



**SAUGEEN**  
ECONOMIC DEVELOPMENT CORPORATION  
A Community Futures Development Corporation

# Loan Application

## AGRICULTURAL LOAN FUND

Agricultural Business Loans up to **\$250,000**

Interest rate as Low as Prime + .5%

Financing to assist with:

- Land and Building Improvements
- Equipment Purchases/Upgrades/IT
- Livestock/Crops

515 Mill Street, P.O. Box 177, Neustadt, ON N0G 2M0

Tel: 519-799-5750 | Toll Free: 1-877-335-7332

Fax: 519-799-5752

[info@sfdc.ca](mailto:info@sfdc.ca) | [www.sfdc.ca](http://www.sfdc.ca)



Federal Economic Development  
Agency for Southern Ontario

Agence fédérale de développement  
économique pour le Sud de l'Ontario

Canada



**SAUGEEN**  
ECONOMIC DEVELOPMENT CORPORATION  
A Community Futures Development Corporation

**CHECKLIST OF THINGS TO BE INCLUDED WITH THIS LOAN APPLICATION**

	Existing Businesses:
<input type="checkbox"/>	• 3 years of historical financial statements (profit & loss and balance sheet)
<input type="checkbox"/>	• Corresponding Income Tax returns and Assessment Notices
<input type="checkbox"/>	• Current Profit & Loss statement, Aged Accounts Payable and Accounts Receivable lists, Balance Sheet.
<input type="checkbox"/>	• Current Government Statements for HST/Source Deductions
<input type="checkbox"/>	• A copy of birth certificate and driver's license for each business principal
<input type="checkbox"/>	• A copy of your current mortgage statement
<i>\$75.00 loan application fee will be taken from the first advance if your loan is approved. \$1,000 mandatory training program fee will be added to your loan - interest free.</i>	

Businesses located in Saugeen Economic Development Corporation coverage area; including the Municipalities of Arran-Elderslie, Brockton, Chatsworth, Grey Highlands, Hanover, Minto, South Bruce, Southgate, Wellington North and West Grey, have an opportunity to access up to **\$250,000** in financing to assist with improvements to your business: including **Land and Building Improvements, Equipment Purchases/Upgrades/IT, Livestock/Crops.**

**SAUGEEN ECONOMIC DEVELOPMENT CORPORATION  
AGRICULTURAL LOAN APPLICATION**

**GENERAL INFORMATION AND GUIDELINES**

**Agricultural Improvement Loan Fund**

Saugeen Economic Development Corporation (SEDC) is a community-sponsored and managed non-profit organization designed to foster the creation of new jobs by helping business start-ups, maintenance or expansions.

The following are the guidelines to be utilized in the review of applications to the Improvement Loan Fund:

- Agricultural Loans may be provided under this program \$5,000 to \$250,000
- Interest Rates as Low as Prime
- No early payout fees (with 90 day written notice)
- \$75 application fee (only if approved) + \$1,000 training fee added to your loan interest free
- Owner's personal guarantee required
- Completed loan application, personal financial statement, three years of financial statements for existing businesses, copies of recent government statements(HST/Source Deductions/Income Tax)
- Eligible businesses must be located in or be able to demonstrate an impact on the following area(s):  
Municipalities of Arran-Elderslie, Brockton, Chatsworth, Grey Highlands, Hanover, Minto, South Bruce, Southgate, Wellington North and West Grey.

**LOAN FEATURES AVAILABLE**

- choose from different interest terms, amortization periods
- flexible repayment options that match your irregular cash flow
- deferred payments
- interest only payments
- full prepayment privileges

**NOTE:** As the Corporation is financially supported by the Government of Canada, through the Federal Development Agency of Southern Ontario (FedDev), representatives of FedDev are permitted access to all client files for monitoring and evaluation purposes and you may be contacted by representatives of FedDev as part of the evaluation process

