

**Chambre de commerce du Pontiac  
Pontiac Chamber of Commerce**

*Voice of the  
business community  
in the Pontiac.*

# Rapport Annuel 2014-2015 Annual Report



*Voice of the  
business community  
in the Pontiac.*

[www.pontiacchamberofcommerce.ca](http://www.pontiacchamberofcommerce.ca)

# **AGENDA / ORDRE DU JOUR**

## **Annual General Meeting / Assemblée générale annuelle**

**Pontiac Chamber of Commerce**

**Thursday, June 11, 2015 at 7:00 PM**

**Chapeau, QC**

**Chambre de commerce du Pontiac**

**Jeudi 11 juin 2015 à 19 h**

**Chapeau, QC**

Welcome and verification of quorum	1	Mot de bienvenue et vérification du quorum
Adoption of agenda	2	Adoption de l'ordre du jour
Adoption of minutes of the AGM (June 4, 2014)	3	Adoption du procès-verbal de l'AGA (4 juin 2014)
Presentation of Financial Statements	4	Présentation des états financiers
Presentation of Activity Report	5	Présentation du rapport d'activités
Presentation of Bylaw revisions and addition of Code of Professional Conduct / Conflict of Interest Guidelines for Board members	6	Présentation des règlements administratifs révisés et ajout du Code de conduite professionnelle /Lignes directrices sur les conflits d'intérêts s'appliquant aux membres du conseil d'administration
Presentation and adoption of 2015-2016 members	7	Présentation et adoption des membres 2015-2016
Presentation and adoption of 2015-2016 fees	8	Présentation et adoption de la cotisation annuelle 2015-2016
Introduction of Administrative Assistant and Project Coordinator	9	Présentation de l'adjointe administrative et de la coordonnatrice de projets
Election of Board of Directors	10	Élection des membres du conseil d'administration
Election of Executive	11	Élection des administrateurs
Upcoming Events	12	Présentation des événements à venir
Adjournment of meeting	13	Clôture de l'assemblée

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Networking and social time from 6:00 to 7:00      Période de réseautage, de 18 h à 19 h



# President's Report for the year 2014 - 2015

Dear members,

In 2014-2015, the Pontiac Chamber of Commerce continued to make progress to serve as the voice of business and to remain committed to the enhancement of economic prosperity and quality of life in the region.

Some of our accomplishments this past year:

- Regular communication with members through our newsletter, newspaper articles, radio interviews and other public engagements;
- Promotion of the on-line Pontiac Business Directory;
- Organization of the third "Pontiac Business Achievement Awards";
- Organization of various business networking events.

More business networking events are being organized for 2015-2016 to help Pontiac business entrepreneurs connect with other local businesses:

**June 19:** Discussion with the Québec Minister of Finances, Mr Carlos Léitao in the presence of your MNA, Mr André Fortin, at 3 p.m., Bristol Community Centre.

**August 21:** Fundraiser Golf Tournament Supporting Rotary Day of Service, Pontefract Golf Club.

**October 23:** Pontiac Business Achievement Awards Gala.

## Mentoring

We are excited to further advance the Chamber's Pontiac-wide Mentoring Cell. The first few years are usually the most daunting and demanding for new entrepreneurs. With so many things happening at once, the pressures are many. Alone and forced to reconcile their vision with countless operational and management realities, they are called upon to make a slew of important decisions, sometimes in rapid-fire succession. Let's not forget that most bankruptcies can be traced back to unsound business choices...

Mentoring brings to the entrepreneur numerous advantages. Amongst others, it could help you sharpen your business acumen, develop or refine your critical mindset, be more creative

# Rapport de la présidente pour l'année 2014 - 2015

Chers membres,

En 2014 – 2015, la Chambre de commerce du Pontiac a continué ses efforts afin d'encourager les échanges et les affaires des entreprises du Pontiac, tout en maintenant son engagement envers l'amélioration de la prospérité économique régionale.

Voici quelques-uns des accomplissements de la dernière année :

- Communication régulière avec les membres via notre bulletin mensuel, différents articles de journaux, entrevues à la radio et autres engagements publics ;
- Promotion du Répertoire des entreprises en ligne ;
- Tenue du troisième Gala des prix d'excellence en affaires ;
- Tenue d'événements de réseautage variés.

