

Electronic Commerce Protection Act

Government of Canada Introduces Anti-Spam Legislation (CASL)

What is spam?

Spam can be defined as any electronic commercial message sent without the express consent of the recipient(s). Spam is also used as the vehicle for the delivery of other online threats such as spyware, phishing and malware.

What is the intent of the new law?

The intent of the new law is to deter the most damaging and deceptive forms of spam from occurring in Canada.

Spam includes more than unsolicited commercial messages. It has become the vehicle for a wide range of threats to online commerce affecting individuals, businesses and network providers. It can lead to the theft of personal data to rob bank and credit card accounts (identity theft); online fraud luring individuals to counterfeit websites (phishing); the collection of personal information through illicit access to computer systems (spyware); and false or misleading representations in the online marketplace.

Businesses are victimized by the counterfeiting of business websites to defraud individuals and businesses (spoofing). Network providers – recognizing that spam represents 75 to 90 percent of all email traffic – are forced to invest ever-increasing resources to prevent spam from entering their networks. Once established, spam slows networks down, and spam-borne viruses and other malicious software (malware) are used to operate networks of “zombie” computers

Chamber Events

Business Breakfast

Emploi-Québec et offre de Service aux Entreprises

Wednesday, February 13th

7:30 am to 9 am

Spruceholme, Fort Coulonge

Presenter: Louise Grenier, Emploi-Québec (in french only)

\$7 for Chamber members and \$10 for non-members,

RSVP by February 8th

819-647-2312 or email: bizdev@pontiacchamberofcommerce.ca



General Member Meeting

Wednesday, February 20 – 6:30 pm

Lion's Hall, Shawville

Topic: The Business of Hockey

Guest Speaker – Bryan Murray, Ottawa Senators

Information on upcoming events and updates on Chamber business.

The evening includes a meal, catered by Café 349, at a cost of \$25 per person.

RSVP by February 15 required for meal.



5-7 Business Seminar

Skills Link Program – Work Placement Program

Wednesday, February 27th

5 pm to 7 pm

Mickey Creek Golf Club

45 McCoshen Road, Campbell's Bay

Presenter: Keith Wilson, West Pontiac Connects

A full meal will be served.

\$25 for Chamber members and \$30 for non-members

RSVP by February 22nd

819-647-2312 or email: bizdev@pontiacchamberofcommerce.ca

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

All Pontiac Businesses Welcome!

General Member Meeting

Wednesday, February 20 – 6:30 pm
Lion’s Hall, Shawville

Topic: The Business of Hockey

Guest Speaker: Bryan Murray – Ottawa Senators

6:30 pm – Networking and social time — a meal, catered by Café 349, will be provided at a charge of \$25.00 per person (reservation required)

7:00 pm – Quarterly General Member Meeting: Information on upcoming events and updates on Chamber business.

7:30 pm Guest speaker

**RSVP required for meal by February 15:
bizdev@pontiacchamberofcommerce.ca • 819-647-2312**

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(botnets) without their owners’ knowledge. These network attacks threaten the stability of the Internet and online services.

What do you mean by “related online threats”?

Spam has become the primary vehicle for the delivery of online threats, such as spyware, malware and phishing. Spyware is software that collects information about a user and/or modifies the operation of a user’s computer without the user’s knowledge or consent. Malware is a general term for all forms of harmful and malicious content, especially hostile software such as viruses, worms and Trojan horses. Phishing involves impersonating a trusted person or organization in order to steal someone’s personal information, generally for the purpose of identity theft.

Collectively, these online threats disrupt online commerce and reduce business and consumer confidence in the online marketplace; congest networks, imposing heavy costs on network operators and users, and threatening network reliability and security; and undermine personal privacy.

How big a problem is spam in Canada?

Spam and related online threats, such as spyware and phishing, have increasingly become the primary vehicles for conducting criminal and predatory behaviour online. According to the Cisco 2008 Annual Security Report, Canada was ranked fourth on the Spam by Originating Country list for 2008.

