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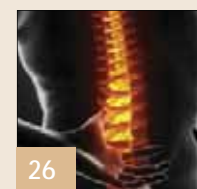
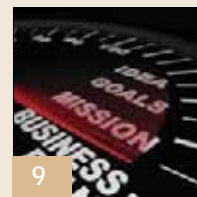
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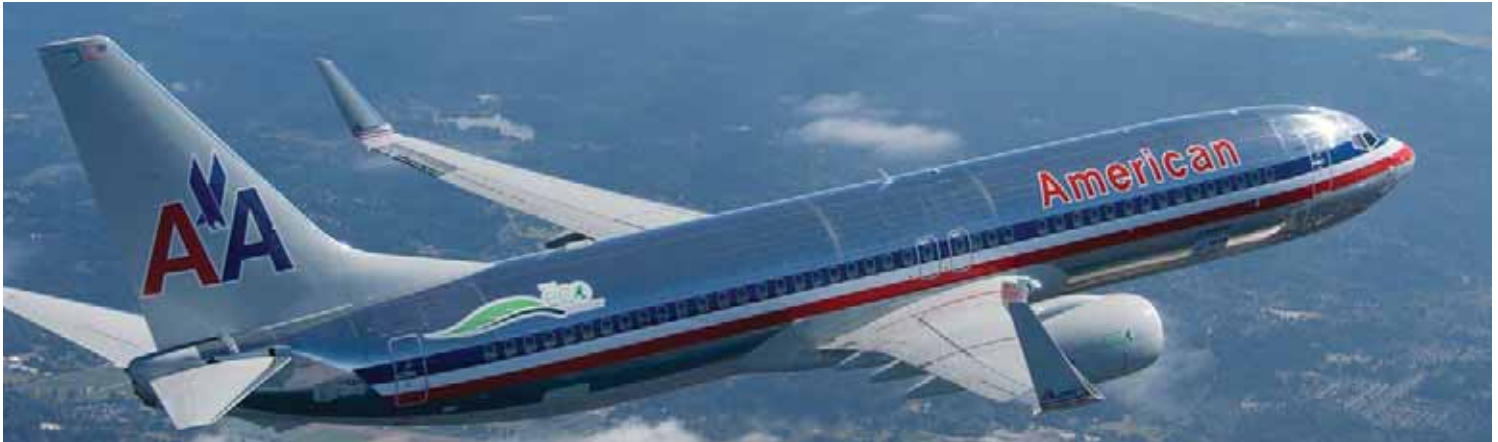
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# Are You A Trusted Traveller?



I'm not sure if many of you are like me, but I'm what I would call a less than enthusiastic traveller. I don't really do all that much travel, generally only for business. From a flying perspective, once a year we head off to the Canadian Chamber of Commerce Annual General Meeting and Policy Conference; in July/August we fly to the American Chamber of Commerce Executives Conference; and the odd time when the Ontario Chamber AGM and Policy Conference is in Northern Ontario, a flight may be required. This particular year I've been appointed a Judge for the Chamber Competitions with the International Chamber of Commerce and I will be attending the World Chambers Congress in Doha, Qatar in late April. So my travel isn't all that extensive but the two or three occasions a year, for a less than enthusiastic traveller, are a lot more than enough.

I've tried to understand myself why it is that I'm such a terrible traveller because, as I get a little older, I would like to see more of the world and broaden my scope of global understanding. To do so, I really have to go, see and learn. I'm not afraid of flying, in fact I love it! I've taken flying lessons and I enjoyed every minute of the experience (as terrifying as I made it at times). So my quandary has been, what is my problem with travelling?

There are two valid reasons in my mind. First but not foremost is that there is a ton of wasted time in airports, sitting waiting for the flight. Obviously I'm probably not a great pilot type person because I'm a little impatient when it comes to getting where I'm going, and the tedious wait for the wheels to touch down is so very annoying. And honestly, I'm not sure its productive business or personal time spent. That said, on my upcoming flight to Doha (23 hours travel time), the first leg from Toronto to London will be an overnight flight, so I can count that as sleep time. The second reason why I hate travelling is the pure anxiety of long lines, slow screening lines, and standing up for so very long.

Recently I had the awesome experience of flying American Airlines/American Eagle from our own Waterloo Region International Airport. Fantastic service, outstanding equipment and very comfortable and easy to get to just 10 minutes from home. However, when I arrived in Chicago and had to change planes, I had to go through American Customs. They were fine and friendly but I happened to end up in a line of 345 Chinese exchanges students... nice kids, but it took one hour and twenty minutes to get through US Customs. That was excruciatingly painful.

Six months prior to that trip, at the Canadian Chamber AGM and Policy Conference, I was sitting with Perrin Beatty and he asked me if I had my Nexus card. When I replied "no", he looked at me and said "why on earth not Greg?" Well, I told him I'd heard it was a pain in the neck to get, requiring one or two trips to Toronto or Fort Erie to get the card. Had to apply first, wait for approval, make an appointment, blah blah blah - just sounded like more wasting time. He then asked me if I liked waiting in long lines at screening and Customs. He was, of course, being sarcastic, but it made me think. What if that were no longer an issue? Then one of my hang ups to travel might be gone.

Well folks, it's over. I'm now a Trusted Traveller with my Nexus Global Entry card in hand. No more waiting, no more long lines, I can just breeze on through. In case you're considering a Nexus Card, let me walk you through the process because it truly is a painless effort.

First, go online to <https://goes-app.cbp.dhs.gov>, register and get your GOES User ID (\$50 fee for a 5-year card). Once you enter the system to register, it does seem a little bit of a process, but follow the instructions - they are very clear - and in 15 minutes you will have completed your application. Have some ID available, especially your Passport, and if you are not a Canadian by birth, don't worry. Make sure you have other ID to prove who you are. (con't on page 7)

# SPECTRUM

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## MESSAGE FROM THE PRESIDENT

What I love best is moving quickly, embarking on new trails, and creating new opportunities. The Chamber is moving quickly down new paths to bring you, our Member, more value for your membership. We are building value through communication via Social Media, creating more relevant content and developing new benefits for you and best of all, for your employees. While none of it moves quite as fast as I would like it to, it is moving forward.



As such, we have had to dig deep to find some assistance with the planning and implementation as well as broadening our member assets and there is no one better to do this than by utilizing a long-standing Member! In January the Chamber brought on Mr. Brian Butcher as Vice President of Operations and Communications. Everyone knows Brian Butcher, he is a former Chair of the Chamber, and owner of Adverttech Design Communication. Brian comes with a wealth of business acumen, and of course a skill set in marketing and communications that is just what we need in the Social Media environment. Brian is a great addition to our staff compliment here at the Chamber. He certainly understands the Chamber and knows how important you, our Members, are.

We have started building our Pinterest site, we created the Cambridge Gathering on Facebook, a group where Members of the Chamber can join and post events or exciting news about you or your colleagues' business. Our online video productions will soon be the envy of most, with some internal enhancements to broaden the appeal to our viewers. We will also be launching an online market place for Chamber Members' Employees only, where they can get personal discounts, like our World Line home phone/internet program currently available on our website.

Some great things coming your way - I'm excited about them. Now would be the time to make sure you have your listing up to date with the Chamber as our Directory is coming up to print. Add more employees to your profile with us so they can get the deals coming their way as well as join in the fun at our Business After Hours. Also, I only get to do this editorial every second publication of Spectrum, so if there is anything I can do to help you grow your business, meet your challenges and overcome those obstacles, just let me or any of the staff at the Chamber know. We're always here to help.

*Greg Durocher  
President & CEO  
Cambridge Chamber of Commerce*



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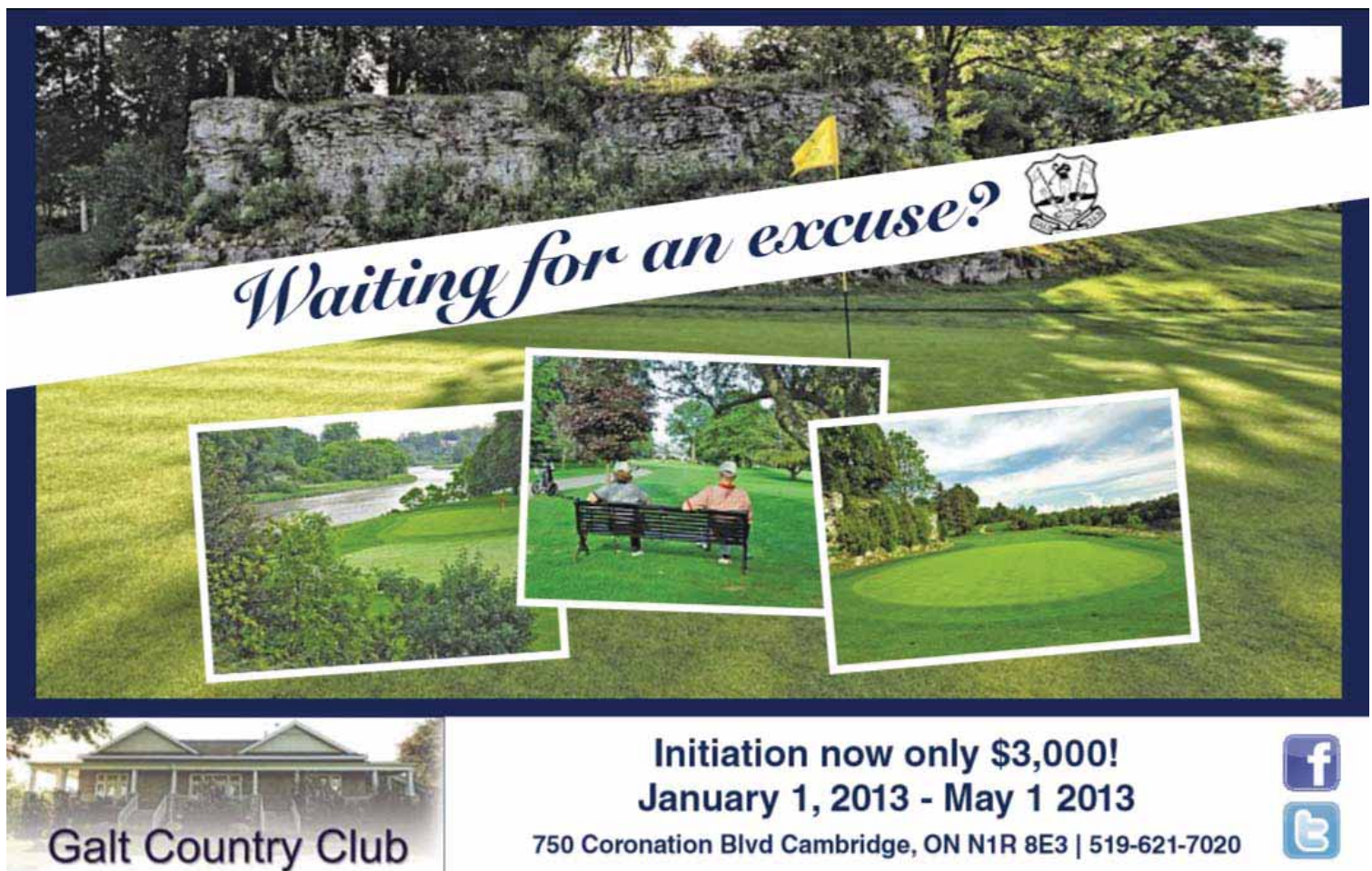
Once this is done, you simply sit back and wait for your application to be approved. In a few days, sometimes a couple of weeks, you'll receive an email indicating that you've been accepted for an interview. You simply log back into your GOES account and select a date and time to go to Pearson (Toronto) International Airport for your interview. Now, some may find this interview idea a bit intimidating, but it really isn't that bad at all. It will take you roughly an hour and a half for the interview process. You will be interviewed by a Canadian Customs officer and a US Customs officer. You will have your retinas scanned, your picture taken, your finger and palm prints taken. It's all painless really, and 10 days or so later you will have the card in the mail.

