

## An Entrepreneur Returns From full-time employee to self-employed...by choice

**By: Jennifer Layman**  
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After one year of his television broadcast course at Loyalist College, Shawn Behnke dropped out. Not because he didn't like the program, but he just didn't want to be a student. He wanted hands-on work the real thing and he was determined he could get it by opening his own video production business. So, he did, partnering with a high school friend. But it wasn't long before Shawn realized that maybe, he was just ahead of his time. With a love for video production, and too much time on his hands, Shawn landed a job with TV Cogeco. It was a volunteer job, but one that paid in experience.

For three years, Shawn volunteered for TV Cogeco. In 1997, a little bit of luck landed him a part-time job with the station. It was enough to help

the business grow, and keep a regular paycheque coming in. In 1999, he was presented with an opportunity to become full-time at the station, but he would have to give up his business to do it.

people are thankful just to be employed. For Shawn, who says he always counted himself lucky to be part of TV Cogeco, a different kind of pressure was surrounding him. Call it a voice from the past,

TV Cogeco, the place he loved so much he got married there, and re-ignited his video production business.

His first week back as an entrepreneur has been busier than he imagined. "It was like I never stopped," he says. "Just as I finished off a number of projects for the television station, I started on some projects of my own for clients. The week just flew by."

After 16 years, Shawn is right back where he started - running his own business. But 16 years ago, nobody was putting video on the Internet and there was no such thing as a corporate video on CD.

How things have changed. It seems that time has caught up to Shawn's entrepreneurial drive, just at the time when he needed it to.

You can contact Shawn at:  
ComBEtek Multimedia  
Phone: 613-732-7049  
Combetek@cogeco.ca

### Could I make it on my own? Am I really that good at what I do, or am I just cocky and foolish?

Shawn Behnke. ComBEtek Multimedia

"I had to make a big decision," he says. "It was my business or TV Cogeco."

Shawn took the full-time opportunity.

To say he loved his work would be an understatement. He even got married at the station. He had worked hard and it had paid off. He had a great career, a good paycheque and a year-end bonus. Life was great.

Fast forward to 2009. The country is in a recession, and people are being laid off and downsized. Unemployment rates are rising and most

but he started thinking about going back into his own business.

"Months went by, and I couldn't shake the 'what if' factor," he says. "What if I left? Could I make it on my own? Am I really that good at what I do, or am I just cocky and foolish? I don't think it was a matter if people thought I was crazy, but the fact I was questioning myself, if I was that crazy."

So why take the risk? "Because," he says, "I believe I can do better."

On January 15, 2010, he left

# 30,000 hits this Month!

How many people are looking at different jobs?

Here's a sample of our current activity!

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Administration. 169 views.  
(Online for 3 days!)

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Sales: 344 views

Professional Health: 58 views  
(Online for 8 days!)

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## THE Region's BusinessMedia

Ottawa Valley Business is a monthly publication covering business news and events throughout Renfrew County and surrounding areas. It is published by Forward Thinking Media Group.

### WHO READS US:

OVB is delivered twice a month via email to more than 2,600 businesses, government and organizations.

### HOW TO SUBSCRIBE:

To receive OVB by email each month, contact us at: [admin@ovbusiness.com](mailto:admin@ovbusiness.com). There is no charge to receive the publication.

### ADVERTISING

Various advertising options are available in OVB. Volume discounts and Chamber of Commerce membership discounts are available. Please inquire about ad opportunities.

### CONTENT & SUBMISSIONS:

News, article suggestions and letters to the editor are welcomed and encouraged. Content will be edited to fit the space available. We welcome press releases and news from our local business community to be published free of charge.

### CONTACT US:

OVB is part of the Forward Thinking Media Group. You can contact us as follows:

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# Municipal Funding

The Ontario Municipal Partnership Fund, a program headed by the Ontario Ministry of Finance, has released municipal funding allotments for 2010. This is funding that includes Social Programs, Rural and Northern Communities and Police Services grants.

