

### News from our Members

Preparation is beginning for our next conference in October. Already, we have several speakers who will add a lot to our program. **BeCreative360** will be presenting a complete marketing and promotion program to increase your sales and image to your customers.

**Jacquelyn Stevens of Willms & Shier Environmental Lawyers** will be speaking and addressing the changes that may occur between the Ministry of Environment & Climate Change Ontario and Environment Canada which will affect our industry.

**Karen Maxwell** of GreenEarth will be speaking. Everyone was impressed with her knowledge and important information she shared with us to protect and grow your sales.

**Kim Sekleski-Polley** of Wright Cleaners will be speaking on dealing with difficult customers.

**Jon Meijer** of DLI will bring us up to date on industry changes.

**Haddad and Associates** will bring us up to date on the latest WHIMIS and WSIB regulations and answer your questions.

### Study on Fast Fashion vs Cleaning

Question posed by Ashlynn McConvey of Dalex - Hi Sid, has anyone ever done a study on the environmental impact of using dry cleaning solvents to clean clothing versus the increased waste created by fast fashion that is not dry clean only? The carbon footprint of heaps of wasted plastic clothes, the cost to manufacture and ship must outweigh the alternative. A thought, Ashlynn

### I posed the question to the experts at CINET

Dear Sid, trust this message finds you well. On November 29<sup>th</sup>, we have received your email containing an inquiry from Ms. McConvey about the environmental impact of using dry cleaning solvents to clean clothing versus the increased waste created by fast fashion that is not dry clean only.

This question was not part of research by CINET. However, it is known that the environmental burden of producing a textile product is much larger than that of a washing or cleaning cycle. So, it is to be expected that textiles which can be cleaned/washed have a large environmental advantage compared to textiles which cannot be washed or cleaned.

**Hi Sidney**, I would be interested to know how many CFA members implement any extra charges for same day service? I know this is popular in the USA, however is it done in Ontario? Not sure if you know the answer or if you can put it out to members. Thank you,

*Kathy Vaillancourt, Operations Manager Spotless Dry Cleaners International Inc.*

[kathyv@spotlessdrycleaners.com](mailto:kathyv@spotlessdrycleaners.com)

I remember years ago that this was done at many cleaners and is continually done in hotels for valet service (50%). However, with the amount of competition that is available, I doubt that many are doing so now. If you are doing so now, please let Kathy know and c.c. me.

**Remember that this is your association and if you have a question or want to state an opinion, let me know and I will try to get the answer for you.**

### **Valentine's Day February 14<sup>th</sup>.**

May I suggest that you visit your local florist and purchase a number of individual roses (with the tube of water attached at the bottom to keep them fresh) and present one to each of your customers on Valentine's Day to show them how much you love and appreciate their business. This is something they will appreciate and remember, as well as tell all their friends and relatives. BTW, that is the date of our anniversary (59 years together).

### **Mackage down filled Jacket**

**It is rare that we get this much co-operation from a manufacturer and as a result, I want to share the following email that was sent to me. Please read all the correspondence to better understand the problem. My advice to our members is to always check for the care label before you process a garment and if you do not have the care label attached to the garment, either do not process it or get a customer to sign a risk absolving you of any responsibility in processing the garment.**

**From:** Luana Lanzetta  
**Date:** Wed, Jan 15, 2020 4:21 PM  
**To:** [canadianfabricare@fabricare.org](mailto:canadianfabricare@fabricare.org);;  
**Subject:** RE: Makage downfilled jacket

Hi Sidney, hope this email finds you well. I left you a voicemail earlier as I wanted to have a discussion with you on the phone regarding this 'complaint' with the complete follow up.

We received the coat yesterday and performed a series of inspections with our production team as well as our fabric manager and came to the following conclusion:

- \* The care label was tampered with before arriving at our facility. If it was tampered with by the consumer, or the dry cleaner, we cannot confirm with certainty
- \* We see the frayed edges of where someone removed the 1st ticket of the care booklet which includes the specific care instructions along with the images
- \* Because the "made in/care/PO info" has several tags that resemble a booklet, Mackage makes their garments with a little pocket in which the consumer can tuck in the booklet so it is not visible when their jacket is hanging.
- \* The individual who removed the 1st page of the care booklet also sewed the pocket shut (either thinking it was a defect, or because the fray was obvious)
- \* We opened the jacket at the seams of the sleeve and concluded that an enormous amount of perchloroethylene was used (more than needed) as it went through the lining of the down bag and hardened it thus resulting in a pebbled/bubbled look of the outer shell

