



***Your Financial Wellness Partner***



***2018 Annual Report***

# ANNUAL REPORT 2018

## APRIL 10<sup>TH</sup>, 2019 - AGENDA

- Greetings/Introductions

### Business Meeting Agenda

- Call to Order and Registration Report
- Adoption of the Agenda
- Minutes of the Eighty-Third Annual Meeting
- Business Arising from the Minutes
- Report to the Members
- By-law Amendments
- Election of Officers\*
- Report on the Financial Statements

- Report of the Loans Officer
- Report of the Audit and Risk Committee (includes Auditors' Report and Appointment of Auditors)
- Report of the Good Samaritan Club
- Report of the President & Chief Executive Officer
- New Business
- Special Presentations
- Adjournment
- Draw Prizes, Buffet and Refreshments

\* Note: Election of Officers, including balloting if necessary, will commence immediately following the Report to the Members and will continue in between reports.

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## EXECUTIVE MANAGEMENT TEAM



**Lew Figol MBA, MA**  
President & Chief Executive Officer



**Jenn Vandelaar**  
Executive Vice President &  
Chief Operating Officer



**Ronald Brooks CPA, CA, ICD.D**  
Chief Financial Officer



**Margaret Bayr**  
Vice President, Lending Services



**Amanda Vali**  
Director, Human Resources

### OUR VISION

The place to belong; the place to bank.

### OUR VALUES

**Co-operative** We believe in the promotion and realization of internationally accepted co-operative principles.

**Family** We believe our credit union is a family: members, staff and volunteers.

**Member for Life** We believe in lifelong relationships with our members.

**Focusing on the Member** We believe that each member is a valued individual and will be treated with respect.

### OUR MISSION

To provide the best care of our members' financial needs.

**Inspiring Culture** We believe in an inspiring culture that values and respects our people and their contributions.

**Integrity and Stewardship** We believe in long term financial stability, being accountable and acting ethically in all that we do.

**Collaboration** We believe in partnering and collaborating within our member and credit union communities.

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## BOARD OF DIRECTORS



**James Cardwell** - Chair



**Vince Paglia** - Vice Chair



**Ross Holland** - Secretary



**Juanita Gledhill** - Director



**Oscar Husslage** - Director



**Paul Lahaie** - Director



**Andrew Leal** - Director



**Lori Muzak-McComb** - Director



**Michael Webber** - Director

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## REPORT TO THE MEMBERS OF HMECU

On behalf of the Board of Directors of Healthcare and Municipal Employees' Credit Union, I am pleased to report to our members on the past year of operations. This evening marks our credit union's 84th annual general meeting.

In the year ended December 31, 2018 your credit union realized asset growth of 7.9% with total assets in excess of \$218.6 Million. Loans to members increased by 9.6% and member deposits increased by 13.3% for the year. Mutual funds under administration, not included in assets on the balance sheet, were in excess of \$66 Million.

This past year also marked very strong, positive operating results, which resulted in a net income of \$638,923 for the fiscal year. This profit comes as a result of a tremendous amount of hard work by the management and staff of the credit union. The strong 2018 operating results were primarily the result of an efficiency review, that saw our operating costs drop from 3.4% of assets down to 2.9% of assets. Additionally, the 0.75% increase in the Bank of Canada's policy interest rates during 2018 reflected positively on your credit union's financial margins. The credit union's undivided earnings representing many years of cumulative income was \$10,968,896 as at December 31, 2018.

HMECU's management and the external auditors will provide you with more details about our financial performance for the year ended 2018 in their respective reports later in the program.

The Board of Directors undertook a strategic plan review in the summer of 2018. Strategic planning is critical to the long-term success of any organization. It is an exercise to identify the changing needs of the members and what HMECU is attempting to achieve and how our management team proposes to achieve it. The strategic planning process helps to invigorate and strengthen the organization by focusing on longer term objectives and renewing the sense of purpose and commitment among Directors and staff. Management completed their 3-year budget and business plans to support the goals of the strategic plan.

In 2018, we continued to place considerable effort into governance practices. The knowledge, experience and skill of each Director, and the Board as a whole, are important elements in the success and viability of the credit union. Continuing education is provided to Directors on an on-going basis. Properly informed and educated Directors support the Board's objective to provide strategic value, risk management and oversight to the CEO and Executive Management team. The Ad Hoc Educational Committee that was established in 2017 to assist Directors in keeping up with the ever-changing regulatory

environment, training programs and industry trends, was so well received it is no longer an Ad Hoc Committee but now a Standing committee of the Board.

