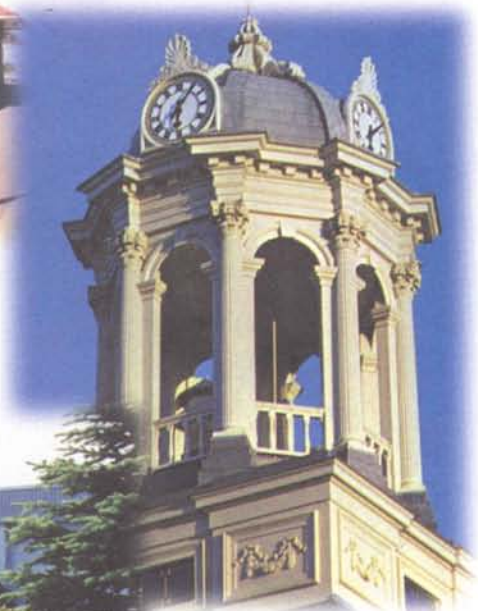


F.A. Cobourg - Business (03-07)

Cobourg's Business Report

Economic Development for the New Millennium



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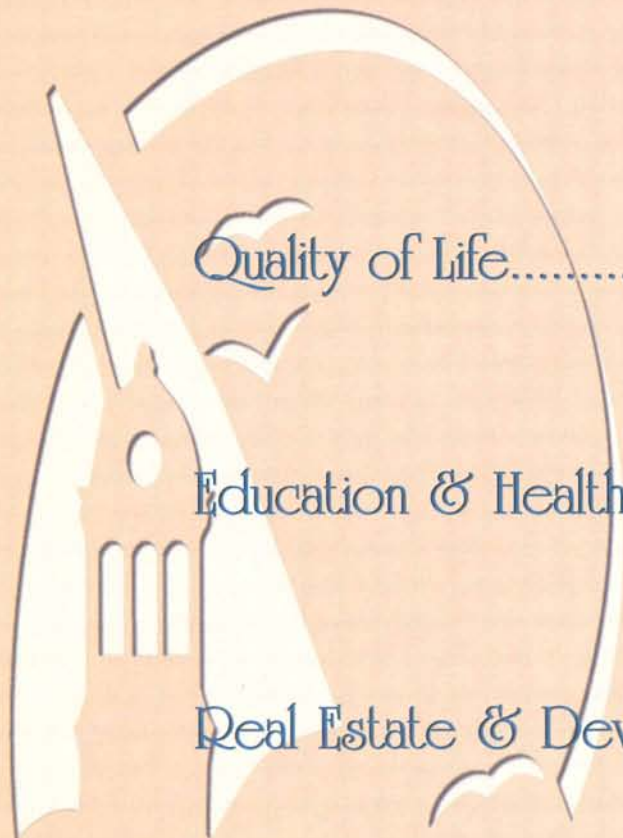


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420 Division Street, Cobourg, Ontario K9A 3R9

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A



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Cobourg "Make us your choice"

Cobourg's name will come up in any conversation about the history-rich towns of the north shore of Lake Ontario. Its early business leaders constructed a commercial harbour, shipped rail cars of iron ore across Lake Ontario, and celebrated their confidence with the construction of marvellous examples of architecture.

The centrepiece of the town today is Victoria Hall, the grand creation of 1860 which embodied the enthusiasm of the townspeople that Cobourg would develop into one of the major cities of Upper Canada. Today we have one of the finest medium-sized towns with one of the best-preserved Victorian-era main streets in the province. Its large stock of heritage homes makes Cobourg a picturesque community in which to live. Though surrounded by new growth, its essence as a heritage community is intact.

Cobourg Mayor Joan Chalovich says, "With our healthy business environment, a supportive municipal structure, and an enviable lifestyle, we continually strive to have our community counted among the best in North America."

Cobourg is the county seat of Northumberland County, which abuts Durham Region to the west, Peterborough to the north and Quinte to the east. The widening of Highway 401 to six lanes has made Toronto an easy one-hour trip. The town also has Via Rail commuter service to the city. The business community is served by a well developed truck



Story by Cam Christie

transport industry, as well as by both CN and CPR rail services.

