

## Important Information from the Canadian Federation of Independent Business

### Regular vs. Premium Credit Card Rate Chart for Small Business

Currently, understanding which Canadian credit cards can carry premium rates is very challenging for smaller merchants. While both VISA and MasterCard post their interchange rates on their website, information on which cards carry the different rates is difficult to access and understand. Following discussions with CFIB, MasterCard recently posted a list of cards with their associated rate categories on its website. VISA provided CFIB with its rate categories by card and is in the process of posting the information on its site. This chart is designed to allow merchants, employees and customers to understand which cards carry regular or premium rates. While the rate categories should be common to most processors (e.g. Moneris, Global, Chase Paymentech), the merchant fee examples are based on preferred total merchant rates for CFIB members with Chase Paymentech and may differ based on the card processor or specific agreement.

Note: While merchants are allowed to suggest customers use lower cost forms of payment, they are not permitted to surcharge or refuse higher cost cards if they accept that brand.

For more information, refer to the link: [http://www.cfib-fcei.ca/english/advocacy/canada/51-banks\\_finance/3162-does\\_the\\_card\\_in\\_your\\_wallet\\_cost\\_small\\_business\\_a\\_fortune\\_.html](http://www.cfib-fcei.ca/english/advocacy/canada/51-banks_finance/3162-does_the_card_in_your_wallet_cost_small_business_a_fortune_.html)

## Chamber Events

### Chamber Holiday Party Saturday, November 26, 2011

RA Hall, Campbell's Bay

We are organizing a special holiday event – the perfect opportunity for business owners to share the holiday spirit with their employees – and we do the work for you! Buffet dinner, live music from Touch of Class and cash bar.

More details to follow next month. Tickets will be limited so plan early.

## Business Events

### Monthly SADC Business Breakfast First Wednesday of the month

7:30 am

SADC Office – Campbell's Bay

### Vision 2020

November 17 – 5 to 7 pm

RA Centre – Campbell's Bay

Informal meeting, sector kiosks.

## Pontiac Events

### Art on the Ridge

October 15 & 16, 2011 – 9 to 4

Lavender Ridge Farm – Luskville

20 artisans and producers from the Outaouais will be selling their unique products. Enjoy a meal, dessert or warm drink on the patio.

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

## Another Way to Promote your Business

SADC has recently obtained a fourth brochure rack at their office and have decided it will be used to promote local business. If you would like to promote your business, you can drop off your bilingual brochures and promotional printed materials at the SADC office for free distribution throughout the MRC.

**CONTRACT POSITION**

**Business Development Coordinator  
for the Pontiac Chamber of Commerce**

The Pontiac Chamber of Commerce is looking for a bilingual business oriented individual to implement projects that will create activities and programs to help businesses throughout the Pontiac. Must have strong bilingual communication skills, both written and oral. The contract requires extensive traveling of the Pontiac region and meeting directly with individual businesses.

The activities will involve:

1. Coordination of the mentoring cell in the Pontiac: Training will be provided to enable the candidate knowledge of mentoring, how to coordinate the cell and how to select mentors and mentorees.
2. Organization of networking activities among entrepreneurs: This would involve setting up business breakfasts, networking lunches, after hours business networking activities and organizing fundraising events. The candidate will be required to be the face of the Chamber at events.
3. Organization of a buy local campaign: The candidate will be involved with creating a business coupon campaign and encouraging business to business discounts.

This will be a contract position – 3 days per week, 6 hours per day. Compensation is in the \$18 to \$20K region, depending on qualifications. There is a great potential for additional compensation based on a percentage return basis or additional projects. This is an ideal position for a motivated, business oriented individual.

For a detailed description of the position and where to forward your resume, please see the Chamber web site at:

www.pontiacchamberofcommerce.ca

**Deadline: September 30, 2011**

**Pontiac Entrepreneur Week**

**October 17 – 21**

**Business Breakfasts, Webinars, Networking, 5-7 Business Event**

**Mark your calendar – more details next month.**

**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.**

**Welcome to the Chamber!**

Businesses who have joined the chamber since the last newsletter.  
Carrefour jeunesse empli du Pontiac  
Dépanneur le Coin Picanoc  
Fiona Campbell

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

**Support your local businesses!**

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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.*  
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**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.



**Think Global ...**

**Buy Local**

**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:

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