planning products & services, such as insurance, investment products, & retirement planning, are offered. AccèsConseil was formed in 2016 as a result of a merger between Gagnon Rochette & Mainguy Assurances.

Executives:

Catherine Mainguy, Présidente; cmainguy@accesconseil.com

Branches:

Baie-Comeau

231, boul Lasalle

Baie-Comeau, QC G4Z 1S7

418-296-8888

Clermont

73, boul Notre-Dame

Clermont, QC G4A 1C2

418-439-3985

Donnacona

#10, 630, av Jacques-Cartier

Donnacona, QC G3M 2X1

418-285-0444

Québec - Bourg Royal

2612, av du Bourg Royal

Québec, QC G1C 5S7

418-285-0444

Saint-Nicolas

2108, rte des Rivières

Lévis, QC G7A 1B6

418-831-4207

Saint-Siméon

PO Box 173

505B, rue Saint-Laurent

Saint-Siméon, QC G0T 1X0

418-638-2484

Sept-Iles

493C, av Brochu

Sept-Iles, QC G4R 2X1

418-962-6916

Accountable Solutions Accounting Professional Corporation

This listing also appears in other chapters. Please see Entry Name Index.

#202, 227 Eagle St.

Newmarket, ON L3Y 1J8

905-479-2126

Fax: 905-235-4476

Toll-Free Phone: 888-508-9885

support@accountablesolutions.ca

www.accountablesolutions.ca

Insurance Companies

Federally Incorporated Insurance Companies

ACTRA Fraternal Benefit Society (AFBS)

1000 Yonge St.
Toronto, ON M4W 2K2
416-967-6600
Fax: 416-967-4744
Toll-Free Phone: 800-387-8897
Toll-Free Fax: 888-804-8929
info@afbs.ca
Social Media:
www.facebook.com/enrichingcreativelives
twitter.com/AFBSCanada
www.afbs.ca

Ownership: Member-owned
Year Founded: 1975

Assets: \$750,803,000 Year End: 20181231
Revenues: \$24,846,000 Year End: 20181231

Classes of Insurance: Personal Accident & Sickness, Life
Profile: The not-for-profit insurance company offers services to its members who are mainly from ACTRA & The Writers Guild of Canada.

Directors:
Ferne Downey, Chair
Norm Bolen, Vice Chair
David Atkins
Marie-P. Charette-Poulin
Corrie Coe
Guy Gauthier

Martha Irving
Martha Irving
Peggy Mahon
William Samples
David Sparrow
Sugith Varughese
Mishu Vellani
Jani Yates

Executives:
Robert Underwood, President/CEO
Ron Zammit, CFO

Branches:
Vancouver
#300, 380 - 2nd Ave. West
Vancouver, BC V5Y 1C8
604-801-6550
Fax: 604-801-6580
866-801-6550
afbswest@afbs.ca

Affiliated FM Insurance Company

#200, 100 New Park Place
Vaughan, ON L4K 0H9
905-763-5555
Fax: 905-763-5556
Social Media:
twitter.com/AFMInsurance
www.linkedin.com/company/afm-insurance
www.affiliatedfm.ca

Ownership: Factory Mutual Insurance Company, USA

Year Founded: 1949

Classes of Insurance: Liability, Boiler & Machinery, Fidelity, Property, Fire, Surety

Profile: The company specializes in commercial property insurance, including crime & fidelity. Offices in the U.S. & Canada, Europe & Australia.

Executives:
Gervais Landry, Regional Senior Vice-President, Canada

Branches:
Montréal
600, rue de la Gauchetière ouest, 14e étage
Montréal, QC H3B 4L8
514-876-7400
Fax: 514-876-7496

AIG Insurance Company of Canada

#2200, 120 Bremner Blvd.
Toronto, ON M5J 0A8
416-596-3000
Toll-Free Phone: 800-387-4481

askaigcanada@aig.com
Other Contact Information: Claims Email: can.claims@aig.com
www.aig.ca

Also Known As: AIG Canada

Ownership: Subsidiary of American International Group, Inc., New York, NY, USA.

Assets: \$1-10 billion

Classes of Insurance: Personal Accident & Sickness, Aircraft, Auto, Liability, Boiler & Machinery, Credit, Marine, Fidelity, Property, Surety, Hail & Crop

Profile: Provides insurance to individuals & businesses in Canada. Its five primary areas of focus are casualty/liability, financial lines, property, specialty lines & consumer lines.

Executives:
Lynn E. Oldfield, President & CEO
Marc Lipman, Chief Operating Officer

Branches:
Montréal

#920, 2000, av McGill College
Montréal, QC H3A 3H3
514-842-0603
800-361-7211

Other Contact Information: Claims, Courriel:
newclaimsmontreal@aig.com

Vancouver

#2073, 595 Burrard St.
Vancouver, BC V7X 1G4
604-684-1514
800-663-0231

Allianz Global Risks US Insurance Company

#1600, 130 Adelaide St. West
Toronto, ON M5H 3P5
416-915-4247
Fax: 416-961-5442

AGCSCommunication@agcs.allianz.com
www.agcs.allianz.com/global-offices/canada

Also Known As: AGCS Canada; Allianz Global Corporate & Specialty

Ownership: Part of the Allianz Group

Classes of Insurance: Personal Accident & Sickness, Aircraft, Auto, Liability, Boiler & Machinery, Marine, Property, Surety, Hail & Crop

Profile: Industrial insurer for corporate & specialty risks

Executives:
Ulrich Kadow, Chief Agent, Canada; 416-849-4171;
ulrich.kadow@agcs.allianz.com

Bob Fellows, Head, Market Management Canada;
416-849-4186; robert.fellows@agcs.allianz.com

Omar Malik, Head, Strategy & Governance Canada;
416-849-4180; omar.malik@agr.allianz.ca

James Marchese, Head, Human Resources Canada;
416-904-2189; james.marchese@agcs.allianz.com

