

Business As A Second Career

Managing risk differs with wisdom: JP Quintal

When you're about to start a second career, the management of risk is a little bit different. That was a core message of Pembroke lawyer, J.P. Quintal, to the Upper Ottawa Valley Chamber of Commerce Zoomer Entrepreneur Group. Quintal, himself in a second career as a lawyer, spent two hours with the group discussing the evaluation of risk and the remedies around it.

"There is no such thing as a business that isn't risky," says Quintal. "And as we mature, and get a little wiser, we become a little more cautious and aware of the risks we might be taking."

Quintal recommends that potential entrepreneurs follow four steps as part of their risk management plan.

The first step is Assessment: what are the risks? This section covers risk in property, business relationships, bankers, regulatory bodies and

more. Quintal encourages people who are embarking on a business as a second career to use one key advantage they have: the wisdom of experience. "Almost every risk has some type of legal and financial implication," he says. "You likely know someone who has had something happen to them; learn from it."

The second step is Evaluating The Risk. For this, each element falls into one of four categories: 1) low probability of risk happening, and low severity of the risk; 2) low probability of risk happening and high severity of the risk; 3) high probability of risk happening, and low severity of the risk; and 4) high probability of risk happening and high severity of the risk.

Step three involves Managing The Risk. "You can't plan for absolutely everything," says Quintal, "but the more you plan, the lower

your risk." Managing risk involves knowing which risks you are going to avoid, and which risks you are willing to take, but at a reduced level. It also involves knowing how to transfer the risk, such as with obtaining the proper insurance coverage or contracting out some aspect of work. And finally, there are risks that you are willing to take to see your business venture be successful.

The final step in the process is to Implement and Review. "What you need through this whole process is good advice," says Quintal. "Often people seek advice after a problem arises. You should seek advice before you start." Quintal refers not only to lawyers but also to bankers, insurance brokers and other personal advisors. If you don't have advisors in one area, Quintal recommends contacting the Chamber of Commerce for a business mentor opportunity.

Quintal also covered some of the legal means of managing risk including waivers, contracts and leases. He discussed the option of incorporating as a measure of protection.

"If there is anything I can emphasize," he says, "it is to come to us beforehand. If I had my preference of how it would happen, you would go through this risk assessment and then we would have a discussion."

A full video of Quintal's presentation is available on the Chamber website at www.upperottawavalleychamber.com.

The Chamber's Zoomer Entrepreneur Group will hold its next meeting on April 6, 2011 at 9:30am at the Pembroke & Area Airport in Petawawa. The topic is Marketing Insights for Zoomer Entrepreneurs, delivered by Jennifer Layman of Forward Thinking.

ZOOMER ENTREPRENEUR GROUP

For 50+ entrepreneurs and those interested in business.



Next Session: Wednesday, April 6 at 9:30am
Pembroke & Area Airport
Speaker: Jennifer Layman of Forward Thinking
Topic: Marketing Insights for Zommer Entrepreneurs



UPPER OTTAWA VALLEY
Chamber of Commerce

You can register by phone or email: Ph: 613-732-1492
Email: manager@upperottawavalleychamber.com

Ottawa Valley BUSINESS

Ottawa Valley Business (OVB) is a monthly publication covering business news and events throughout Renfrew, Lanark and Pontiac counties, as well as within the surrounding areas. OVB is published by Forward Thinking.

WHO READS US:

OVB is delivered twice a month via email to more than 3,000 businesses, government and organizations.

HOW TO SUBSCRIBE:

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

ADVERTISING

Various advertising options are available in OVB. Volume discounts and discounts to members of the Chamber of Commerce are available. Please inquire about advertising 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. There is also no charge for posting business events on the events calendar.

CONTACT US:

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You can also find us on Facebook.