SAUGEEN ECONOMIC DEVELOPMENT CORPORATION

**SAUGEEN ECONOMIC DEVELOPMENT CORPORATION  
 AGRICULTURAL LOAN APPLICATION  
 BACKGROUND INFORMATION**

<b>COMPANY INFORMATION</b>					
<b>Company Name</b>					
<b>Address</b> <i>(if you have selected a location)</i>					
<b>City</b>		<b>Province</b>		<b>Postal Code</b>	
<b>Telephone</b>		<b>Fax</b>		<b>Email</b>	
<b>Web Site</b>				<b>Date Est.</b>	
<b>Structure</b>	<b>Sole Proprietorship</b> <input type="checkbox"/> <b>Partnership</b> <input type="checkbox"/> <b>Corporation</b> <input type="checkbox"/>				
<b>Location</b>	<b>Owned</b> ____	<b>Date Purchased</b>			
	<b>Leased</b> ____	<b>Expiry Date</b>			
<b>Rate per sq. foot</b>				<b>Total sq. foot area</b>	
<b>Federal Business Number or HST #:</b>				<b>Provincial Sales Tax Number:</b>	

<b>OWNER INFORMATION # 1</b>					
<b>Name</b>					<b>% Owned (if partnership)</b>
<b>Address</b>					
<b>City</b>		<b>Province</b>		<b>Postal Code</b>	
<b>Telephone</b>		<b>Fax</b>		<b>Email</b>	

<b>OWNER INFORMATION # 2</b>					
<b>Name</b>					<b>% Owned (if partnership)</b>
<b>Address</b>					
<b>City</b>		<b>Province</b>		<b>Postal Code</b>	
<b>Telephone</b>		<b>Fax</b>		<b>Email</b>	

<b>PAST SOLVENCY</b>		
<b>Have you ever owned a business in the past?</b>	<b>Yes</b>  <b>No</b>	<b>If yes explain the current status of the business:</b>
<b>Have you owned a business that has ever been in receivership or declared bankruptcy?</b>	<b>Yes</b>  <b>No</b>	<b>If yes explain:</b>

**SAUGEEN ECONOMIC DEVELOPMENT CORPORATION  
AGRICULTURAL LOAN APPLICATION**

<b>BUSINESS BANKING INFORMATION</b>			
<i>Business Bank</i>			
<i>Address</i>			
<i>Telephone</i>		<i>Contact</i>	

<b>BUSINESS &amp; PERSONAL REFERENCES (specify)</b>			
<i>Name &amp; Address</i>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="padding: 2px;"><i>Contact Name</i></td></tr> <tr><td style="padding: 2px;"><i>Phone</i></td></tr> </table>	<i>Contact Name</i>	<i>Phone</i>
<i>Contact Name</i>			
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<i>Contact Name</i>			
<i>Phone</i>			

Have all required Government Remittances (PST / GST / HST / Employer Source Deductions) been paid in accordance with your remittance schedule? (Check yes or no)

Yes     No    If there are remittances owing to the Government, please complete the table below.

OWING TO	AMOUNT	DETAILS

**SAUGEEEN ECONOMIC DEVELOPMENT CORPORATION  
AGRICULTURAL LOAN APPLICATION**

<b>PROJECT EXPENSES</b>	
	<b>Amount</b>
	\$
<b>TOTAL COST OF PROJECT</b>	
	\$

<b>PROJECT FINANCING</b>			
<b>APPLICANTS CONTRIBUTION</b>	<b>Amount</b>	<b>SEDC LOAN</b>	<b>Amount</b>
	\$		\$
<b>OTHER LENDER: _____</b>	\$	<b>OTHER SOURCE: _____</b>	\$
<b>TOTAL PROJECT FINANCING</b>			\$

\*Total Project Financing should equal Total Cost of Project.

How did you hear about the SEDC? If a bank made a referral, please indicate which bank.

- |   |  |
|---|--|
| <input type="checkbox"/> <b>Bank</b> _____                | <input type="checkbox"/> <b>Newspaper</b>    |
| <input type="checkbox"/> <b>Past/Existing SEDC Client</b> | <input type="checkbox"/> <b>Email</b>        |
| <input type="checkbox"/> <b>Brochure</b>                  | <input type="checkbox"/> <b>Other: _____</b> |

**LOAN REQUEST**

\$ _____	<b>Anticipated Repayment: _____ years (maximum 5 years)</b>
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**JOB MAINTENANCE AND JOB CREATION POTENTIAL**

