

# Benefits For Your Business

Volume 3 Issue 7

March 2011

## All Candidates Forum

**Monday, April 18 – 7 pm**

**RA Hall, Campbell's Bay**

The Pontiac Chamber of Commerce invites you to meet the Pontiac candidates for the next federal election.

Here's your chance to hear their first comments to questions about the economy and business, then take questions from citizens in attendance.

**Come out to make your voice heard!**

*Moderator – Denis Lariviere, Promutuel*

Hosted by the Pontiac Chamber of Commerce.

## Bell Mobility Benefit Update

In the January 2011 Chamber newsletter, we explained the Bell Mobility benefit package. We'd like to clarify one item which was not mentioned in their information.

**If you need to change a personal account to a corporate account, there will be a one time fee of \$20 from Bell. There will also be the regular system access fee and 911 system fee applied to your monthly bill.**

## TD Merchant Services Benefit Update

As of January 2011, the TD Merchant Services benefits has been updated. If you have been signed up for this program, please see the chamber web site for the most up-to-date information.

**The rates for processing Visa, MasterCard credit electronic transactions and Interac Direct Payment transactions has been decreased to: 1.59%—Visa; 1.64%—MasterCard, \$0.069—Interac Transaction Fee.**

## Events

### General Meeting

**Wednesday, April 6, 2011**

**6:30 pm**

John Paul II, Campbell's Bay

Guest Speaker — Business Mentoring Networking and social time, snacks provided; meeting follows

An open discussion on chamber business including proposed by-law changes.

### All Candidates Forum

**Monday, April 18, 2011**

**7:00 pm**

RA Hall, Campbell's Bay

### 2011 Annual General Meeting

Planning underway for late-May. More details to come.

### Pontiac Days – Luskville Dragway

**June 18-19, 2011**

10,000 free entrance tickets

More info to come.

### Monthly SADC Business Breakfast

**First Wednesday of the month**

7:30 am – \$2.50

SADC Office – Campbell's Bay

If you have a business event you would like advertised, please contact the chamber.

## Member Business Profiles on the Chamber Web Site

The chamber would like to spotlight your business on the chamber web site. Presently, Log's End is the spotlighted member business.

If you would like to have the 'spotlight' on your business, please send a write-up of 250 to 500 words with a photo of you and/or your business. You can submit it in either English or French, we will provide the translation required. The chamber would like to have a different member business profiled each month. We need your assistance to complete this goal.

Send your profile to [info@pontiacchamberofcommerce.ca](mailto:info@pontiacchamberofcommerce.ca)

Pontiac Chamber of Commerce

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[www.pontiacchamberofcommerce.ca](http://www.pontiacchamberofcommerce.ca)  
[info@pontiacchamberofcommerce.ca](mailto:info@pontiacchamberofcommerce.ca)  
[bizdev@pontiacchamberofcommerce.ca](mailto:bizdev@pontiacchamberofcommerce.ca)  
819-648-5174 or 1-866-861-0509

## Benefits for small business is a must

BONNIE SIEMENS  
MANAGER, INSURANCE PRODUCT DELIVERY  
INVESTORS GROUP

For business owners looking to attract and retain top talent, providing group insurance has become a critical business investment.

A survey of Canadians, done by Benecaid in November 2009, revealed that 90% say the availability of an employee health benefits plan plays a role in their decision to accept a job.

It may come as a surprise, but even young people think about healthcare. More than one-in-four Canadians aged 18 to 24 already have concerns about covering the costs of their own future healthcare needs. They are also the group most likely to say they are concerned about covering their

***The availability of an employee health benefits plan plays a role in the decision of a prospective employee.***

children's healthcare costs (62%), followed by 58% of Canadians aged 25 to 34 that share the same concern.

For small business owners, it's important to know that offering an attractive benefits package to their employees is not outside the scope of their budget or administrative resources. With the flexibility of most insurance providers today, organizations with as few as two employees can benefit from having a plan in place.

The unlimited variety of insurance plans can leave a small business owner with so many possibly solutions that selecting the right plan can become a difficult decision. Customizing a plan based on the size and needs of the organization,

in addition to highlighting the ways to make your plan work for the business's bottom line is most important.

Sometimes having a small number of employees does limit the amount of customization that an insurer can account for, and in those cases organizations need to get creative. Healthcare spending accounts, telecommuting, closing the office for special holidays or offering sabbaticals after a defined numbers of years of services are examples of initiatives that smaller employers may be able to implement.

Here are some points to consider when implementing an employee benefits plan.

**Personal use:** The employer and their family can participate in the plan to offset costs related to their own medical and dental expenses.

**Bundling:** Coupled with life and disability insurance, an employee benefits program can form part of the small business owner's sound financial plan.

**Tax benefits:** Providing a tax-deductible business expense to the employer, and a tax-effective form of compensation to employees.

**Flexibility:** Plans can be designed so each member has the ability to select the level and types of insurance coverage based on their specific needs and Group Insurance plans may be adjusted on an annual basis enabling employees to modify their coverage.

credit: www.benefitscanada.com

**Contact Ron MacKillop, Chamber board member, for more details on plans available through the chamber benefits package – ronaldm@teamipg.com or 819-771-7535**

## Welcome to the Chamber!

Businesses who have joined the chamber since the last newsletter.  
Brad Summerfield AV Services  
Réseau Picanoc.Net  
Shady Lane Swiss S.E.N.C.

*Check the chamber web site for links to these businesses.*

**Support your local businesses!**

## Would Like to Join the Chamber?

Membership fee of \$100 entitles you to all chamber benefits. Membership valid from April 1st to March 31st.

Contact info:

The Pontiac Chamber of Commerce  
PO Box 119  
Campbell's Bay, Quebec, J0X 1K0  
1-866-861-0509 or 819-648-5174  
www.pontiacchamberofcommerce.ca  
info@pontiacchamberofcommerce.ca

## Chamber Benefits

Being a member of the Pontiac Chamber of Commerce means that you are also affiliated with the Canadian Chamber of Commerce (CCC) — www.chamber.ca and the Quebec Chamber of Commerce (FCCQ) — www.fccq.ca

You and your business can take advantage of benefits listed on their web sites.



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*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.*

*If you received this newsletter via regular mail and would like to receive it via email, please let us know a valid email address. We do not share our lists.*

**Think Global ... Buy Local  
Support Those Who Support You  
Small Businesses Make Small Towns Work!  
Consider this when you're buying ...  
As business operators, our actions shape our communities.**