Business News Around The Valley

Rain Barrel Fundraiser
RainBarrel.ca has partnered with Pembroke Kinsmen and Kinettes to encourage all homeowners to use rain barrels to collect rainwater to use in the garden. This is a good gardening practice with both environmental and financial benefits. Each rain barrel comes fully equipped with a leaf and mosquito filter basket, an overflow adaptor that permits multiple barrels to be connected in series, 1.2m of overflow hose and a spigot that attaches directly to a garden hose. There are three colours available and each barrel has a capacity of approximately 220 litres. The price is \$60 per barrel. The project is a fundraiser for Kinsmen and Kinettes. Orders are being taken now for a May 14 pick up date. For info: <http://rainbarrel.ca/Pembroke/>

Chamber Seeks New Location
The Smiths Falls Chamber of Commerce is hoping to move into a house scheduled for

demolition. The location is 140 Elmsley Street. While there is nothing wrong with the house, it was slated for demolition to allow for arena parking. However, with additional parking no longer necessary, the Chamber hopes to be one of the agencies to occupy the dwelling. The Town would save \$25,000 in demolition charges.

Petawawa Heritage Society Seeks Photos

The Petawawa Heritage Society is looking photos of Reeve James MacGregor, Councilors John Mitchell, John Rowan, Patrick Higgins, and Jonathan Phillips and Township clerk Charles Young. These men formed the first municipal council for the Township of Petawawa in 1865. Petawawa will be celebrating its 150th anniversary in 2015. If you have any of these photos please contact Ann McIntyre 613-687-5054 or email rncintyre19@cogeco.ca

PSP Receives

DND Contract
Pacific Safety Products in Arnprior has been awarded a \$2.8-million contract amendment from Public Works and Government Services Canada for the supply of protective products to the Department of National Defence (DND).

ATC Could Reopen

World Bio Fibre Technology Inc. may be looking to operate at the former ATC Panels Pembroke plant. World Bio Fibre produces medium density fibreboard from a mix of wheat, oat and barley straw. The planning amendment from the Township of Laurentian Valley would permit fibreboard to be made from materials other than wood. Those materials include straw, corn and hemp stock. World Bio Fibre Technology hopes to take possession of the plant by the end of May. They need \$48 million in capital to get it up and running.

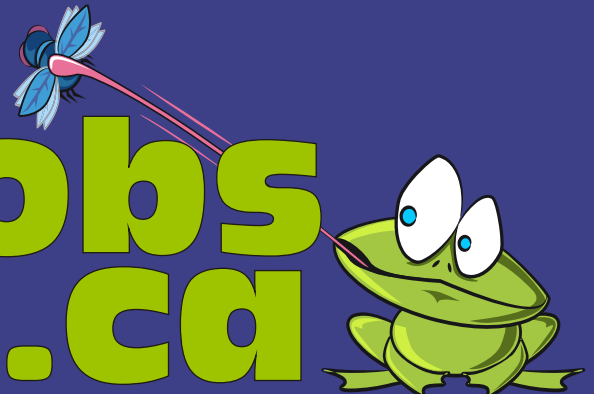
Continued on Page 5

Wednesday, March 9, 2011 at 11:08pm

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March 23

Chili Fest. 11am-2pm. Victoria Hall Drop In Centre. 42 Renfrew Street in Pembroke. \$5 for bread bowl of chili, cake and beverage. Fundraiser for Champlain Trail Museum Bickle Exhibit. Take out is available.

March 23

The Ontario Chamber of Commerce (OCC) and the Upper Ottawa Valley Chamber of Commerce will be hosting a workshop to help Ontario businesses comply with Ontario's new customer service standard. All organizations must be in compliance by January 1, 2012. Pembroke Legion. 11:45am-1:30pm. \$15 per person includes hot lunch. Call the Chamber to register at 613-732-1492.

March 24

HST Seminar for new businesses or those in the process of registering for HST. Speaker is from the Canada Revenue Agency. 9:30am-12:30pm. Free. For info: Regional Centre for Business Development in Smiths Falls. Call 613-283-7002 ext. 108 or email cjames@ripnet.com.