<b>Admaston Bromley</b>	\$695,000
<b>Arnprior</b>	\$1,159,900
<b>Bonnechere Valley</b>	\$1,261,100
<b>Brudenell Lyndoch Raglan</b>	\$569,900
<b>Deep River</b>	\$734,000
<b>Greater Madawaska</b>	\$409,500
<b>Head Clara Maria</b>	\$65,800
<b>Horton</b>	\$205,400
<b>Killaloe Hagarty Richards</b>	\$720,200
<b>Laurentian Hills</b>	\$261,900

<b>Laurentian Valley</b>	\$811,000
<b>Madwaska Valley</b>	\$1,035,500
<b>McNab Braeside</b>	\$476,600
<b>North Algona Wilberforce</b>	\$625,100
<b>Pembroke</b>	\$1,832,600
<b>Petawawa</b>	\$1,212,100
<b>Renfrew</b>	\$1,628,400
<b>Whitewater Region</b>	\$1,189,000
<b>Bancroft</b>	\$1,104,100
<b>Beckwith</b>	\$448,800
<b>Carleton Place</b>	\$1,399,500
<b>Lanark Highlands</b>	\$1,453,800
<b>Mattawa</b>	\$1,273,100
<b>Mississippi Mills</b>	\$999,400
<b>Smiths Falls</b>	\$4,210,400



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## Events Calendar



### February 2

Federal Purchasing and the Contracting Process. Free. 9:00am-11:00am. For info: OCRI. 613-560-6081

### February 5

New advanced Toastmasters Club - Valley Vintage. Official first meeting. Must be a member of a local club to join. Meeting first Friday of the month at Quail Creek in the Chapel. For info: Lynne at: [lynnez33@hotmail.com](mailto:lynnez33@hotmail.com).

### February 23

Starting Your Business. Tax tips and planning. Deductible expenses, incorporating, tax compliance and more. Janet Foster, CA at Collins Barrow. 9:30am-11:30am. \$10. For info: Lanark North Leeds Enterprise Centre. 613-283-7002.

### February 25

Is it an Art or a Science? The Secrets of Successful Proposals Revealed. 12:00pm-1:00pm. Free. For info: OCRI. 613-560-6081.

### March 16

Scientific Research and Experimental Development (SR&ED) Tax Incentive Program. General information seminar. 9am-12pm. RA Centre in Ottawa. For info: Jessica Rosebush. Phone: 613-598-4233

### April 8

Proposed Transition to Harmonized Sales Tax. Information for Businesses. 9:00am - 11:00am. Free. Canada Revenue Agency. For info: Lanark North Leeds Enterprise Centre. 613-283-7002.

### To Submit Events

Businesses and organizations are welcome to submit business events for publication in this section. Email your submissions to: [admin@ovbusiness.com](mailto:admin@ovbusiness.com)

# Business News Around the Valley



## The Olympics

**1896**

Year of first Olympic Games

**12**

Number of countries in first Olympic Games

**226**

Number of countries that have participated in the Olympic Games to date

**3**

Number of countries that joined the Olympic in 2008

**942**

Most Olympic Winter Games gold medals of any country

**395**

Second most Olympic Winter Games gold medals of any country

**38**

Canada's total gold medals at the Olympic Winter Games

**2318**

Most medals won in the country's history at the Olympic Winter Games

**104**

Most medals Canada has won in our history at the Olympic Winter Games

**87**

Number of countries that have never won a medal at the Olympic Winter Games

**180**

Number of countries that have never won a medal at the Olympic Summer Games.

**Olympic Winter Games Start February 12, 2010**

Source: olympic.org

**CP Abandons Rail Line**  
CP Rail has confirmed they are not going to operate the rail line between Smiths Falls and Petawawa, putting a challenge in front of the local rail committee in the lurch about the possibility of commuter rail service in the region. The Committee is still pursuing a study to test the economic viability of the CN line.