For travel to and from the US, this just makes it so much easier, but the big benefit for me is the domestic travel. Even when flying in Canada, the Nexus card is important for making the journey easier. You're always ahead of the line, first in, first out, and that's one big headache is off my plate. And one of the advantages is, if you do it right away, included in your \$50 fee is the Global Entry System, that is for travel into the US from other destinations. So if you are going on business or pleasure through a US airport and have to return via the same route, the card will also speed up your security and customs clearance when returning from a global destination through a US port.

Some things to remember... if you are traveling with folks who do not have a Nexus card, they cannot get through under your card. They must have their own. So by car, it's not very good because you can't use that short lineup at the Nexus crossing point if there are occupants without their Nexus Trusted Traveller Card. Flying, you can use it, but the rest of your party cannot. So folks, unless you want to spend a few weeks on the couch because you raced through and left the family behind, I'd make sure that you do one of two things. Don't use the card when travelling with your spouse and family, OR get all of them suited up with one as well. The other very important thing to remember is that you will lose your Nexus card if you try to bring into the US or Canada any restricted goods, food, animals, etc., AND you will also lose your card if you fail to declare any purchases you may have made.

It just makes sense to have a Nexus card, unless of course you enjoy standing in the winding lineups. Happy travels with or without your Nexus card - I'll never leave home without it.

*Greg Durocher*



*Waiting for an excuse?*

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# Who Is Really Running Your Business?

Posted by Blair DeMarco-Wettlaufer

In my experience working for numerous companies over the years, or speaking to the business people I have interacted with, I have noticed all too often that, surprisingly, companies are not run by their President, CEO, or Operations Manager. Instead, these companies are run by someone or a group of people that shouldn't have been anywhere near the steering wheel of the corporation.

I work in credit and collections, and my industry colleagues and I deal with risk management every day – we reduce losses through collection, we improve credit screening processes to protect creditors from danger and loss. You'd think we'd all be fully aware of the weak points of operating a company. But yet, I've seen the following horror stories ... let me share them with my fellow business owners and managers, as these dangers are not limited to just my industry.

## Your Giant Client

You've got The Client (notice the capitalization). They are your best, largest, most profitable customer. Sadly, they know it. They represent 60-80% of your company's revenues, and they dwarf your organization. They have a long list of how you will do work for them, if you want to continue to receive their business, you will ask "how high" when they say "jump". They don't care about your business plan, your goals, your company philosophies – you and your company are just an extension of their massive and indomitable will.

## Your Ever-Present Competition

You work in a heavily competitive industry, so you are constantly watching your competitors and attempting to edge them out. You copy them, and pursue the same clients, and offer what you think your competition would offer (maybe at a slightly lower price or rate, to win the clients over). You've even managed to entice some

experienced staff away from the company down the street. By your efforts to outcompete your competition, you become just like them. Your experienced staff that you have attracted have brought their pre-established company culture with them. You are now a clone of your industry, despite your ongoing efforts.

## Your Secretive IT Cabal

It would be great if you could implement your company vision, but your servers are in upgrade hell, you can never find your IT manager anywhere in your building (especially if there's a database crash), and your to long-term do list is not getting done. You thought you employed a brilliant, intuitive, technically-minded technical manager, but you've discovered they are more like Dennis Nedry from Jurassic Park. You are held hostage by your IT staff, and your company plan has stalled because of it.

(con't on page 10)



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(con't on page 9)

## Your Super-Successful Sales Manager

You've got a great sales guy. He knows all the key clients personally. He's always on the front lines, delivering statements, dealing with complaints, making the tough calls to make everything go smoothly. And because he knows ALL the clients, he's more a part of your company brand than you are. If he leaves the company, he'll probably take all the clients with him because he has the access to the Rolodex of Power, and he uses it with authority, so you are basically reduced to sitting in the passenger seat of your own company.

## Your Rogue All-Star

You have guidelines for your staff, but you've got one person that the rules simply don't apply to – they take two hour lunches, take all sorts of time off, don't follow your dress code, and often butt heads with co-workers and managers. You'd do something about it, but they generate the same revenue as any three or four other staff members combined. That'd be okay if you only had to deal with the feelings of your all-star – but your other staff have noticed your favouritism and selective application of your own company rules. Staff turnover, complaints to human resources, and all the time you spend mollifying your temperamental star team member is undermining your grand plan for the company, stalling your growth and hurting your relationship with the rest of your team.

## You?

Okay, none of the above apply to you – you are the Commander in Chief, with the grand vision and the authority to carry out your business plan. Everyone follows your directions, to the letter, without question. And that could be the problem right there. When you take a week's vacation, everything falls apart. No one is allowed to make

decisions without your ultimate approval. Your people have no opportunity to make suggestions or even small changes, and there is a huge disconnect between them and yourself. Because they have no need to take leadership roles, you couldn't drag an opinion out of them with a tow-truck. So, how is this any better than the above disaster scenarios?

## Your Continuity of Business Plan Probably Doesn't Deal With People

Sure, you have a plan for the building catching fire, or a power outage, but can you deal with a maternity leave by a key player? Can you cope with a disgruntled manager who leaves the company, and also leaves a gaping hole in your team? Odds are, you haven't thought much about it – but you should.

A company is more than a series of departments, hardware, balance sheets, and reports. A company is the sum of its people – without people, it will fail. Companies succeed based on the dedication, morale, and talent of the people who work there. Policies and hardware are easily replaced, people far less so.

A company is an interconnected web of people, from the smallest company to the largest national corporation. Those people aren't just the staff, they include key clients, consultants, consumers, and other individuals that can affect your company. An organization that survives on one single person is eventually going to fail. Eventually, someone is going to get hit by a bus, the Big Client will go somewhere else, get an offer to go work somewhere else, or one of your dependable staff will have their personal life come tumbling down, and it'll take out a crucial gear out of your otherwise balanced company clockwork. A company isn't a chain of command, it's a lattice of responsibility and

trust. You need to constantly have your eye on diversifying your client base, your staff, and your processes; you will build an insurance policy or plan for your success.

The lesson here?

- Have a plan to balance and protect the company – call it “The Plan”
- Write down “The Plan”
- Share “The Plan” with everyone on your staff and constantly tweak it
- Cross-train your processes, and write them into “The Plan”
- Let your people question “The Plan” and also let them improve it
- Make sure you know about your company - do it by reading and re-reading “The Plan” and talking to your fellow teammates about it
- Review “The Plan”, and be prepared for the worst, even when things are going well

So, if your company isn't bulletproof (a hint – none really are), take a stand, make changes, and strive to build something better. Companies that succeed are innovative, create leadership and involvement with their staff, build multiple revenue streams, and balance company responsibilities and workloads.

Risk management is about outside events – it's also about people. Talk to your team and see what they think.

## Conclusion

*I'm interested what you think – after all, business is all about sharing ideas and enthusiasm, so feel free to reach out to me. I'm always curious what other companies are doing, whether they are in credit and collections or not. My office number is 226-444-5695.*

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# THE LEGAL VIEW

## Shareholders' (Dis)Agreement

If you are a shareholder in a privately held corporation, including a family business, you should consider entering into a Shareholders' Agreement.

### What is a Shareholders' Agreement?

A Shareholders' Agreement is a contract between or among the shareholders of a corporation and often with the corporation itself. It can deal with a number of issues, such as:

- how the corporation will be managed;
- how disputes between shareholders will be resolved;
- restrictions on the transfer and/or issuance of shares;
- how the value of shares will be determined;
- how life events such as death, disability or divorce of a shareholder will be handled.

Unanimous Shareholders' Agreements are entered into by all of the shareholders of the corporation. These agreements often, but not always, restrict the powers of the directors to manage the company. Shareholders' Agreement can also be entered into by two or more shareholders in which they agree to exercise their voting rights in certain ways (for example: to elect certain directors).

### Everything is Fine While Everyone Gets Along...

...but when things go wrong, a Shareholders' Agreement is invaluable. Any number of common occurrences can have a disruptive effect on shareholders and businesses. For example:

- What if you own 50% of a company, and your brother owns the other 50% - how do you resolve disputes?
- What if a fellow shareholder wants to sell his shares to someone you cannot stand?
- What if a shareholder's acrimonious ex-husband gets her shares in a divorce settlement?

These are very real scenarios that can be resolved much easier when the shareholders have had the forethought to set out the "rules" in a Shareholders' Agreement. These Agreements can lay out procedures for how disputes among shareholders are to be dealt with (e.g. mediation or arbitration). If relationships break down, they can provide "escape routes" (e.g. "either you sell me your shares, or you have to buy mine"). They can also establish a method for how shares will be valued (e.g. calculations based on a pre-determined formula; determination by an independent third party).