<b>How many staff do you currently employ (including yourself)?</b>	<b>Full Time: #</b>	<b>Part Time: #</b>
<b>How many staff do you expect to add in the next 6 months as a result of this loan application if</b>	<b>Full Time: #</b>	<b>Part Time: #</b>

**PLEASE LIST ALL THE FINANCIAL INSTITUTIONS WHERE YOU CURRENTLY HAVE A BANK ACCOUNT.**

<b>Bank Name</b>	<b>Address</b>	<b>Account Number</b>

**NEXT OF KIN INFORMATION**

<b>Name</b>		<b>Telephone</b>	
<b>Address</b>			

**SAUGEEN ECONOMIC DEVELOPMENT CORPORATION  
AGRICULTURAL LOAN APPLICATION**

**PERSONAL FINANCIAL STATEMENT**

<b>PERSONAL INFORMATION</b>					
First Name	Middle Name	Surname	SIN (optional)	Date of Birth	
Home Address			City	Province	Postal Code
Home Telephone	Residence __Own __Rent __Other		How long at present address ____ Yrs ____ Months		No of Dependents
Occupation	Currently Employed by (include address):			How long with employer? ____ Yrs ____ Months	
Employers Phone No: ( )	Marital Status	Have you ever declared bankruptcy? ____ Yes ____ No		If YES, when?	
<b>PERSONAL DATA ON SPOUSE: Under the laws of Canada or the provinces your spouse may have a legal interest obligation arising from your business dealings and may also have an interest in your personal assets.</b>					
Spouse's Name			Date of Birth	S.I.N. Number (optional)	
Spouse's Current Employer (include address)			How long with employer? ____ Yrs. ____ Mths	Spouse's Work Number ( )	
Occupation	Have you ever declared bankruptcy? ____ Yes ____ No			If YES, when?	
<b>ASSETS</b> List and Describe all Assets			<b>LIABILITIES</b> List credit cards, open lines of credit and other liabilities		
		<b>VALUE</b>		<b>BALANCE OWING</b>	<b>MONTHLY PAYMENT</b>
Total Cash on hand		\$	Bank Loans (itemize)	\$	\$
Automobile Make      Model      Year					
Automobile Make      Model      Year			Lines of Credit (itemize)		
Accounts, Notes, Receivable (please itemize)					
Total Real Estate Owned (see schedule A)			Credit Cards/Leases (itemize)		
Investments					
RRSP's			Total Mortgages on Real Estate owned (see Schedule. A)		
Recreational Equipment (itemize)			Other Obligations (Please itemize)		
			<b>TOTAL MONTHLY PAYMENTS</b>		<b>\$</b>
Other Assets (Household Goods, etc.)			<b>TOTAL LIABILITIES (2)</b>	<b>\$</b>	
<b>TOTAL ASSETS (1)</b>		<b>\$</b>	<b>NET WORTH (1-2)</b>	<b>\$</b>	

Please attach details for all crop, feed, livestock, equipment/vehicles, & Quota.  
(If applicable assets & liabilities)

**SAUGEEN ECONOMIC DEVELOPMENT CORPORATION  
AGRICULTURAL LOAN APPLICATION**

GENERAL INFORMATION	
Have you ever had an asset repossessed? Yes____ No____	Are you a party to any claims or lawsuits? Yes____ No____
Do you owe any taxes prior to the current year? Yes____ No____	
IF YES TO ANY QUESTION ABOVE, PLEASE PROVIDE DETAILS:	
INCOME SOURCES	SUNDRY PERSONAL OBLIGATIONS
Your Current Gross Monthly Income	\$
Your Spouse's Gross Monthly Income	\$
Monthly Rental Income (from Schedule A below)	\$
Other Income (please itemize)	\$
<b>TOTAL</b>	\$
Do you have other obligations? (I.E. Co-signer, endorser, guarantor?) ____ Yes      ____ No	
If Yes, please provide details:	

**SCHEDULE A**

REAL ESTATE OWNED (please provide details on your share of real estate owned)			
Address of Residence/Property Owned:		Month/Year Purchased	
		Purchase Price	\$
		Present Market Value	\$
		Monthly Rental Income (if applicable)	\$
Registered Owner(s)	<hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/>	% Owned _____ _____	Annual Property Taxes: \$ Are property taxes included in Mortgage payment? Yes ____ No ____
Name & Address of First Mortgage Holder:		Name & Address of Second Mortgage Holder:	
Balance of First Mortgage: \$ _____		Balance of Second Mortgage: \$ _____	
Monthly Payment: \$ _____		Monthly Payment: \$ _____	
If additional property is owned, please attach details as indicated above and expenses (if applicable).			