The latter part of 2018 we saw the retirement of our CEO Doug Mann. Your Board of Directors formed a selection committee to search out the best possible replacement for Mr. Mann. We are very pleased that we were successful in accomplishing this task with Mr. Lew Figol who commenced employment with HMECU on January 2nd, 2019. Lew brings a wealth of information and experience to our credit union.

During this past year, we developed an Interim Director Program. This program was developed to provide interested candidates the opportunity to participate and see firsthand what is involved in the Director's role and responsibilities to better assist them in making an informed decision on becoming a Director.

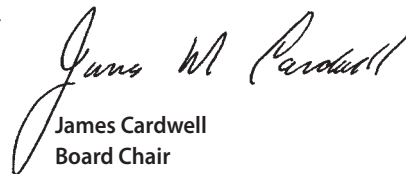
2018 also saw the dedication of our Limeridge Board Room in the name of Michael Kay and Ross Holland. This dedication was made in recognition of their exceptional contribution and years of service to this credit union.

Before closing my report, I would like to acknowledge our employer groups. Most of our members, as you know, either work in or are retired from the healthcare and municipal government sectors. Our credit union exists today because of the strong support we receive from the leadership of these organizations. They are supporters of the co-operative financial services we offer their staff and members and we are grateful for their continued support.

We are very proud of our past accomplishments and successes and are committed to providing the highest standard of service and products to our members. We believe your credit union has a bright future providing services to our member groups.

On behalf of the Board, I want to thank our President and CEO, his executive management team and all our employees for their dedication and hard work. It is through their extraordinary efforts that HMECU continues to truly make good things happen for our credit union and especially our members.

Thank You.



**James Cardwell**  
Board Chair

# ANNUAL REPORT 2018

## REPORT OF THE LOANS OFFICER

December 31, 2018	2018	2017
<b>Outstandings:</b>		
Residential Mortgages	\$ 129,331,575	\$ 114,915,510
MeritLines	50,806,006	46,440,369
Personal Loans	9,695,378	12,283,002
Lines of Credit	3,172,363	3,216,609
Commercial Syndication Loans	3,370,975	2,420,556
<b>Authorized Limits Approved:</b>		
MeritLines	29,384,065	50,114,100
Lines of Credit	596,975	693,240
<b>Mortgages:</b>		
Applications	51	56
Declined	0	0
Disbursements	15,145,239	10,755,727
<b>Personal Loans:</b>		
Applications	478	663
Declined	10	3
Disbursements	4,752,385	7,900,810
<b>Allowance For Impaired Loans:</b>		
Mortgages/Loans/Lines of Credit in excess of 90 days	217,984	238,594

In 2018, your Credit Union continued to experience significant growth within our mortgage and MeritLine portfolios totaling \$18,781,702. Commercial syndication loans also grew by \$950,419 while personal loans and lines of credit decreased by \$2,631,870 collectively.

As of December 31, 2018, the Credit Union's allowance for doubtful loans was \$217,984. This amount represents 0.1% of our total outstanding loans and mortgages and is well below industry standards.

Your Credit Department remains committed to providing exceptional member service and assisting our members achieve Financial Wellness.

Respectfully submitted,



Margaret Bayr, Vice President, Lending Services

## REPORT OF THE AUDIT AND RISK COMMITTEE

The Audit and Risk Committee has received and reviewed the Audited Financial Statements for the year ending December 31, 2018 from our auditors, Millards, Rouse and Rosebrugh LLP, Chartered Professional Accountants. Once again our auditors have expressed an opinion that the financial statements present fairly the financial position and results from operations of the Credit Union and are free of material misstatement. In addition, the auditors, through their Management Letters, have indicated that their examination has not raised any significant concerns with our procedures or internal controls.

The Audit and Risk Committee is pleased to report that we have met the directives of the Credit Unions and Caisses Populaires Act and the Regulations. The committee held 7 meetings during 2018 and has undertaken the following significant activities:


- Reviewed and made recommendations to the Board of Directors regarding the annual external audit engagement letter, scope and plan of the audit and the audit management letters.
- Oversaw the internal audit function by reviewing reports from the internal auditor and evaluating the effectiveness of the internal audit functions.
- Continued to ensure the implementation of the recommendations made by the external auditors and FINTRAC of the Credit Union's Anti Money Laundering and Terrorist Financing policies and procedures.