In ATTACHMENTS to support the above statements:

1. .MOV is the video that shows the pocket where a consumer can house/tuck in the instruction care booklet
2. 'pocket sewn' displays where someone sewed the pocket shut
3. 'frayed label' is where we can see that the 1st page of the booklet that has the specific care instructions was removed

4. 'sleeve' displays where we opened it and we see how much perchloroethylene was absorbed in the cleaning process - unnecessary thus resulting in the destroyed garment

Since we cannot confirm if the customer, or a dry cleaner (other than Metro) acted in bad faith to attempt to place blame on us, we wanted to ensure the consumer was not affected. Because we needed to perform a verification of the garment by opening it in several areas and wanted to ensure an excellent customer experience so he can enjoy his Mackage coat, I have been in contact with him and he will receive his replacement item shortly

I also spoke with Marilyn from Metro who was made aware of the results. As you can see, we quickly took action after receiving your initial email last week. Within 3 business days, the consumer was contacted, Metro Dry Cleaning was communicated via 3 phone calls and 4 emails, a shipping label was provided to Marilyn so there was no cost to her to have the item in our hands, the coat was received at our facility, fully inspected and tested, a replacement coat has been ordered for the consumer, feedback provided to Marilyn and now closing the loop with you.

We take such allegations very seriously and work hard to have a reputable brand on the market and cannot accept false or misleading assumptions that an association, dry cleaner, or consumer can make. In order to remedy this, I suggest the following and kindly seek your co-operation on the following points:

- \* For any fabric care associations not to assume that we have misleading care labels
- \* To avoid telling; or agreeing with dry cleaners that we have misleading care instructions
- \* Support our brand with the knowledge that all our garments are fully inspected before being shipped to consumers or purchased in store
- \* To avoid any personal advice or experience until the claim or theory has been proven/disproved upon inspection and validation of facts
- \* Know that we will openly and happily collaborate with all the dry cleaners across the country along with your association to remedy any uncomfortable or unfortunate circumstances

As always, all feedback is appreciated, and I look forward to a continued relationship in good faith with all the members of your association! Looking forward to your reply! Best, Luana

**It is heartwarming when I receive a thankyou from a member of the industry, and it is much appreciated. Below is such a letter followed by a letter from the manufacturer's representative after I spoke with her about a problem. This company is joining several other Canadian manufacturers who are showing responsiveness to the problems that the dry and wet cleaning industry are dealing with. Kudos to Mackage.**

Dear Sid, my father loved the dry-cleaning industry in which he commenced at the age of 24. When he would receive Fabricare magazines and newsletters he would immerse himself in them. He kept them all in his files for reference. He also informed us that those in the industry always have your back and always go the extra mile to help one another.

Today, I am sharing the sentiment of gratitude to you for doing just that. The Makage representative reached out to us to offer assistance. She is having the garment shipped to their office for analysis. I sincerely appreciate your intervention. The sunshine came out on this cloudy day in Ottawa! Thank you to Becca and Chris for the support and guidance! Sincerely!  
Marilyn Dib, Metro Dry Cleaners, 2233 St. Laurent Blvd., Ottawa ON

Good afternoon Sidney,  
It was a pleasure speaking to you earlier! Thank you for taking my call.

I called Metro Dry Cleaners and at first I spent some time on the phone with Marilyn’s mother Lamia (what a lovely woman) who has been in the business for 49 years.

We had a lengthy discussion about her experience with fabric and how this customer has been harassing them with terrible reviews on Google and Facebook.

I then got a hold of Marilyn on her cell phone as she was out of the store, and had a long discussion with her as well.

The customer (Joseph) is quite erratic and not very responsive to any requests.

Actions taken:

- I have sent Marilyn a prepaid Fedex label so that she can send the coat directly to our facility in Montreal so we can do some testing, validate the state of the jacket, and verify the care labels inside
- I have reached out to the customer directly (myself) advising him that his jacket will leave the dry cleaner’s and come into our care for investigation
- Marilyn and I have exchanged email addresses and phone numbers so we can stay in touch
- Once received here, and after testing done, I will stay in touch with the customer and with Marilyn regarding the outcome

Rest assured Sidney, the situation is in good hands here, and again I appreciate that you took the time to signal this to us!