Cindy Symons-Milroy, the town's director of economic development, sees her job as "encouraging investment within the community and helping to create an environment that is conducive to the growth of new and existing businesses." Economic development "is not just smokestacks," she says. "It's also making sure the necessities are available, which includes housing, recreation and education, so that lifestyle needs can be met."

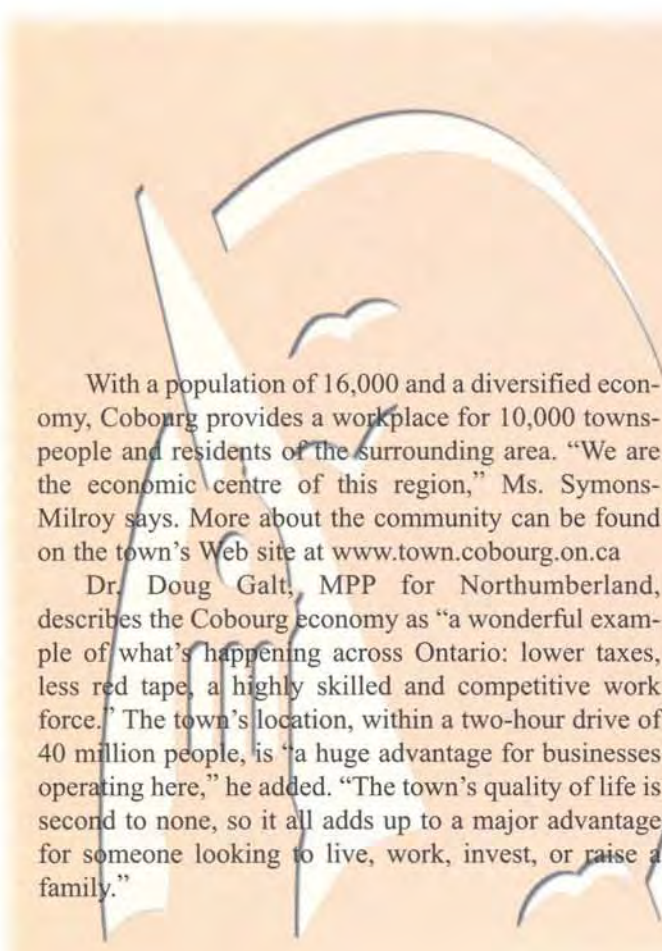
The economic development office maintains an extensive data base on every aspect of the Cobourg area. An Economic Development Advisory Committee, made up of representatives from the private sector, maintains close ties with the town's Chamber of Commerce, DBIA, local training board, personnel associations, and others.

Under an agreement with the provincial and federal governments, the town operates a Small Business Self-Help Office, which provides a library, counselling, and on-line access to information on funding, business plans, and marketing.



Cobourg

"Make us your choice"



With a population of 16,000 and a diversified economy, Cobourg provides a workplace for 10,000 townspeople and residents of the surrounding area. "We are the economic centre of this region," Ms. Symons-Milroy says. More about the community can be found on the town's Web site at www.town.cobourg.on.ca

Dr. Doug Galt, MPP for Northumberland, describes the Cobourg economy as "a wonderful example of what's happening across Ontario: lower taxes, less red tape, a highly skilled and competitive work force." The town's location, within a two-hour drive of 40 million people, is "a huge advantage for businesses operating here," he added. "The town's quality of life is second to none, so it all adds up to a major advantage for someone looking to live, work, invest, or raise a family."

Tourism

During the 1990s, Cobourg was named twice in the Globe and Mail's Report on Business survey, first as one of the best towns in which to conduct business, then as a top-ranked lifestyle community. Then, in 1998, the town was judged most attractive Canadian community of its size in the Communities in Bloom competition.

Cobourg has abundant recreational opportunities. Residents take part in fitness programs at the YMCA, baseball at Legion Fields and Donegan Park, golf in town, or lawn bowling in Victoria Park. They watch the town's Junior A hockey team in action, play on the town's numerous soccer pitches, and sail from one of the best small-craft harbours on Lake Ontario.