- Continued to focus and educate ourselves on Enterprise Risk Management (ERM). We reviewed and monitored the ERM committee quarterly reports to ensure compliance with approved tolerance and risk appetite levels as well as compliance to Board policy.
- Monitored the adherence of Directors, Officers and Employees with the Credit Union's policies and code of conduct.

The Audit and Risk Committee is satisfied that the Credit Union's procedures, policies and internal controls are sufficient and continue to protect the operations of the Credit Union.

Thank you to the staff and management for their support and co-operation during this past year.

Respectively submitted,



**Oscar Husslage, Chair**  
**Juanita Gledhill, Vice-Chair**  
**Ross Holland, Director**  
**Paul Lahaie, Director**  
**Andrew Leal, Director**



# ANNUAL REPORT 2018

## FINANCIAL REPORTING RESPONSIBILITIES

The financial information contained in this report is a condensed version of the financial statements. The detailed financial statements are available to our members upon request at the AGM or at any of our branches.

Management is responsible for the preparation, presentation and consistency of the accompanying financial statements and other information contained in this Annual Report.

The financial statements have been prepared in accordance with International Financial Reporting Standards and have been audited by the firm of Millard, Rouse and Rosebrugh LLP, Chartered Professional Accountants. These auditors, appointed by the members, audit our financial statements in accordance with Canadian generally accepted auditing standards. The auditors have free and independent access to the Audit and Risk Committee and meet with the Committee and Management to consider matters relating to financial statement presentation, internal controls and audit procedures.

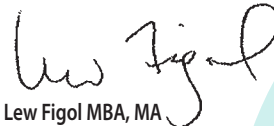
Management maintains the necessary system of internal controls to provide reasonable assurance that transactions are authorized, assets safeguarded and proper records maintained.

This system of internal controls provides reasonable assurance that financial records are reliable and are a proper basis for preparation of the financial statements. The Audit and Risk Committee and the Board of Directors, in carrying out their responsibility, have reviewed and approved the financial statements.

The Audit and Risk Committee of the Board of Directors meets at least quarterly with management to review matters relating to the quality of financial reporting and internal accounting controls and the nature, extent and results of the audits. In addition, this Committee recommends the appointment of external auditors.

The Board of Directors oversees management's performance of its financial reporting responsibilities and meets regularly to approve the financial statements and other financial information.

The Deposit Insurance Corporation of Ontario (DICO) conducts a periodic examination and inquiry into the affairs of the Credit Union to ensure compliance with DICO and the Credit Union by-laws and the provisions of the Credit Unions and Caisses Populaires Act, 1994 under which the Credit Union is chartered and regulated.



**Lew Figol MBA, MA**  
President and Chief Executive Officer

## REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARY FINANCIAL STATEMENTS

### Opinion

The summary financial statements, which comprise the summary statement of financial position as at December 31, 2018, the summary statement of comprehensive income, and summary statement of changes in members' equity for the year then ended, are derived from the audited financial statements of Healthcare & Municipal Employees' Credit Union for the year ended December 31, 2018.

In our opinion, the accompanying summary financial statements are a fair summary of the audited financial statements, in accordance with management's criteria.

### Summary Financial Statements

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

### The Audited Financial Statements and Our Report Thereon

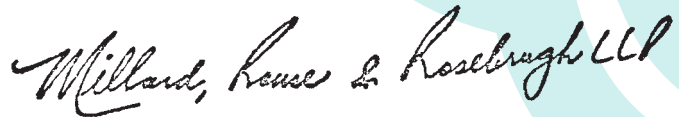
We expressed an unmodified audit opinion on the audited financial statements in our report dated February 19, 2019.

### Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements on the basis described in Note 1.

### Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are a fair summary of the audited financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standard (CAS) 810, *Engagements to Report on Summary Financial Statements*.