If you have any further questions, please feel free to connect with me at any time.

Lastly, how can I get a copy of the magazine that circulates? Is this something that someone outside the dry-cleaning business is allowed to get their hands on?

Have a wonderful weekend, Luana

**Below is a simple checklist outlining certain legal requirements that apply to most workplaces in Ontario. This list has been created to assist your organization to determine whether it complies as it heads into 2020. Do you have the following in place?**

Harassment Prevention Policy and Training (Required under OHSA).	
Violence Prevention Policy and Training (Required under OHSA).	
Health and Safety Policy and Training (Required under OHSA).	
AODA — mandated policies and Training (Required under AODA).	
Copy of the Occupational Health and Safety Act available in workplace.	
Poster: “Health & Safety at Work: Prevention Starts Here” posted in workplace.	
Poster: “What you Need to Know” about the Employment Standards Act, 2000 in Ontario posted in workplace.	
Poster: “In Case of Injury” posted in workplace if your workplace is covered by the WSIB.	
Joint Health and Safety Committee (if your organization employs 20 or more employees) formed and trained.	
Health and Safety Representative (if your organization employs more than 5 but less than 20 employees) selected and trained.	

\* This list is non-exhaustive and applies to provincially-regulated employers.



**Jim St. Pierre, Member of Board of Directors CFA**

I graduated with a certificate of Electronic Engineering Technologist from Devry Institute of Technology and had a history of working construction with my father's building company.

I immediately tasked myself combining my electronic knowledge with hands on diagnostic work as this was my passion. I began working as a technical support rep. with Dubois Chemicals working on dishwashers, and Laundry equipment.

Harco Co. Ltd. was interested in starting a dishwashing repair to complement their very successful laundry division. I was a natural fit and worked with the team on both Laundry and Dishwashing repair. I remember in the early days seeing Dry Cleaning machines in plants as I drove by the stores and wondering how cool it would be to understand the inner workings of those machines. Near the end of my tenure at Harco, they were starting to grow into dry cleaning with the sale and service of the Omega Dry Cleaning machine out of Montreal (Canadian version of the Marvel machine). While I found the Omega machine challenging to work on due to inconsistent parts and inadequate drawings, I was fascinated by the technology.

I was the picked up by Dalex and worked closely with Lou Mignardi and Don Langford. At the time, Lindus, was the machine I really established my knowledge on. Commissioning, warranty work, and technical support came easy and Don Langford was the best in the business. I really enjoyed dealing with the customers and handling the issues at hand. As my knowledge grew, I became more and more comfortable with customers asking questions and instructing on preventative maintenance programs. The work was really satisfying and customers became friends over time. Many customers and other technicians sought advice and continue to this day.

After just under 25 years at Dalex it was time to move on to work with my friend, Tony Kantzavelos of Trillium TLC. Many were surprised, but I saw the direction and drive in Tony. In my mind, he was developing something different in the industry. His innovative thinking was driving Trillium and his retail "Love Your" brands to heights few thought were possible. Tony offered me the roll of National Sales manager.

After 5 years, I assisted in growing the company and oversaw the renovation of Babayan's Carpet Cleaning bringing all my experience to develop unique and innovative design concepts to rug washing. It has been an enjoyable experience and proud to be a part of it.

I joined the OFA early when I started at Trillium with the hope of bringing a technical voice to the group as many regulations were becoming overwhelming for some. I provided a unique perspective on Dry Cleaning and Laundry topics and I am very willing to share. I also was intimately familiar with almost all Ontario Dry Cleaners through my work with Dalex and I felt I could provide an impartial voice to benefit them.

I am proud of my work with the CFA, Dry Cleaners and Laundry institutions and really feel I have made a positive impact on the industry.

## **Observations from the results of the Wage and Price Survey**

I noticed that especially in the smaller communities that some wages are either at the minimum wage rate or slightly above. This is a very dangerous situation as you cannot depend on these employees turning up to work each day, as anyone can offer them an easier job at the same rate. My suggestion to solve this problem is to consider raising their pay rate (i.e. \$1.00 per hour) and in order to recover the costs of this increase to your business, you could increase the price of cleaning the garment (i.e. a shirt from \$2.50 to \$2.60). If the shirt operator is producing 40 shirts per hour, then that gives you an additional \$4.00 from which you can pay the increase in pay and other benefits, etc., leaving you with a little bit more income.