March 25

Up Close and Personal with Gord Brown, MP, Steve Clark MPP and Mayor Gordon. 11am - 2pm. Purvis Hall. Members \$40. (Future Members \$55). North Grenville Chamber of Commerce. Phone: 613-258-4838 or info@northgrenvillechamber.com

March 25

Deadline to register for Options Skilled Trades Fair. Free to have a booth. 9:00am-3:00pm. Pembroke Memorial Centre. For info: Michelle Lariviere-Ranger Phone: 613-735-4308 ext.6 or larivim@algonquincollege.com.

April 4

Deer Food Plot information meeting. Knights of Columbus Hall in Pembroke. Hosted by M&R Feeds. For more info: pembroke@mandrfeeds.com or 613-732-2843.

April 5

Wise Move Realty Business After Hours. Everyone Welcome.

5:00pm - 7:00pm. This Open House is celebrating their 15th anniversary and is launching a newly developed area map. 3468E Petawawa Boulevard in Petawawa. Located in the Bridgeway Mall next to Scotiabank.

April 6

Zoomer Entrepreneur Group meeting. Free! Topic: Marketing Insights. Pembroke & Area Airport. 9:30am. Register with the Chamber of Commerce: 613-732-1492 or uovcc@nrtco.net.

April 6

Horse Nutrition Seminar hosted by M&R Feeds Pembroke. RSVP to Pembroke Store. For more info: pembroke@mandrfeeds.com or 613-732-2843.

April 7

Horse Nutrition Seminar hosted by M&R Feeds Shawville. RSVP to Shawville store. For more info: pembroke@mandrfeeds.com or 613-732-2843.

April 7

Environment Canada's Senior Climatologist. David Phillips. Festival Hall in Pembroke. 7:00pm. Topic: What's up with the weather? Tickets at Festival Hall Box Office. Call 613-735-2613, 10am-4pm. 10 or \$12 at the door. For Algonquin College.

April 8

Greater Arnprior Chamber of Commerce Awards Gala, Dinner and Dance. Nick Smith Centre. Doors will open at 5:30pm with dinner at 6:00pm. Tickets will be on sale for \$35 only until April 1. For info call the Chamber office at 613-623- 6817 or contacting any executive member.

April 23

Child's Paradise Spring Parent to Parent Sale. 9:00am-12:00pm. RCAF Wing in Renfrew. Table Rentals are \$20-\$25. Proceeds are split between Child's Paradise and Renfrew County Child Poverty Action Network. Contact Marcinda at 613-432-2627.

April 23

M&R Feeds Pembroke Annual Spring Buy Sell & Trade Day of poultry, small livestock, farm pets such as rabbits, guinea pigs, goats, llamas, emu, pot belly pigs, and more. Begins at 8:30am at M&R Feeds in Pembroke. Bring your own transportation, penning, cages, halters etc. For more info: pembroke@mandrfeeds.com or 613-732-2843.

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ablades@countyofrenfrew.on.ca

Deadline to reserve your
booking space: April 30, 2011
(or until all space is filled)

Business News Around The Valley

Fraser Ball Joins IPC Securities

IPC Securities Corporation welcomes Fraser Ball to Deep River. Fraser and his team are pleased to announce the opening of a new office in Deep River. Fraser is a local resident with over 30 years of financial services experience. The office is located at 6 Glendale Avenue. A grand opening is scheduled for Thursday, March 31 from 4:00pm to 7:00pm. For more information, contact 613-584-7777 or email Fraser at: fraser.ball@ipcsecurities.com

Whitewater Region Tractor Gate Update

The OPP has finished its investigation into the Tractor Gate issue in Whitewater Region and has determined there is insufficient evidence to support criminal charges. The investigation stems from a 2010 tender whereby the Township would trade in two pieces of surplus equipment as part of a tender for a new piece of equipment. When residents felt this was inappropriate, Bruce Beakley, the County of Renfrew's Human Resources Director, conducted his own review. He concluded the Township did

not follow its own disposal policy and questioned whether purchasing policies were followed. He recommended a legal opinion be determined. That's when Mayor Labow involved the OPP who have since cleared the Township of any criminal wrongdoing.

