

How Business Changes on Canada Day The HST story beyond the one-time rebate cheques

By: Jennifer Layman
Jenn@ovbusiness.com

Although much of Renfrew County and the surrounding areas managed to endure the recession quite well, the rest of the province did not fare out so fortunately. This was the start of Yasir Naqvi's presentation to the Upper Ottawa Valley Chamber of Commerce on the need for HST, the harmonized sales tax. Naqvi (pronounced nak-vee) is the Liberal MPP for Ottawa Centre.

"The recession was devastating in nature," said Naqvi. "The revenues that the province collected from business declined 50%. That has never happened before."

Naqvi said that the province had to look for a solution to remain competitive. Having no control over a high Canadian dollar, or the price of oil, Naqvi said the province looked to what it does have control over - tax

infrastructure - and began to plan out the HST.

The Percentages

Naqvi says that for 83% of items consumers purchase, they are already paying 13% (GST and PST) and thus will see no change. The remaining

1st," says Naqvi. "You will get the full 13% back instead of 5%. The sales tax you pay will be zero."

The HST will be collected by Canada Revenue (federal government). The province of Ontario will no longer be in

currently receives a GST credit, will also receive a HST credit (also known as RST) of \$260 per adult and \$260 per child.

The decision to cut personal income taxes came from consultation with economists who suggested against cutting the PST from 8% to 6% when harmonizing with the GST.

"The GST was cut from 7% to 6% and to 5%," said Naqvi. "How many of you have more money in your bank accounts?"

The GST was cut from 7% to 6% to 5%. How many of you have more money in your bank accounts?

Yasir Naqvi, MPP Ottawa Centre, on the decision to cut personal income tax instead of reducing the PST to 6%

17% will see an increase from 5% to 13%. Included in that 17% are the three most significant items: fuel, hydro and gas.

Selling the Benefits

For businesses, GST was always something you "got back," while PST was not. With the HST, the full 13% will be returned to the business.

"We are basically converting the PST into the GST on July

the business of collecting tax. Also important for businesses is that their GST number will be come their HST number.

Where Consumers Save

On July 1st, the implementation of HST will bring with it a cut to personal taxes. Those with an income of \$37,000 or less will see their personal taxes cut by 16.5%. Overall, 93% of people will see their personal taxes cut. Further, anyone who

Corporate Tax Cuts

Corporate tax will be cut a full 1%, from 5.5% to 4.5% on July 1st. In addition, any small business has a 4.75% surtax, and that will be eliminated entirely. The capital tax, which is paid on revenues (whether you make money or not) will be zero. And corporations will only pay when profits are higher than expenses. This amounts to a corporate tax rate of 10% for large businesses.

Continued on Page 3

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The County of Renfrew Ontario Works Employment Placement Program can assist your company in meeting its hiring needs through:

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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.

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Events Calendar

June 25

Canada Business Ontario Seminar. Information on government services, programs and regulations relevant to existing and potential entrepreneurs. 10:00am. Kenwood Corporate Centre in Arnprior. For info: Lynne LeMoine at 613-735-3951, ext. 224.

July 9

Understanding the Basics of Advertising and Branding in Small Business. This seminar helps you learn what branding is, what it means to you and how you can take advantage of

the tools available to people in a number of price ranges. Presented by Anthony Snippe of Creative Unity Limited in Ottawa. 10:00am. Marguerite Centre, Pembroke. For info: Lynne LeMoine at 613-735-3951, ext. 224.

July 16

Renfrew Chamber of Commerce 9 & Dine. Renfrew Golf Club. 613-432-7015 or info@renfrewareachamber.ca.

July 30

Deadline for Trail Blazers nominations. Forms available at www.ovbusiness.com under Resources, or by emailing jenn@ovbusiness.com.

August 13

Time Management Seminar. This three-hour workshop will allow you to design an efficient organizational system in your office. You will discover the barriers to being

organized, learn valuable time management skills. 10:00am. Marguerite Centre, Pembroke. For info: Lynne LeMoine at 613-735-3951, ext. 224.

August 20

Upper Ottawa Valley Chamber of Commerce Golf Tournament. Roanoke Golf Course. \$75/person includes cart, 18 holes, prizes and local food dinner. Sponsorships available. For info, contact Lorraine at: 613-732-1492 or uovcc@nrtco.net.

Do you have an event?
admin@ovbusiness.com

PETAWAWA SESSION #2

How much of this game is really in your mind?