I cannot impress upon you the necessity to pay our employees a wage that will ensure that they care about their jobs and show up every day. To compensate for this, you must let your customers know that your staff are professional textile care workers and deserve a decent wage. Therefore, your prices reflect this. I do not think any customer would complain if you are paying proper compensation for a good job done.

Many of the prices charged on the survey are base prices and will escalate with the amount of extra work required to clean and finish the garments. This is normal, as there is no price that fits all the potential work that may be required (i.e. beaded gowns, extra material, removing and replacing buttons, etc.).

It appears that some of our members do not realize the amount of work that may go into cleaning and pressing some of the garments that they are processing. As well, the amount of risk and liability that is involved due to the actual retail cost of the garments they are processing (i.e. Canada Goose down jackets and coats are very expensive).

There seems to be a large gap between members for charging for shirts. This may be because some cleaners are just pressing a shirt and placing on a hanger, where others are then taking the time to iron out and creases and replace any missing or broken buttons. Some cleaners use this as a lost leader to bring in the dry cleaning, but I personally do not believe that is the way to go. Do a good job and get paid for it.

Everyone has a starting price for wedding gowns which are a very profitable item to process. However, do you take the time to find out when and where the next wedding show is in your town or city? This is a good place to attend and hand out your business cards to the future brides and hopefully get to clean the dress after the wedding. Do not forget that there are many bridesmaid dresses that may be available for cleaning as well, if you publicize it. What about checking the local papers for engagement announcements and sending out a letter telling them that you specialize in cleaning wedding gowns and fancy dresses, as well as tuxedo wear.

Many of you are showing pricing for processing sheets and pillowcases. I assume that you are pressing them on a hothead press. Evaluate the volume you are doing and consider if it warrants it, to add a one roll ironer to your operation (if you have the room for it) and process even more items and increase your productivity and reduce your cost of production.

I noticed that some of you are charging the same price for a cotton blouse vs a silk blouse. Usually the silk blouses are more expensive and require more careful finishing and time to process. I think you should evaluate this situation.

There is little or no service being offered for Fluff & Fold. This may be something you should consider offering your customers. You already have most of the equipment to process this work and it may bring in more new customers that you can offer the full dry or wet cleaning services to.

There seems to be an abnormality in some of the pricing for a jacket and pants vs the price for a suit. The total cost of each item together is less than the price of a complete suit. Therefore, an observant customer will ask that they be priced separately and save money. The total cost of the pant and jacket should not be less than that charged for the complete suit.

# Canada: Are Employees "Off-Ramping" From Your Organization?

by [Elizabeth Traynor](#); [Siskinds LLP](#)

When employees experience personal trauma, challenging transitions in the workplace, difficult relationships with managers, etc., some of them will choose to "off-ramp," a term referring to those who voluntarily resign or reduce their working hours. Many employers will be familiar with an employee deciding not to return to work from a pregnancy/parental leave. However, off-ramping is becoming more common for several reasons.

We live in an age of increased workplace stress (not to mention societal stress in the form of newspaper headlines), and burnout has now been recognized in the International Classification of Diseases as an occupational phenomenon.<sup>[1]</sup>

Burnout is a syndrome conceptualized as resulting from chronic workplace stress that has not been successfully managed. It is characterized by three dimensions:

- Feelings of energy depletion or exhaustion
- Increased mental distance from one's job, or feelings of negativism or cynicism related to one's job; and
- Reduced professional efficacy

There are many reasons for burn-out of course, but it's not hard to imagine some of the most common ones. One study showed that over 30% of those who left their jobs did so because of work-life balance (12%), management behaviour (11%) and well-being (9%). The same study estimated the cost of replacing an employee to be as much as 33% of the worker's salary.<sup>2</sup>

Another factor increasing the incidence of off-ramping is changing demographics and expectations. A group of 400 millennial women who intend to leave work to launch their own businesses were recently asked to pick their top priority among self, career, friends and family. The majority chose family.<sup>3</sup>

Keep in mind most millennials aren't all that young. "Old" millennials are now in their mid-30s. They're growing up and having kids. Their parents are getting older, too. Of course family is a huge priority. The after-office happy hours and unlimited snacks are becoming less appealing. Instead, millennial women want flexibility. And too few employers make it possible to be equal parts mom, daughter and rockstar employee. Many want the rockstar employee without the mom and daughter part.