Nous sommes également heureux de vous annoncer la venue prochaine de nouveaux événements de réseautage, dans le but d'aider les entrepreneurs du Pontiac à mieux faire connaître leurs services.

**19 juin :** Discussion avec Monsieur le Ministre des Finances, Carlos J. Léitao en la présence de Monsieur André Fortin, député de Pontiac, à 15h00, Centre communautaire de Bristol.

**21 août :** Levée de fonds / Tournoi de golf - en appui à la « journée de service » du Club Rotary, Club de golf Pontefract.

**23 octobre :** Gala des prix d'excellence en affaires.

## Mentorat

Nous sommes également fiers de confirmer à nos membres que notre cellule de mentorat sera de plus en plus active en 2015 – 2016. Les premières années en tant qu'entrepreneur sont souvent les plus exigeantes et les plus intenses. Tout file à vive allure et la pression pèse sur vos épaules. Vous devez prendre des décisions, parfois rapidement. Saviez-vous que la plupart des faillites sont dues à de mauvaises décisions d'affaires?

Le mentorat apporte à l'entrepreneur de nombreux avantages. Entre autres, il pourra bénéficier

in your thinking, improve your ability to solve problems and negotiate with others, fine-tune your communication, organizational and teamwork skills, and strengthen your resilience. Break out of your silo, get support and find someone to listen to you, motivate you and cheer you on!

## **Business sponsors**

In this last year it has been my pleasure to have worked hard for our members by strongly supporting the initiatives that matter to you. We have been active by having meetings with the CLD Pontiac, SADC Pontiac, Local Employment Center (Emploi-Québec), MRC Pontiac and our MNA, André Fortin. Through ongoing relations with these and other investment groups we have been able to encourage active funding in multiple local businesses, therefore moving the Pontiac forward.

## **Media**

As a Chamber, we have remained active in multiple forms of media and will continue to spotlight our region through radio and newspapers - bringing attention to the unique issues that concern our region. We would also like to encourage our members to visit our Facebook page, which we hope to improve over the next year.

## **Committees**

We encourage you to participate in the Chamber's committees. These committees have been created to allow members with specific interests to be active in moving those agendas forward with others sharing the same enthusiasm and passion. Please contact me if you are interested in helping the Chamber to promote our businesses.

## **Membership Benefits**

We are reminding you that your membership entitles you to discounts between participating member businesses. As a Pontiac Chamber of Commerce member, you can also take advantage of offers from both the Canadian and the Quebec Chambers of Commerce. You will find a listing of current "Business to Business" discounts on the Chamber website – make sure to ask for your business discount and start saving today! New discounts are added on a regular basis, so check the website for the most up to date information. If you would like your business to be part of this project, please contact the Chamber.

de la sagesse et du bagage d'un entrepreneur d'expérience, accroître sa capacité de résolution de problème, sa capacité de négociation, ses habiletés de communication, l'efficacité de son organisation, l'atteinte d'un meilleur équilibre entre vie personnelle et professionnelle. Les statistiques démontrent que le mentorat peut doubler les chances de survie de votre entreprise!

## **Partenaires d'affaires**

Comme nous l'avons fait dans le passé, nous avons, cette année encore, travaillé de concert avec les intervenants du milieu des affaires du Pontiac, ces intervenants qui supportent les initiatives d'affaires du Pontiac et les encouragent: les municipalités locales, SADC Pontiac, Emploi-Québec, MRC de Pontiac ainsi que Monsieur André Fortin, député de Pontiac.

## **Médias**

Nous avons été présents dans les médias locaux (journaux, radio) afin de souligner les réalisations de notre région – et pour faire porter les regards sur les besoins uniques du Pontiac. J'aimerais profiter de cette occasion pour encourager les membres de la Chambre à visiter notre page Facebook, laquelle nous espérons améliorer au cours de la prochaine année.

## **Comités**

Nous vous encourageons également à vous impliquer dans nos différents comités. Ces comités ont été formés afin de permettre à tous les membres de la Chambre de commerce du Pontiac d'apporter leur savoir-faire à la promotion de nos entreprises et à l'amélioration de la visibilité de notre région. N'hésitez pas à communiquer avec nous si vous êtes intéressés à vous impliquer auprès de la Chambre.