**Millard, Rouse & Rosebrugh LLP**  
CHARTERED PROFESSIONAL ACCOUNTANTS  
Licensed Public Accountants

February 19, 2019,  
Brantford, Ontario



# ANNUAL REPORT 2018

## SUMMARY STATEMENT OF FINANCIAL POSITION

As at December 31	2018	2017
<b>ASSETS</b>		
Current Assets	3,836,629	7,277,600
Loans to Members	196,396,895	179,209,684
Investments	16,243,988	13,716,962
Property, Plant and Equipment	1,961,239	2,157,770
Intangible Assets	188,961	249,461
Future Income Taxes	2,690	-
	<b>218,630,402</b>	<b>202,611,477</b>
<b>LIABILITIES</b>		
Current Liabilities	1,520,341	2,044,470
Term Loans	-	8,000,000
Members' Deposits and Share Capital	206,152,125	182,228,307
Future Income Taxes	-	8,727
	<b>207,672,466</b>	<b>192,281,504</b>
<b>MEMBERS' EQUITY</b>		
Undivided Earnings	10,968,896	10,329,973
Accumulated Other Comprehensive Income	(10,960)	-
	<b>10,957,936</b>	<b>10,329,973</b>
	<b>218,630,402</b>	<b>202,611,477</b>

  
 \_\_\_\_\_  
 James Cardwell, Board Chair

  
 \_\_\_\_\_  
 Ross Holland, Secretary

# ANNUAL REPORT 2018

## SUMMARY STATEMENT OF COMPREHENSIVE INCOME

For the year ended December 31	2018	2017
<b>Interest Revenue</b>	<b>7,323,935</b>	6,267,963
<b>Interest Expense</b>	<b>2,149,622</b>	1,598,379
<b>Interest Margin</b>	<b>5,174,313</b>	4,669,584
Other Income	<b>2,005,755</b>	1,880,574
<b>Income Before Operating Expenses</b>	<b>7,180,068</b>	6,550,158
<b>Operating Expenses</b>		
Employee Salaries and Benefits	<b>3,555,620</b>	3,707,918
Other Operating Expenses	<b>2,831,231</b>	3,181,568
	<b>6,386,851</b>	6,889,486
<b>Operating Income</b>	<b>793,217</b>	(339,328)
Current and Future Income Taxes	<b>154,294</b>	(50,459)
<b>Net Income</b>	<b>638,923</b>	(288,869)

## OTHER COMPREHENSIVE INCOME (LOSS)

Change in unrealized gains (loss) on derivative	<b>(12,671)</b>	(39,732)
Tax effect of change in unrealized gains on cash flow hedges	<b>1,711</b>	5,960
Other comprehensive income (loss) for the year	<b>(10,960)</b>	(33,772)
<b>Comprehensive Income for the Year</b>	<b>627,963</b>	(322,641)

# ANNUAL REPORT 2018

## SUMMARY STATEMENT OF CHANGES IN MEMBERS' EQUITY

	Accumulated Other Comprehensive Income Cash Flow Hedges	Retained Earnings	Total
<b>Balance at January 1, 2017</b>	33,772	10,646,344	10,680,116
Net Income	-	(288,869)	(288,869)
Adoption of IFRS 9 (Net of taxes)	-	(27,502)	(27,502)
Change in unrealized gains / (losses) on cash flow hedges	(33,772)	-	(33,772)
<b>Balance at December 31, 2017</b>	-	10,329,973	10,329,973
Net Income	-	638,923	638,923
Change in unrealized gains / (losses) on cash flow hedges	(10,960)	-	(10,960)
<b>Balance at December 31, 2018</b>	(10,960)	10,968,896	10,957,936

# ANNUAL REPORT 2018

## SUMMARY STATEMENT OF CASH FLOWS

For the year ended December 31	2018	2017
<b>Cash flows from operating activities</b>		
<b>Net income</b>	<b>638,923</b>	(288,869)
Non-cash operating activity adjustments	<b>379,954</b>	696,954
	<b>1,018,877</b>	408,085
<b>Cash flows from financing activities</b>		
Term loan	<b>(8,000,000)</b>	3,000,000
Member deposits and share capital	<b>23,639,292</b>	14,274,043
	<b>15,639,292</b>	17,274,043
<b>Cash flows from investing activities</b>		
Purchase of property, plant and equipment	<b>(85,024)</b>	(195,515)
Loans and mortgages to members	<b>(17,110,945)</b>	(14,789,638)
Investments	<b>(2,688,401)</b>	( 813,059)
	<b>(19,884,370)</b>	(15,798,212)
Net decrease in cash and cash equivalents	<b>(3,226,201)</b>	1,883,916
<b>Opening cash and cash equivalents</b>	<b>6,923,025</b>	5,039,109
<b>Closing cash and cash equivalents</b>	<b>3,696,824</b>	6,923,025

## NOTE TO THE SUMMARY FINANCIAL STATEMENTS

For the year ended December 31, 2018

### 1. BASIS OF CRITERIA FOR PRESENTATION

The summary financial statements are derived from the audited financial statements, prepared in accordance with International Financial Reporting Standards, as at December 31, 2018 and for the year then ended.