**Campground Honoured**  
Renfrew KOA Campground has been recognized among the "best of the best" in a Kampgrounds of America (KOA) system. Greg and Angela Burgess were honoured at the 2009 KOA convention in Houston. There are more than 470 KOA campgrounds in North America.

**Residents Fight Local Business**

A group of residents in Braeside have filed a civil action against The Miller Group, claiming they have been negatively impacted due to the operation of a temporary asphalt plant in the Braeside Quarry. The suit was filed January 15th and asks for damages to compensate for noise, odour and other emissions. The residents are being represented by Ecojustice Canada, formerly Sierra Legal.

**New Tourism Regions Designated**

44 municipalities now make up the new Regional Tourism Organization # 11 of which Renfrew and Lanark Counties are a part. The region also includes parts of Frontenac,

Hastings and Haliburton Counties. According to the Ontario Ministry of Tourism, the 13 new Regions across the province "will be independent, industry-led, not-for-profit organizations responsible for building and supporting competitive and sustainable tourism regions to attract more visitors, generate more economic activity, and create more tourism jobs."

**New Mayor For Laurentian Hills**

Laurentian Hills councilor, Dick Rabishaw, has entered the municipality's Mayoral race. Current mayor, Vance Gutzman recently declared he will not seek re-election. Rabishaw was first elected as councilor in 2003, the same year Gutzman became the mayor.

# Whitewater Region Takes Majority of UOV Chamber Business Awards

The Upper Ottawa Valley Chamber of Commerce announced the winners of their 2009 Business Achievement Awards.

The winners were as follows:

**New Business**

The Nook Creperie  
*Pembroke*

**Citizen of the Year**

Glenna Mackenzie  
*Petawawa*

**Small Business of the Year**

Morris Thuemen Architects  
*Pembroke*

**Medium Business of the Year**

Ullrich's on Main  
*Pembroke*

**Farm Enterprise of the Year**

Spruce Briar Jerseys  
*Whitewater Region*

**Community Organization of the Year**

Cobden Agricultural Society  
150th Cobden Fair  
*Whitewater Region*

**Large Business of the Year**

Ben Hokum and Son Limited  
*Killlooe, Hagarty & Richards*

**Young Entrepreneur of the Year**

Reuben Stone (Valley Bio Ltd)  
*Whitewater Region*

**Feature Award: Environmental**

Connaught Nursery  
*Whitewater Region*

The Lifetime Achievement Award went to Joe Kowlaski of Wilderness Tours.

Nominations were open for any business in the region covered by the Chamber.

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## Ottawa Valley Business Feature: Finance

### Prepared For Retirement?

One quarter of Canadians face giving up their dreams

90% of Canadians believe they'll have enough income in retirement to cover their necessities, but just 25% of Canadians believe they'll have enough money to fulfill their dreams, according to a poll conducted for RBC.

When thinking about

retirement, the data revealed that Canadians who have not retired are most worried about having enough savings, but only 29% of retired Canadians are worried about having enough savings. Second on the list is maintaining their standard of living, as both

groups are equally as worried about maintaining their standard of living (40%). In third place is the cost of healthcare 33% of retirees and 28% of those still working are worried about this aspect of their retirement.

### HST Not Loved in Ontario

Most vow to spend less if HST becomes a reality

It appears that the Provincial Government has not done a very good job at selling the concept of HST. According to a recent poll conducted on the matter, three-quarters of Ontarians believe HST should not occur. 82% believe the only beneficiary will be the provincial government.

Despite efforts from some business organizations who have supported the amalgamation of the GST and PST, they haven't convinced even half the people in the province that it's a worthwhile pursuit. 84% believe that consumers will be the big losers in the deal. Although retailers will be able to get some or all of the additional 8% back, only 15% of people believe that "savings" will be passed on to the consumer.