The community's service clubs and social services organizations are exceptionally active. The Rotary and Lions clubs organize an annual Waterfront Festival on the Canada Day weekend, attracting visitors from near and far to an outdoor show of arts, crafts, musical entertainment, and a spectacular fireworks display. These

and other clubs and organizations are the backbone of community life.

The arts community is also flourishing. Theatrical societies mount productions at the Concert Hall in Victoria Hall, a structure that also serves as home to the regional public art gallery. Cobourg is also home to a symphony orchestra and several choral societies. The town's modern library is evolving into the information centre of the community, with Internet services and an excellent reference capability.

The parks department and the town's local horticultural society are to thank for the colourful state of public parks and gardens. The centrepiece of their efforts is Victoria Park, where an illuminated brick walkway extends along the expanse of the public beach.

Visitors to Cobourg will also be impressed by the quality of its accommodation and dining facilities. A prime example is the Woodlawn Inn, a family-run restaurant and inn located in one of the town's most historic buildings, dating from 1885. "In the 1980s, as Niagara-on-the-Lake was being discovered by Torontonians, we knew it would only be a matter of time before the big city would extend its sights eastward," says innkeeper Stephen Della-Casa. "Cobourg, with its historic setting, waterfront location, and excellent rail and highway access, has what it takes to be a tourist destination." The Woodlawn Inn offers 14 luxurious rooms furnished with period antiques, fireside dining, classic cuisine, and a relaxing courtyard garden.

Cobourg
Lighthouse
East Pier



Education & Health Care

Cobourg "Make us your choice"

Learning is a lifelong exercise for residents of Cobourg. The town has three high schools, eight public schools, three private schools and five day-care centres and is serviced by several post secondary institutions.

Sir Sandford Fleming College offers a full range of services and access to learning opportunities to the Lakeshore community. Fleming has an established reputation for providing well qualified graduates in business, health, technology, law, and natural resources. A state-of-the-art Open Access Learning Lab provides on-line connectivity for students in the community to the

college's resources and services. For employers, the college has expertise in designing customized leading-edge training packages, tailored to your company's time lines and budget. "Fleming College is a valuable resource to Cobourg as its businesses strive to grow and be competitive in the local, national, and global marketplaces," says campus operations leader Brenda Liston-Hanley.

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Health is another area in which the town is abundantly served. The Northumberland Health Care Corporation hospital, located in Cobourg, includes a 24-hour emergency department, surgical, special care, pediatrics, obstetrics, as well as rehabilitation and palliative care. Physicians operate out of five clinics in town, and a wide range of other health-care professionals have offices in town. Cobourg is also home to six nursing and retirement homes.

Unlike many towns of its size, Cobourg enjoys an exceptionally low level of crime. Violent crime is a "non-issue," says Police Chief John Kay. He describes the town's police force as "modern, well equipped and well trained," thanks to the priority the town's elected council places on policing, and the support of the community. "It's a nice lifestyle when you can walk down the boardwalk at night with no fear for your safety," Chief Kay says.

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Cobourg At A Glance

Population:

1999 Estimate	16,500
1996 Census	16,035
1991 Census	15,079
1986 Census	13,197
Average annual growth rate - 1.45%	

Regional Population:

663,792

1999 Labour Force

(estimate) 8,662

1998 Employment

10,394

Housing Starts

1998	98
1997	145
1996	122
1995	85
1994	185

1998 Building Permit Values

Residential	\$9,027,608.
Industrial/Commercial	\$4,108,709.
Government/Other	\$2,517,275.

1998 Property Assessment

(1996 Current Value Assessment)

Residential	\$717,494,643.
Commercial	\$145,206,985.
Industrial	\$ 65,159,356.
Pipelines/Other	\$ 2,561,000.

