



Dear Member,

Throughout this past year, your Chamber has been called upon on numerous occasions, to assist those members whose businesses are becoming victims of the downturn in our economy. We have done this in various ways and thought we would share some of them with you.

First we received calls from members, who in the past, would pay for their year's membership all at one time, but that now, due mainly to a decline in their cash flow, they simply cannot do. Our answer was to arrange whereby they could pay their annual membership fee on a monthly basis i.e. 12 equal payments instead of all at once or they can pay quarterly, bi-monthly and in two payments if they wish as well, by credit card or debited right from their account. This special arrangement was appreciated by many of our members.

Secondly we received calls from members who were not involved with any of our Affinity programs, wondering if they could justify renewing their membership for another year. When we heard this, we made arrangements to meet with each of them and review all of our various programs. They were amazed at how many we had, and could quickly identify some such as our Esso Discount Program where you can save 3 cents per litre on gasoline purchases, TD Merchant Services program containing the special discounted rates for those members who accept either VISA or MasterCard as methods of payment by their customers and our Grand & Toy discount for all office supplies etc. to name just a few. Several members indicated that by taking advantage of these programs they can now save over the coming year, more than enough to recoup their membership fee.

Third we have been receiving requests from members asking us as to how they can cut down on some of their current expenses and this is really where our Member-to-Member Discounts apply. Whether it is for Insurance, Car Repairs or Computer Services to name just a few, we have a list of those members who are ready to offer you an immediate discount, which you can access and thus immediately start to save some money.

Folks this is but three of the ways in which we are currently helping members and there are many more. Why not consider contacting us today with any problem you are presently encountering and determine just how we might be able to assist you. You can either contact Don Crossley 905-522-1151 ext. 222 or Diane Stephenson 905-522-1151 ext. 220 or [d.stephenson@hamiltonchamber.on.ca](mailto:d.stephenson@hamiltonchamber.on.ca). We look forward to the challenge!

Regards,

A handwritten signature in black ink, appearing to read "Ruth Liebersbach", written over a horizontal line.

Ruth Liebersbach  
President  
Hamilton Chamber of Commerce