## **Les avantages d'être membre**

Nous vous rappelons que votre adhésion à la Chambre de commerce du Pontiac vous permet de recevoir des rabais accordés par les entreprises membres participantes. Vous pourrez aussi profiter des offres de la Chambre de commerce du Québec et du Canada. Vous trouverez une liste à jour des rabais "Interentreprises" sur le site de la Chambre. Assurez-vous de demander votre rabais et commencer à économiser dès aujourd'hui! Des nouveaux rabais sont ajoutés régulièrement, que vous retrouverez sur le site Web de la Chambre. Si vous souhaitez que votre entreprise participe à ce

The Pontiac Chamber of Commerce will continue working for your business, to enhance the economic prosperity and quality of life in the Pontiac. We continue to be a strong voice for the business people throughout this area. We look forward to working with you to further make the Pontiac Chamber of Commerce a strong organization exerting a positive influence on the economic development of our beloved region.

Thank you for your support.

MIREILLE ALARY, NOTARY  
PRESIDENT, PONTIAC CHAMBER OF COMMERCE

programme, veuillez nous contacter.

En terminant, soyez assurés que la Chambre de commerce du Pontiac continuera à travailler pour votre entreprise afin d'appuyer la prospérité économique et la qualité de vie dans notre région. Nous continuons de représenter toutes les personnes d'affaires du Pontiac et comptons travailler avec vous afin que la Chambre de commerce du Pontiac soit une organisation qui exerce une influence positive sur le développement économique de notre belle région.

Merci de votre appui.

MIREILLE ALARY, NOTAIRE  
PRÉSIDENTE, CHAMBRE DE COMMERCE DU PONTIAC



## Board of Directors—2014-2015 / Conseil d'administration—2014-2015

<b>Mireille Alary</b>	<b>PME Inter Notaires Inc.</b>	<b>President / Présidente</b>
<b>Jean-Claude Rivest</b>	<b>Jericom</b>	<b>Vice-President / Vice-Président</b>
<b>Tom Orr</b>	<b>Tom Orr Cartage</b>	<b>Treasurer / Trésorie</b>
<b>Lynda Wegner</b>	<b>Fresh Image</b>	<b>Secretary / Secrétaire</b>
Jerry Barber	Petro Pontiac	
Suzie Carrier	Ranch R.S.	
Elwyn Lang	Shawville Taxi	
Denis LeBrun	Bryson Lake Lodge Hunting and Fishing Outfitter	
Ronald MacKillop	R.F. MacKillop, CFP Independent Financial Advisor	
Keri-Ann Richard	Magnalum (1998) Inc.	
Brian Wallace	Brian Wallace Consulting	
Richard Wegner	Fresh Image	

**Minutes of the Annual General Meeting of the Pontiac Chamber of Commerce held  
on June 4, 2014 in Chichester, QC**

**Procès-verbal de l'assemblée générale annuelle de la Chambre de commerce du  
Pontiac tenue le 4 juin 2014 à Chichester.**

*Businesses Present / Propriétaires d'entreprises présents*

Boutique Gwendoline	PME Inter Notaires
Brian Wallace Conselling	R.S. Ranch
Cadeaux Evangeline Gifts	SADC Pontiac
Campbell's Bay Ciment	Shawville Taxi
Club de Golf Pontefract	Soundzgood Audio
Fresh Image	The Equity
GELAM	The McMillan Farms / Les Fermes McMillan
Hayes Funeral Home	Tom Orr Construction & Cartage
Jericom	Upper Pontiac Market
Logs End	
Magnalum (1998) Inc.	
Municipalité de l'Isle-aux-Allumettes	
Municipality of Chichester	
Municipality of Sheenboro	
Patti's This & That	
Petro Pontiac	

*Individuals Present / Personnes présentes*

Larry Coleman
Ken Finan
Eddie McCann
Phil Perry
Mathieu Ravignat, MP Pontiac / Député de Pontiac

*The meeting was called to order at 7:33 p.m. / L'assemblée est déclarée ouverte à 19 h 33.*

*Minutes taken by / Minutes prises par : Jenny Bousfield*

**1. Welcome and verification of quorum**

President Jean-Claude Rivest welcomes everyone and verifies that quorum has been met.