### One Size Does Not Fit All

The issues that can arise among shareholders are as varied as the shareholders themselves. Also, no two companies are exactly alike. A Shareholders' Agreement needs to address the unique issues facing the business and the shareholders. Your lawyer should spend the time getting to know the business and the concerns and goals of the shareholders. With a well-planned and well-thought out Shareholders' Agreement in place, the inevitable challenges of the future will be easier to work through.

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*Jean Leonard is a Partner in Miller Thomson's Waterloo office. Jean practices in commercial real property, corporate, commercial and financial services law.*

*A life-long resident of the Waterloo Region, Jean brings to the table on-the-ground insight and appreciation for the unique challenges faced by business owners in our community. It is this understanding, coupled with her breadth of legal expertise, that allows her to provide tailored solutions to help achieve your business objectives.*

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## Access For Ontarians with Disabilities (AODA)

The Ontario Ministry of Social Services initiated the Access for Ontarians With Disabilities Act (AODA) to “create a Province where everybody who lives or visits can participate fully.” The five standards of the Act are being phased in over a number of years, beginning in January, 2012, and will impact all employers in the province to some degree.

The **Customer Service Standard** required that, by December 31, 2012, all employers were to have created an accessible customer service plan, and to have trained their employees. In addition, employers with twenty or more employees are to keep a written copy of the plan, let customers know it is available, keep a training log, and file a compliance report by December 31, 2012.



The **Employment Standard** required all employers to provide individualized workplace emergency response information to employees, where necessary, by January 1, 2012. Other requirements are to be phased in for private and non-profit organizations beginning in 2016 and 2017, and will apply to hiring and human resources practices.

The **Information and Communications Standard** required that all employers make their emergency procedures or public safety information accessible to people with disabilities on request, as of January 1, 2012. Further requirements, such as making feedback processes and information accessible will be phased in beginning in 2015.

The **Transportation Standard** applies to organizations providing public transportation services. Requirements are being phased in between 2011 and 2017.

The **Built Environment Standard** will require companies with fifty or more employees, when building or renovating outdoor eating areas, play spaces, trails, etc., to make them accessible beginning in 2017.

While the Act may sound daunting, it doesn't have to be: especially for small employers. Making printed information available for customers with a visual impairment may be as simple as reading it to them, and the Ministry has provided an e-learning site that will help you to train your employees:  
<http://www.mcass.gov.on.ca/en/serve-ability/index.aspx>

The Ministry also provides guides, templates, and other information on its website:  
<http://www.mcass.gov.on.ca/en/mcass/programs/accessibility/index.aspx>

*Pam Urie, HR Consultant*

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If you are confused about where to focus your social media efforts, here are some tips:

## Where You Should be Focusing Your Social Media Efforts



- First, hang out where your target market hangs out. Don't jump right in. Start out by listening and discerning pain points, wants and needs. Know your target market backwards and forwards. At some point that feels right, start engaging. Don't sell. Don't be pushy. Offer advice, input, insights, feedback. You are creating awareness here, not trying to get on third base.
- Study what your competitors are doing to engage your target market. If they have been doing this longer, they probably have some of this figured out. They know what the target market responds to, where they hang out.
- Focus on relationship building. It doesn't help to have everyone know you if they dislike you. It is much better to cultivate a few true friendships than manage dozens of loose connections.
- Build community. One of the most powerful things you can do is create a community online, whether through Facebook Groups, LinkedIn Groups, or some third-party community site, where your target market starts hanging out and gaining value. If you get some traction here (it won't be easy), focus hard on that. A vibrant tribe will create a lot of action in your target market, bringing people into your funnel as if by magnet. The mid-funnel relationship building and "know, like and trust" will go much easier if you are the "leader" of the community. A little tip though: Don't necessarily act like the leader or some big shot. You are there to be of service to them. The moment they think all you want to do is sell them something, they will be looking for a new community.
- Read. As quickly as things are moving, you will never be able to understand and execute on all the things you need to know by learning on a trial-and-error model. Learn from others' mistakes. Leap-frog your competition by learning what works today.
- Don't spread yourself too thin. Focus on one or two platforms until you get the hang of them. Then add something new if your target market is there. If your target market isn't there, don't waste your time. Quality over quantity. And don't just abandon something that didn't work — a Twitter account, for instance. If you are not going to use it, delete it. It looks bad when people come across abandoned projects.
- One last thing. With enough effort and persistence, all the major social media sites will produce fruit for you. Without enough effort and persistence, none of them will.

*Frank Kenny is a Keynote speaker on social media and technology for SMB Social media marketing and tech training/consulting, Social media marketing seminar leader, panelist, facilitator. Small and medium business consulting on social media and tech Association consulting on social media and technology issues Entrepreneurship, chambers, business associations, Social CRM, personal branding, digital marketing*

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## “ONE TO WATCH” AWARDED TO ONTARIO ENERGY PROFESSIONAL

All eyes were on the youngest member of Cambridge and North Dumfries Hydro's (CND Hydro) Management Team, at an awards ceremony held on January 29th. Sarah Colvin, Energy Efficiency Supervisor, was awarded the “Association of Energy Services Professionals” (AESP's) “One to Watch” Award for Outstanding Contribution to the Energy Industry by a Young Professional. The presentation was made at the AESP's 23rd Annual National Conference in Florida.

“Sarah's enthusiasm for energy efficiency and environmental sustainability is rarely seen” said CND Hydro's VP, Energy Measurement & Conservation, Mike Knox. “In addition to her core duties, Sarah champions numerous community volunteerism events, participates on environment and communications committees, engaging with employees, our communities and the Province on energy efficiency matters”.

At CND Hydro, Sarah together with her energy efficiency team are driven to enlighten and engage customers to deliver energy efficiency tools, programs and incentives in order to reduce waste and costs.

Sarah is actively involved in Sustainable Waterloo Region as an Ambassador. In 2010 she was recognized with a nomination for The Cambridge Chamber of Commerce's Young Entrepreneur of the Year Award.

CND Hydro President & CEO, Ian Miles noted, “Our team is dedicated to providing ideas, solutions and value-added services.



Sarah is a young professional that delivers on this commitment. She serves as a role model for her peers in the industry. We are extremely proud Sarah is a part of our Energy+ team”.

The Association of Energy Services Professionals is a not-for-profit member - based association dedicated to improving the delivery and implementation of energy efficiency, energy management and distributed renewable resources. The Association is a network of professionals working to promote the transfer of knowledge and experience. The Ontario Chapter was formally launched in May 2012.

## grand opening

### CHURCH OF SCIENTOLOGY OF CAMBRIDGE

More than a thousand Scientologists and their guests from across Canada and the U.S. Great Lakes region gathered on February 9, 2013, to celebrate the opening of the new Church of Scientology of Cambridge, Ontario. Joining Church officials for the dedication ceremony were national and provincial dignitaries.

The Church's new home is located on a two-acre campus at the gateway to Canada's Technology Triangle. The expansive Scientology Ideal Organization (Ideal Org) is designed to accommodate the Church's ever-growing congregation in the tri-cities of Cambridge, Kitchener and Waterloo, and to extend social betterment and humanitarian programs to all communities of southwestern Ontario.



### LONE WOLF NAMED PREFERRED PROVIDER BY LEADINGRE

Lone Wolf Real Estate Technologies, the North American leader in Real Estate solutions and services, and Leading Real Estate Companies of the World® (LeadingRE) have entered into a marketing relationship to enhance the exposure of Lone Wolf's Complete Enterprise Solution to the LeadingRE Broker Members.

In today's Real Estate market, brokers are finding it more necessary to know who their top performers are, who is costing them more than they are making and who needs a little help along the way. To do this, brokers need top performing solutions, which makes the relationship between Lone Wolf and LeadingRE, the largest network of top independent local and regional brand-name brokerage firms in the residential sector of real estate, the perfect fit.



"As a preferred provider of LeadingRE we are able to expand our offering of the Complete Enterprise Solution to the entire LeadingRE network. Not only are we able to share profitability tips and industry resources, but this also continues our focus on enhancing brokers' value propositions to agents," said Lorne C. Wallace, CEO of Lone Wolf. "Helping brokers be more profitable has always been our focus and now with our recent expansion into the agent marketplace, we are able to offer a broader scale of services to the broker members of LeadingRE."

Lone Wolf's Complete Enterprise Solution is comprised of its core suite of products and services, covering back office and front office operations, public and mobile websites, and revenue generation programs for brokers, additional accounting services, agent centric offerings and more.

"We are pleased to formalize our relationship with Lone Wolf, welcoming them as a preferred provider through our Solutions Group program," said Robin LaSure, vice president of Corporate Marketing for LeadingRE. "The company's comprehensive enterprise solution gives brokerages a single source for managing

everything from accounting to agent connectivity, and, while they are already working with many of our member firms, we look forward to introducing them to the entire network."

#### **MCDONALD-GREEN LAUNCHES NEW WEBSITE**

McDonald Green Staffing and Consulting has launched [mcdonaldgreen.com](http://mcdonaldgreen.com), a website devoted to Recruitment, Assessments, Training and Consulting for the purpose of Human Resource Consulting Service offerings dedicated to success of business in Cambridge, Kitchener, Waterloo, North Dumfries and the Township of Woolwich.

[mcdonaldgreen.com](http://mcdonaldgreen.com) will provide much more navigation ease and represent strategic competitive advantages for business. New training pages will allow direct payment through automated payment options. Twitter and blogs will be updated regularly for positions and noteworthy information to further enhance relationships with business and candidates....the people of the company's geographic catchment.

#### **DRAYTON ENTERTAINMENT 2013 SEASON TICKETS NOW ON SALE**

Drayton Entertainment has unveiled a spectacular

2013 Season consisting of blockbuster musicals, hilarious comedies, poignant dramas, and three original productions.

Eighteen productions will fill seven stages across the province, making this the most ambitious season in Drayton Entertainment's history.

"This landmark season promises to be remembered for years to come," says Artistic Director Alex Mustakas. "The array of programming in our 2013 Season reflects our commitment to providing quality entertainment for theatregoers of all ages and we have kept ticket prices the same as last season, making theatre accessible to all, while offering many opportunities to save even more off the regular ticket price."