Branches:
Montréal

#2810, 1155, boul Rene-Levesque ouest
Montréal, QC H3B 2L2
newbusinesssubmissionquebec@agcs.allianz.com

Vancouver

#1500, 885 West Georgia St.
Vancouver, BC V6C 3E8
604-601-2000

Allianz Life Insurance Company of North America

#700, 2005 Sheppard Ave. East
Toronto, ON M2J 5B4
416-502-2500
Fax: 416-502-2555

Social Media:
www.linkedin.com/company/allianz-life
www.allianzlife.com

Ownership: Part of the Allianz Group

Classes of Insurance: Personal Accident & Sickness, Life

Allstate Insurance Company of Canada/Allstate du Canada, Compagnie d'assurance

#100, 27 Allstate Pkwy.
Markham, ON L3R 5P8

905-477-6900

Toll-Free Phone: 800-255-7828

Other Contact Information: Claims Toll-Free Numbers:
800-387-0462 (ON & USA); 800-661-1577 (BC, AB, SK, MB);
800-561-7222 (NS, NB, PE, NL); 800-463-2813 (QC)

Social Media:
www.facebook.com/AllstateCanada
twitter.com/allstate
www.allstate.ca

Ownership: Private. Subsidiary of Allstate Corporation, Northbrook, IL.

Year Founded: 1953

Number of Employees: 1,700

Classes of Insurance: Personal Accident & Sickness, Legal Expense, Auto, Liability, Boiler & Machinery, Fidelity, Property, Surety

Profile: The company offers a comprehensive range of insurance products & services, including automobile, home/condo/tenants' insurance, & life insurance. Agents across Canada.

Executives:
Thomas J. Wilson, President & CEO & Chair, Allstate Corporation

Affiliated Companies:

Pafco Insurance Company
Pembridge Insurance Company

Branches:
Ajax

#18D, 15 Westney Rd. North
Ajax, ON L1T 1P5
905-427-2827
Fax: 905-427-1382
866-749-2235
ajaxagency@allstate.ca

Barrie

#2, 421 Bryne Dr.
Barrie, ON L4N 6C8
705-739-7555
Fax: 705-797-1603
888-739-7555
barrieagency@allstate.ca

Belleville

#B3, 110 North Front St.
Belleville, ON K8P 5J8
613-962-6444
Fax: 613-967-0528
866-586-2331
bellevilleagency@allstate.ca

Boisbriand

Faubourg Boisbriand Iga
2675, rue D' Annemasse
Boisbriand, QC J7H 0A5
450-437-5225
Fax: 450-437-8563
866-757-9611
agencefaubourgboisbriand@allstate.ca

Boucherville

#27D, 1001, boul De Montarville
Boucherville, QC J4B 6P5
450-641-4195
Fax: 450-641-9381
866-556-7314
agenceboucherville@allstate.ca

Brampton

Trinity Common
#130, 150 Great Lakes Dr.
Brampton, ON L6R 2K7
905-796-6677
Fax: 905-790-9491
866-809-2518
brampton@allstate.ca

Brantford

#A-1005, 300 King George Rd.
Brantford, ON N3R 5L8
519-752-3228
Fax: 519-752-3025
866-275-0939
brantfordcommonsagency@allstate.ca

Accounting & Law

Major Accounting Firms

Baker Tilly Canada Cooperative

#4, 180 Northfield Dr. West
Waterloo, ON N2L 0C7
info@bakertilly.ca
Social Media:
www.facebook.com/BakerTillyCanada
twitter.com/bakertillycan
www.linkedin.com/company/baker-tilly-canada
www.bakertilly.ca

Former Name: Collins Barrow National Cooperative Incorporated

Ownership: An independent member of Baker Tilly International, UK

Executives:

Ted Verkade, Chief Executive Officer, Baker Tilly International

Affiliated Companies:

Baker Tilly CK, LLP
Baker Tilly Durham LLP
Baker Tilly GWD
Baker Tilly Gatineau Inc.
Baker Tilly HKC Kapuskasing
Baker Tilly HMA LLP
Baker Tilly KDN LLP
Baker Tilly Montréal S.E.N.C.R.L/LLP
Baker Tilly Nova Scotia Inc.
Baker Tilly Ottawa LLP
Baker Tilly REO LLP
Baker Tilly Revelstoke
Baker Tilly Rockies LLP
Baker Tilly SGB LLP
Baker Tilly SK LLP
Baker Tilly SNT LLP
Baker Tilly Samia LLP
Baker Tilly Trillium LLP
Baker Tilly Vaughan LLP
Baker Tilly Victoria Ltd.
Baker Tilly WM LLP
Baker Tilly Windsor LLP

Offices:

Dartmouth
#201, 130 Eileen Stubbs Ave.
Dartmouth, NS B3B 2C4
902-404-4000

Vaughan
#600, 3300 Hwy. 7 West
Vaughan, ON L4K 4M3

BDO Canada LLP

This listing also appears in other chapters. Please see Entry Name Index.

#500, 20 Wellington St. East
Toronto, ON M5E 1C5
416-865-0111
Fax: 416-367-3912
info@bdo.ca

Social Media:
www.youtube.com/c/BDOCanada
www.facebook.com/BDOCanada
twitter.com/BDO_Canada
www.linkedin.com/company/bdo-canada
www.bdo.ca

Former Name: BDO Dunwoody LLP

Ownership: Private. A member of BDO International Limited, UK

Year Founded: 1921

Number of Employees: 4,300+

Revenues: \$682,900,000 Year End: 20191231

Profile: BDO is of Canada's largest accounting firms, focusing on independent businesses & community-based organizations. The firm provides a full range of business advisory services.