If you hit your driver great on the range, but are nervous about hitting your first drive in front a group of people, your mental game is impacting your physical game. Imagine how well you would play if you overcame that nervousness. You use your mind with every shot. You might as well have it working to your advantage.

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HST: What's Exempt, What's Not

Province Prepared to Lose Money for Three Years

With all these cuts, the province of Ontario will actually lose \$3.4 billion for the first three years, says Naqvi, hoping that the spinoff will be more jobs created in Ontario. He also points out that harmonizing taxes is nothing particularly new - both the east coast (not including Prince Edward Island) and Quebec have done so, while British Columbia is going forward on July 1st of this year as well.

"Quebec harmonized their sales taxes in 1991," says Naqvi. "Somehow they're always ahead of the rest of us."

The other important aspect that Naqvi points out is that HST represents a provincial Liberal government working with a federal Conservative government. In fact, the federal government is giving Ontario \$4.5 billion to assist.

"Your MP voted in favour of this," says Naqvi, who noted that all "major newspapers" are also in favour.

Additional Notes

1. There is "transitional funding" available for small businesses.
2. There is a property tax

credit for up to \$900 for non-seniors.

3. For businesses with sales under \$30,000, they will not need to collect HST.

4. The rebates to seniors are based on average numbers.

5. While kids sports are not exempt from HST, the province is hoping in the future to have a similar credit as is available federally for youth sports.

6. 50,000 new jobs were created in Ontario this year because of the change in economy.

Products and Services That Increase 8%

- Dry Cleaning Services
- Alcoholic Beverages
- Electricity & Heating
- Internet Access
- Skilled Trades Service Calls
- Landscaping/Snow Removal
- Hotel Rooms
- Camping Sites
- Taxis
- Travel
- Magazine Subscriptions
- Home Renovations
- Resale of Private Vehicles
- Gas & Diesel
- New Homes Over \$400,000
- Real Estate Commissions
- Massage Therapy Services
- Vitamins
- Greenfees for Golf
- Gym Memberships

- Youth Sports
- Live Theatre Tickets
- Hockey Rink Rental Fees
- Hall Rental Fees
- Esthetician Services
- Funeral Services
- Legal Fees
- Hair Stylist & Barber
- Fitness Trainer
- Cigarettes & Tobacco
- Nicotine Replacement Product

Products & Services That Decrease to 13%

- Pro Sports Admission Tickets
- Movie Tickets
- Exempt from HST**
- Children's Clothing
- Children's Footwear (up to size 6)
- Prepared Food Under \$4.00
- Municipal Water
- Municipal Public Transit
- GO Transit
- Books & Newspapers
- Child Car/Booster Seats
- Most Medical Services (Chiropractic, etc.)
- Music Lessons
- Condo Fees
- Residential Rents
- Child Care Services
- Legal Aid
- Mortgage Interest Costs
- Most Financial Services

For more information on the HST, call; 1-800-959-5525 or see information online at: www.ontario.ca/taxchange

DELFI DESK



Performance Appraisals

Dear Delfi Desk,

I am a new supervisor and am enjoying my recently acquired role in our organization. I seem to have garnered the respect of my staff and they are, by and large, doing a good job. There are a few that need improvement in certain areas, and this is what is causing me some anxiety. I am concerned that I will have a hard time giving them the feedback they need at performance appraisal time. What do you advise?
- Perplexed

Dear Perplexed:

Performance appraisals are often a supervisor's nightmare, but they need not be if handled properly. There should be no surprises at performance review time. It is a good practice for the supervisor to have a regular coaching sessions with each employee. If the employee is falling short of expectations in one area, the supervisor should begin the discussion something like this: "This is what I expected, this is what I see happening, please tell me about it." This technique is designed to have the employee and the supervisor work on the problem together, and most often this conversation goes a long way to resolving the problem. If these coaching sessions take place regularly, there are no surprises at the performance appraisal, which becomes more of a recap of the year. The supervisor notes where improvement has taken place, and where it is still required, and the employee will not be taken by surprise.

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Business News Around the Valley

Hec Clouthier To Run As Independent

Former Renfrew-Nipissing-Pembroke Liberal MP Hec Clouthier, has announced his intention to run as an independent candidate in the next federal election. Clouthier is not running under the Liberal banner as he did not receive support to vote independently if the position of the party differed from that of his constituents. The Liberal party has chosen to support Christine Tabbert, a native of Renfrew County who is a lawyer in Toronto as their candidate in the next election. Clouthier believes that an independent can have ample power, especially in a minority government.