The preparation of these summary financial statements requires management to determine the information that needs to be reflected in them so that they are consistent in all material respects with, or represent a fair summary of, the audited financial statements.

Management prepared these summary financial statements using the following criteria:

a) The summary financial statements include a statement for each statement included in the audited financial statements;

- b) information in the summary financial statements agrees with the related information in the audited financial statements;
- c) major subtotals, totals and comparative information from the audited financial statements are included; and
- d) the summary financial statements contain the information from the audited financial statements dealing with matters having a pervasive or otherwise significant effect on the summarized financial statements.

The audited financial statements of Healthcare & Municipal Employees' Credit Union are available upon request by contacting the credit union.

# ANNUAL REPORT 2018

## HMECU FIVE YEAR FINANCIAL HISTORY

	2018	2017	2016	2015	2014
<b>Income Statement (Year ended December 31)</b>					
Interest Revenue	\$ 7,323,935	\$ 6,267,963	\$ 6,131,192	\$ 6,217,351	\$ 6,284,134
Interest and Dividend Expense	2,149,622	1,598,379	1,569,253	1,621,927	1,620,266
Net Interest Margin	5,174,313	4,669,584	4,561,939	4,595,424	4,663,868
Other Income	2,005,755	1,880,574	1,867,777	1,892,619	1,821,987
Total Income	7,180,068	6,550,158	6,429,716	6,488,043	6,485,855
Operating Expenses	6,386,851	6,889,486	6,103,759	6,187,639	6,136,593
Income before Taxes	793,217	(339,328)	325,957	300,404	349,262
Income Taxes	154,294	(50,459)	43,661	45,400	54,039
<b>Net Income (Loss)</b>	<b>\$ 638,923</b>	<b>\$ (288,869)</b>	<b>\$ 282,296</b>	<b>\$ 255,004</b>	<b>\$ 295,223</b>
<b>Statement of Financial Position (at December 31)</b>					
Personal Loans and Lines of Credit	\$ 12,649,757	\$ 15,261,017	\$ 17,177,968	\$ 17,444,775	\$ 17,092,518
Mortgages and Merit Lines	180,137,581	161,355,879	142,575,626	126,280,906	121,060,017
Syndicated Loans	3,370,975	2,420,556	4,531,638	5,871,758	5,273,714
Accrued Interest Receivable	238,582	172,232	179,493	211,725	204,529
Loans and Mortgages to Members	196,396,895	179,209,684	164,464,725	149,809,164	143,630,778
Cash and Investments	19,779,028	20,302,104	17,615,052	18,258,187	15,730,429
Other Assets	2,454,479	3,099,689	3,558,173	3,756,998	4,148,424
<b>Total Assets</b>	<b>\$ 218,630,402</b>	<b>\$ 202,611,477</b>	<b>\$ 185,637,950</b>	<b>\$ 171,824,349</b>	<b>\$ 163,509,631</b>
Members Chequing and Savings	\$ 79,359,856	\$ 73,070,064	\$ 71,399,751	\$ 67,786,125	\$ 63,337,277
Term Deposits	48,139,043	37,326,152	26,759,805	24,908,638	23,943,015
Tax Free Savings Accounts	25,044,502	22,420,955	18,985,082	15,608,676	11,387,420
Registered Deposits	51,860,243	47,838,560	49,212,296	49,983,715	51,456,357
Accrued Interest	958,997	674,471	606,148	667,963	680,042
Total Members Deposits & Shares	205,362,641	181,330,202	166,963,082	158,955,117	150,804,111
Membership Shares	789,484	898,105	922,859	946,834	974,107
Other Liabilities	1,520,341	10,053,198	7,071,892	1,446,893	1,565,499
Members' Equity	10,957,936	10,329,973	10,680,116	10,475,505	10,165,914
<b>Total Liabilities and Equity</b>	<b>\$ 202,638,979</b>	<b>\$ 185,637,949</b>	<b>\$ 171,824,349</b>	<b>\$ 163,509,631</b>	<b>\$ 164,335,828</b>
Annual Balance Sheet Asset Growth	9.16%	8.04%	5.09%	-0.50%	3.10%
Other Items under Administration	\$ 74,522,624	\$ 67,390,903	\$ 59,769,246	\$ 53,574,462	\$ 46,079,812