Anecdotally, we are also seeing a growing number of dads/sons expressing similar views. Employers who fail to acknowledge the need for flexibility and work-life balance should likely brace themselves for increasing levels of off-ramping.

Whether employee stressors are under an employer's control (long hours, poor management, inadequate supports, etc.) or outside of that control (illness, child/elder responsibilities, relationship issues, etc.), employers can reduce off-ramping by helping employees build resilience. Employee resilience can be built by supporting strong relationships in the workplace, maintaining regular communication with employees on leave, group activities, mentorship structures, etc.<sup>4</sup>

Building a positive, supportive workplace environment is easier said than done, of course. It takes time, effort and money. It certainly won't happen overnight. But the return on investment is a stable workforce with the resilience to cope with adversity and stay productive.

# Canada: Employers Should Be Careful About Terminating Employment Around The Holidays

Last Updated: Jan 6 2020; Article by [John Schudlo](#); [Norton Rose Fulbright Canada LLP](#)

While it's always important for employers to be professional when dismissing an employee, employers would be wise to exercise extra care if they have to let someone go during the holiday season.

Canadian courts have long cautioned employers to avoid being unduly insensitive in the way they dismiss employees. Courts don't look kindly on terminations that are, as the Ontario Court of Appeal once described, "cold and brusque."

If an employer's conduct during a dismissal is unfair or unduly insensitive and leads to an employee's mental suffering, that employer could be on the hook for paying the employee "aggravated" or "moral" damages.

Throughout the years, courts have signaled that employers should be careful about dismissing employees in and around significant events or moments (e.g., before a daughter's wedding or around the time a parent dies). As such, if not carried out with appropriate care, a dismissal during the holiday season could be seen as unduly insensitive.

Just last year, in *Horner v 897469 Ontario Inc.*<sup>1</sup>, the Ontario Superior Court awarded \$20,000 in aggravated damages to an employee who was dismissed at Christmas time. In that case, days before the Christmas break, the employee had complained, to her employer, that a co-worker was harassing her at work. Then, on December 28th, the employee found a termination letter stuck in the back door of her house. The letter purported to dismiss the employee for cause. While the Court considered multiple factors in arriving at its decision, the decision paid particular attention to the fact that the termination letter was sent "during the Christmas holidays."

In *Zesta Engineering Ltd. v Cloutier*<sup>2</sup>, the Ontario Superior Court awarded an employee \$75,000 in moral damages after the employee was dismissed during the holiday season. Importantly, in this case, the employer had engaged in a long list of bad-faith behaviors. However, in deciding to award moral damages to the employee for the manner in which he was dismissed, the Court made sure to point out that, among other things, the employee was let go only "five days before Christmas."

Of course, courts will consider a number of factors when deciding whether or not to award damages to employees for the manner in which those employees have been dismissed. However, employers should be on notice that courts often consider the timing of a dismissal when assessing a claim for aggravated or moral damages. Therefore, if an employer has no choice but to dismiss an employee during the holidays, it would be in the employer's best interest to do so with the utmost care and sensitivity.

## CFA Conference October 24, 2020

I am pleased to announce that the following companies have reserved space to show their products at the conference: **Sparkle Solutions, Ontario Laundry Systems, GreenEarth Canada**

As well, **GreenEarth Canada** will be sponsoring the coffee breaks for the conference.

**CFA encourages our members to support the following allied trades as we appreciate the support and sponsorship they provide to our association.**