Dunfield Cambridge Theatre audiences will be treated to Big Band Legends, the original Drayton Entertainment production that sold out in St. Jacobs and Grand Bend in 2012. Backed by an all-star orchestra, Big Band Legends is a high-octane show that honours the greatest crooners and songbirds of our time, from Bing Crosby to Michael Bublé, June 12th to June 22nd. Then, take an entertaining trek across our vast country with the unapologetic musical comedy



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Sorry...I'm Canadian. Reprising his popular character Constable Archibald F. Inkster, Neil Aitchison weaves a charming blend of humor and political satire with musical gems of the Great Canadian Song Book, July 10th to August 3rd.

The life of a true artistic pioneer is celebrated in the acclaimed musical Buddy – The Buddy Holly Story. This nostalgic production explodes into full-throated joy through renditions of the legend's greatest hits, on stage August 7th to 31st.

Backstage highjinks take centre stage in the uproarious comedy Lend Me A Tenor, September 25th to October 12th. When a world-famous tenor overdoses on tranquilizers before his premiere performance, he's replaced by a hapless understudy, setting off a series of mistaken identities and outlandish plot twists.

The holidays will shine with Peter Pan, the beloved tale about the boy who never grew up, November 20th to December 22nd. In the British Panto tradition where audiences cheer the hero and boo the villain, this lively production boasts a winning combination of incredible musical numbers, slapstick comedy, outrageous

costumes, audience participation, and of course, a dash of theatrical magic.

### COM DEV RECEIVES GOVERNMENT CONTRACT

Com Dev International Ltd. has won a contract to begin work on the development of an advanced satellite payload that will be used in the next generation of the global search and rescue system known as Cospas-Sarsat.

The Department of Public Works and Government Services Canada awarded a \$4.7-million contract for the first phase of the Medium Earth Orbit Search and Rescue (MEOSAR) project. Com Dev's role is to design and develop a repeater that Canada plans to provide as a payload on the next generation of the Global Positioning Satellite (GPS) constellation.

The work is expected to last 15 months and it will be carried out at the company's Cambridge and Ottawa facilities. The contract includes a \$14-million option to extend the development work to produce a fully-integrated prototype MEOSAR repeater for test and space qualification.

### MILITARY DEAL FOR CAMBRIDGE BUSINESS

Barrday has been awarded a \$6-million subcontract to provide ballistic fabric for Canada's light armoured vehicles.

The subcontract for Barrday Protective Solutions is part of a \$1-billion federal contract awarded to General Dynamics Land Systems- Canada in October 2011 for the delivery of 550 upgraded light armoured vehicles. Under the industrial and regional benefits policy, the agreement commits the company to re-invest 100 per cent of the contract value in business activities in Canada.

"Barrday is a longstanding, successful company in our community and this investment will help to ensure its future progress," said Cambridge MP Gary Goodyear, who announced the contract last week.

The Light Armoured Vehicle (LAV) III upgrade project is one of four land combat vehicle projects. Recent experiences of Canadian Armed Forces and allies in Afghanistan and abroad demonstrate the ongoing requirement for highly protected, yet highly mobile light armoured vehicles, the news release states.



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The project involves:

- upgrade of mobility systems such as powertrain, suspension, running gear and brakes;
- upgrade of the weapon system; and
- installation of additional armour, heightening its protection against increased threats.

Initial operational capability is scheduled for 2013.

The upgrade project included an option for an additional 80 vehicles. In November, the government announced the contract would be amended to exercise the option and upgrade 66 additional LAV IIIs at a value of \$151 million to support reconnaissance and surveillance capability.

#### STRONE NAMED WINNER OF CANADA'S 50 BEST MANAGED COMPANIES AWARD FOR 2012

The National Post has announced that STRONE, emergency restoration and remediation professionals, are 2012 winners of Canada's 50

Best Managed Companies program. Established in 1993, this national awards program recognizes Canadian companies who implement world-class business practices and create value in innovative ways.

STRONE triumphed over hundreds of applicants to demonstrate that they have improved efficiencies, sought new opportunities and created an emphasis on culture and people. The management team and staff alike at STRONE have worked tirelessly in recent years to surmount challenging economic and environmental conditions. Their core philosophy still centres first and foremost around their staff and customers alike.

A major part in STRONE's success has been their ability to be the industry benchmark of customer service. The majority of STRONE's competitors in the disaster cleanup industry are a network of franchise organizations. Being corporately owned, STRONE can ensure that their best practices

are applied throughout their branch network.

To foster their core values and to maintain their strategy of growth, STRONE recently acquired "Itech Precision Cleaning," and "TCR of Muskoka" further widening their field of specialist services.

STRONE's head office is located in Oakville, Ontario, with 17 other locations throughout Ontario and Quebec, including Cambridge. Each corporately owned branch provides superior local customer service, excellence in workmanship and rapid mobilization of personnel and equipment.

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# Lifetime Achievement Award



**JIM KING:** Through a variety of positions in his 37 years with the City of Cambridge, culminating in his current position as Chief Administrative

Officer, Jim's dedication to building a sustainable community is clear. Having spent most of his career in Cambridge's Community Services department, Jim always understood the values that quality of life bring to business and the community. He is widely known and respected as a community builder, having left his mark on most of the significant events and accomplishments that have shaped Cambridge. Whether in his official capacity at City Hall or as a committed citizen, there is little doubt that Jim's passion for Cambridge will continue to pay dividends for all his neighbours well into the future.



Steven Cabral, Sales Manager, Small Business RBC was the sponsor, Publisher Peter Winkler and Cambridge Times management team, Uel McFall, Cambridge Chamber of Commerce Chair (Business of the Year. 1 – 49 Employees)

## BUSINESS OF THE YEAR 1 - 49 EMPLOYEES

**CAMBRIDGE TIMES:** An outstanding corporate citizen, supporting countless charities and community groups with free advertising and publicity, direct financial support, and employees who are never afraid to participate directly in local fundraising events.

## BUSINESS OF THE YEAR - OVER 50 EMPLOYEES

**AECON INDUSTRIAL CENTRAL CANADA DIVISION:** Named one of Canada's Top 50 Employers for 6 consecutive years, Aecon consistently takes a leadership role in the Cambridge community. The company excels in technological innovation, employee training and support, safety, mentorship, management and the generous support of local charities.

## PERSONAL BUSINESS ACHIEVEMENT AWARD

**REG PETERSEN:** As a successful businessman, a visionary leader, an outstanding volunteer and a philanthropist, Reg has had an immeasurable impact locally, nationally and internationally. Since 1997, his family foundation has contributed in excess of 31 million dollars to the socially needy. Reg's personal goal is not to build his own wealth but to help as many people as he can, and that is what continues to drive him every day.

## YOUNG ENTREPRENEUR OF THE YEAR AWARD

**CAYLEY RODD, PAVEY, LAW & WITTEVEEN LLP:** In four short years in this community, Cayley has built a solid foundation of clients, forged new lifelong friendships and built a network of business and social associates that would rival a lifelong veteran. She volunteers countless hours on different committees and boards, while still finding time to enjoy her passion for cycling and curling.

**TREVOR BOUCHARD, QUICKCONTRACTORS.COM INC.:** In just 8 years (and he is not yet 30 years old), Trevor heads a National company that he has built from a dream to a \$12 million business that represents companies like Canadian Tire, Sears, Home Depot, Lowe's, The Brick, and Future Shop. In 2012, his company was ranked 36th on the Profit 200 list of Canada's fastest growing companies.





*Cheryl Hugill, Partner of BDO Canada LLP, Helen Jowett, McDonald Green and Uel McFall, Cambridge Chamber of Commerce Chair (Chair's Award)*

#### KEITH TAYLOR MEMORIAL AWARD

**MIKE MULLEN**, Community Living Cambridge: For the past 40 years, Mike has made a huge difference in the lives of people who are sometimes forgotten or marginalized, and he has done it with care, concern and a passion for people. Mike has recently retired from his position at Community Living Cambridge but now spends his retirement volunteering with the organization that he built from a small grass roots agency into a widely recognized organization that provides housing, employment and meaningful day supports for hundreds of individuals.

#### NEW VENTURE OF THE YEAR AWARD

**MONTYS TAPIS WINE BAR:** Anyone who goes to Montys comes out with a smile of satisfaction and total delight. Owned by Brent Sills, Stef Kawka and Michael Anderson, Montys has quickly been accepted across the region as a destination dining experience and, after having recently expanded into a new location, seats up to 120 guests.

#### WOWCAMBRIDGE.COM CUSTOMER SERVICE AWARD

**IRMA ARBA**, Homewood Suites by Hilton: Irma receives countless commendations from hotel guests and her coworkers. She doesn't let a day go by without "wowing" a patron and her fellow employees say that she doesn't have the word NO in her vocabulary. Always with a smile on her face, Irma continually walks the talk in showing her appreciation to customers.

#### ENVIRONMENT - EXCELLENCE IN ENERGY CONSERVATION

**ARRISCRAFT:** Since 2009 the company has, through a series of initiatives, reduced its kilowatt hours per 1000 kgs produced by 24%, including 14% in the last year alone. High-efficiency industrial lighting has been installed throughout the plant and whenever replacements have to be made on equipment, energy conservation is the first consideration.

#### ROTARY SCHOLARSHIP AWARD

**CELIE DIEBOLD:** A Grade 12 honour roll student from Southwood Secondary School, Celie's volunteer accomplishments are numerous. Just a few examples... she has helped organize and run the Ayr Vacation Bible School, organized various fundraisers for the local Humane Society and, with her family, sponsors a child through World Vision. In her words, "All these experiences have given me the self-confidence and power to affect change in small but significant ways. It all starts with one simple action, which leads to many others following suit."

## Chair's Award

**HELEN JOWETT:** President of McDonald-Green Inc., Helen has served a wide variety of community organizations at the highest level. Starting her business from scratch, she built a very successful and respected enterprise, but Helen has also become a go-to person in Cambridge for leadership advice or even direct leadership within a non-profit organization. Helen has served as Chair of Junior Achievement, Chair of the Greater KW Chamber of Commerce, Chair of the Cambridge Memorial Hospital Foundation, Chair of Canada's Technology Triangle and, of course, Chair of the Cambridge Chamber of Commerce. And most importantly, she didn't just serve... she has led those organizations. There is no question that Helen has gone above and beyond the call of duty in her contribution to business and the community and is deserving of the 2012 Chair's Award.