Interestingly, the poll informed consumers of a few points and asked if they would then be more likely to support the HST. The results? Dismal.

When asked if they knew HST may include cuts to personal income, small business and corporate taxes, provide house purchase rebates and tax rebate cheques, and exempt some products, only 35% would be more likely to support it.

Even knowing that Quebec, New Brunswick, Nova Scotia, and Newfoundland and Labrador have all harmonized their sales taxes, only 12% of Ontarians would support it.

#### Consumers Rule the Day

Regardless of whether the HST goes through or is defeated, consumers are the

ones who will have the final word, and that doesn't appear to be favourable to business.

64% of Ontarians anticipate that HST will affect their day-to-day purchasing decisions, mostly for the worse. Among those who say it will impact their decisions, 85% intend to spend less as a result.



### Get Asking

In Canada, our appetite for different investment strategies and products has grown. What was once a limited, transactional-based industry is now a multi-plan and multi-choice industry with plenty of options and products and greater flexibility to customize financial plans. Unfortunately, we sometimes have too many choices!

To make the best possible decisions for you, here are some questions you need to consider when talking with your financial advisor:

- 1) Is this investment transferrable in kind? It needs to be. If your Advisor passes away or you want to move portfolios, you need the investment to be transferrable in kind.
- 2) Is this investment guaranteed? What is a best and worst case scenario for a return on investment?
- 3) What differentiates you from other Financial Advisors?
- 4) What kind of service and value can I expect? Returns are not guaranteed and no Advisor has a crystal ball, so find out what services are offered to you as a client.
- 5) What qualifications or experience do you have?
- 6) Do you provide me with an Investment Policy Statement? If you don't have one, ask for one from your Advisor.
- 7) How do you determine what investments are right for me?

Peace of mind should be your top priority and as the old saying goes, "keep it simple".

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## The Bottom Line

Bookkeeping with Kim Boudens

### RRSP Season Is Here

RRSP's have been known to be purchased last minute in order to save the tax payer on income taxes. The government allows for any RRSP's purchased in the first 60 days of the year to be attributed to the prior year's income taxes. This lets the individual attempt to do some tax planning, but how much do you really save?

#### On a \$1,000 RRSP:

- a) Income under \$40,726, savings of approximately \$210
- b) Income between \$40,726 and \$81,452, savings of approximately \$310
- c) Income between \$81,452 and 126,264, savings of approximately \$370
- d) Income over \$126,264, savings of approximately \$400

It is important to save for your retirement, and your funds are going to a more productive place when you purchase RRSP's, but you still need to be aware that they do not take away all your tax costs. More importantly, if you are self-employed, RRSP's do not decrease the amount of CPP you will have to pay with your income tax return. CPP is calculated on your income tax return as 9.9% of your business income (both employee and employer portions), RRSP contributions do not alter this amount.

If you do wish to purchase RRSP's, the deadline for contributions you can use for your 2009 income tax return is March 1, 2010.

## Canadian Views on Advertising

### Made in Canada approach and the power of brands

69% of Canadians agree that advertising plays an important role in encouraging consumer spending, according to a poll conducted for the Institute of Communication Agencies.

Patriotism is alive and well in Canadian advertising. 65% of Canadians agree that "most of the advertising we see in Canada should be created in

Canada." A majority feel we need more Canadian-made advertising with 56% saying it means a lot to them when they see advertising that is distinctly Canadian.

71% of Canadians say they feel more proud about being a Canadian after viewing a Molson ad, while 61% feel the same about Canadian Tire and

Tim Horton's advertising. 78% also agree that ads have had a positive impact on the drinking and driving message, while 71% say the same about living green and 69% say ads have impacted them to live a healthier lifestyle. More than all of this 78% of Canadians love clever advertising.