Executives:

Pat Kramer, Chief Executive Officer; 416-369-3100;
pkramer@bdo.ca
Everett Chubbs, Chief Information Officer; 416-865-0111;
echubbs@bdo.ca

Alicia DeFreitas, Chief Human Resources Officer;
416-369-3093; adefreitas@bdo.ca
Mary Parkes, Chief Financial Officer; 416-369-6050;
mparkes@bdo.ca

Neil Shankman, Chief Marketing Officer; 647-730-0995;
nshankman@bdo.ca
Dave Simkins, Chief Operating Officer; 416-369-4356;
dsimkins@bdo.ca

Affiliated Companies:

BDO Canada Limited

Offices:

Alexandria
55 Anik St.
Alexandria, ON K0C 1A0
613-525-1585
Fax: 613-525-1436
alexandria@bdo.ca

Alliston
#13-14, 169 Dufferin St. South
Alliston, ON L9R 1E6
705-435-5585
Fax: 705-435-5587
alliston@bdo.ca

Altona
#1, 45 - 4th Ave. NE
Altona, MB R0G 0B1
204-324-8653
Fax: 204-324-1629
pembinavalley@bdo.ca

Athabasca
4917- 49 St.
Athabasca, AB T9S 1C5
780-675-2397
Fax: 780-461-8800
athabasca@bdo.ca

Barrie
#201, 15 Sperling Dr.
Barrie, ON L4M 6K9
705-797-3999
barriesred@bdo.ca

Barrie - Lakeshore Dr.
#300, 300 Lakeshore Dr.
Barrie, ON L4N 0B4
705-726-6331
Fax: 705-722-6588
barrie@bdo.ca

Barrie - Sperling Dr.
#201, 15 Sperling Dr.
Barrie, ON L4M 6K9
705-797-3999
barriesred@bdo.ca

Bedford
#101, 1496 Bedford Hwy.
Bedford, NS B4A 1E5
902-444-5540
Fax: 902-444-5539
bedford@bdo.ca

Boissevain
PO Box 60
316 South Railway St.
Boissevain, MB R0K 0E0
204-534-6040
Fax: 204-534-6042
boissevain@bdo.ca

Bracebridge
#1, 239 Manitoba St.
Bracebridge, ON P1L 1S2
705-645-5215
Fax: 705-645-8125
bracebridge@bdo.ca

Brandon
148 - 10th St.
Brandon, MB R7A 4E6
204-727-0671
Fax: 204-726-4580
brandon@bdo.ca

Brantford

#1, 505 Park Rd. North
Brantford, ON N3R 7K8
519-759-8320
Fax: 519-759-8421
brantford@bdo.ca

Bridgewater
#102, 215 Dominion St.
Bridgewater, NS B4V 2K7
902-543-7373
Fax: 902-543-9941
bridgewater@bdo.ca

Burlington
#400, 3115 Harvester Rd.
Burlington, ON L7N 3N8
905-639-9500
Fax: 905-633-4939
burlington@bdo.ca

Calgary
#620, 903 - 8 Ave. SW
Calgary, AB T2P 0P7
403-266-5608
Fax: 403-233-7833
calgary@bdo.ca

Cambridge
#107, 231 Shearson Cres.
Cambridge, ON N1T 1J5
519-622-7676
Fax: 519-622-7870
cambridge@bdo.ca

Cardston
259 Main St.
Cardston, AB T0K 0K0
403-653-4137
cardston@bdo.ca

Charlottetown
PO Box 2158
#200, 155 Belvedere Ave.
Charlottetown, PE C1A 8B9
902-892-5365
Fax: 902-892-0383

Chatham
PO Box 1195
155 Thames St.
Chatham, ON N7M 5L8
519-352-4130
Fax: 519-352-2744
chatham@bdo.ca

Cobourg
PO Box 627
204 Division St.
Cobourg, ON K9A 3P7
905-372-6863
Fax: 905-372-6650
cobourg@bdo.ca

Collingwood
#100, 40 Huron St.
Collingwood, ON L9Y 4R3
705-445-4421
Fax: 705-445-6691
collingwood@bdo.ca

Corner Brook
#300, 50 Main St.
Corner Brook, NL A2H 1C4
709-634-1590
Fax: 709-634-1599
cornerbrook@bdo.ca

Cornwall
PO Box 644
113 Second St. East
Cornwall, ON K6H 1Y5
613-932-8691
Fax: 613-932-7591
cornwall@bdo.ca

Cranbrook
#200, 35 - 10 Ave. South
Cranbrook, BC V1C 2M9
250-426-4285
Fax: 250-426-8886

Accounting & Law

Major Accounting Firms

Baker Tilly Canada Cooperative

#4, 180 Northfield Dr. West
Waterloo, ON N2L 0C7
info@bakertilly.ca
Social Media:
www.facebook.com/BakerTillyCanada
twitter.com/bakertillycan
www.linkedin.com/company/baker-tilly-canada
www.bakertilly.ca

Former Name: Collins Barrow National Cooperative Incorporated

Ownership: An independent member of Baker Tilly International, UK

Executives:

Ted Verkade, Chief Executive Officer, Baker Tilly International

Affiliated Companies:

Baker Tilly CK, LLP
Baker Tilly Durham LLP
Baker Tilly GWD
Baker Tilly Gatineau Inc.
Baker Tilly HKC Kapuskasing
Baker Tilly HMA LLP
Baker Tilly KDN LLP
Baker Tilly Montréal S.E.N.C.R.L/LLP
Baker Tilly Nova Scotia Inc.
Baker Tilly Ottawa LLP
Baker Tilly REO LLP
Baker Tilly Revelstoke
Baker Tilly Rockies LLP
Baker Tilly SGB LLP
Baker Tilly SK LLP
Baker Tilly SNT LLP
Baker Tilly Samia LLP
Baker Tilly Trillium LLP
Baker Tilly Vaughan LLP
Baker Tilly Victoria Ltd.
Baker Tilly WM LLP
Baker Tilly Windsor LLP

Offices:

Dartmouth
#201, 130 Eileen Stubbs Ave.
Dartmouth, NS B3B 2C4
902-404-4000

Vaughan
#600, 3300 Hwy. 7 West
Vaughan, ON L4K 4M3

BDO Canada LLP

This listing also appears in other chapters. Please see Entry Name Index.