Law Practice Merger

Diana J. Tomazin, formerly of Pembroke, will join with Don Sullivan to form Sullivan & Tomazin, Barristers at Law in Arnprior. The office can be reached at 613-623-0202.

Employment Resource Centre Moves

CSE Consulting's North Grenville Employment Resource Centre has moved to 125 Prescott Street, Units 3 and 4. Their offices in the Kemptville Mall have closed as of March 17th. For further details call 613-258-6576.

New BIA Executive

The new Arnprior downtown Business Improvement Association executive has been elected to include: Chantal Beaulieu (Arnprior Drycleaners), Kathleen Unrau (Opportunity Shop), Bob Crego (Giant Tiger), Mike Marcil (Giant Tiger) and Shannon O'Brien (Arnprior Chronicle-Guide).

Clark Acclaimed as PC Candidate

Steve Clark has been acclaimed as the provincial Progressive Conservative candidate for Leeds-Grenville. The provincial election is slated for October 6th.

New Weather Reporting System in Arnprior

The Town of Arnprior is the first municipality in Canada to have the Saab weather reporting system. The Saab system is in use around the world. The tower is set up at the airport for a one-year trial, after which the unit is available for purchase. The tower measures wind speed and direction, temperature, humidity, pressure and other weather variables.

Arnprior To Benefit From First Impressions

The Town of Arnprior will know what people think of it after a First Impressions program is completed this summer. The program matches two municipalities who visit each other and give impressions. Arnprior will be matched with Kemptville. First Impressions is a free program run by the Ontario Ministry of Agriculture, Food and Rural Affairs.

Hickey Joins Lapointe

Lapointe Chrysler Jeep Dodge is pleased to announce the appointment of Sean Hickey as a Sales Consultant. You can drop in to see Sean at 1398 Pembroke Street West, or contact him at: 613-735-0634.

Roadhouse Drops Licence

As of March 11th, the Roadhouse Bar & Grill in Chalk River is no longer a licenced establishment and is now known as RoadHouse Family Restaurant.

NDP Hosts Farmer's Roundtable

The New Democrats of Renfrew-Nipissing-Pembroke are holding a Farmers Roundtable discussion on government policy on Saturday, April 2nd at the Cobden Agricultural Hall from 11am to 3pm. Guest speakers include: Reuben Stone, Ian McGregor and Jennifer Doleman. Presentations will also be made from the National Farmers Union, Ontario Federation of Agriculture, and the Christian Farmers Federation of Ontario. People may register by contacting Eric at 613-622-5719 or emailing him at: ericreidburton@gmail.com.

Continued on Page 6

Great Deals on Safety Clothing.

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Business News Around The Valley

ERC Update for 2010

Enterprise Renfrew County had 775 inquiries for business information in 2010. They also performed 143 new and repeat business consultations. ERC consulted with 24 new businesses which resulted in the creation of 34 jobs. ERC has assisted 27 Renfrew businesses over the years that are still operating. In addition to meeting with businesses,

ERC provided 25 seminars which drew 962 people. The organization requested a contribution of \$5,000 from the Town of Renfrew for 2011. They asked for the same amount in 2010 but received \$1,000. ERC receives \$5,000 from the City of Pembroke and \$10,000 from the County of Renfrew. They receive \$141,859 from the provincial government.

Potential Mining at Bissett Creek

The graphite mine in Bissett Creek might become active as a meeting held in Pembroke has kicked off the consultation and licensing process for the development of the mine. The proponent is a company called NoRthern Graphite Corporation, a Canadian company which is 51% owned by Industrial Minerals. The Bissett Creek site is estimated to contain 14.6 million tonnes of graphitic carbon.

Amalgamation Proposed
Perth Mayor Jon Fenik is bringing forward the discussion on amalgamating the Town of Perth with Tay Valley Township and Drummond-North Elmsley. The province appears to be encouraging amalgamation as a way to provide more cost-effective services in a more efficient manner.