**2. Adoption of Agenda**

Proposed by Todd Hoffman and seconded by Brittany Morin to adopt the agenda. *Adopted.*

**3. Adoption of minutes of the AGM (June 5, 2013)**

Proposed by Mike Guitard and seconded by Todd Hoffman to adopt the minutes of the AGM of June 5, 2013. *Adopted.*

**4. Presentation of Financial Statements**

The financial statements are provided. Proposed by Mireille Alary and seconded by Mike Guitard to adopt the financial statements. *Adopted.*

**1. Mot de bienvenue et vérification du quorum**

Jean-Claude Rivest souhaite la bienvenue à tous et constate le quorum.

**2. Adoption de l'ordre du jour**

Proposé par Todd Hoffman et appuyé par Brittany Morin d'adopter l'ordre du jour. *Adopté.*

**3. Adoption du procès-verbal de l'assemblée générale annuelle du 5 juin 2013**

Proposé par Mike Guitard et appuyé par Todd Hoffman d'approuver le procès-verbal de l'assemblée générale annuelle du 5 juin 2013. *Adopté.*

**4. Présentation des états financiers**

Les états financiers sont fournis. Proposé par Mireille Alary et appuyé par Mike Guitard d'approuver les états financiers. *Adopté.*

<p><b>5. Presentation of Activity Report</b></p> <p>Jean-Claude Rivest presents the activity report which includes the holiday party, committees and the new code of ethics.</p> <p><b>6. Presentation and adoption of 2014-2015 members</b></p> <p>Proposed by Katharine Summerfield and seconded by Richard Wegner to adopt the 2014-2015 members. <i>Adopted.</i></p>	<p><b>5. Présentation du rapport d'activités</b></p> <p>Jean-Claude Rivest présente le rapport d'activités qui comprend la fête de Noël, les comités et le nouveau code d'éthique.</p> <p><b>6. Présentation et adoption de la liste des membres de 2014-2015</b></p> <p>Proposé par Katharine Summerfield et appuyé par Richard Wegner d'adopter la liste des membres de 2014-2015. <i>Adopté.</i></p>
<p><b>7. Presentation and adoption of 2014-2015 fees</b></p> <p>Proposed by Lynda Wegner and seconded by Suzie Carrier to adopt the 2014-2015 fees. <i>Adopted.</i></p>	<p><b>7. Présentation et adoption des tarifs pour l'année 2014-2015</b></p> <p>Proposé par Lynda Wegner et appuyé par Suzie Carrier d'adopter les tarifs pour 2014-2015. <i>Adopté.</i></p>
<p><b>8. Election of Board of Directors</b></p> <p>Proposed by Lynda Wegner and seconded by Willard Kluke to accept Ginger Finan as Officer of Elections.</p> <p>Proposed by Cindy Duncan-McMillan and seconded by Willard Kluke to accept Jenny Bousfield as Secretary of Elections.</p> <p>Proposed by Jean-Claude Rivest and seconded by Tom Orr to nominate Jerry Barber. <i>Jerry accepts.</i></p> <p>Proposed by Tom Orr and seconded by Mike Guitard to nominate Ron MacKillop. <i>Ron accepts.</i></p> <p>Proposed by Brittany Morin and seconded by Mike Guitard to nominate Suzie Carrier. <i>Suzie accepts.</i></p> <p>Proposed by Richard Wegner and seconded by Mike Guitard to nominate Keri-Ann Richard. <i>Keri-Ann accepts.</i></p> <p>Proposed by Mike Guitard and seconded by Ron MacKillop to nominate Mireille Alary. <i>Mireille accepts.</i></p> <p>Proposed by Mireille Alary and seconded by Brittany Morin to nominate Lynda Wegner. <i>Lynda accepts.</i></p> <p>Proposed by Ron MacKillop and seconded by Jerry Barber to nominate Tom Orr. <i>Tom accepts.</i></p> <p>Proposed by Lynda Wegner and seconded by Suzie Carrier to nominate Jean-Claude Rivest. <i>Jean-Claude accepts.</i></p>	<p><b>8. Élection des membres du conseil d'administration</b></p> <p>Proposé par Lynda Wegner et appuyé par Willard Kluke de nommer Ginger Finan à titre de présidente d'élections.</p> <p>Proposé par Cindy Duncan-McMillan et appuyé par Willard Kluke de nommer Jenny Bousfield à titre de secrétaire d'élections.</p> <p>Proposé par Jean-Claude Rivest et appuyé par Tom Orr de nommer <i>Jerry Barber qui accepte.</i></p> <p>Proposé par Tom Orr et appuyé par Mike Guitard de nommer <i>Ron MacKillop qui accepte.</i></p> <p>Proposé par Brittany Morin et appuyé par Mike Guitard de nommer <i>Suzie Carrier qui accepte.</i></p> <p>Proposé par Richard Wegner et appuyé par Mike Guitard de nommer <i>Keri-Ann Richard qui accepte.</i></p> <p>Proposé par Mike Guitard et appuyé par Ron MacKillop de nommer <i>Mireille Alary qui accepte.</i></p> <p>Proposé par Mireille Alary et appuyé par Brittany Morin de nommer <i>Lynda Wegner qui accepte.</i></p> <p>Proposé par Ron MacKillop et appuyé par Jerry Barber de nommer <i>Tom Orr qui accepte.</i></p> <p>Proposé par Lynda Wegner et appuyé par Suzie Carrier de nommer <i>Jean-Claude Rivest qui accepte.</i></p>