Rathwell Won't Run For Mayor in Whitewater
Renfrew County Warden Don

Rathwell will not be seeking the mayor's chair in Whitewater Region in this Fall's municipal elections. He is, however, seeking to be reeve, thereby being able to remain on County council. Whitewater is joining Arnprior and Renfrew who have reeves that sit on County council, as opposed to the mayor. It is expected that Whitewater Region deputy mayor, Ron Lowe, will run for the mayor's position. Councilor Izett McBride is intending to seek the deputy mayor position.

Designation Could Be Repealed

The Town of Renfrew has posed a public notice of an intention to repeal a Heritage Designation By-law for the Handford Block, located at 223 Raglan Street South. The property was so designated as

having architectural and historical value, but the current owner has applied to have the by-law repealed as it is hampering renovations that need to be done. Anyone is welcome to file an objection with the Town Clerk. The deadline is July 12, 2010.

Porter Joins White Lake Marina

White Lake Marina is pleased to announce that George Porter has joined their team. Porter has been a resident of the White Lake area for some time, and has more than 30 years of experience in the marine industry.

Fergus To Run For Re-Election

Pakenham Ward Councillor Denzil Ferguson has announced his intention to run for re-election to council for the Town of Mississippi Mills.

Petawawa Development Moves Ahead

The much-anticipated development in Petawawa, which is seeking to house a grocery store, hardware store and major retailer, is before Renfrew County council for approval. The "Petawawa Town Centre" is more than 340,000 square feet and includes retail stores and 80 townhouse units along Petawawa Boulevard. The developers are Todd, Dean and Brad Clouthier. The entrance to the Town Centre is being proposed to be opposite Limestone Subdivision, and will require signal lights. If the County approves the development, those opposed have 20 days to file appeals. The developers hope to start construction in 2011.

Continued on Page 6



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All non-tented exhibit space is priced at \$0.50/sq.ft.

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Contact Amy Gauthier. agauthier@countyofrenfrew.on.ca
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The Trail Blazers

150 people in business who made a difference, are making a difference, or will make a difference in business in Renfrew County.

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Friday, July 30, 2010 at 5:00pm

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Seeking Your Submissions For The Most Influential People in Business

In celebration of our 5th Anniversary, and in conjunction with the 150th Anniversary of the County of Renfrew, Ottawa Valley Business is putting together a DVD of 150 of the most influential people in business in Renfrew County. We are seeking your submissions.

The DVD will be formatted to include 50 people from our past, 50 people from today, and 50 people poised to be influential to the future of our business community.

CRITERIA FOR SUBMISSION:

The person must be or must have been a resident of Renfrew County and must have contributed to the business environment in Renfrew County in some way. While the person does not have to be in business, they but must have made a significant contribution to business. For submissions for future Trail Blazers, the criteria is that they are poised to make a significant contribution to business in Renfrew County in the future.

HOW TO MAKE A SUBMISSION:

Submissions can be emailed to: admin@ovbusiness.com. Please include the following information:

- A) Your name and contact information.
- B) The person's name you are nominating.
- C) The category for submission (past, present or future).
- D) A brief write-up (250 words max.) on why you feel this person should be included.

Application forms are also available at www.ovbusiness.com under the Resources section.

PROCESS FOR CHOOSING RECIPIENTS:

A group will be established to choose the 150 Trail Blazers of Renfrew County. A formal interview process will be determined once the 150 are chosen.

ADDITIONAL NOTES:

There is no cost to send a nomination, nor is there a cost to the person who is being suggested as a finalist for the 150 list.

You do not have to be from Renfrew County to submit a name for consideration.

FOR MORE INFORMATION:

Contact Jennifer Layman.
Phone: 613-732-7774 | Email: jenn@ovbusiness.com

Business News Around the Valley

Welding Complete at AECL
 100% of the NRU weld repairs are complete at AECL. The repair team has completed the finishing weld and a series of nondestructive examinations (NDE) of the final repair site. This completes the repair phase of the NRU reactor that began on December 12, 2009. With the NRU repairs complete, AECL applied to the Canadian Nuclear Safety Commission (CNSC) to hold a public hearing to consider its application for the restart of the NRU reactor. It is being scheduled for June 28, 2010. For more information, visit: www.nuclearsafety.gc.ca.