Industrial Land Values

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Manufacturing Lease Rates

\$2. - \$5. per square foot

Commercial Lease Rates

\$3. - \$11. per square foot

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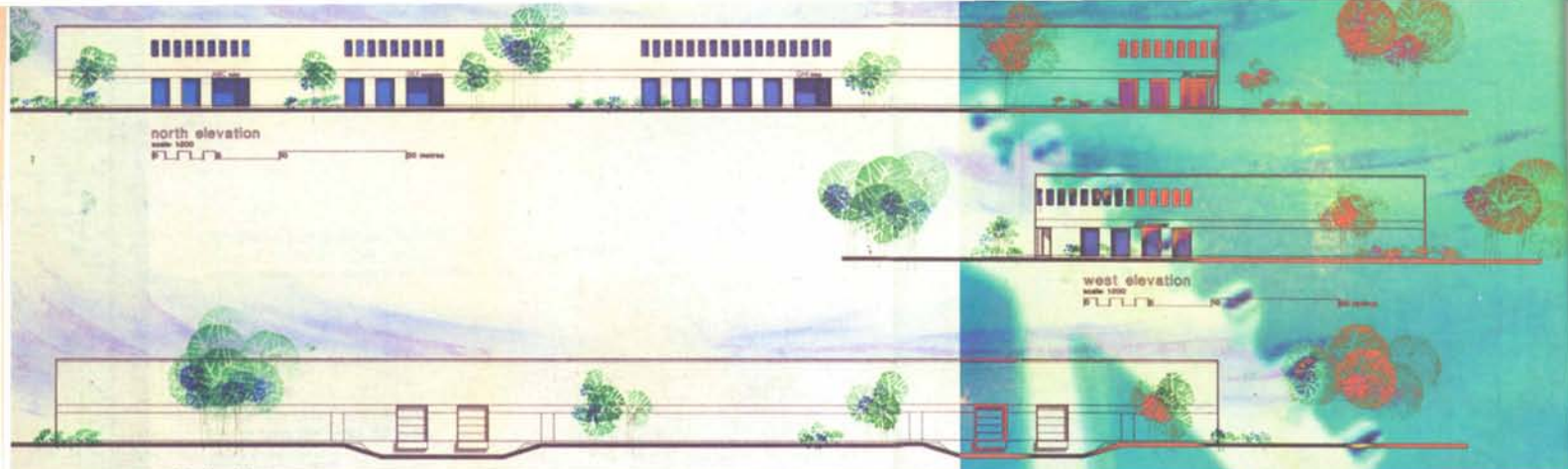
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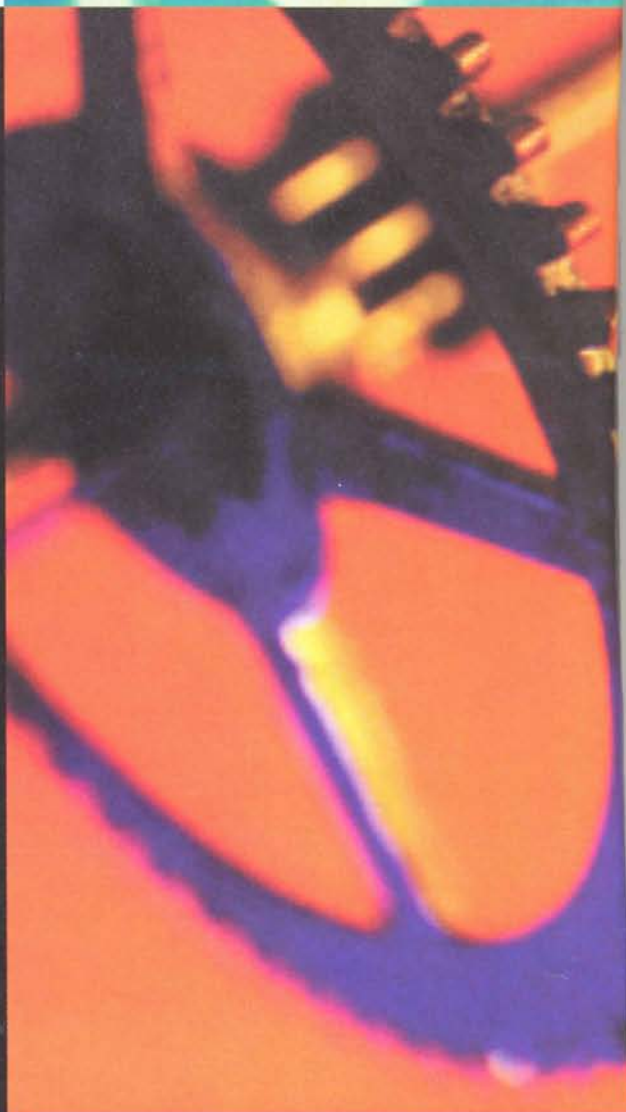
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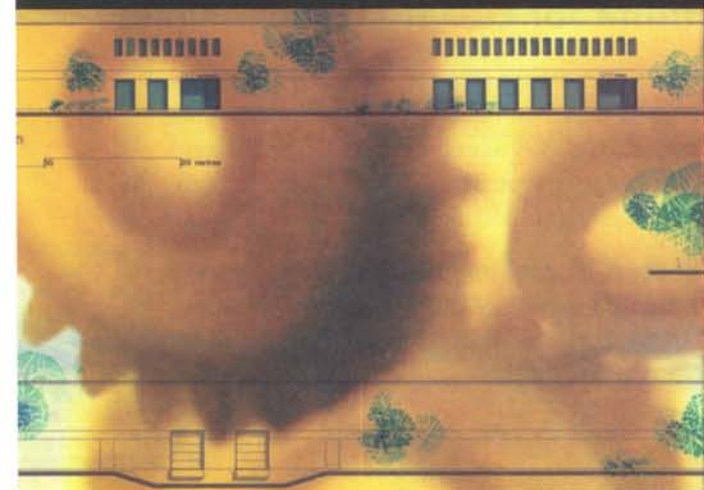
NORTHAM INDUSTRIAL PARK