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#### ► HR FUNDAMENTALS FOR THE PAYROLL PROFESSIONAL

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#### ► EMPLOYMENT STANDARDS

► May 22 - Kitchener

#### ► INTERNATIONAL ASSIGNMENTS

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For three consecutive decades, alternative health options have grown in popularity. Each year, thousands of people encounter chiropractic for the first time ever. These are my favourite patients, not only because they are on the path to an amazing health experience, but also because I get the opportunity to be the first to educate them on the many wondrous ways that chiropractic can and will help. I am floored each time a patient tells me “Dr. Mark, I had no idea,” or “why has nobody else explained that to me before?” For this, the Spring edition of Spectrum, I am going to get on my soapbox and

share with everyone, how and why chiropractic is good for you.

One of the key questions that all patients must answer before beginning care with me is “what is the role of the brain?” Most look at me briefly stunned, and then snap back into reality and respond with something like “it controls stuff,” or “it makes my muscles move,” or “it helps me think.” Each answer is correct of course, and can be summarized by saying that the brain communicates with all of our cells, all of the time. The messages that are sent travel down the

spinal cord (think highway 401), and reach cells, tissues and organs via spinal nerves (think exits along the highway).

So what happens where there is an accident on the highway? Everything slows down. What happens if the exit that is usually three lanes wide, is now reduced to one lane? Everything slows down. Or think of another analogy: what happens when the speaker wires that connect to your radio are loose? The sound is not clear. Furthermore, what happens when your antenna is not quite gathering enough signal strength

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from the satellite or from the FM radio waves? You get broken sound. Well folks, what do you think happens when there is a problem along the course of the spine? The brain can no longer communicate properly with the cells, tissues and organs of your body.

So let's say for example that one of the exits off the highway that's been reduced to one lane is the pathway that the brain is trying to send messages along to large intestine. The large intestine is responsible for, wait for it, bowel movements! Too much water means diarrhea, too little results in constipation. Well if the bowel is under direct orders from the brain, and the brain cannot communicate properly, the result will be dysfunction. Long term lack of communication will only worsen the severity of the condition (think disease). And believe it or not, there are exits along the highway that go to things like your sinuses (congestion/infection), your wrists (carpal tunnel), your bladder (incontinence/UTIs), your reproductive system

(infertility/menstrual issues), your spleen and thymus (immune system/colds/flu) and EVERY OTHER SINGLE CELL in your body.

So why see a chiropractor? A chiropractor is trained for eight, yes eight years, on detection, diagnosis, and treatment of spinal conditions. A chiropractor is the expert at finding the loose wires, detecting poor signal strength and locating exits off the highway that are reduced to one lane. A chiropractic 'adjustment,' (which by the way is extremely safe, and painless) helps the brain to communicate with, and heal the body better. Who wouldn't want that? The body is under extreme stresses each and every day of our lives. We brush our teeth at least twice a day, right? We get our oil changed every 10,000 km, right? We do these things to keep up with the stresses that our teeth and car face every day. Why don't we care about our cells, tissues and organs in the same fashion? Sadly enough, the reason is that nobody ever told us.

So if a healthier body is what you want, chiropractic is a no-brainer. If you want to join the millions of people that enjoy winters without getting sick, lives with fewer medications and surgeries, and more energy, and cells, tissues and organs that are simply functioning the way they are supposed to, seek out a chiropractor now.

*Dr. Mark is a chiropractor and owner of ReAlign Health on Eagle Street in Cambridge. For more, visit [www.realignhealth.com](http://www.realignhealth.com), follow him on Twitter @drmarkguker, or send your feedback to the Cambridge Chamber of Commerce.*

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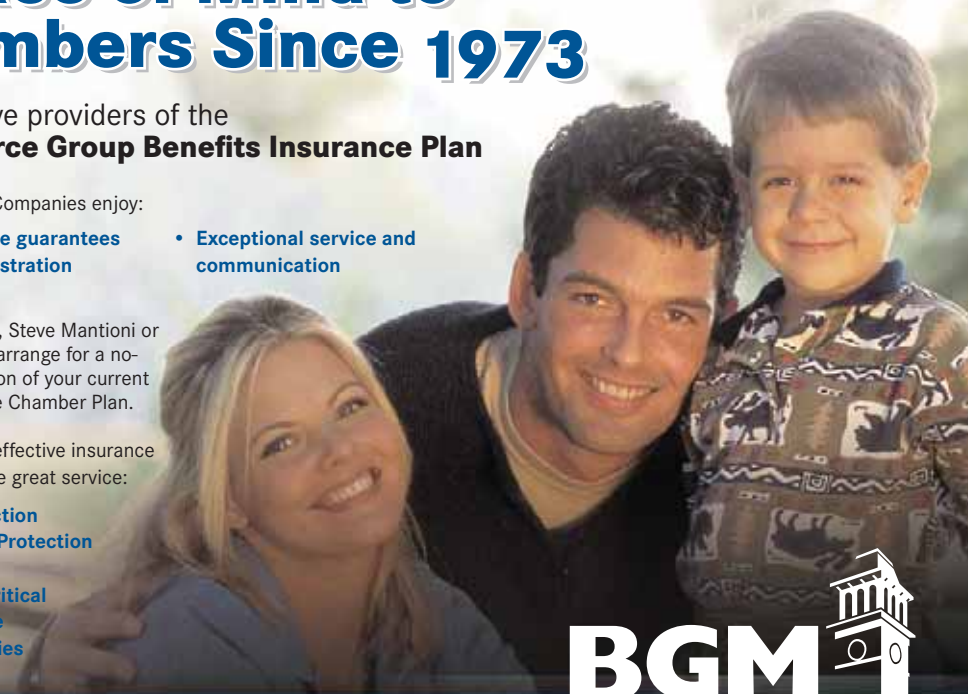
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### WATERLOO REGION LIVING WEBSITE LAUNCHED

waterlooregionliving.com is a website designed to show case what a great region we live in. The site is divided into three section Live - Invest - Play. The concept is to showcase our region for people looking to move to the area and for those who already live here and just forgot how many exciting things there are to do in this area. The site is available from a smartphone as well as a computer and is easy to navigate. This is a link-based site that supports local festivals, events, how-to-get involved and local business.

### CAMBRIDGE CELEBRATES CANADA DAY

Cambridge celebrates Canada day like no other community ... including Canada's Largest Canada Day Parade, all day activities at Riverside Park and a huge fireworks display that will be set to music (new in 2013). Riverside Park activities include beverage area with live entertainment, midway, kids' play area and a fishing derby. If your business would like to get involved through sponsorship or volunteering, please check out the website [www.cambridgecanadaday.ca](http://www.cambridgecanadaday.ca)

### CAMBRIDGE MAYOR'S CELEBRATION OF THE ARTS

The 11th annual Cambridge Mayor's Celebration of the Arts will be held on Friday, June 14, 2013.

Celebrate with your community by showcasing your talents. This is your opportunity or "call to action" to demonstrate to the community your impact on the world of arts and culture. The Cambridge Mayor's Celebration of the Arts Committee invites Cambridge artists to make applications to showcase their talents at the upcoming eleventh annual celebration, which honours local artists and their achievements.

### TIM HORTONS CHILDREN FOUNDATION HOLDS FUNDRAISER ON SATURDAY, MAY 11TH

You are invited to join the Children's Foundation for an evening with a murder mystery, facility tours, dinner, silent and live auction. Tickets are \$125.00 each or Corporate tables of 10 for \$1,000. To reserve your seat please call 519.221.8467. Only 200 seats will be available. Experience Onondaga and the Tim Horton Children's Foundation.

### BROWN BAG LUNCH

Cambridge will be celebrating Brown Bag Lunch Day on June 11, 2013. The Brown Bag Lunch is a signature campaign of the Cambridge Self-Help Food Bank to draw attention of the public to National Hunger Awareness Day.

The event began in 2008 as an initiative of the Fundraising Committee and was designed to build a discretionary fund which would assist CSHFB in providing for such items as emergency dental service for children of our clients who are unable to afford these necessities.

You can volunteer at the Cambridge Self-Help Food Bank, donate food and funds, join local National Hunger Awareness Day activities and events, and spread the word in your workplaces, faith groups and schools.

To get involved in the 2013 Brown Bag Lunch event, please contact Rose at 519-622-6550 ext. 202 to receive your information package.

### FEED-A-SENIOR - \$15 OR \$50

Buy a donation card that will feed a senior for a week for just \$15, or feed a senior for an entire month for only \$50. All donations support our



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meals subsidy program, ensuring that our most vulnerable seniors have access to the meals they need. We can individualize your donation card with requested personal messages upon request, and then the cards are conveniently mailed right to your door. To order your donation cards, contact Rosalind Horne at (519) 772-8787 x 225.

### **DRIVE TO DELIVER GOLF TOURNAMENT DATE SET FOR MAY 14TH, 2013!**

The date is set for the annual Drive to Deliver Golf Tournament in support of Community Support Connections – Meals on Wheels and More! You are invited to Rebel Creek Golf Club on Tuesday May 14th for another amazing event.

Last year, thanks to sponsors and golfers, more than \$46,000 was raised for meal subsidy program. Price includes golf, cart, lunch, dinner, fantastic golfer gifts.