## Eastern Ontario Wardens Set Goals

### Key initiatives focus on economic development

The Eastern Ontario Wardens' Caucus (EOWC), a collaboration of 13 wardens throughout the region, has elected Dave Burton, Warden of Haliburton County as its new Chair for 2010. Bill Thake, Warden of United Counties of Leeds and Grenville was elected as Vice-Chair for 2010.

The EOWC met in January

to set priorities for the year.

These include:

- 1) Lobby the Province to start the process towards developing a Growth Plan for Eastern Ontario that has an economic development focus
- 2) Champion an Eastern Ontario Economic Summit through collaboration with the Ontario East Economic Development Commission, the

Province and First Nations  
3) Update the Eastern Ontario Regional Data Set that was initially compiled in 2007.  
4) Improve the Eastern Ontario Development Fund's eligibility criteria for small businesses.

For more information about the EOWC, you can visit their website at: [www.eowc.org](http://www.eowc.org).

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# Today's Public Library

## Connecting the Renfrew library to the digital world

The Renfrew Public Library has long been a central hub of information for the people of Renfrew, Horton and McNab Braeside. But many residents may not realize that the library has modernized. It is now a crucial connecting point an ever-changing resource for integrated technology.

Today's library is a real and virtual meeting place, connecting people in our community to each other and to the world. It is a centre for culture and recreation, for music, visual arts and fun, and it is an active focal point for social media networking.

Accessible from anywhere home, work, school, the local coffee shop, wherever there's an Internet connection Renfrew Public Library is an online portal to a wide variety

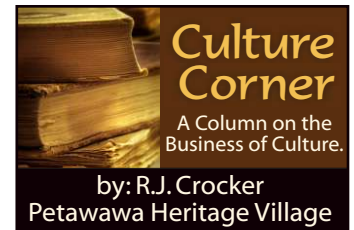
of useful programs and "how-to" instruction.

For example, users can instantly connect to a huge range of databases and resources, such as: career planning, auto repair, Canadian research and viewpoints, Francophone current affairs, daily newspapers from across Ontario and digital media instruction.

Another popular program is "Our Ontario," a leading edge portal and toolkit providing anytime, anywhere access to tens of thousands of digital items, including 20,000 government documents. Our Ontario is a connection to huge digitized collections of local history and culture including original historical documents.

All of this is possible thanks to an innovative collaboration called Knowledge Ontario, a cost-effective partnership of public, university and college libraries. Knowledge Ontario provides libraries and their customers with equal access to a suite of on-line learning resources, connection tools, innovative discovery spaces, virtual reference, and research help.

Renfrew Public Library encourages discovery for children and adults alike. It is helping us all respond to a new social, technological, and economic environment, while keeping the enduring values of community, equitability and access that have made the library such a vital part of our community for generations.



## Petawawa Heritage Village Partners with Algonquin College

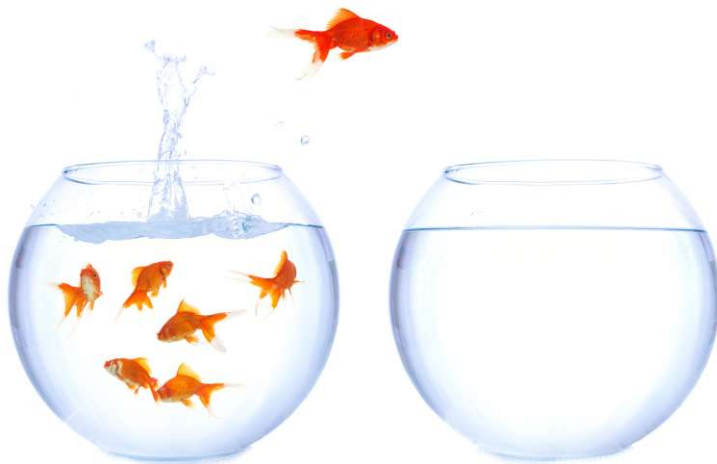
The Petawawa Heritage Village (PHV) recently participated in a unique partnership that will greatly promote the continued development of high quality, on-site educational and public programs, while expanding the educational opportunities for students at Algonquin College.