The industrial complex offers competitive industrial rental space to small and medium-sized manufacturers planning to locate in the Cobourg area. Fully serviced lots with buildings of up to 100,000 square feet are available for lease. The Park has recently completed construction of a new 30,000 square feet building comprising two 5,000 square feet units and two 10,000 square feet units. In addition, fully serviced vacant lots are available to accommodate a build-to-suit situation.



For more information and current leasing rates:

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Cobourg, Ontario
K9A 4L1
Phone: 905.372.5405
Fax: 905.372.2970



Real Estate & Development

Throughout the whirlwind changes of the past decade, Cobourg has had a stable housing market and steady growth of subdivisions and industrial, commercial, and institutional development. Jack Dupuis, an associate broker with Royal LePage-Pro Alliance, attributes this to the "growth mode" the town has managed to maintain.

Two years ago, Cobourg acquired 1,700 acres from its township neighbour. This assures the town room to grow as residents of the Greater Toronto Area look farther afield. When people look to Cobourg from Oshawa, Dupuis said, they find that the same two-storey bungalow can be had for \$122,000 — a 30-35% saving. Royal LePage-Pro Alliance, with 34 agents, is the largest player in the Cobourg market with a 29% share. It also has

a keen interest in the town's stock of ICI real estate.

Between 1994-98, Cobourg issued building permits averaging \$18.5-million per year, and throughout the

1990s new subdivisions have been staged at an even pace.

A study prepared for the town in 1997 as part of an official plan update predicts measured growth during the early part of the next century. The study projects housing construction will increase on average by 186 units per year through 2017. The employment forecast is for almost 5,000 new jobs during this period.

Cobourg

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Example of historic homes

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Financial & Professional Services

Serving the shopping needs of an 82,000-population market area, Northumberland Mall is owned by Ivanhoe Inc. Located conveniently in north Cobourg near Highway 401, the mall's 70 stores include the anchors Sears, Save A Centre, Canadian Tire, and a renovated and expanded Zellers. Many other chains and independents fill out the 325,000-square-foot mall, which serves also as a recreational centre for the town, housing cinemas and bowling lanes. "We knew from the day we opened our doors that being 'the only game in town' could never sustain us," says mall manager Claude Levesque. "We work constantly on earning our customers' approval."



Northumberland Mall

Qualified advice and expert support for business decisions stem from the wide variety of financial and professional resources in Cobourg. The main chartered banks and a credit union are represented, as are major investment houses, accountancy, bookkeeping, and legal services.

David Graham is manager of the Cobourg branch of the Royal Bank, which is vying to be the "bank of choice" for Canadian business. As the number-one bank for small business in North America, with more than

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380,000 customers. Cobourg investors turn to its expertise in matters concerning agriculture, retail, tourism, commerce, industry, and the public sector. Mr. Graham also handles the bank's ViaSource program for the Cobourg area, which offers free one-hour consultations to small business operators.