Awards in Arnprior
 The Greater Arnprior Chamber of Commerce presented its annual business awards with several business members being recognized. The Mayor's Award was presented to Terry Spencer who passed away last August. Spencer was long recognized with economic development in Arnprior, and active with the Chamber. Gib McMullin, owner of Apple Sarah's, was awarded Chamber Member of the Year, while Ben's TV and myFm won Small Business awards. General Electric and Arnprior Aerospace claimed the Large

Business awards. McNab-Braeside businesses were also honoured with Rath Farm Equipment and Nahanni Farms winning those awards.

Rutz To Run in Petawawa
 Murray Rutz, who has worked in the food industry for more than 25 years, has decided to run for council in the Town of Petawawa.

Service Ontario Centres Expand
 Health card and driver and vehicle services are now more easily accessed in Killaloe, Eganville and Deep River. New Service Ontario centres opened at 23 Champlain Street in Deep River, 217 John Street in Eganville and 4 Lake Street in Killaloe.

Observer Moves
 The Daily Observer has moved from its historic site on Alexander Street in Pembroke to the OLS building at 100 Crandall Street. Their hours remain 10am to 2pm, Monday to Friday. The phone number also remains the same.

Asphalt Plant Resumes Operation
 The asphalt plant at the Braeside Quarry resumed operations in mid-May, while neighbours in the area still have concerns about noise, traffic, emissions and

vibrations. Smiths Construction owns the plant, and due to a paving contract, will be operating the Quarry most of the summer.

Zarb To Run For Council
 Joe Zarb, a businessman in Arnprior, is running for Arnprior council. Zarb is a senior manager with an IT company and is a proponent of solar power for municipal buildings. He believes that Arnprior has the ability to be a leading edge municipality. Zarb is vice-president of the Arnprior Packers Junior B hockey team and a founder of Step Toward Dance, a non-profit arts group that assists disadvantaged youth.

Wes' Chips Celebrates 50 Years
 Wes' Chips celebrated 50 years in business in May. Current owners Karen Bretzclaff and Andre Post invited former owners Wes and Monique Dodds to join them at the Chip Truck where prices were those of the 1960's.

Laverdure Joins Petawawa
 Sarah Laverdure, former deputy clerk for the Town of Deep River, is now the deputy clerk for the Town of Petawawa.

Continued on Page 7



Credit Cards

- 33%**
...of credit card users prefer cash-back as their credit card reward
- 27%**
...of credit card users prefer merchandise or gift cards as their reward
- 23%**
...of credit card users prefer travel as their reward
- 5%**
...of credit card users prefer gas as their reward
- 12%**
...of credit card users prefer a non-rewards card
- 58%**
...of Canadians have a credit card with rewards
- 80%**
...of Canadians have a credit card
- 72%**
...of Canadians purchase travel with their rewards
- 72%**
...of Canadians purchase travel with their credit card
- 44%**
...of Canadians purchase clothing or make retail purchases with their card
- 26%**
...of Canadians purchase groceries with their credit card (53% use debit)

Source: Ipsos Reid

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Business News Around the Valley

PSP May Be Purchased

Pacific Safety Products, which has a plant in Arnprior that makes bullet-proof vests, has received a purchase offer from Revision Eyewear. The deal could close on June 23 if the company shareholders agree.

New Owners

at Russell's Autobody

Steve Thibeault and his wife, Natashe Yeas, have taken over Russell's Autobody, located between Deep River and Chalk River. The new business is called S&S Autobody. Shaun and Hayden Spencer are also part of the team.

Sweet To Run Again

Petawawa Mayor Bob Sweet still has some projects to finish in Petawawa and has said he will once again seek the mayor's job in the 2010 elections. If successful, it will be his fourth term as mayor.

New Marina in Calabogie

Calabogie Marina & Sports is opening in June at the former Township of Bagot and

Blythfield fire hall. The new marina is owned by Brent and Heather Egan of Lanark Highlands along with Larry Landreau of Renfrew. Egan is a Mercury technician. The business is located on Highway 511. Summer hours are 7:00am to 6:00pm, seven days a week.

New Fitness Franchise in Renfrew

A new fitness franchise is coming to Renfrew: Booty Camp Fitness Inc. The franchise is owned by Kendra Johnsen, who is also a fitness instructor and personal trainer at Active Chiropractic Family Health Centre in Pembroke. For information, visit: bootycampfitness.com.