# ANNUAL REPORT 2018

## BOARD OF DIRECTORS

Term of Office expires at the Annual Meeting in the year indicated

Chair..... James Cardwell .....	2019	Director .....	Paul Lahaie .....	2020
Vice Chair..... Vince Paglia.....	2020	Director .....	Andrew Leal .....	2021
Secretary..... Ross Holland .....	2021	Director .....	Lori Muzak-McComb .....	2019
Director..... Juanita Gledhill.....	2019	Director .....	Michael Webber.....	2021
Director..... Oscar Husslage.....	2020			

## STAFF (at time of printing)

Yolanda Battiston	Melissa Fraser	Crystal Marion	Shereen Shawihat
Margaret Bayr	Rita Fredson	Diana McDermid	Christina Shields
Debbie Bolt	Nora Gefucia	Sylvia McKinnon	Kelly Smith
Julia Brooker	Daniella Giannini	Maryann Miskic	Will Stennett
Ronald Brooks	Jodi Guagliano	Jennifer Nadeau	Jennifer Swing
Tracy Cain	Erin Hart	Patti Pettigrew	Brenda Theriault
Rose Mary Coccaro	Jodi Kielb	Gisele Pinard	Tonia Tirabassi
Daniela Conz	Kitti Kiss	Heather Pye	Amanda Vali
Nancy Cooper	Leslie Lawson	Satnam Rakkar	Jenn Vandehaar
Gale DeWitt	Cassandra Lefterys	Janice Rempel	Michael Wilson
Joanne Engleby	Jacob Lethbridge	Robert Rocklyn	Kimberly Windle
Lew Figol	Kim Livingstone	Ruth Salmeron	
Stuart Forsyth	Tina Manojlovic	Brett Sanders	

**Thank you for celebrating  
our 84th AGM with us!**

# ANNUAL REPORT 2018

## 2018 COMMUNITY SUPPORT

During 2018 HMECU was an advocate in providing sponsorships, donations and gifts of over \$49,500 to a variety of worthy causes throughout the Hamilton, Burlington and Brantford communities. We will continue to be philanthropic to our many employer groups, associations and members in the years to come. Below is a listing of some of the organizations we were proud to support.

Brant Community Healthcare System Foundation

Brantford Police Association

Brantford Professional Firefighters Association

Canadian Critical Incident Stress Foundation

City of Burlington

City of Hamilton - Senior of the Year Award

Crimestoppers of Hamilton

Food4Kids

Habitat for Humanity

Hamilton Health Sciences

Hamilton Health Sciences Foundation

Hamilton Out of the Cold

Hamilton Police Association

Hamilton Police Retirees Association

Hamilton Professional Firefighters Assistance Fund

McMaster Children's Hospital NICU

Movember Foundation

Ontario Credit Union Foundation

Shriners Hospital

Special Olympics Ontario

St. Joseph's Healthcare Foundation

St. Joseph's Hospital

YMCA Encore







### **Full Service Branches**

**Corporate Head Office/  
Hamilton Mountain Branch**  
209 Limeridge Road East  
Hamilton, ON L9A 2S6  
905-575-8888  
1-866-808-2888

**Hamilton West Branch**  
100-1685 Main Street West  
Hamilton, ON L8S 1G5  
905-526-7244

**Brantford Branch**  
1-330 West Street  
Brantford, ON N3R 7V5  
519-756-6942

### **Satellite Offices**

**St. Joseph's Hospital**  
50 Charlton Avenue East  
Room G1104  
Hamilton, ON L8N 4A6  
905-522-1155 ext. 32910

**Hamilton General Hospital**  
237 Barton Street East  
Level 1, Market Place  
Hamilton, ON L8L 2X2  
905-527-4322 ext. 48245

**Burlington City Hall**  
426 Brant Street  
Burlington, ON L7R 3Z6  
905-335-7650

**Juravinski Hospital**  
711 Concession Street  
Level 1, Section E, Room 23  
Hamilton, ON L8V 1C3  
905-521-2100 ext. 42028