#500, 20 Wellington St. East
Toronto, ON M5E 1C5
416-865-0111
Fax: 416-367-3912
info@bdo.ca

Social Media:
www.youtube.com/c/BDOCanada
www.facebook.com/BDOCanada
twitter.com/BDO_Canada
www.linkedin.com/company/bdo-canada
www.bdo.ca

Former Name: BDO Dunwoody LLP

Ownership: Private. A member of BDO International Limited, UK

Year Founded: 1921

Number of Employees: 4,300+

Revenues: \$682,900,000 Year End: 20191231

Profile: BDO is of Canada's largest accounting firms, focusing on independent businesses & community-based organizations. The firm provides a full range of business advisory services.

Executives:

Pat Kramer, Chief Executive Officer; 416-369-3100;
pkramer@bdo.ca
Everett Chubbs, Chief Information Officer; 416-865-0111;
echubbs@bdo.ca

Alicia DeFreitas, Chief Human Resources Officer;
416-369-3093; adefreitas@bdo.ca
Mary Parkes, Chief Financial Officer; 416-369-6050;
mparkes@bdo.ca

Neil Shankman, Chief Marketing Officer; 647-730-0995;
nshankman@bdo.ca
Dave Simkins, Chief Operating Officer; 416-369-4356;
dsimkins@bdo.ca

Affiliated Companies:

BDO Canada Limited

Offices:

Alexandria
55 Anik St.
Alexandria, ON K0C 1A0
613-525-1585
Fax: 613-525-1436
alexandria@bdo.ca

Alliston
#13-14, 169 Dufferin St. South
Alliston, ON L9R 1E6
705-435-5585
Fax: 705-435-5587
alliston@bdo.ca

Altona
#1, 45 - 4th Ave. NE
Altona, MB R0G 0B1
204-324-8653
Fax: 204-324-1629
pembinavalley@bdo.ca

Athabasca
4917- 49 St.
Athabasca, AB T9S 1C5
780-675-2397
Fax: 780-461-8800
athabasca@bdo.ca

Barrie
#201, 15 Sperling Dr.
Barrie, ON L4M 6K9
705-797-3999
barriesred@bdo.ca

Barrie - Lakeshore Dr.
#300, 300 Lakeshore Dr.
Barrie, ON L4N 0B4
705-726-6331
Fax: 705-722-6588
barrie@bdo.ca

Barrie - Sperling Dr.
#201, 15 Sperling Dr.
Barrie, ON L4M 6K9
705-797-3999
barriesred@bdo.ca

Bedford
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Bedford, NS B4A 1E5
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Fax: 902-444-5539
bedford@bdo.ca

Boissevain
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316 South Railway St.
Boissevain, MB R0K 0E0
204-534-6040
Fax: 204-534-6042
boissevain@bdo.ca

Bracebridge
#1, 239 Manitoba St.
Bracebridge, ON P1L 1S2
705-645-5215
Fax: 705-645-8125
bracebridge@bdo.ca

Brandon
148 - 10th St.
Brandon, MB R7A 4E6
204-727-0671
Fax: 204-726-4580
brandon@bdo.ca

Brantford

#1, 505 Park Rd. North
Brantford, ON N3R 7K8
519-759-8320
Fax: 519-759-8421
brantford@bdo.ca

Bridgewater
#102, 215 Dominion St.
Bridgewater, NS B4V 2K7
902-543-7373
Fax: 902-543-9941
bridgewater@bdo.ca

Burlington
#400, 3115 Harvester Rd.
Burlington, ON L7N 3N8
905-639-9500
Fax: 905-633-4939
burlington@bdo.ca

Calgary
#620, 903 - 8 Ave. SW
Calgary, AB T2P 0P7
403-266-5608
Fax: 403-233-7833
calgary@bdo.ca

Cambridge
#107, 231 Shearson Cres.
Cambridge, ON N1T 1J5
519-622-7676
Fax: 519-622-7870
cambridge@bdo.ca

Cardston
259 Main St.
Cardston, AB T0K 0K0
403-653-4137
cardston@bdo.ca

Charlottetown
PO Box 2158
#200, 155 Belvedere Ave.
Charlottetown, PE C1A 8B9
902-892-5365
Fax: 902-892-0383

Chatham
PO Box 1195
155 Thames St.
Chatham, ON N7M 5L8
519-352-4130
Fax: 519-352-2744
chatham@bdo.ca

Cobourg
PO Box 627
204 Division St.
Cobourg, ON K9A 3P7
905-372-6863
Fax: 905-372-6650
cobourg@bdo.ca

Collingwood
#100, 40 Huron St.
Collingwood, ON L9Y 4R3
705-445-4421
Fax: 705-445-6691
collingwood@bdo.ca

Corner Brook
#300, 50 Main St.
Corner Brook, NL A2H 1C4
709-634-1590
Fax: 709-634-1599
cornerbrook@bdo.ca

Cornwall
PO Box 644
113 Second St. East
Cornwall, ON K6H 1Y5
613-932-8691
Fax: 613-932-7591
cornwall@bdo.ca

Cranbrook
#200, 35 - 10 Ave. South
Cranbrook, BC V1C 2M9
250-426-4285
Fax: 250-426-8886

Major Canadian Companies

Agriculture

AG Growth International (AGI)

198 Commerce Dr.
Winnipeg, MB R3P 0Z6
sales@aggrowth.com
www.aggrowth.com

Social Media:

www.facebook.com/aggrowthintl
twitter.com/aggrowthintl

www.linkedin.com/company/ag-growth-international-agi-

Company Type: Public

Ticker Symbol: AFN/TSX

Staff Size: 2,500

Profile: AG Growth International Inc. was created in 1996. The company is involved in the manufacturing of grain handling, conditioning & storage equipment. Products include belt conveyors, augers, grain storage bins & grain aeration equipment.