BDO Dunwoody's offices have been serving the Cobourg area for nearly 50 years. Today's services include accounting, auditing, corporate finance, tax

planning, management consulting, succession planning, corporate reorganization, and information management technology. "Cobourg is a town

with immense resources, a strong business and industrial network, and a sense of community," says Michael Machon, CA, a partner at the Cobourg office. "These are assets that provide an advantage to businesses operating in the area. For these reasons, it is easy to call Cobourg home, not only for your business, but also for your family."

"Cobourg is a town with immense resources, a strong business and industrial network, and a sense of community,"



Heritage Mural on Water Filtration Plant

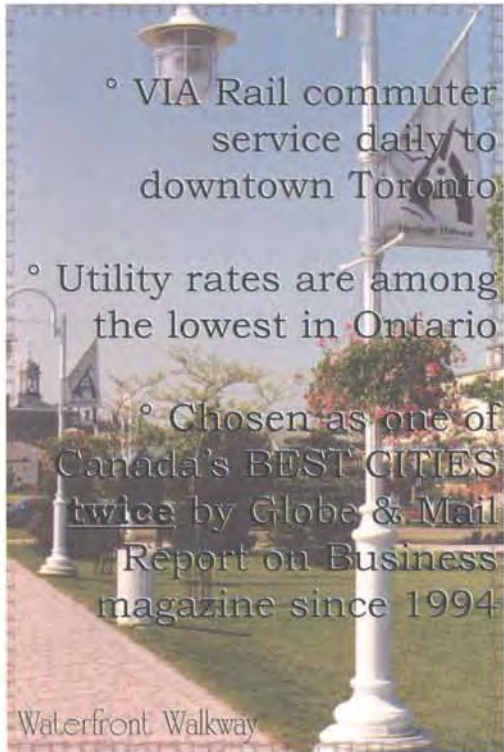
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Bruce R. Craig, Manager

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Via Rail Station

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- Cobourg supports over 1,000 businesses in the retail, service and manufacturing sectors

Cobourg

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High Tech & Communications

The ever-changing pace of communications is being addressed in Cobourg by a Fibre-Optics Task Force, spearheaded by the Public Utilities Commission of Cobourg, the Economic Development Office and the Chamber of Commerce. PUC manager Bruce Craig says a community network is needed not only by the business community, public services such as schools, the hospital, courts and the municipality likewise will benefit. The initiative will ensure that town businesses have the means to compete in the electronic commerce of the global marketplace. As many as 60 local businesses have

"Many clients have significantly increased their business revenues and decreased business expenses with eagleBusiness solutions."

expressed interest in the project.

One business supporting this initiative is the Internet service provider Northumbria Eagle, the area's largest Internet provider. Established in 1995, eagle.ca now has more than 70% of the Internet access market in the lakeshore area of Northumberland County. Web page design, electronic commerce, and network solutions form a large part of eagle.ca's business offering. Company president Tom Copeland says, "Many clients have significantly increased their business revenues and decreased business expenses with eagleBusiness solutions." Visit eagle at www.eagleBusiness.com or www.eagle.ca

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Cobourg

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Manufacturing & Industry

Food processing, plastics and metal fabrication are the mainstays of Cobourg's manufacturing sector. The town is home to operations of Kraft, Weetabix, GE Plastics, Belden, Gaines, Casco, AAB Building System, Columbus McKinnon, Zircotec, Coca-Cola, Weston and Horizons Plastics, to name but some of the major players.

Industry in Cobourg has access to hydro on either 44-Kv or 27-Kv service. It can also draw on an eight-million-gallon-per-day-capacity water system, with more than 50% in reserve. The town is constructing a second water tower to serve its northern sector and is automating its filtration plant to produce an even better quality of water. "We have been very progressive in expending

money to improve the water system," says Public Utilities manager Bruce Craig. "The PUC has very low rates, which indicates we are running an efficient operation as we enter a new, very competitive era."

Between 1993-98, Cobourg's manufacturing work force expanded by 20 per cent. "Cobourg has always been a very diversified and progressive community and is recognized as a leader in both business and industry," says Mayor Joan Chalovich. "The town is strategically located in Central Ontario to link into major Canadian centres, as well as into U.S. markets."