## DISCLOSURE AND RELEASE STATEMENT

To: Saugeen Economic Development Corporation (the "Corporation")

1. I, hereby certify that the information in this Statement of Personal Assets and Liabilities is a complete and true declaration. The property values shown above are the fair market values of the properties and the amount of debts is the total potential indebtedness (inclusive of any other loans, credit cards, or other debts for which I have signed as a guarantor).
2. I confirm that if any statement I have made herein or in accompanying materials proves to be incorrect in any way, I shall notify the Corporation immediately.
3. I authorize the Corporation to obtain personal credit information about me from any source. By executing this statement, I acknowledge as notice in writing, the Corporation's intent to obtain this information and I authorize each source to provide this information to the Corporation.
4. I understand and agree that in order to perform a credit investigation, I need not provide my Social Insurance Number ("SIN") if I can provide alternative identification that is acceptable to the credit reporting agencies. If I do provide my SIN, I consent to the Corporation using this information for the limited purpose of performing a credit investigation.
5. I authorize the Corporation to retain this Statement of Personal Assets and Liabilities and any financial records, credit and reference reports for the Corporation's records and reporting to the Federal Development Agency of Southern Ontario (FedDev), who oversees the Community Futures Program.
6. I confirm receipt of the Corporation's Privacy Statement and understand and consent to the Corporation collecting, using, retaining and disclosing the information contained in this Statement of Personal Assets and Liabilities for the limited purpose of determining my eligibility for financing as is required by law, and by the Government of Canada. I understand that the Corporation will handle my personal information in strict confidence in accordance with Federal privacy law as set out in the Corporation's Privacy Policy. If I have any questions or concerns about the management of my information, I may refer to the Privacy Policy, available at [www.centreforbusiness.ca](http://www.centreforbusiness.ca) or contact the Chief Privacy Officer.
7. I understand and agree that my Personal Financial information may be, at any time throughout the application and/or approval process, disclosed to any co-applicant, spouse, partner or guarantor of this loan application.

Yes No

I am currently the subject of litigation before a court, tribunal, government board or agency, or there is a threat of such litigation. There are unexecuted judgment(s) registered against me, such as:

\_\_\_\_\_

I have made an assignment or have been petitioned into bankruptcy; there are writs registered against my name. If yes, provide details: -

\_\_\_\_\_

I certify that I am a Canadian Citizen or Landed Immigrant.

DATED, AT \_\_\_\_\_, THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Signature

# **SAUGEEN ECONOMIC DEVELOPMENT CORPORATION AGRICULTURAL LOAN APPLICATION**

## **THE APPLICANT UNDERSTANDS AND AGREES:**

(a) That the Applicant will be responsible for payment of all charges relative to preparation, execution and registration of such documents as may be required by the Corporation or its solicitors, in the event this application is approved. Such fees will be deducted from any monies advanced to the undersigned.

(b) That the terms and conditions of any financing which may be authorized will be set forth in an Approval Letter, for agreement and acceptance by the Applicant;

(c) That the statements made herein are for the express purpose of obtaining financing from the Corporation and are to the best of the Applicant's knowledge and belief true and correct. The Applicant understands that additional information in support of this application must be supplied to the Corporation, if requested, before adequate consideration can be given to this application. The Applicant realizes that any present or future indebtedness of the Applicant, or the Applicant's business, to the Corporation may become due and payable if any information provided by the Applicant to the Corporation proves to be inaccurate or incomplete;

(d) That in applying for this financing and, in the event that the Corporation approves such application, the Applicant's personal and confidential business information will be requested from the Applicant and/or collected from third parties that have information about the Applicant's business and personal financial status for the purposes of determining the Applicant's eligibility for financing and reporting to the Government of Canada..

## **DISCLOSURE, RELEASE AND WAIVER OF LIABILITY**

(a) The Applicant acknowledges that he or she approached the Corporation to obtain information about business and has, or is preparing a business plan.