Tim Close, President & CEO

AGT Food & Ingredients

6200 East Primrose Green Dr.
Regina, SK S4V 3L7
306-525-4490

Fax: 306-525-4463

www.agtfoods.com

Social Media:

www.facebook.com/agtfoodsretail

twitter.com/agtfoodsretail

Company Type: Public

Ticker Symbol: AGT/TSX

Staff Size: 1,900

Profile: AGT Food & Ingredients was created in 2007, when Agtech Income Fund, the predecessor to Alliance Grain Traders, acquired Saskcan Pulse Trading. The re-branded fund, Alliance Grain Traders Income Fund, converted to a dividend paying corporation in 2009. AGT Food & Ingredients is engaged in the purchase of lentils, peas, beans & chickpeas from farmers & their exportation to more than 100 countries.

Murad Al-Katib, President & CEO

Gaetan Bourassa, Chief Operating Officer

Lori Ireland, Chief Financial Officer

Buhler Industries Inc.

1260 Clarence Ave.
Winnipeg, MB R3T 1T2
204-661-8711

Fax: 204-654-2503

info@buhler.com

www.buhlerindustries.com

Social Media:

www.facebook.com/buhlergroup

twitter.com/buhler_group

www.linkedin.com/company/buhler

Company Type: Public

Ticker Symbol: BUI/TSX

Staff Size: 1,100

Profile: Buhler Industries Inc. was established in 1932. The company manufactures & distributes agricultural equipment, such as tractors, augers, front-end loaders & compact implements. Brand names include Versatile, Allied & Farm King.

Dmitry Lyubimov, President

Willy Janzen, Chief Financial Officer

204-654-5718, wjanzen@buhler.com

Canopy Growth

1 Hershey Dr.
Smiths Falls, ON K7A 0A8
855-558-9333

invest@canopygrowth.com

www.canopygrowth.com

Social Media:

www.facebook.com/canopygrowth

twitter.com/canopygrowth

www.linkedin.com/company/canopy-growth-corporation

Company Type: Public

Ticker Symbol: WEED/TSX

Profile: Canopy Growth is a marijuana production company.

David Klein, Chief Executive Officer

Mike Lee, Acting Chief Financial Officer

Ceres Global Ag Corp.

#400, 701 Xenia Ave. South
Golden Valley, MN 55416 USA
952-746-6800

info@ceresglobalag.com

ceresglobalagcorp.com

Company Type: Public

Ticker Symbol: CRP/TSX

Staff Size: 100

Profile: Ceres Global Ag Corp. provide investors with direct & indirect exposure to global agricultural assets.

Robert Day, President & Chief Executive Officer

Jay Bierley, Chief Financial Officer

Feronia Inc.

#1800, 181 Bay St.
Toronto, ON M5J 2T9

info@feronia.com

www.feronia.com

Other Communications: Investor Relations, E-mail:

investor.relations@feronia.com

Social Media:

twitter.com/feroniainc

www.linkedin.com/company/feronia-inc

Company Type: Public

Ticker Symbol: FRN/TSX

Staff Size: 3,800

Profile: Feronia has been in operation since 1911 & is one of the largest palm oil producers in Africa. Its operations span 107,892 hectares in the Democratic Republic of the Congo.

Larry Seruma, Executive Chairman

Yanick Vernet, Chief Operating Officer

Gilles Marit, Chief Financial Officer

Input Capital

#300, 1914 Hamilton St.
Regina, SK S4P 3N6

306-347-3006

Fax: 306-352-4110

investor@inputcapital.com

inputcapital.com

Social Media:

www.facebook.com/inputcapital

twitter.com/inputcapital

Company Type: Private

Ticker Symbol: INP/TSX

Profile: Input Capital purchases canola from farmers through multi-year contracts.

Doug Emsley, President & CEO

Brad Farquhar, Executive Vice-President & Chief Financial Officer

Gord Nystuen, Vice-President, Market Development

Itafos

#145, 109 North Post Oak Lane
Houston, TX 77024 USA

713-239-2700

www.itafos.com

Company Type: Public

Ticker Symbol: IFOS/TSX.V

Profile: Itafos produces phosphate fertilizers for global markets.

Mhamed Ibnabdeljalil, Chief Executive Officer

George Burdette, Chief Financial Officer

Nutrien Ltd.

#500, 122 - 1st Ave. South
Saskatoon, SK S7K 7G3

306-933-8500

800-667-0403

www.nutrien.com

Social Media:

www.facebook.com/423356661381925

twitter.com/NutrienLTD

www.linkedin.com/company/nutrien

Company Type: Public

Ticker Symbol: NTR/TSX, NYSE

Staff Size: 20,000

Profile: PotashCorp officially merged with Agrium Inc. in January 2018 to create Nutrien. The company produces & distributes over 25 million tonnes of potash, nitrogen & phosphate products for agricultural, industrial & feed customers around the world. It also runs an agriculture retail network that services over 500,000 growers.

Charles Magro, President & CEO

Pedro Farah, Executive Vice-President and Chief Financial Officer

Village Farms International Inc.

Also Known As: Village Farms

Corporate Canada
4700 - 80th St.

Delta, BC V4K 3N3

604-940-6012

Fax: 604-398-2001

www.villagefarms.com

Social Media:

www.facebook.com/villagefarms

twitter.com/villagefarms

www.linkedin.com/company/village-farms-international-inc-

Company Type: Public

Ticker Symbol: VFF/TSX

Staff Size: 1,200

Profile: Village Farms produces, markets & distributes greenhouse-grown bell peppers, tomatoes & cucumbers. Greenhouse facilities are situated in British Columbia & Texas. Products are distributed mainly to retail grocers & fresh food distributors in Canada & the United States.