PHV was proud to serve as the Host Operator for second year students enrolled in Algonquin College's Outdoor Adventure Naturalist program. As part of their Interpretive Design and Delivery course, Algonquin students worked closely with members of the PHV to create dynamic on-site programming that will be introduced over the next few years. In return for their efforts, students were graded on the projects submitted as part of their course final mark. Ann McIntyre, PHV President said, "As an educational and a tourist venue, the Petawawa Heritage Village was very happy to play a role in the continuing education of our students. The programs the students designed will ensure that educational programming at the Village will be unlike anything seen in the Ottawa Valley."

Students were provided with valuable experience in creating, presenting and evaluating interpretive programs, including educational programming, special events and themed programs, while providing a fresh perspective in the creation of new museum programming.

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# Volunteering As A Marketing Strategy

## They appreciate the help, you make the contacts



Jennifer Layman  
jenn@fwdthink.net

At Small Business Week last October, one question that was asked in my seminar had to do with networking. How do you network? Where do you go? Do you hand out business cards or not?

One of the easiest ways you can network is to volunteer with a local organization that has a potential tie-in with your business. As an example, I volunteer with my local Chamber of Commerce, and the Community Living Employment Placement Program. Both keep me in touch with businesses, and businesses are my main target market.

There are two things that will

make your volunteer marketing role effective. The first is choosing the right organization. The second is knowing your networking etiquette.

### Choosing Right

Make a list of the kinds of people you want to meet more often in your business. Then think of where you most often see these kinds of people. Is there an organization that might connect you with them?

If you want to meet tourists, you could volunteer at the local tourist booth. If you want to meet people in business, try your local Chamber of Commerce. If you want to meet stay-at-home Mom's, volunteer with an organization that talks to people in grocery stores or malls. If you need some help, visit the websites of local organizations and find out what activities they are involved with. Maybe they run a golf

tournament, host an annual fair or other event.

### Networking Etiquette

Your primary goal here is to help as a volunteer, so keep that at the forefront of your mind. However, when introduced to your committee, you could give them all a business card as a way of giving them contact information.

If you're standing in a booth at the mall wrapping gifts, wear a shirt with your business name embroidered on it, or bring a name tag with your name and business on it. Subtle is best.

The trick to networking as a volunteer is to be the best volunteer you can be. Make the

meetings, and arrive on time, be polite and mindful of others' ideas and be happy to be there. People like being around people that make them feel good, and you want to make the dinner table conversation as being a really great person. Why? Because the first question a spouse or friend has is, "what does he/she do?" Bingo! You've just networked successfully!

### Getting Started

Here are some ideas of where to start looking for places you can volunteer:

renfrewcountyconnections.cioc.ca  
ovjobs.ca (volunteer)  
Chamber of Commerce  
Municipal Websites

## How far are you from reaching the goal?



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Coming Up in  
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### February 9th OVB: Finance Part 2

Our second part to the feature on finance. Good opportunity for advertisers in the financial industry including banks, CFPs, accounting and bookkeeping, investors and more.

**DEADLINE | FEBRUARY 2**  
**PUBLISHES | FEBRUARY 9**

### February 23rd OVB:

#### Feature on development in Renfrew County

Great chance for economic development officers to promote development opportunities in their municipality. Ideal for building owners, construction companies and all consultants involved in development in the County. Following two issues will feature a similar focus on Lanark and Pontiac Counties.

**DEADLINE | FEBRUARY 16**  
**PUBLISHES | FEBRUARY 23**

### 101 Things to do in the Valley

Our Winter Edition is available for download on our website: [www.ovbusiness.com](http://www.ovbusiness.com). Next issue publishes May 13th. The first 101 spaces booked get listed.

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