

5 benefit plan tips for small business

NEIL FABA

Here 5 expert-approved tips for small business benefits plans:

1. Put something in place.

In an increasingly competitive hiring market, companies offering benefits have an advantage over those that don't. Group benefits and retirement plans demonstrate that a company cares about its employees' present and future.

2. Focus on the basics.

Offering life and basic health coverage will protect a company's employee assets while also providing greater budget control. You can always add on to this benefits base in the future.

3. Ease of implementation and administration is key.

A 20-person company may have only one HR staff member, if any. Service providers have begun offering simple turnkey plan solutions for small businesses with limited resources. Also, a good benefits consultant can help a small business design a plan to suit its needs.

4. Make it needs based.

Determining what employees want from a plan means understanding company demographics. Employees in their 20s may not value comprehensive health benefits.

... continued on page 2

Chamber Events

Annual General Meeting Wednesday, May 22

6:30 pm

Pine Lodge, Bristol

Speaker: Mathieu Ravignat

Topic: Innovating and Prospering in a New Economy

A light meal will be served.

RSVP by May 17: 819-647-2312 or
bizdev@pontiacchamberofcommerce.ca



Business Breakfast

Competition & Innovation... Work together and both succeed!

Wednesday, June 12

7-8 am

Spruceholme, Fort-Coulonge

Presenters / Présenté par : Martin Bertrand, Horizon X & Jim Coffey, Esprit Rafting

\$7 - Chamber members; \$10 - non-members

RSVP by June 7: 819-647-2312 or
bizdev@pontiacchamberofcommerce.ca

Pontiac News & Events

Pine Lodge Mother's Day

Treat your Mom – breakfast; massage; manicure or pedicure; gift & craft show.

Sunday, May 12

8:30 am to 1:00 pm

Please call to reserve her special treatment.

819-647-2805

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

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.

Annual General Meeting

Wednesday, May 22 – 6:30 pm
Pine Lodge, Bristol

Speaker: Mathieu Ravignat
Topic: Innovating and Prospering in a New Economy

Meeting to start at 7:00 pm. Report on Chamber business, election of executive and board members and information on upcoming Chamber events. A light meal will be provided.

RSVP by May 17

All Pontiac Businesses Welcome!

5 benefit plan tips

(continued from page 1)

Similarly, an older demographic will likely see the need for a group retirement plan. “A benefit is perceived only as a benefit if it’s something employees can see they’re getting value out of,” says Mandy Eagles Gratton, HR manager with Work at Play in Vancouver.

5. Employees can be good plan consumers.

Benefits and group retirement plans are great tools for building a productive and healthy workforce. But they also represent costs for a company. Employee co-payments can help keep plan costs in check, and communications can arm employees with key cost-saving knowledge. “Instead of being just users and spectators of the plan, employers have to get employees more engaged with it,” says Mike McClenahan, CEO of Benefits By Design in Port Coquitlam, B.C.

This was originally published with Small plans can think big with benefits, retirement solutions.

Copyright © 2011 by Rogers Publishing Limited. All rights reserved.

To discuss benefit plans for your employees, contact the Chamber representative, Ron MacKillop, at: 819-771-7535 or ronaldm@teamipg.com

Celebrate A Canadian Success Story

Nominate a company for the Private Business Growth Award

The Canadian Chamber of Commerce and Grant Thornton LLP have announced the launch of the Private Business Growth Award.

The Private Business Growth Award will recognize and celebrate dynamic, privately-held businesses whose growth strategy encompasses a broad range of activities across their business, such as:

- innovation, including new ways of working;
- product and service development, including introducing new products or streamlining existing ones;
- expansion into new domestic or international markets;
- development of people and culture—helping employees learn and develop;
- improvements in the efficiency and effectiveness of internal processes;
- improvements in stakeholder relations;
- improvements in financial measures or governance;
- leadership through reason and instinct to grow the business.

Nominations for this national award are open to Canadian-owned, privately-held businesses with annual revenues over \$5 million. The deadline for nominations is Aug. 30, 2013 and all submissions must be received by Oct. 11, 2013.

The winning business will receive a Private Business Growth Award commemorative trophy, and up to three representatives from the winning company will be celebrated as the guests of honour (including hotel and airfare if travelling from outside of Toronto) at a gala dinner in Toronto on Nov.

19, 2013. The winning business will also receive a one-year complimentary membership to the Canadian Chamber of Commerce and \$10,000 in accounting and/or advisory services from Grant Thornton LLP.

I encourage members of the Canadian chamber network to celebrate the successes within their local business communities by nominating member companies for the Private Business Growth Award.

I recognize that many member chambers of commerce have their own business excellence awards, and this may be an ideal opportunity for your chamber to consider nominating from your own award winners. I also invite you to promote the Private Business Growth Award with your members and to encourage them to nominate a company.

An electronic brochure (http://www.chamber.ca/images/uploads/Events/Growth_Award/2013/GrowthAward_Brochure.pdf) and flyer (http://www.chamber.ca/images/uploads/Events/Growth_Award/2013/GrowthAward_Flyer.pdf) are available to help you promote the award.

For more information on the Private Business Growth Award, please consult the brochure (http://www.chamber.ca/images/uploads/Events/Growth_Award/2013/GrowthAward_Brochure.pdf) or visit PrivateBusinessGrowthAward.com (<http://www.PrivateBusinessGrowthAward.com>).

connected!
branché!

member of the canadian chamber of commerce network
membre du réseau de la chambre de commerce du canada

5 practical tips for managing conflict in your workplace

BDC – APRIL 21, 2013

Source: BDC – www.bdc.ca

Conflict management starts with effective prevention

Conflict between employees is one of the most common sources of trouble in the workplace and can lead to productivity losses, increased absenteeism and poor client service.