Michael A. DeGiglio, President & CEO

Stephen C. Ruffini, Executive Vice-President & Chief Financial Officer

Business & Computer Services

Absolute Software Corporation

PO Box 49211, #1400, 1055 Dunsmuir St.
Vancouver, BC V7X 1K8

604-730-9851

Fax: 604-730-2621

800-220-0733

www.absolute.com

Other Communications: USA Headquarters, Austin, Texas,

Phone: 800-220-0733

Social Media:

twitter.com/absolutecorp

www.linkedin.com/company/absolute-software

Company Type: Public

Ticker Symbol: ABT/TSX

Staff Size: 445

Profile: Absolute Software Corporation provides endpoint security & management for computers & ultra-portable devices.

Christy Wyatt, President & Chief Executive Officer

Leigh Ramsden, Interim Chief Financial Officer

Computer Modelling Group Ltd.

3710 - 33rd St. NW

Calgary, AB T2L 2M1

403-531-1300

support@cmgl.ca

www.cmgl.ca

Social Media:

twitter.com/cmgl_software

www.linkedin.com/company/computer-modelling-group-ltd-

Company Type: Public

Ticker Symbol: CMG/TSX

Staff Size: 215

Profile: Computer Modelling Group Ltd. is a computer software engineering & consulting company. It serves the oil & gas industry. Sales & technical support services are situated in Calgary, Houston, London, Dubai & Caracas.

Associations

ADR Institute of Canada (ADRIC) / Institut d'arbitrage et de médiation du Canada

#407, 234 Eglinton Ave. East, Toronto ON M4P 1K5
Tel: 416-487-4733; Fax: 416-901-4736
Toll-Free: 877-475-4353
admin@adric.ca
adric.ca
www.linkedin.com/company/adric-institute-of-canada
www.facebook.com/ADRIC.IAMC
twitter.com/adricanada

Also Known As: ADR Canada

Previous Name: Arbitration & Mediation Institute of Canada Inc.; Canadian Foundation for Dispute Resolution

Overview: A medium-sized national organization founded in 1974

Mission: To promote the use of arbitration & mediation (ADR - alternative dispute resolution) to settle disputes; To provide information & education on ADR to practitioners, parties, the public & the business, professional & government communities; To assist those wishing to use ADR through the provision of Arbitration & Mediation Rules, administrative services & information about the process & member arbitrators & mediators

Affiliation(s): British Columbia Arbitration & Mediation Institute; ADR Institute of Alberta; ADR Institute of Saskatchewan Inc.; ADR Institute of Ontario, Inc.; Institut de médiation d'arbitrage du Québec; ADR Atlantic Institute

Finances: *Funding Sources:* Membership fees

Staff Member(s): 5

Membership: 2,000 individuals; *Fees:* Schedule available;

Member Profile: ADR professionals & corporate users

Activities: ADR Connect; chartered mediators (C.Med.) & chartered arbitrators (C.Arb.) designations

Chief Officer(s):

Janet McKay, Executive Director, 416-487-4733 Ext. 105
executivedirector@adric.ca

Awards:

• Lionel J. McGowan Award of Excellence

ADR Atlantic Institute

PO Box 123, Halifax NS B3J 2M4
Tel: 709-437-2359
admin@adratlantic.ca
www.adratlantic.ca
Chief Officer(s):
Andrew Butt, President

ADR Institute of Alberta (ADRIA)

Tower 1, #225, 3697 Mill Woods Rd. NW, Edmonton AB T6K 3L5
Tel: 780-433-4881; Fax: 780-433-9024
Toll-Free: 800-232-7214
info@adr Alberta.com
www.adralberta.com
www.linkedin.com/company/adric-institute-of-alberta
www.facebook.com/ADR Alberta
twitter.com/ADR Alberta

Chief Officer(s):

Paul Conway, Executive Director
paul@adr Alberta.com

ADR Institute of Ontario, Inc.

#405, 234 Eglinton Ave. East, Toronto ON M4P 1K5
Tel: 416-487-4447; Fax: 416-487-4429
admin@adrontario.ca
www.adrontario.ca
www.linkedin.com/groups/2754057
www.facebook.com/ADRInstituteOfOntario

Chief Officer(s):

Susette Clunis, Executive Director

ADR Institute of Saskatchewan Inc.

PO Box 22015, RPO Wildwood, Saskatoon SK S7H GP1
Fax: 855-487-4429
Toll-Free: 866-596-7275
info@adrsaskatchewan.ca
www.adrsaskatchewan.ca

Chief Officer(s):

Scott Siemens, President, 306-780-6755
scott.siemens@cra-arc.gc.ca

British Columbia Arbitration & Mediation Institute

#510, 700 West Pender St., Vancouver BC V6C 1G8
Tel: 604-736-6614; Fax: 604-736-6614
Toll-Free: 877-332-2264
info@bcami.com
www.bcami.com
Chief Officer(s):
Michael Welsh, President
mwelsh@mwelshlaw.com

Advocis

#600, 10 Lower Spadina Ave., Toronto ON M5V 2Z2
Tel: 416-444-5251
Toll-Free: 877-773-6765
info@advocis.ca
www.advocis.ca
www.linkedin.com/company/advocis
www.facebook.com/advocis
twitter.com/Advocis
www.youtube.com/user/AdvocisTFAAC

Also Known As: The Financial Advisors Association of Canada

Previous Name: Life Underwriters Association of Canada

Merged from: Canadian Association of Insurance & Financial Advisors; Canadian Association of Financial Planners

Overview: A medium-sized national organization founded in 1906

Mission: To represent Advice & Advocacy; To carry on the tradition of effectively representing members' interests with all levels of government, regulators & industry, always with the intention of putting the interests of consumers first

Member of: Financial Planners Standards Council

Affiliation(s): Advocis Protective Association; The Institute for Advanced Financial Education; GAMA International Canada; Conference for Advanced Life Underwriting