(b) The Applicant acknowledges that he or she is solely responsible for the success or failure of his/her business, and that any information which is provided to the Applicant by representatives of the Corporation is for the Applicant's understanding only. It is the Applicant's responsibility to verify the accuracy of such information or to seek additional information concerning any aspects of the Applicant's proposed business.

(c) The Applicant further agrees to hold the Corporation harmless and hereby releases and discharges the Corporation from any actions, damages, claims or demands which may arise, directly or indirectly, as a result of any act or omission by the Corporation in providing information to the Applicant, and to indemnify the Corporation from any such actions, damages, claims or demands which might be suffered by the Applicant's business or any guarantor in connection with any such information.

## **COLLECTION, USE, AND DISCLOSURE OF PERSONAL AND BUSINESS INFORMATION**

(a) The Applicant acknowledges that, as the operation of the Corporation is financially supported by the Government of Canada, through the Federal Development Agency of Southern Ontario (FedDev), representatives of FedDev are permitted access to the files of the Corporation for monitoring and evaluation purposes and that the Applicant may be contacted by representatives of FedDev and that, such information as is acquired by the FedDev will be treated as confidential.

(b) The Applicant acknowledges receipt of the Corporation's *Privacy Statement* and hereby consents to his or her personal and business information being collected, used, retained, and disclosed by the Corporation for the limited purposes as set out above. The Applicant further understands that under Federal privacy law, he or she has access to the information held by the Corporation and knows to refer to the Corporation's *Privacy Policy* or contact the Chief Privacy Officer if a question or concern arises about the handling of the Applicant's personal information.

(c) The Applicant further understands and consents to the Corporation publicizing the Applicant's business venture if the Applicant is successful in obtaining financing from the Corporation, which may or may not include personal information such as the name, business name and photo of the Applicant.

DATED, at \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
(Name of Witness)

\_\_\_\_\_  
(Name of Applicant)

\_\_\_\_\_  
(Signature of Witness)

\_\_\_\_\_  
(Signature of Applicant)

**Please note:** If your business is other than a sole proprietorship; All partners or shareholders and their spouses are required to submit a separate Personal Financial Statement. Additional copies are available at the office.

# **SAUGEEN ECONOMIC DEVELOPMENT CORPORATION AGRICULTURAL LOAN APPLICATION**

## **PRIVACY STATEMENT**

### ***INTRODUCTION***

The Saugeen Economic Development Corporation (SEDC) is a federally-supported not-for-profit community organization with a volunteer Board of Directors and professional staff whose purpose is to support community economic development and small business growth through business loans or loan guarantees.

SEDC's privacy policies and procedures that have been developed to comply with Canada's *Personal Information Protection and Electronic Documents Act* ("*PIPEDA*"). *PIPEDA* sets out rules for the collection, use and disclosure of a client's or customer's personal information, as well as safeguarding that information in the course of commercial activity as defined in the legislation.

### ***WHAT IS "PERSONAL INFORMATION"***

Under *PIPEDA*, "Personal Information" means any information that is identifiable to an individual, including name, address, telephone number, Social Insurance Number, and date of birth. It also includes, but is not limited to, other information relating to identity, such as, nationality, gender, marital status, financial information and credit history.

### ***PURPOSES FOR PERSONAL INFORMATION***

The SEDC collects only that personal information required to assess a prospective applicant's eligibility for financial assistance, as well as to report to the Federal Economic Development Agency for Southern Ontario, the federal department that administers the Community Futures Program in Southern Ontario.

### ***CONSENT***

At the time of completing a loan application, the express, written consent of the individual applicant will be sought for the collection, use, retention and disclosure of their personal information for the purposes set out in the SEDC's privacy policy.

An applicant may choose not to provide some or all of the personal information requested, but if the SEDC is unable to collect sufficient information to validate a financing request, the application for financing may be turned down.

### ***ACCURACY***

The SEDC endeavours to ensure that all personal information in active files is accurate, current and complete. When a client notifies the SEDC that his or her personal information requires correction or updating, the necessary changes will be made. Information contained in closed files is not updated.