**Allied Trade Members**

Be Creative 360	Anaheim	(949) 270-1609	Dave Troemel
Cleaner's Supply Inc	Markham	(800) 531-2943	Jan Gary ext. 199
Cleaner's Supply Inc	Markham	(800) 531-2943	Crystal Granish
Dalex Canada Inc.	Concord	(905) 738-2070	Ashlynn McConvey
Dalex Canada Inc.	Concord	(905) 738-2070	Lou Mignardi
Dalex Canada Inc.	Concord	(905) 738-2070	D'arcy McConvey
East Coast Laundry Systems	Halifax	(902) 403-4484	Peter Blunden
Exttox Industries Inc.	Mississauga	(905) 670-7738	Arthur Keys
EZ Products	Wauchula	(877) 906-1818	Diane Rue / David Brown
Fabritec International	Stoney Creek	(905) 807-3579	John Regan
Flomen Insurance Agency	Markham	(416) 410-4155	Stephen Flomen
Green Dolphins Inc.	Mississauga	(905) 673-0707	Amie Hingston
Green Dolphins Inc.	Mississauga	(905) 673-0707	Nick Plesa
GreenEarth Cleaning Canada Inc	Thorndale	(519) 636-9282	Robert Kuenzlen
Harco Co Ltd	Mississauga	(905) 890-1220	Rob Jackson
Harco Co Ltd	Mississauga	(905) 890-1220	Malcolm Caldwell
Lavanett	Mississauga	(905) 402-3140	Earl Eichen ext. 210
Marsh Canada Ltd	Toronto	(416) 349-4649	Ross Smith
MacDonald, Sager, Manis LLP	Toronto	(416) 364-1553	Jordan Cohen
Monster Mechanical Ltd.	Guelph	(416) 688-4115	Leo Bissonnette
Miele Canada	Vaughan	(705) 717-9884	Corey Gaucher
Ontario Laundry Systems	Mississauga	(905) 673-1308	Craig Gibson
Richard Ponsonby Creative	Mississauga	(416) 578-8961	Richard Ponsonby
Sparkle Solutions	Vaughan	(905) 660-2282	Bruce Miller, Ext 251
Spot Business Systems	Draper	(801) 208-2231	Mark Jones
Starchup	Brooklyn	(574) 360-7593	Nick Chapleau
Techstar Plastics Inc.	Port Perry	(905) 985-8479	Bill Barnes
Wiesner Insurance	Brampton	(905) 451-4205	Jason Wiesner (ext 26)
Willms & Shier Environmental Law LLP	Toronto	(416) 862-4828	Jacquelyn Stevens

**Please print out this list and keep it available for when you need to call one of our allied trades**

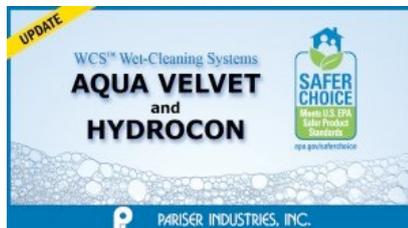
**Remember March 3<sup>rd</sup> is National Dry Cleaning Day**



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416-562-9000 or the office at 905-738-2070 OR 1-800-387-3507  
[WWW.DALEX.CA](http://WWW.DALEX.CA)



## Why Long Term Care Insurance?

Each one of us bears a responsibility to act as our own advocate and plan for our own care when the time comes that we can no longer take care of ourselves. Many mistakenly believe the government will take care of us. They could not be more wrong. Any government assistance covers only the most basic care which is far less than what is considered reasonable.

When given the choice, most people prefer to be cared for and remain in their home for as long as possible. The quality of home care is superior and longevity is increased compared to a long term care facility.

The most logical solution to manage the inevitable is Long term care insurance. However, this intelligent solution comes with its own set of issues. Traditional Canadian long term care insurance products require full underwriting and as a result over 50% of applicants are declined. Furthermore, they are very costly and out of reach for most Canadians.

## Why MyDignity Inc.?

MyDignity Inc. is pleased to provide a proprietary simplified issue (CARP endorsed) long term home care plan that is both easy to obtain and affordable. Underwriting consists of a short health declaration allowing for a 95% approval rate.

Furthermore, premiums under this plan qualify as a PHSP and therefore may qualify as either a medical tax credit or as an expense when the individual is either self employed or employed through a corporation. Any benefits received are non taxable.

### Long Term Care Options

#### Step 1: Simplified Issue Plans – No Medical Underwriting

MyDignity Homecare Plan	John 61	Lisa 59
\$50,000 Lifetime Home Care Benefit	<b>\$56.74</b>	<b>\$61.84</b>
OR		
\$100,000 Lifetime Home Care Benefit	<b>\$74.46</b>	<b>\$80.25</b>
<b>** Rates include 10% couples discount</b>		

#### Step 2: Traditional Issue Plan - Medical Underwriting Required

Sun Life	John 61	Lisa 59
\$2,000 monthly benefit	\$178.46	\$222.37
<b>90 Day Waiting Period</b>		
<b>Lifetime Benefit</b>		
<b>3% Indexing Post-Claim</b>		
<b>Steve Flomen of Flomen Insurance Group</b> <a href="mailto:stephen@flomeninsurance.ca">stephen@flomeninsurance.ca</a> <b>C: 416-550-9219; Tel: 416-410-4155</b>		