If you would like to golf in the tournament, register a foursome, or become a sponsor, please contact Matthew by phone at 519-772-8787 x224

### **POOCHIE POWER WALK**

The Cambridge & District Humane Society will hold their annual Poochie Power Walk & Family Fun Day, Saturday, June 22nd at

Riverside Park in Cambridge. The day begins with a 2km walk along the trails of Riverside Park, after which, everyone can enjoy a fun-filled day in the picnic area. Activities include raffles, door prizes, a sponsor and vendor marketplace, dog demonstrations, contests and games for pets and people, as well as an all day BBQ. All proceeds from the event will go directly to care for the animals in the Cambridge shelter. The funds raised assist with the spay/neuter program, medical supplies and the humane education program. The public is encouraged to collect pledges and come to the park. The first 50 participants with pledges will receive a goodie bag; and pledges over \$200 will receive a special surprise! Pledge Sheets available at <http://spca.cambridgeweb.net/news.html>

### **YWCA OF CAMBRIDGE MAKING A DIFFERENCE ONE STEP AT A TIME**

The Walk a Mile event premise is simple: men collect pledges (minimum \$100) and walk a few blocks in women's shoes, raising eyebrows and funds in support of YWCA Cambridge's programs for women and families. To register call 519.267.6444 or fill out the registration form online at <http://www.ywcacambridge.ca/walkamileinhershoes/index.html>

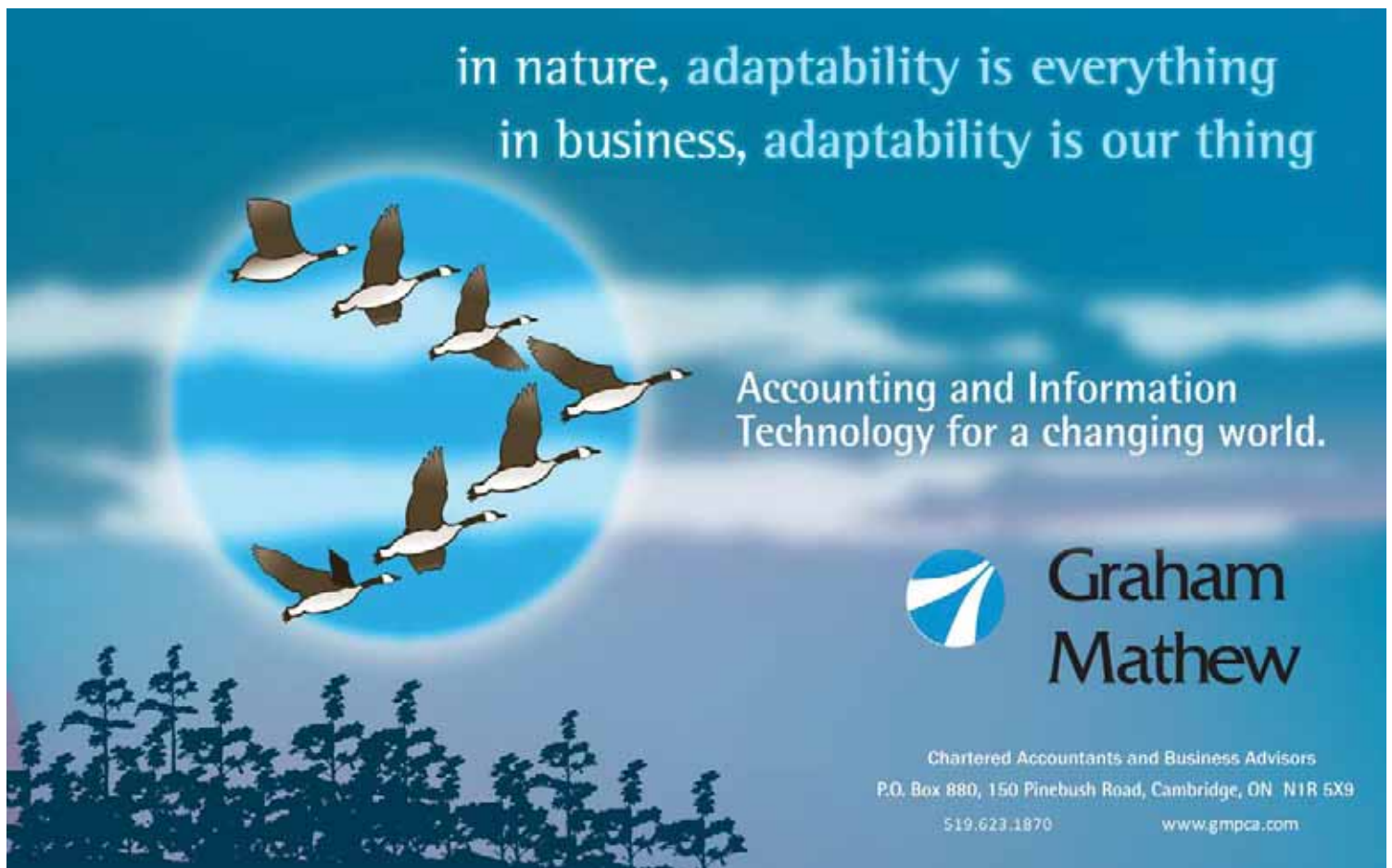
WALK THE WALK will take place on Wednesday, June 12 2013, Noon - 1pm at Cambridge City Hall. Free lunch provided by Turtle Jack's to follow.

### **2013 WOMEN OF DISTINCTION AWARDS**

**YWCA** Cambridge Women of Distinction Awards Program is an exciting celebration of talent, achievement, imagination and innovation.


For over 20 years, YWCAs across Canada have been holding Women of Distinction events. Since 1994 YWCA Cambridge has honoured 96 women. The event recognizes women who through their own initiative, ability and effort, have made an exemplary achievement in their field; women who are outstanding role models because of their goals and the way they have achieved these goals. Proceeds from the event support the programs and services offered by YWCA.

This year's event will take place on Wednesday, May 22, 2013 at Cambridge City Hall (50 Dickson St). Get your tickets by calling 519-267-6444.



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# Preston Scout House Alumni Band Celebrates it's 75th Anniversary

Preston Scout House Alumni Band is inviting the entire community to help celebrate the organization's 75th anniversary in 2013 with a number of special social events and performances in Cambridge and area.

Well-known Preston pharmacist Wilf Blum, who was also a Scoutmaster, introduced marching band activity to the 1st Preston Scout Troop in October 1938 as a way of attracting new members. Over the following 30 years, Scout House Band, named after the building that was home base for the troop, became internationally famous, winning more than 80 regional, provincial, national and international awards.

The Band became independent of Scouts Canada in 1954, adopting the stylized uniform still worn by the Band's honour guard.

Since its first appearance on stage in Mississauga in 1999, Scout House Alumni Band has made the City of Cambridge a familiar name to spectators at 400 field shows, parades and concerts across Ontario, Quebec and 10 states from West Virginia to Florida. Up to one million people will enjoy Scout House performances this year, in locations ranging from downtown Preston to Annapolis, Maryland.

The strongest support comes, of course, from the Band's hometown. Both Scout House Band and director Wilf Blum are members of the Cambridge Hall of Fame. The Alumni Band received the city's award for cultural achievement in music shortly after marching into action again.

As a non-profit incorporated organization, Scout House has donated more than \$30,000 to school and community music groups over the past 15 years.

Scout House activities receive exceptionally strong support from a number of community organizations, including the Preston Knights of Columbus, local service clubs, businesses including Toyota, all local branches of the Royal Canadian Legion and the City of Cambridge, which is currently working with the Band to help develop stronger ties to the community. The City support is particularly valuable to the Band's current campaign to let residents of all ages know about marching music opportunities. Some members of the Alumni Band hadn't played their instrument for 30 or more years before getting in step again.

Previous music experience is not necessary for Band membership. Many associate members provide support services in areas such as fund raising, souvenir sales, hospitality, parade support, photo and video work.

Scout House Alumni Band has renewed its commitment to the youth of Cambridge by re-establishing the Cadets program for boys and girls from ages 12 to 18. The \$20 membership fee provides youngsters with an instrument, topnotch instruction during weekly practice sessions, complete band uniform and many performance

opportunities. The original Scout House Cadets were a feeder group for Scout House Band in the 1950s and '60s.

The Band's 2013 performance schedule begins in earnest in April. One of the highlights will be the annual Spring

Opening in Preston Memorial Auditorium the afternoon of Sunday, April 28. The concert, presented free to the public as a thank you for community support, draws a full house. The 4th annual Scout House Invitational Tattoo at University Stadium in Waterloo on Saturday, August 10 will feature top drum and bugle corps from Ontario, Quebec, New York and New Jersey.

Everyone in the community is welcome to attend the Black Thursday pub night at the Preston Knights of Columbus building on Thursday March 28. Anniversary celebrations include a whole weekend of festivities leading up to the Canada Day parade through downtown Preston on July 1.

For more information about Scout House Alumni Band and Cadets, telephone (519) 653-3376, email [prestonscouthouseband.adm@sympatico.ca](mailto:prestonscouthouseband.adm@sympatico.ca) or visit the Web site at <http://www.scouthouseband.com/>

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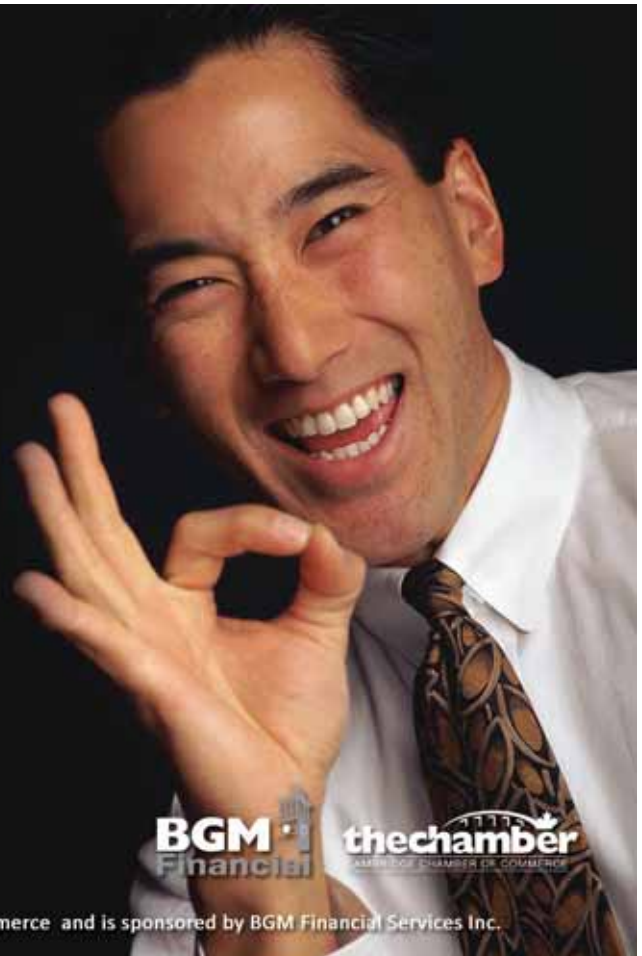
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# Haven House

*Serving Women and Children  
in Cambridge for 35 years*

Last year,  
**112 women**  
and **93 children**  
were provided  
with emergency  
shelter at  
Haven House:  
providing  
**10,035 days** of  
residential care.

In addition,  
**979 crisis calls**  
were received on  
Haven House's  
crisis line.