Exceptional Employers
The search is on for exceptional Ontario employers who are helping to build tomorrow's skilled workforce by training new apprentices. The awards celebrate those that support the apprenticeship

training system, show leadership in training apprentices, and promote careers in the skilled trades. Nominations are being accepted until March 25. This is part of the Ontario government's plan to help raise the Ontario's postsecondary education rate to 70%. For information, visit www.ontario.ca/apprenticeshipawards.

Bayshore Home Health One of Canada's Best

Bayshore Home Health was named one of Canada's 50 Best Managed Companies for a fifth consecutive year. Bayshore Home Health is the Canada's largest provider of home and community health care services, with more than 50 home care offices and 20 community care clinics. Its services include: in-home nursing, personal care and home, personal and group insurance plans and workplace safety insurance, nurse/caregiver staffing services, health education programs and treatments in its community dialysis centres. For more information, visit www.bayshore.ca

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- Various Tenders (City of Pembroke)

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LINKS

- Spring 2011: Blue Notes Newsletter of the Renfrew Nipissing Pembroke Electoral District Assn.
-
- Canadian Chamber of Commerce Analysis of Federal Budget 2011
-
- 2011 Summer Experience Program Applications
-
- 2011 OVB Rate Card
-
- 101 Things to do in the Valley - Winter Edition
-
- Xeneca Power Proposal

Charity Information Session in April

The Alcohol and Gaming Commission of Ontario (AGCO) will provide a "Charities Information Session" regarding charitable gaming tentatively scheduled for Tuesday, May 17, at 7:00pm at the Deep River Public Library. This session will be held only if there is sufficient interest from the community and surrounding area. If your group is a charitable organization or a non-profit organization with charitable purposes or objects and you're interested in conducting lotteries on behalf of your group, then this is an information session you don't want to miss. At this session you will learn a) what your group's responsibilities are regarding raffles and break open tickets; b) about the financial reporting

requirements associated with proceeds derived from such lotteries; and c) what background information is required from your group for the town of Deep River to issue your group a lottery licence. Representatives from the AGCO will be present to answer your questions. When you RSVP to attend the information session, please provide a list of your questions in advance so you are sure to get your questions answered. For further information regarding please visit their website at www.agco.on.ca. RSVP to attend the information session prior to Friday, April 15 by contacting Dawn Recoskie at the town hall, 584-2000 ext. 125, or by email, drecoskie@deepriver.ca.

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a matter of fact

Top 10 Cost Concerns For Small Business

The Canadian Federation of Independent Business has compiled a list of the Top 10 financial burdens facing entrepreneurs in 2011.

- 64%** Fuel & Energy Costs
- 63%** Tax & Regulatory Costs
- 49%** Insurance Costs
- 47%** Wage Costs
- 43%** Bank Account and Processing Fees
- 23%** Occupancy Costs
- 23%** Product Input Costs
- 22%** Borrowing Costs
- 21%** Capital Equipment & Technology Costs
- 1%** Foreign Currencies

The January 2011 findings are based on 967 responses, collected from a stratified random sample of CFIB members, to a controlled-access web survey.

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UPCOMING SEMINARS

April 4:

Deer Food Plot Information Meeting. Knights of Columbus Hall in Pembroke.

April 6:

Horse Nutrition Seminar. M&R Feeds Pembroke.

April 7:

Horse Nutrition Seminar. M&R Feeds Shawville.

April 7:

Dairy Producer Bus Tour.

April 23:

Annual Buy Sell and Trade Day. M&R Feeds in Pembroke.

For more information and to register, contact our stores or visit us at: mandrfeeds.com

Canadian Chamber Applauds Budget

The Canadian Chamber of Commerce is pleased that the federal budget did not plan for any tax increases. Canadian Chamber CEO Perrin Beatty felt the government has heard the message from the Canadian Chamber and its

members.

Beatty is calling on Canada to remain competitive among G7 countries and applauds the low tax plan as a continued step towards a healthy economy. The Chamber welcomed the one-time hiring

credit for small businesses of up to \$1,000 to offset EI premiums.