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Located in the Lucas Point Industrial Park, GE Plastics has been a presence in Cobourg for 34 years. Its Specialty Products and Services plant is a custom small-lot compounder of engineering thermoplastics resins and sheet materials. The production from its 16 extrusion lines is shipped by rail, truck, and air to international markets for the manufacture of automotive parts, telephone, computer and communication system housings, aviation fixtures, along with many other applications. The Cobourg plant has 200 highly skilled employees, dedicated to serving customers who include Northern Telecom, Boeing, Bombardier, Ford, and General Motors.

Belden (Canada) Inc. is a leading employer and corporate citizen in Cobourg. "Belden quality has no equal," is the motto at the 250,000-square-foot plant where electrical and industrial wire and cable are manufactured. The Canadian administration and sales staff are also housed there. Cellular manufacturing and a continental shift arrangement have increased employee productivity by 21%, and a safety incentive

Cobourg "Make us your choice"

program brought related costs down by 76%. A 4.8 Sigma customer complaint satisfaction level is based on exceptional control of product quality, sales, and shipping. As a member of the United Way's corporate sector, Belden and its 270 employees in 1999 will contribute more than \$61,000, or 12%, of the county-wide campaign goal.

Center Manufacturing, located in Northam Industrial Park, employs 93 people in tier-two manufacturing for the auto industry, specifically the metal frame of instrument panels for Ford. Seven robotic welding machines and their operators turn out these precision products, which are then shipped to nearby Port Hope, where Textron Automotive moulds the dashboard and inserts the wiring. With head offices in Michigan, Center's Cobourg operation also plays a role in the design and implementation of instrument panel changes. Center turns out 1,500 units per day. As a supplier in a dedicated manufacturing chain, "You can't afford a glitch," says the plant manager.

Lakeland, a family owned and operated multi-trade service company, was founded in Cobourg. A recent



Lakeland Machinists

expansion has doubled the manufacturing square footage, allowing the company to meet increased demand, especially for steel fabrication. Lakeland is one of a select group of companies certified for pressure

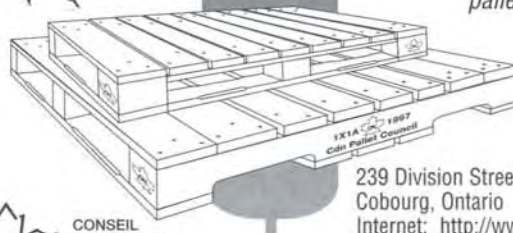
welding. In addition to custom fabrication and machining, welding, millwrighting, and electrical services, it offers customized machine engineering and building; machine rebuilding and/or repair; robotic repairs; programmable logic control; and systems integration. A Lakeland maintenance program includes carpentry, painting and plumbing.

When it comes time to move a consumer goods product, the Cobourg-based Canadian Pallet Council provides direction for the pallet supply chain across the country. The not-for-profit Council's mission is to provide the most cost-effective standards for the distribution and exchange of pallet shipping platforms. To achieve this, it sets, monitors and enforces policies under which member distributors and suppliers share

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The Rotary Club of Cobourg Proud To Be A Vibrant Part of this Community Since 1921



The Cobourg Rotary Club consists of 130 dynamic and community minded business and professional people. We have raised over \$1 Million Dollars in the past 10 years for a variety of Projects. Some of our recent accomplishments consist of the following:

- Cobourg Harbourfront Walkway Project
- Mammography Unit for the Local Hospital
- YMCA Building Expansion
- Cobourg Art Gallery Renovation
- Sponsorship of Local Air Cadets Squadron
- Soccer Field Expansion
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responsibility for maintaining the pallet pool. The Council's mandate includes education and training for members and industry, as well as taking the initiative to develop alliances that encourage and facilitate cross-border product movement on CPC pallets. Offering many options for participation, the council is recognized internationally as a major player in the effort to reduce industry costs and improve efficiencies.

The Ontario Development Corporation owns and manages the Northam Industrial Park, a 110-acre property in central Cobourg, under the direction of the Ontario Ministry of Economic Development Trade and Tourism. "We provide

excellent service and well-maintained facilities through our on-site staff and retained contractors," says property manager Robert Matteo.