**Women's Crisis Services offers a variety of programs  
to help abused women and their children  
move beyond violence.**

Haven House began in 1978 in a house on Water Street in Cambridge; it was called the Rotary Family Centre.


In 1981, along with the move to Argyle Street, the name changed to Family Crisis Shelter.

In 1991, a new 11 bed shelter was built on Concession Rd. in Cambridge. In 1998 the name changed once again to Women's Crisis Services of Cambridge and North Dumfries.

Haven House on Concession Road was expanded to 30 beds in 2002 and continues to serve our community from that location today.

Our outreach team also serves women who are in the community not currently in shelter.

Whether in shelter or not, Women's Crisis Services offers support, guidance, advocacy, education, skill building, and programing focused on helping abused women and their children to move beyond violence.

...there is hope   
...there is courage  
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## Family Income Splitting

There are two reasons why income splitting is so important in Canada to reduce the family's tax burden:

1. Canada's tax system is based on graduated tax rates
2. Everyone in Canada has a tax-free basic exemption amount

A graduated tax rate system basically means that there is a higher marginal tax rate on taxable income as income increases. Furthermore, each Canadian resident can earn almost \$11,000 (varies by province) of taxable income every year tax-free due to the basic personal tax credit. As a result of these two factors, if income can be shifted from a high-income parent to a low-income spouse or child, then the family can realize tax savings up to \$15,000 per year (varies by province). If there are four members in a family, then family tax savings of up to \$45,000 per year can be realized. Due to this amount of potential annual tax savings, families earning a high income should strongly consider family income-splitting strategies.

In order to prevent abusive income-splitting arrangements, the Income Tax Act has income attribution rules. These rules will attribute taxable income back to the high-income family member that actually supplied the capital for investment, thus achieving no tax savings.

For business owners, you can split income by paying reasonable salaries to lower-income family members based on the services they perform. However, if a low-income spouse or child is not actually working in the family business or their services are minimal, then paying them a salary or bonus that is in excess of the services rendered simply for income-splitting purposes is not permitted.

If you own a Canadian corporation, there are a number of creative strategies to split income with family members. One such strategy, typically done in combination with an estate freeze, is called "dividend sprinkling." Although there are some attribution rules to consider, this strategy involves paying dividends from the corporation to adult children and spouse shareholders based on the growth of the corporation after the estate freeze. If the spouse or adult children had no other income, then approximately \$10,000 - \$50,000 of tax-free dividends (varies based on province and new eligible dividend tax rules) could be paid to them from the corporation every year if structured properly.

A common investment income-splitting strategy with a low-income spouse is the prescribed rate loan strategy. A high-income spouse loans capital to a low-income spouse for investment at the CRA-prescribed interest rate. All future investment income will be taxed to the low-income spouse. However, the high-income spouse must declare the interest on the loan.



Gifts to minor children and earning capital gains on the funds is still an effective income-splitting strategy that many high-income parents with low-income children should consider. A child with no other income can earn approximately \$15,000 - \$22,000 of capital gains every year tax-free (varies by province) due to their basic personal exemption. The capital gain income can then be used for various expenses for the child's benefit such as private school, camps and lessons. If you are concerned about gifting monies to your child, then consider loaning the funds to a family trust on an interest-free basis. This will accomplish the same capital gain

income-splitting benefit as an outright gift if the trust and loan are set up properly, and you can call back the loan principal any time.

Speak to us for more information on family income-splitting strategies. This article appears in the RBC Dominion Securities guidebook, *Family Wealth Management – Ten Strategies to Build and Protect Your Family's Wealth*. Please contact us at (519) 621-1307 for a complimentary copy. Wishing you and your families a happy, healthy spring season.

*This article is supplied by Erica Tennenbaum, an Investment Advisor, Vice President with RBC Dominion Securities Inc. Member CIPF. This article is for information purposes only. Please consult with a professional advisor before taking any action based on information in this article.*

## CCOC EVENTS

### LEARNING NETWORKS

Don't miss this opportunity to enhance your business skills at the Cambridge Chamber of Commerce Learning sessions.

The Chamber Learning sessions are provided complimentary to Chamber members and their employees as part of our commitment to providing our members with easy access to local learning opportunities.

The Business Growth Series is sponsored by:



### Past Session Topics:

- BMO BDO Business Growth Series - "Rev Up Your Results with Relational Leadership - Creating a Culture of Viral Leadership and Development"
- BMO BDO Business Growth Series - Tax Planning Strategies for your Business
- BMO BDO Business Growth Series - Business Law from Incorporation to Succession Planning

### Upcoming Sessions:

- BMO BDO Business Growth Series - "Creating Employee Development Plans - Getting More for Less"  
Tuesday, April 11, 2013 9:00 - 11:00pm  
Cambridge Chamber Office, 750 Hespeler Rd.  
Online registration: [www.cambridgechamber.com](http://www.cambridgechamber.com)

### BUSINESS AFTER HOURS

Membership with The Cambridge Chamber includes complimentary admission to the monthly Business After Hours, giving you excellent investment value, and ensuring you are part of the local business community. You are encouraged to bring your staff, your spouse or a guest.

The Cambridge Chamber of Commerce is pleased to offer our to membership the most popular networking evening social event—Business After Hours.

Hosted by a different Chamber Member every month. Business After Hours is the premiere after hours business networking event in Cambridge and a great opportunity to make connections and build relationships with other member businesses.

### January Business After Hours

Monday, January 21, 2012 - Homewood Suites by Hilton Cambridge-Waterloo. 800 Jamieson Parkway. Sponsored by Impact Marketing and Consulting Inc.



### February Business After Hours

Monday, February 4, 2013 - Dunfield Theatre Cambridge, 46 Grand Avenue South. Sponsored by Information Network Systems (INS)



### Monday, March 4, 2013 - Montys Tapas

Wine Bar. Located at 19 Queen Street East in historic downtown Hespeler, Montys strives to set the benchmark for atmosphere and culinary excellence. Sponsored by AML Communications



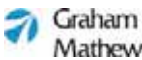
### BREAKFAST

The Cambridge Chamber of Commerce hosts a series of Business Breakfast events each year. These events give our membership the opportunity to meet with and listen to high profile business speakers and to network with other Chamber Members over breakfast.

### February Breakfast

The Cambridge Chamber was also very pleased to welcome Toronto Blue Jays President, Paul Beeston to a Chamber breakfast on February 12, 2013.

*Breakfast Series is Sponsored by Graham Mathew and Cowan Insurance Group*



### SALUTE TO WOMEN IN BUSINESS LUNCHEON

The Cambridge Chamber of Commerce hosted the Annual Salute to Women in Business Luncheon with guest speaker Andrea Stairs, Country Manager eBay Canada.

This was a great opportunity to recognize all the brilliant and talented women that make up

our Canadian Business Community. We know through our Membership growth that more and more women are taking their rightful place in the world of economics and corporate leadership. We believe this is something to celebrate.

Signature Sponsors: Heffner Lexus, Tease Fitness Studio and Canamera Pharmacy. Gold Sponsors: Bell Canada, Miller Thomson & RBC Dominion Securities - Erica Tennenbaum



Pictures on page 37 from left to right: 1. Ken Zelazny, Toronto Blue Jays President, Paul Beeston, Greg Durocher at February Breakfast 2. BMO BDO Business Growth Series - "One Day You Will Sell Your Business", Grant Robinson of BDO Canada LLP, Chartered Accountants & Advisors 3. MPP Rob Leone, Cliff Rego and Ken Zelazny at the Dunfield Theatre BAH 4. Dunfield Theatre Cambridge BAH Guests 5. fpm3's Adam Oldfield congratulates Josh Carron of Ribbon "Gift of Choice" on winning the Playbook. 6. BMO BDO Business Growth Series - "Rev Up Your Results with Relational Leadership-Creating a Culture of Viral Leadership and Development" Darlene Huff, The Coaching Suite 7. Kim Greely of Remax at the March BAH hosted by Montys 8. Stefany Kawka of Monty's, Paul T. Cody and Jean Martin 9. BMO BDO Business Growth Series - Business Law from Incorporation to Succession Planning Learning Session at the Chamber office 10. Andrea Stairs, Country Manager eBay Canada and Greg Durocher. 11. The Honourable Gary Goodyear and Greg Durocher at the Post Budget Speech at Chamber office. 12. Post Budget Speech attendees at the Gateway 13. The Lone Star Texas Grill team served up a fantastic lunch for the Post Budget Speech 14. Scott Bridger and Greg Durocher at the Business Awards helping each other out 15. Patrick McNeill, Manager Commercial Banking and Valerie Healy, Area Manager Business Banking for TD CanadaTrust and Uel McFall present Lifetime Achievements Award to Jim King via Google Hangout.









## Hey ReStore Shoppers!!

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## WowCambridge.com Recent Recipients



### Wade Oliver – Meineke Car Care Centre

I understand the WOW Award is given to someone who goes above and beyond in the interest of Customer service. I have been having my car serviced for several years at Meineke for several years and always found Wade at the front counter to be fantastic. He never suggests things you don't need and has your interest in mind. Recently during the cold snap I found myself locked out of my car with frozen locks. Wade directed me and quickly got me back on the road with suggestions and ideas. I have never hesitated to go to Meineke and continue to talk up the great service by Wade and all the staff there!!

### Cathy Beke - Argus Residence for Young People

Cathy Beke has worked for Argus Residence for Young People for 10 years. Cathy started with the organization as relief staff and now works at the Program Coordinator for Argus Residence for Young Men. The emergency shelter program at Argus Residence for Young Men maintains a staff/participant ratio of 1:10, 24 hours per day. This means that during Cathy's shift, she is responsible for working with up to 10 youth and is responsible for intake, discharge, goal planning, statistics, dinner preparations, facility management, crisis intervention, meeting with community partners and families, etc. She is one busy lady. In addition to her full time employment at Argus, Cathy also volunteers for the organization. She is a Watchful Guardian mentor for many youth who require additional support outside our emergency shelter program. Cathy drives these youth to doctor's appointments, helps them with job searches and provides the mentoring support they so desperately need. Many homeless youth served at Argus do not have family who maintain regular contact with them which makes this familial approach to support so important.

If this wasn't enough, each year Cathy leaves her full time position for a couple of months to assist with A Day of Wine and Roses. She takes on the massive responsibility of securing hundreds of auction items for our A Day of Wine and Roses event. This year the event raised \$41,015.00. The success of the event is in large part is thanks to Cathy.