Moreover, when it goes unresolved, constant conflict can dramatically erode the quality of the work environment to the point where employees will even want to leave the organization.

Here are some tips to help entrepreneurs prevent conflict and manage it when it occurs.

1. Create clear job descriptions, processes and procedures. Your employees should know at any given time what they are supposed to be doing, what they are accountable for and who they are reporting to. Avoid grey areas by clearly defining roles and responsibilities for each position in your company and recording processes and procedures. This will help you deal objectively with disputes when they occur.
2. Identify potential areas of conflict. In today's diverse workforce, it's common for small and medium-sized companies to accommodate employees with different backgrounds, cultures and beliefs. These differences contribute to a company's success, but can also be among the most common sources of conflict in the workplace.

Take time to learn about those differences and make sure they are respected in your workplace. This will help you

prevent cultural clashes and allow you to build a diverse staff.

3. Bring all parties to the table. When conflict occurs, take the time to sit down and discuss with all the parties involved to find the best ways to find a resolution and prevent the situation from reoccurring. Ask each person to describe his or her side of the story. This will help you find the origins of the dispute. It will also help release tension and allow people to gain a better understanding of the other party's point of view and actions. Often, something as simple as a misinterpretation of something someone has said can be the source of animosity.
4. Don't let things fester. Don't be afraid to address situations head on. Conflict is often about strong, inflamed emotions. Great mediators listen to the emotions, but focus on the facts. Be fair and transparent when you give feedback and try to solve a conflict. Adopt a positive attitude to build common ground and trust between the parties and encourage them to put all their cards on the table. Understand the nature of the conflict and try to find a compromise, but make sure people are sincerely happy with the outcome. Look for win-win.
5. Promote an open culture based on trust, respect and collaboration. Don't confuse difference of opinion with conflict. Disagreement is inevitable and healthy for your organization. Creative forms of conflict and open debates are constructive.

2012-2013 Agriwebinar® Series

Farm Management Canada's 2012-2013 Agriwebinar® season has come to an end. Our sincere thanks to everyone who participated! Your ongoing interest and support has helped us meet our goal of increasing access to leading edge farm management information for farmers and other agriculture stakeholders nationwide.

Agriwebinar® presentations hosted by FMC and other partnering organizations are now available in the Past Webinars section of Agriwebinar.com.

Click here for details and a full list including direct links to all 2012-2013 Agriwebinar® presentation recordings now available on Agriwebinar.com.

Not registered yet? Click here to register.

**If you have filled out the Registration form on Agriwebinar.com, you are already registered. A single registration gives you access to all live and recorded webinars. Just log in to the Live Webinars section to log into the webinar.*





They help identify problems and stimulate innovation. It's your responsibility as a leader to encourage employees to share their ideas openly but act when conflict becomes destructive.

Chamber Business Sponsors


**C'EST TOUT DESJARDINS QUI APPUIE
LES ENTREPRENEURS AGRICOLES**
IT'S ALL OF DESJARDINS SUPPORTING
AGRICULTURAL ENTREPRENEURS

Desjardins & Cie

Crédit d'exploitation
Greenhouses
Bovin
Houblon
Insurance
Assurances
Lait
Coopératives
Cattle
Operating Credit
Hypothèques
Equipment Financing
Serres
Co-operatives
Mortgages
Gestion de patrimoine
Dairy
Hobs
Wealth Management
Financement d'équipement
Succession Planning

819 683-2451 desjardins.com



Desjardins
Caisse populaire
de Fort Coulonge

Welcome to the Chamber!

Businesses who have joined the chamber since the last newsletter.

- DC Grocery
- Erwin Mohr Farms
- Lalonde's Towing
- Luskville Dragway
- Pontiac Ice Ranch R.S.

- T.J. Refrigeration
- Yvon Robert et Fils

Check the chamber web site for links to these businesses.

Support your local businesses!

.....

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.

.....

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

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.

Avant que ça ne devienne trop gros, consultez votre avocate.

Kim Beaudoin, avocate
115, rue Wright
Gatineau (Québec) J8X 2G8

T. 819 778.6522
F. 819 778.6525
C. 819 318.0228

Kimbeaudoinavocate@videotron.ca

Campbell's Bay Ciment
819-648-2144

www.campbellsbayciment.ca
info@campbellsbayciment.ca

1210 Route 148 East, Campbell's Bay, QC

DC **Depanneur
Grocery
Restaurant
& Bar**

Bar • Restaurant • Eat In • Take Out
Derek Bertrand, Owner

362 Pembroke Road • Chapeau, QC • 819-689-5363

www.dcbeersales.ca

Pontiac Respite Services
819-648-5905

**Senior's
Retirement Residence**

24 Reid Street, Campbell's Bay, QC J0X1K0

viacapitale



**Via Capitale Outaouais
Mark James Ryan
613-614-7150**

Pontiac Chiropractic Clinic
Dr. Isabelle Gagnon,
Chiropractor
www.chiropontiac.ca
chiropontiac@gmail.com



224 Route 148
Mansfield, QC
819-683-3690

379 Route 148
Shawville, QC
819-647-5155

384 7th Concession
Clarendon, QC

(819) 647-2670
877-647-2670

**TOM ORR
GARAGE
CONSTRUCTION**

Your Project is Our Business!
Find our list of services on our web site.
www.tomorrcartage.com

Septic Systems General Contracting Equipment Rentals
Waste Bin Rentals Topsoil Bulk Transport

Exposure for your Business

Support the Chamber through an enhanced membership and receive benefits for your business.

If you are interested in taking advantage of these enhanced memberships, contact the Chamber for more information.