The park's tenants include food-services manufacturing and packaging, plastics manufacturing, auto-parts manufacturing, precision engineering, and warehousing and distribution. The buildings are maintained "in an excellent state of repair, both structurally and mechanically," says Mr. Matteo.

The park is also home to educational and community facilities, and vacant land is donated to the town for soccer pitches. Land lease is available in five and 10-acre parcels. For information, call (905) 372-5405.



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"Make us your choice" Cobourg



Gaines Del Foods

Carrying on the tradition of its founder, Clarence Gaines, Gaines Pet Foods produces semi-moist dog food and specialty treats, complete and balanced products that are easy for dogs to digest. Production from the Cobourg plant is sold under the trade names Top Choice, Nuggets, Nibbles, and Me & My Dog Treats. The plant also does custom packaging for a number of private label customers. Gaines also imports Dentacare brand bones from Gaines Ireland for the Canadian market. Shato Holdings of

Vancouver purchased Gaines from General Foods in 1982. With 90 employees, the plant operates 24 hours a day, five days a week, milling, blending, extrusion forming, packaging, and shipping its products across North America.

As Cobourg's largest employer, Kraft Canada turns to the Cobourg office of Human Resources Development Canada to assist with its ongoing recruiting drive. The Cobourg plant, with almost 500 employees, manufactures, packages and distributes a variety of food services products. Employers, job seekers, and the community at large enjoy

completely redesigned services at HRDC's Cobourg offices. "Whether you are an employer looking for help with staffing or an unemployed person looking for help with your job search, career decision or training, HRDC has a service to meet your needs," says employment consultant Joe Celestini. Gloria Schumacher of Kraft says, "The service we receive from HRDC is always excellent."

In all, Cobourg has about 60 companies involved in manufacturing. Newcomers can select from a wide array of available serviced land, building leases and build-to-suit opportunities.

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Cobourg "Make us your choice"

A community concerned about its quality of life looks to the services provided by the local offices of Human Resources Development Canada.

In Cobourg, HRDC provides an extensive network of programs, provided externally by teams of professionals. This network assists clients to develop, implement and achieve return-to-work action plans.

Whether the requirement is for the skills to find work, retrain for a new career or set up a new business, "there's a solution to achieve it," says Joe Celestini of the Cobourg office of HRDC.

The process begins with an assessment of the client's potential, then connects with training options and real opportunities in the work force. "We invest more than \$3-million annually helping people achieve their back-to-work action plans," Mr. Celestini says.

The Self Employment Benefits program is one of the great success stories in Cobourg. Allowing individuals to start up new businesses while supported

by the Employment Insurance program, SEB has ushered almost 350 businesses into existence during the past six years. The majority are still in operation, contributing to the commercial life of the region and creating new job opportunities.



A new beginning... Human Resources Development Canada *-Cobourg-*

Human Resources Development Canada sponsors the Employment Network in order to help unemployed people get back to work as quickly and successfully as possible



Targeted Wage Subsidy

Thru-The-Mill
Associates
377-0073

Self-Employment Assessment Workshop

Mowbray, Frankum &
Associates
372-0501

Job Search, Career & Occupation Information

Community
Employment
Resource Centre
Cobourg 372-9372
Port Hope 885-2372

Training Opportunities

Watton
Employment Service
372-1901

Job Search Strategies Workshops

The Help Centre
372-2646

Career Assessment & Planning

Mowbray, Frankum &
Associates
372-0501

Service for the Disabled

Watton
Employment Services
372-1901

Vocational Assessment & Coordination

Watton
Employment Services
372-1901

Business Plan Counselling Course

Mowbray, Frankum &
Associates
372-0501

Job Finding Club

Watton
Employment Services
372-1901

First Steps:

Group Information
Sessions & Job
Maintenance Counselling
Human Resources Link
372-2419

Self Employment Benefits

Northumberland Business
Assistance
372-8315

Native Services & Rural Access

Alderville Learning Centre
(905) 352-2793

"Services designed to meet the employment needs of the community"

Human Resources Development Canada-Cobourg
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