### ***LIMITING USE, RETENTION & DISCLOSURE***

The SEDC uses and retains personal information for only those purposes to which the individual has consented. Personal information will be disclosed to only those SEDC employees, volunteer members of committees and/or Board of Directors that need to know the information for the purposes set out in the SEDC Privacy Policy.

## **SAFEGUARDS**

The SEDC utilizes a number of physical, organizational and technological measures to safeguard personal information from unauthorized access or inadvertent disclosure in accordance with its Information Security, Retention and Destruction Policy, including but not limited to:

### Physical

Active files are stored in locked filing cabinets located in work areas restricted to the SEDC employees and authorized volunteers. Closed files are stored in locked cabinets for a period of seven years, after which, the information is shredded prior to disposal.

### Organizational

The SEDC employees, volunteers, and third party service providers sign confidentiality agreements binding them to safeguarding the confidentiality of personal information to which they have access.

### Technological

Personal information contained on the SEDC computers and the electronic database is password protected. As well, the Internet server or router has firewall protection to protect against virus attacks and hacking into the database.

### Electronic Transmission of Information

Notwithstanding the technological safeguards implemented by the SEDC, all Internet transmissions are susceptible to possible loss, misrouting, interception and misuse. For this reason, as part of the application that individuals sign consenting to their personal information being collected, used, retained, and disclosed, the SEDC will assume that it has the individual's consent to communicate via the Internet unless notified to the contrary.

## **INDIVIDUAL ACCESS**

An individual who wishes to review or verify what personal information is held by the SEDC, may do so by making a request, in writing to the SEDC's Chief Privacy Officer. Upon verification of the individual's identity, the Chief Privacy Office will provide a written report within 60 days.

## **INVESTIGATING COMPLAINTS**

Any concern or issue about the SEDC's personal information handling practices may be made, in writing, to the Chief Privacy Officer. Upon verification of the individual's identity, the Chief Privacy Officer will act promptly to investigate the complaint and provide a written report to the individual.

If the individual is dissatisfied with the report provided by the Chief Privacy Officer, or feels that the corrective action taken by the SEDC is insufficient, the individual may direct a complaint to the Federal Privacy Commissioner in writing. The address of the Federal Privacy Commissioner is provided in this Privacy Statement for your convenience.

## **AMENDMENTS TO OUR PRIVACY POLICY**

This Privacy Statement is a summary of the SEDC's Privacy Policy. For full particulars of the SEDC's privacy policies and procedures, please request a copy of the Privacy Policy from the SEDC or a copy may be obtained from the Internet website at: [www.sbdc.ca](http://www.sbdc.ca)

The SEDC Privacy Policy and this Privacy Statement are in effect May 27th, 2004 and is retroactive to January 1, 2004. The SEDC's Privacy Policy and this Privacy Statement may be updated from time to time to reflect amendments in applicable Federal and Provincial laws. Any changes to this Privacy Policy will be posted on the SEDC website and will apply to personal information collected from the date of the posting of the revised Privacy Policy.

### **CONTACT INFORMATION**

If you have any questions regarding the SEDC's Privacy Policy, Information Security, Retention and Destruction Policy, and/or this Privacy Statement, or you wish to make an access to personal information request, please contact:

<p><b>Rose Austin, General Manager</b> Saugeen Economic Development Corporation 515 Mill Street, P.O. Box 177 Neustadt, ON N0G 2M0</p>	<p>rose@sbdc.ca Phone: 519-799-5750 ext. 1 Toll Free: 1-877- 335-7332 Facsimile: 519-799-5752</p>
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### **OTHER HELPFUL PRIVACY LINKS**

For a copy of PIPEDA, or for answers to other questions regarding privacy legislation, below are some helpful privacy links.

Federal Privacy Commissioner  
[www.privcom.gc.ca](http://www.privcom.gc.ca)  
112 Kent Street  
Ottawa, ON K1A 1H3

Siskind, Cromarty, Ivey & Dowler LLP  
Privacy Law Group:  
[www.siskindsprivacylaw.com](http://www.siskindsprivacylaw.com)

Provincial Privacy Commissioner  
[www.privcom.on.ca](http://www.privcom.on.ca)

The SEDC Privacy Policy Web Site:  
[www.sbdc.ca](http://www.sbdc.ca)