What can individuals and businesses do to protect themselves against spam and related online threats?

Education and awareness are key to ensuring that individuals and businesses are taking the right steps in proactively combating spam. Network security programs, spam filters and anti-virus software are also helpful in this regard.

To serve Canadians, this law will provide for a national coordinating body, which will synchronize public education and awareness, track and analyze statistics and trends, and lead policy oversight and coordination.

This initiative will also facilitate the setting up of a non-government

Chamber Events

Business Breakfast

The Growth of Your Business and How to Manage It

Thursday, March 14th

7:30 am to 9 am

Restaurant Voyageur, Bryson

Presented by: Tim Shea, Pilon Kitchens and Isabelle Girard, CLD Pontiac

\$12 for Chamber members and \$15 for non-members

RSVP by March 8th

819-6472312 or bizdev@

pontiacchamberofcommerce.ca



5-7 Small Business Seminar

Registration of a Business

Thursday, March 28th

5 pm to 7 pm

Pine Lodge, Bristol

Presenter: Nancy Suominen, Notary

A buffet meal will be served.

\$20 for Chamber members and \$25 for non-members

RSVP by March 22nd

819-647-2312 or email: bizdev@

pontiacchamberofcommerce.ca



Re-schedule

5-7 Small Business Seminar

How to Finance a Small Business

Wednesday, April 24th

5 pm to 7 pm

Café 349, 349 Main Street, Shawville

Presenter: National Bank

A light meal will be served.

\$12 for Chamber members and \$15 for non-members

RSVP by April 19th

819-647-2312 or email: bizdev@

pontiacchamberofcommerce.ca



Pontiac News & Events

Carnaval Parade

February 24, 2013 – 11 am

A confirmation will be appreciated before February 20th.

Info: 819-683-1632

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agency, a Spam Reporting Centre, which will receive reports of spam and related threats, allowing it to collect evidence and gather intelligence to assist the three reporting agencies (the Canadian Radio-television and Telecommunications Commission, the Competition Bureau and the Office of the Privacy Commissioner) with the investigation and prosecution of offences.

How long will it take before Canadians can expect to see a real difference in the amount of spam received?

Based on the experience of other countries with similar legislation, noticeable results are expected to occur quickly. The year after Australia passed similar legislation, it dropped out of the world's top 10 spam originating countries.

Will the new law eliminate spam in Canada?

While it is not expected that the new law will eliminate spam altogether, business and consumers will see a reduction in the amount of spam received. The intent of the law is to deter the most damaging and deceptive forms of spam from occurring in Canada and help drive spammers out of Canada.

Has anti-spam law been effective in other countries?

Several of Canada's global partners, such as Australia, the United Kingdom and the US, have passed strong domestic laws to combat spam and related online threats.

After the Australian Spam Act came into effect, the proportion of global spam originating from Australia was greatly reduced. Some major spammers, particularly pornographic spammers, closed their Australian operations altogether.

I'm a legitimate business owner who uses bulk email to reach my customers. How will I be affected by these new anti-spam measures?

Legitimate businesses that use email to market their products to Canadians should not be negatively impacted by this law. The regime to allow for email marketing is based on a consumer opt-in approach, which stipulates that businesses must get consent prior to sending commercial email or have a pre-existing business relationship with a consumer.

What about text messages or "cellphone spam"? Is it covered?

Yes. With the new law's technology-neutral approach, all forms of commercial electronic messages can be treated the same way. That means that unsolicited text messages, or cellphone spam, is addressed.

What if I buy email lists? How will I be affected by these measures?

The law does not prohibit the legitimate collection and compiling of lists of email addresses, provided the activity follows the rules regarding consent and other principles that apply within federal and provincial privacy laws. Federal privacy legislation, the Personal Information Protection and Electronic Documents Act (PIPEDA), sets out the rules for collection, use and disclosure of such personal information and these continue to apply under the new act.