Membership: 13,000 in 40 chapters; *Fees:* \$235 designation candidate; \$471 newly designated; \$941 practicing advisor/manager; *Committees:* Best Practices; Government Relations; Legal, Regulatory & Policy; Schools

Activities: Advocacy; professional development courses towards the CFP & CLU designations; *Library:* Not open to public

Chief Officer(s):

Greg Pollock, President & CEO
president@advocis.ca

AFOA Canada

#301, 1066 Somerset St. West, Ottawa ON K1Y 4T3
Tel: 613-722-5543; Fax: 613-722-3467
Toll-Free: 866-722-2362
info@afoa.ca
www.afoa.ca
www.linkedin.com/company/afoa-canada
www.facebook.com/aboriginalfinancialofficersassociation
twitter.com/afoa_canada

Previous Name: Aboriginal Financial Officers Association

Overview: A medium-sized national organization founded in 1999

Mission: To provide leadership in Aboriginal financial management by developing & promoting quality standards, practices, research, certification, & professional development to members & Aboriginal organizations.

Finances: *Annual Operating Budget:* \$500,000-\$1.5 Million

Staff Member(s): 8

Membership: 500-999; *Fees:* Schedule available

Activities: *Awareness Events:* Annual National Conference

Chief Officer(s):

Terry Goodtrack, President & CEO

tgoodtrack@afoa.ca

Simon Brascoupe, Vice-President, Education & Training

sbrascoupe@afoa.ca

Awards:

- AFOA-Xerox Excellence in Leadership Awards
- AFOA-PotashCorp Aboriginal Youth Financial Management Awards
- Norman Taylor Memorial Scholarships & Bursaries

Meetings/Conferences:

- AFOA Canada 2021 National Conference, October, 2021,

Winnipeg, MB

Scope: National

Publications:

• JAM: The Journal of Aboriginal Management [a publication of AFOA Canada]

Type: Journal; *Frequency:* Semiannually; *Accepts Advertising*

AFOA Alberta

PO Box 1010, Siksika AB T0J 3W0
Tel: 403-734-5446; Fax: 403-734-5342
administration@afoaab.ca
www.afoaab.com
Chief Officer(s):
Robert Andrews, Executive Director
robert.andrews@afoaab.com

AFOA Atlantic

150 Cliffe St., #R15, Fredericton NB E3A 0A1
Chief Officer(s):
Debbie Christmas, Chair

AFOA British Columbia

#1010, 100 Park Royal, West Vancouver BC V7T 1A2
Tel: 604-925-6370; Fax: 604-925-6390
exec@afoabc.org
www.afoabc.org
www.facebook.com/afoabc
twitter.com/afoabc
Chief Officer(s):
Michael Mearns, General Manager
mmearns@afoabc.org

AFOA Manitoba

PO Box 137, Scatteredbury MB R0E 1W0
info@afoamb.ca
www.afoamb.ca
Chief Officer(s):
Allan Munroe, President, 204-623-3423, Fax: 204-623-2882
amunroe@swampycree.com

AFOA Northwest Territories

PO Box 1698, Inuvik NT X0E 0T0
Tel: 867-777-2004
okpk@northwestel.net
Chief Officer(s):
Gloria Allen, President
gloria.allen@servicecanada.gc.ca

AFOA Ontario

313 Railway St., Timmins ON P4N 2P4
Tel: 705-268-9066
finance@wabun.on.ca
Chief Officer(s):
Darlene Lafontaine, President

AFOA Québec

221 Pitobig Mikan, Maniwaki QC J9E 3B1
Tel: 819-449-3460
AAFA-AFOA-QC@hotmail.com
Chief Officer(s):
Andre Richer, President

AFOA Saskatchewan

#117, 335 Packham Ave., Saskatoon SK S7N 4S1
Tel: 306-477-1066; Fax: 306-665-7577
afoa.sask@sasktel.net
www.afoask.ca
Chief Officer(s):
Eugene McKay, Executive Director

Alberta Agricultural Economics Association (AAEA)

Dept. of Resource Economics & Environmental Sociology, U of Alberta, 515 General Services Bldg., Edmonton AB T6G 2H1
aaea@ualberta.ca
aaea.ualberta.ca

Overview: A small provincial charitable organization founded in 1984

Mission: To provide an opportunity for communication among those interested in the agricultural & rural social sciences; To provide a forum for the discussion of issues affecting the rural economy; To encourage research & dissemination of research results & other information relating to Alberta's rural economy; To provide avenues for continuing education & professional upgrading

Financial Technology & Services

Accenture

#600, 45 O'Connor St.
Ottawa, ON K1P 1A4
613-750-5100
Fax: 613-750-5000
Social Media:

www.youtube.com/c/Accenture
www.facebook.com/accnture
twitter.com/accnturecanada
www.linkedin.com/company/accnture
www.accenture.com/ca-en

Ownership: Public. ACN on the New York Stock Exchange
Year Founded: 1989

Profile: Accenture is a global professional services company that provides a range of solutions & services in consulting, strategy, digital, operations & technology. The company integrates business & technology to help their clients achieve optimal performance.

Executives:

Jimmy Etheredge, Chief Executive Officer, North American
Jeffrey Russell, President, Accenture in Canada

Regional Offices:

Calgary

Brookfield Place
#1020, 225 - 6th Ave. SW
Calgary, AB T2P 1N2
403-476-1510
Fax: 403-476-1511

Edmonton

#300, 10020 - 101A Ave.
Edmonton, AB T5J 3G2
780-493-1074
Fax: 780-420-6126

Fredericton

495 Prospect St., #D
Fredericton, NB E3B 9M4
877-889-9009

Mississauga - City Centre Dr.