More on the Canadian Chamber's full budget analysis is available on the Resources section of www.ovbusiness.com

CFIB Gives Budget B+

The Canadian Federation of Independent Business (CFIB) is pleased that the 2011 budget recognizes the major contributions of small business to job creation and economic growth.

"This was a tough budget as the government needed to ramp down stimulus spending and focus on reducing the deficit," said Catherine Swift, CFIB president. "We give credit to the government for working to balance its books while finding important, low-cost ways to help small firms grow the economy."

CFIB acknowledged that the government took some of its advice on the following items:

EI Hiring Tax Credit:

This was CFIB's top budget priority: an EI Hiring Credit for Small Business. As this

budget forecasts rising EI premiums in each of the next three years, this credit will be a major help to small firms in growing their workforce.

This credit exempts some small employers from having to pay premiums on a payroll increase from 2010 to 2011. As an example, the credit allows a firm with less than \$413,000 in payroll to create one new \$40,000/year job without paying any EI on that new position.

Canada Revenue Agency (CRA) Improving Taxpayers Fairness:

Requiring CRA to provide written interpretation on tax inquiries when requested through CRA's online window will bring a significant improvement in transparency and accountability. In addition,

the measures to review penalty levels for information returns will be welcomed by firms struggling to meet government paperwork requirements.

Retirement Income:

While CFIB welcomes the ongoing work to introduce Pooled Registered Pension Plans, we remain concerned that the budget notes that "federal, provincial and territorial governments are continuing work on options for a modest enhancement to the CPP."

Red Tape:

CFIB is delighted the budget makes an ongoing commitment to continue BizPal which provides firms with one-window access to permits, licences and fees at all three levels of government.

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Know Your Marketing Risks

Make sure the firm you hire is reputable



A few years ago, I attended a seminar from an “expert” that was discussing marketing. His advice was to find good examples of things and copy them. If you see an ad that you really like, copy it. If you see a concept that you like, copy it. His entire premise was that you need not pay for marketing expertise when you could just copy what someone else has already paid for.

Luckily, not too many people in the room were convinced. Having attended JP Quintal's discussion to the Chamber Zommer Entrepreneur Group on risk management, it reminded me of this seminar and the risk of people heeding that “expert” advice.

There are a few key items that people need to know with respect to risk in marketing.

First, many people think that when they find a graphic or photo on the Internet, it is free for them to use. This is not true. Images and graphics posted online belong to someone, and with the Internet available to anyone, being caught using someone else's work has a fairly high probability of occurrence.

The second issue is something called copyright.

There are many people who offer creative services such as graphic design, website design, writing and more. However, there are very few people who offer *original* creative services. What this means is that in some cases, the text on your website may belong to another website or the graphic in your ad may have been copied from another company.

Just like teachers can pick

out plagiarized work from students, it is pretty easy to tell when a website has plagiarized copy or a logo has been used before. I have run into these instances personally and it is extremely obvious.

So, here's the good news: in addition to being ethical, the use of original creative content is also better for your business or organizational marketing. The number one thing that makes advertising work is good creative. This is more important than the size of the ad, the repetition of the ad or anything else. If your creative is really good, you will reap the benefits. And, you can feel good about being original.

Now, how do you make sure you're getting original work?

Marketing is an important aspect of your business, and your business deserves to have someone treat it with respect. When enlisting someone to help with your marketing work, do your due diligence

and make sure you are getting a reputable company to help you. Ask for references and have a conversation with the person you are entrusting with your image.

One key thing to look out for is when someone seems unwilling to go into detail about what they can or cannot do for you. If they are nervous discussing details, or you get the impression they feel it is unimportant, that is a sure sign that you likely have the wrong person. As you talk with someone at length, the truth will start to show itself. If someone gives you the same answers over and over, or seems uneasy with detailed answers, that will tell you something. If they say “don't worry about it,” that is almost a sure-fire clue they are a risky choice for you. This is your image, you should be concerned about it. If they don't take it seriously, is that really the best choice?

Good ideas are ones that work.



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April 5 Issue

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April 19 Issue

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Regular issue of OVB
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May 18

101 Things to do in the
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