Cathy Beke is a multi-talented individual who consistently goes above and beyond. She arrives for work 30 minutes before her shift because she loves what she does.



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Every time we have a Census taken, the rule is that the Federal Government assigns an independent task force to review the data, assess the boundary alignment of the ridings Canada-wide and make adjustments where necessary. Meaning that it isn't fair if one Member of Parliament has more people to serve than another, so sometimes it means changing the boundaries of the ridings to ensure that as much equality as possible is achieved. Since our last Census it was determined that we needed more Members of Parliament due to growth of the country. In the Region of Waterloo we will now go from 4 Members of Parliament to 5 and increase of one more member. The boundaries were very controversial, not for you and I but for politicians. Now everyone but our own MP seems happy, you see why Minister Goodyear isn't happy so much is because the Hespeler portion of Cambridge has been severed off and moved into the "new" riding of Kitchener South – Hespeler Riding. So after the next election in October 2015, if you live in Hespeler or north of the 401, you'll have a new MP to contact for any Federal issues you may have. For the Chamber, we'll have two MP's to court for our initiatives, that's ok for us, but how about for you? Does this bother you, does it make a difference? Do you see it like we do, the more the merrier? Is it a clear waste of taxpayers dollars to add more Members of parliament where some of us would rather see fewer? Or is it just Ho Hum, who cares, won't make any difference anyway?

"The number of seats in the US House of Representatives is currently set to 435. In Canada, there are currently 308 members of Parliament, but that will rise to 338 for the next election. Using the average population per representative, and estimating that the US population is roughly 10 times that of Canada, mathematically one can extrapolate to the conclusion that Canadian politicians are approximately 7.8 times dumber than their US counterparts. Given this latest proposal to burden the Canadian taxpayer further, the mathematical extrapolation seems entirely appropriate."

*Gordon S. McSevney B.A. Sc., LL.B., Barrister & Solicitor*

The concept of the more the merrier is as you suggest is great for getting our (City of Cambridge) message out, but here we are, a city that is 40 years old and is still going through an identity crisis. I think if anything, this might be a catalyst for the citizens of Cambridge North to either rally together to remain part of this Riding or to seek Independence. Go figure!

The real problem here is that the people who are making the decisions regarding these boundary changes probably have never even been here before. They certainly don't understand the dynamics of Cambridge, the Region or Golden Triangle as a whole.

Is it a waste of Tax payers money to add another MP? Probably not! Will it make a difference for us at the Federal Level? Only if we have the best, well informed and motivated member ever! However, it remains with this suggested boundary change, is this the best for Cambridge as a whole, I think not!

*Victoria A. Clark, Stevenson & Hunt Insurance Brokers Limited*

This country must start some time to reign in the cost of government starting now and starting in the House Of Commons. The private sector is the engine of the country. It can only pay so many salaries and pensions. The "trough" must not get bigger.

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## Member-to-Member Discounts

A Chamber membership has many benefits including Visa and Mastercard merchant discounts. The Cambridge Chamber has secured member-to-member discounts from a number of area businesses including:



- **ActionCOACH business coaching**  
Free 1 hour business diagnostic / coaching session. A \$495 value. Limited openings available. Call Ken @ 519-620-9020 today.
- **ADT Security Services**  
519-650-8820
- **Allstate Insurance Company**  
Up to 10% for members discount and 5% for associate members. Contact your local agent at 519-620-4449.
- **Alarmshield**  
20% discount on all AlarmShield services. Call 1-888-725-2760 and mention that you are a Cambridge Chamber member
- **AMJ Campbell Van Lines**  
Free Aeroplan & Sear's points, 10% off local & 65% off long distance moves 519-220-1900 ext. 223
- **APICS The Association For Operations Management**  
APICS rates for all Chamber Members to any APICS Ontario Grand Valley Chapter sponsored event. Save up to 20%. www.apicsogv.org
- **ATG Diamond Outlet**  
20% off for Chamber members 519-620-1667
- **Barthel, Coutts, T. Little Funeral Homes**  
10% discount on general price list for funeral and pre-arrangements, and other benefits call Greg Splan 519-623-1290
- **BGM Financial Services**  
Up to 15 % Discount for Chamber Members 519-623-7707
- **Beyond Rewards Inc.**  
10% discount on all Consulting Services; 15% discount on Bill 168 Toolkit; Small Business HR Support Package - \$50.00 discount. CODE: CCC052010. Call 519-821-7440
- **Callright Marketing Services**  
Chamber Members receive a free set up for telemarketing/lead generation or inbound support valued at over \$300. (519) 894-4566 Ext 333
- **Cambridge Carpet Cleaning**  
15% off residential carpet & upholstery. 519-622-6888
- **Cambridge Insurance**  
Save up to 40% on home & auto insurance. 519-624-6072
- **Canada Brokerlink Inc.**  
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- **Canadian Red Cross**  
15% off standard first aid course 519-621-1840
- **Carpet Masters**  
20% Off for Chamber Members 519.654.8859
- **CJ's Express Plumbing & Heating Ltd.**  
10% discount on materials 519-621-3111
- **Coldwell Banker Maximum Results Real Estate Services**  
Aeroplan miles or a free 1-year home warranty. 519-624-9222
- **Corus Entertainment Inc.**  
Buy 2 get 1 free online banner ads 519-621-7510 ext. 225
- **Curves**  
No Joining Fee for Members, 3 Cambridge clubs to choose from 519-653-0007 / 519-620-4522, 519-623-1177
- **Direct Office Equipment**  
15% off to Chamber members 519-585-7772
- **ESSO Discount Program**  
Call Chamber office 519-622-2221 ext. 2226
- **Expedia CruiseShipCenters Cambridge**  
Earn \$25-\$75 per stateroom in ship board credits on any cruise booked through Expedia CruiseShipCenters, Cambridge 519-624-4449
- **Go Energy**  
Great savings for members 519-888-0335
- **Grand & Toy**  
Save up to 80%. 519-746-3500
- **Grand River Occupational Health and Safety Inc**  
Provider of safety consulting and training services. Offer to Chamber members a 20% discount on all services. 519-267-8600
- **Grand River Inflatables & Games Inc.**  
10% off any rentals website is www.grandriverinflatables.com 519-957-9731
- **Gray Matter IT**  
10% discount on service to Chamber Members 1-888-750-4129
- **Green-Seal Technologies Inc.**  
20% off any installation for Chamber members 888 855 3626 ex. 1
- **Health E Guide**  
5% off service fees for Chamber members 519-654-8350
- **HeartZAP**  
20% off regular pricing for Workplace First Aid and CPR/AED Training Programs. 15% off regular pricing for first aid kits and supplies. Call 866-764-8488 ext 60 or training@heartzap.ca
- **Holiday Inn Cambridge**  
20% off Meeting Room Rentals & Discounted Room Nights 519-658-4601
- **HR Executives**  
HR Consultancy Services – 10% Training Workshops – 10% Recruitment Services – 5% (519) 716-8184
- **INS**  
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- **Integrated Health Solutions by Tanya Morrell**  
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- **Just 4 You Home Inspections**  
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- **KAS Personnel Services**  
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- **Kelly's Rent A Car**  
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- **Krajewski Gallery & Studio**  
15% off framed art (excluding originals) www.ourart4u.com 519-622-5927
- **LMI Canada Inc. Business Development.**  
Complimentary 1 hour Business Growth Analysis - \$595 value Contact Tyrone today at 888-692-3332 ext.700 or tmatheson@lmicanada.ca
- **Mediate**  
10% off all web design & monthly social media packages for Chamber Members. Contact 519-212-6480.
- **Moksha Yoga Cambridge**  
Introductory Month - \$40 for 1 mth. of unlimited yoga. (Valid one time only). Corporate Auto-renew Membership - \$89/ mth. for unlimited yoga (4 month minimum). Corporate 20 Class Pass - \$200 Call 519-267-7468.
- **Mortgage Alliance Maximum Results Financial Services Inc.**  
Preferred pricing for Chamber members. 519-624-9222
- **Mortgage Intelligence**  
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- **MRJ Mechanical Inc.**  
10% discount to all Cambridge Chamber Members on Service and Repair for Heating and Cooling. 24 Hour Service 519.716-0400
- **Natura World Retail Outlet**  
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- **Navis Pack & Ship**  
10% off custom/HT crating and / or shipping, local and international. Call (519)650-0614
- **Nebs Business Products Ltd.**  
No setup fees online - Referral code C230. www.payweb.ca
- **OE Canada Inc.**  
Discounts on digital imaging solutions: scanning, copying, filing, faxing and MFP's 519-579-1463 ext. 203
- **Packet-Tel**  
3 months free internet with a 1 year contract 519-579-4507
- **Prior Resource Group**  
\$500 credit towards your 1st permanent order, call today 519 570-1100
- **Rainbow International of KWC**  
20% Off our Regular Price Carpet and Hard Surface Cleaning. 519-498-3267
- **Ray Electric Limited**  
We would like to offer all Chamber Members a 15% discount on Service and Repair for Furnace and Air Conditioning. 519-623-0330
- **Engaged2Perform**  
Discounts available for members. Visit is www.engaged2perform.ca. 519-656-1066
- **Regus**  
FREE Office Space for a Day Fully Furnished, serviced and Equipped Offices. Telephone and Internet service included. 519 772 7502
- **Richard Quinnell - Mortgage**  
We will pay for your home inspection, call Richard Quinnell. 519-658-5249
- **Rona Home & Garden**  
FREE Delivery to Chamber Members. 519-623-5666
- **Sanderson Centre**  
15% off any 'Sanderson Centre Presents Performance' ecxo@brantford.ca msharpe@brantford.ca
- **Soaring Spirit**  
We will offer 10% off any service Contact 519-880-3692.
- **Solution One Heating & Cooling**  
10% discount to all members on service and repair. 519-580-0176
- **Special Vehicle Pricing on Chevrolet**  
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- **Water Refined Inc.**  
15% discount on mineva water, (ESIL treated) delivered to your place of business. 519-716-9287 mineva.com
- **Wholesale Monuments**  
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- **Work and Casual Wear Distributer**  
20 - 80 % discount with corporate orders for Chamber Members. 519-650-3604
- **Xpressions Beauty Salon**  
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