#400, 33 City Centre Dr., 4th Fl.
Mississauga, ON L5B 2N5
905-804-6600
Fax: 905-804-6602

Montréal

#800, 1800, av McGill College
Montréal, QC H3A 3J6
514-848-1648
Fax: 514-848-0785

Thorold

3401 Schmon Pkwy.
Thorold, ON L2V 4Y6
888-870-6491

Toronto - Adelaide St. West

Richmond Adelaide Centre
#1501, 120 Adelaide St. West
Toronto, ON M5H 1T1
416-641-5100

Toronto - King St. West

Scotia Plaza Tower
#3000, 40 King St. West, 30th Fl.
Toronto, ON M5H 3Y2
416-641-5000
Fax: 416-641-5651

Vancouver

#2075, 510 West Georgia St.
Vancouver, BC V6B 0M3
604-646-5000
Fax: 604-646-5001

ACL Services Ltd.

#1500, 980 Howe St.
Vancouver, BC V6Z 0C8
604-669-4225
info@wegalvanize.com
Social Media:

www.instagram.com/wegalvanize
www.facebook.com/wegalvanize
twitter.com/wegalvanize
www.linkedin.com/company/wegalvanize
www.wegalvanize.com

Also Known As: Galvanize

Ownership: Private
Year Founded: 1987

Profile: ACL's main product is HighBond, a cloud-based platform for audit, risk, & compliance professionals. It offers training & certification online (through Galvanize Academy), on-site, & in classroom (through the MIS Training Institute). In 2019, ACL acquired Rsam & started doing business under the name Galvanize.

Directors:

Herald Will, Executive Chair
Eric Patel, Chair
Rob Arditi
Shanti Atkins
Carolyn Devine Saint
Laurie Schultz

Executives:

Laurie Schultz, President & CEO
Keith Cerny, Chief People Officer
Pascal Van Dooren, Chief Revenue Officer
Dan Zitting, Chief Product & Strategy Officer
Keith Bailey, Vice-President, Finance

ADP Canada Co.

East Tower
3250 Bloor St. West, 16th Fl.
Toronto, ON M8X 2X9

Toll-Free Phone: 866-489-2555

Social Media:

www.youtube.com/user/ADPCanadaEN
www.facebook.com/ADPCanada
twitter.com/adp_cda
www.linkedin.com/company/adp
www.adp.ca

Ownership: Division of ADP, LLC., New Jersey, USA.

Profile: ADP offers payroll, time & attendance, reporting, performance management & HR services to businesses. ADP Canada serves more than 35,000 businesses in Canada.

Executives:

Holger Kormann, President, ADP Canada

Branches:

Burnaby

4720 Kingsway, 18th Fl.
Burnaby, BC V5H 4N2
800-668-8441

Calgary

#100, 6025 - 11th St. SE
Calgary, AB T2H 2Z2
888-901-7402

Dartmouth

#22, 130 Eileen Stubbs Ave.
Dartmouth, NS B3B 2C4
800-668-8441

Edmonton

#102, 8616 - 51st Ave. NW
Edmonton, AB T6E 6E6
888-901-7402

Mississauga

6200 Kenway Dr.
Mississauga, ON L5T 2N3
866-489-2555

Montréal

1100, boul René-Lévesque ouest, 5e étage
Montréal, QC H3B 4N4
866-489-2555

AdvisorNet Communications Inc.

#300, 34334 Forrest Terrace
Abbotsford, BC V2S 1G7
Toll-Free Phone: 866-853-2980
Toll-Free Fax: 866-870-4091
info@advisornet.ca

Other Contact Information: Sales Inquiries, Email:
sales@advisornet.ca; Support Inquiries, Email:
support@advisornet.ca
advisornet.ca

Ownership: Private

Year Founded: 1996

Profile: AdvisorNet provides full-service online marketing services for financial advisors. The company creates & manages websites & e-newsletters.

Executives:

Tony Richardson, President & Founder

Aequilibrium

#1300, 409 Granville St.
Vancouver, BC V6C 1T2
Toll-Free Phone: 877-231-9422

info@aequilibrium.com

Social Media:

www.instagram.com/aeqlife
www.facebook.com/AequilibriumInc
twitter.com/AequilibriumInc
www.linkedin.com/company/aequilibrium-software
aequilibrium.com

Ownership: Private

Year Founded: 2012

Executives:

Adrian Moise, Chief Executive Officer & Founder
Kelly West, Head, Product & Innovation
Florentina Moise, Director, Finance
Ben Rosenoff, Director, Technology
Robert St-Jacques, Director, People & Culture

Agility Forex Ltd.

#15-105, 555 Burrard St.
Vancouver, BC V7X 1M8
604-484-2826

Fax: 604-736-2267

info@agilityforex.com

Social Media:

www.facebook.com/AgilityForex.ca
twitter.com/AgilityForex
www.linkedin.com/company/agility-forex
agilityforex.com

Ownership: Private

Year Founded: 2013

Profile: Agility Forex provides an online foreign exchange platform.

Executives:

Andrew McGuire, Founder & CEO; amcguire@agilityforex.com
Amanda L. Archibald, CAMS, Chief Anti Money Laundering
Officer; aarchibald@agilityforex.com
Kavitha Sant, Chief Technology Officer; ksant@agilityforex.com
David Tait, Chief Operations Officer; dtait@agilityforex.com

Agreement Express

#230, 885 Dunsmuir St.
Vancouver, BC V6C 1N5
Toll-Free Phone: 877-247-3397

Social Media:

twitter.com/agreexp
www.linkedin.com/company/agreement-express
agreementexpress.com

Year Founded: 2001

Profile: Services include payment method solutions & wealth management.

Executives:

David O'Brien, Chief Executive Officer
Milan Luketic, Chief Technology Officer
Wendy Best, Vice-President, Human Resources
Carmen Ballard, Director, Customer Success
Steven Chung, Director, Product Management
Kristy Maurice, Director, Operations

Branches:

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Toronto, ON M5X 2A2

Akka Technologies

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Montreal, QC H3A 2W5
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Social Media:

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www.akka-technologies.com

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