Are there exceptions, such as the Do Not Call list for political parties and charities?

Canada's anti-spam legislation (CASL) does not apply to non-commercial activity. Political parties and charities that engage Canadians through email are not subject to CASL if these communications do not involve selling or promoting a

product.

There are also further exemptions for situations where such organizations engage in commercial activities with people who have made a donation or gift in the last 18 months, volunteered or performed volunteer work in the last 18 months, or were a member of the organization in the last 18 months. These exceptions apply to registered charities, political parties and candidates in federal, provincial, territorial or municipal elections.

For more information:

http://www.ic.gc.ca/eic/site/ecic-ceac.nsf/eng/h_gv00567.html

What does the Canadian Chamber of Commerce feel about the legislation?

Currently the way the regulations are written, the broad scope of CASL will impact every single business, association, club, charitable organization and foundation that conducts activities in Canada, regardless of country of origin or the destination of messages because every single commercial electronic message (CEM) sent or received in Canada is captured under CASL.

The onus on businesses and organizations to track and maintain consent information for CEMs is excessive. You may have pre-existing business relationships but, in theory, you'd like to grow your business connections? How do you capture consent on a go-forward basis where you will have no pre-existing relationship? These regulations speak to those relationships and how you/your members will (or will not) be able to prospect new customers.

E-mail Marketing Service Providers

There are many online email marketing service providers. Many are free for small businesses. One example is: www.mailchimp.com

Work Placement Program

Skills Link Program Seminar

February 27th – 5 pm to 7 pm

Mickey Creek Golf Club, 45 McCoshen Road, Campbell's Bay

Presenter: Keith Wilson, West Pontiac Connects

From April 8th to May 31st, participants of the Skills Link program will gain on-the-job work experience through full-time placements with employers in the area. Employers are responsible for paying participants they hire and will be reimbursed the Quebec minimum hourly wage (currently \$9.90/hour), up to a maximum of 35 hours/week, for each participant that they employ. The employer is responsible for paying all employer related employment expenses (EI, CSST, etc.) and any salary costs above \$9.90/hour.

Attend this seminar to learn more about the program. A full meal will be served – \$25 for Chamber members and \$30 for non-members.

Interested in employing program participants for this 8 week work placement? Contact Keith Wilson or Joanne Allgoewer at 819-689-2878.

2013 BDC Young Entrepreneur Award



Young entrepreneurs at a crossroads

Are you an entrepreneur aged 18-35? Is your company at a crossroads? Do you have a solution that could take your business to the next level? Tell us about it. **It could be worth \$100,000, or \$25,000 in consulting services.**

All companies reach turning points — decisive moments when entrepreneurs need to make important decisions that can change the future of their business.

But these are just a few examples. Every entrepreneur's turning point decision is different.

To enter the contest, create a short video (1 to 2 minutes) outlining the turning point or decisive moment your business has reached and the solution that will put it on a new trajectory toward growth. Your

video is your pitch to Canada, so be clear, concise and persuasive.

Fill out the 4-step application form and submit your video. Please note that your proposed solution must not be implemented yet. The prizes are intended to help the winners through the change process.

The Prizes

\$100,000 Grand Prize to implement the project of the finalist who receives the most votes.

2nd Prize: \$25,000 in consulting services for the finalist with the next highest number of votes, to help them with their project.

Deadline: April 2nd, 2013

<http://www.bdcyoungentrepreneuraward.ca>

**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.

Centre Dentaire du Pontiac

Clinique d'Auto Bryson

Municipalité de L'Île-du-Grand-Calumet

Municipality of Waltham

Mystical Creations

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.
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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.



Group Insurance Benefits

Visit the new web site / view the video!

<http://www.chambers.ca>

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:

Pontiac Chamber of Commerce
PO Box 119

Campbell's Bay, Quebec, J0X 1K0

1-866-861-0509 or 819-647-2312

www.pontiacchamberofcommerce.ca

info@pontiacchamberofcommerce.ca

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