Layoffs at AECL

AECL, one of Renfrew County's largest employers, has laid off 40 staff from Chalk River Labs. The company cites decreased revenues and increased costs as the reason for the layoffs.

No Smoking at PRH

There will be no more smoking in the parking lots of the Pembroke Regional Hospital as of September 1, 2010. Patient smoking will also be prohibited, except for "compassionate" reasons.

New Owners

at Pine Cone Park

Pine Cone Park in Round Lake is under new ownership by three couples. Steve and Cheri Mitchell, Steve and Heather Walker and Todd and Scherry Sylvestre took over the business last Fall, and have renamed the business "Beaches at Pinecone Park."

Employees on Strike

36 employees of Commonwealth Plywood in Pembroke have been on strike since April 22. Key issues reportedly include having to work 44 hours a week without being paid overtime, and being required to work mandatory overtime on Saturdays twice a month.

Schulist, Bresnahan To Run for Council

Madawaska Valley community supporter, David Schulist has filed his papers in Madawaska Valley, along with Percy Bresnahan. Schulist has worked tirelessly to promote polish heritage in the region. Bresnahan is currently the mayor of South Algonquin, but since relocating to Barry's Bay, has decided to run for mayor of Madawaska Valley.

Inn Receives Funding

The Ash Grove Inn in Barry's Bay received a grant for \$23,800 for accessibility renovations. The Pratt's hired local contractors in an effort to keep all the funding in the local community.

New Owner at Pick-it-Fence

After 15 years, Pick-it-Fence in the Pembroke Mall has changed ownership. Matt and Sylvie Neville have sold the business to Emma Leavey, who worked for the Neville's for almost five years.



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How Do You Know You Need Change?

Some keys to building your marketing awareness



Jennifer Layman
jenn@fwdthink.net

Continuing on with our series that is based on the book, "Always Change a Losing Game," by David Posen, MD., this issue we are talking about how to recognize that you need to make some changes in marketing your business. The book is divided into three parts that reflect the steps of change: awareness, choice and permission. The first part, awareness, is learning how to recognize what you are doing or not doing, and what it is costing you.

Watch For The Signs

You might think that noticing a drop in sales is the hint that something needs to change, but there are always earlier signs that suggest change is needed.

The key is being able to recognize them when they present themselves. Here are some signs that marketing changes are needed in your business:

Lack of Concentration

You cannot seem to focus on making decisions around marketing. You feel like you have no idea when or where to advertise, how much to spend, whether your website is good or bad or is even working. This leads to you feeling highly stressed about how to promote your business.

Spinning Your Tires

You can end up in a rut in different areas of your business, and the key is to get out of it. For marketing, being in a rut is that feeling that you just don't seem to be getting anywhere, no matter what you do.

Customer Disappearance

Just because a customer walks through your door once doesn't

mean you have them for life. Marketing is an organic process: it is always moving, growing and changing. If you notice that the number of people coming to your business is dropping, that is a sign that you need to pump up your marketing, or your message, to bring them back.

Tired of it All

Some people enjoy the marketing part of their business, and some do not. If marketing is something that drains every last ounce of energy from your body, you would be best to seek some outside help. This does two things: first, it puts your marketing in the hands of people who want to do it and who do it well, and second, it frees up your energy to run other aspects of the business.

The Cost

The cost of letting your marketing slide, or of not doing it at all, is pretty significant. It

results in a diminishment of your brand and your business. People stop thinking about you, and you are no longer in their minds. This allows others to sneak in and capture your market share. The cost to you comes in the form of customers, which every business needs to survive. If you are an organization, the cost is in volunteers or donations or benefactors.

You must always reach out. You must always be at the forefront of people's minds. If you are in a losing game with that, you have to change it.

Final Thought

Now that you know a few things to look for, ask yourself if you are experiencing some of these signs. Be honest about it. If you need help, get it. Use the resources that you have available to be the best you can be, and get into playing a winning game!



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Regular Issue

Next regular issue of Ottawa Valley Business.

DEADLINE | JUNE 21
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The Trail Blazers

Do you know of someone who has had a significant impact on the business community within Renfrew County? In celebration of our 5th Anniversary, and Expo 150 (the 150th Anniversary of the County of Renfrew) we are putting together a DVD on the 150 most influential people in business in Renfrew County. We welcome your submissions.

DEADLINE | JULY 30, 2010
PUBLISHES | JUNE 2011

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