Proposed by Lynda Wegner and seconded by Suzie Carrier to nominate *Denis LeBrun (proxy)*.

Proposed by Tom Orr and seconded by Keri-Ann Richard to nominate Elwyn Lang. *Elwyn accepts.*

Proposed by Tom Orr and seconded by Katharine Summerfield to nominate Richard Wegner. *Richard accepts.*

Proposed by Ginger Finan and seconded by Tom Orr to nominate Katharine Summerfield. *Katharine declines.*

Proposed by Tom Orr and seconded by Mike Guitard to nominate Gord Black. *Gord declines.*

Proposed by Lynda Wegner and seconded by Jean-Claude Rivest to nominate Brian Wallace. *Brian accepts.*

Proposed by Jerry Barber and seconded by Winston Sunstrum to nominate Guy Ladouceur. *Guy declines.*

Proposed by Winston Sunstrom and seconded by Don Gagnon to nominate Colleen Fleming. *Colleen accepts.*

Proposed by Gord Black and seconded by Tom Orr to nominate Larry Coleman. *Larry accepts.*

Proposed by Suzie Carrier and seconded by Jean-Claude Rivest to close the nominations.

## 9. Election of Executive

### 9.1 President

Proposed by Lynda Wegner and seconded by Mike Guitard to nominate Mireille Alary. *Mireille accepts.*

Proposed by Suzie Carrier and seconded by Jerry Barber to nominate Jean-Claude Rivest. *Jean-Claude declines.*

### 9.2 Vice-President

Proposed by Mike Guitard and seconded by Tom Orr to nominate Jean-Claude Rivest. *Jean-Claude accepts.*

### 9.3 Treasurer

Proposed by Lynda Wegner and seconded by Jean-Claude Rivest to nominate Tom Orr. *Tom declines.*

Proposed by Mike Guitard and seconded by Keri-Ann Richard to nominate Jerry Barber. *Jerry declines.*

Proposé par Lynda Wegner et appuyé par Suzie Carrier de nommer *Denis LeBrun (par procuration).*

Proposé par Tom Orr et appuyé par Keri-Ann Richard de nommer *Elwyn Lang qui accepte.*

Proposé par Tom Orr et appuyé par Katharine Summerfield de nommer *Richard Wegner qui accepte.*

Proposé par Ginger Finan et appuyé par Tom Orr de nommer *Katharine Summerfield qui se désiste.*

Proposé par Tom Orr et appuyé par Mike Guitard de nommer *Gord Black qui se désiste.*

Proposé par Lynda Wegner et appuyé par Jean-Claude Rivest de nommer *Brian Wallace qui accepte.*

Proposé par Jerry Barber et appuyé par Winston Sunstrum de nommer *Guy Ladouceur qui se désiste.*

Proposé par Winston Sunstrom et appuyé par Don Gagnon de nommer *Colleen Fleming qui accepte.*

Proposé par Gord Black et appuyé par Tom Orr de nommer *Larry Coleman qui accepte.*

Proposé par Suzie Carrier et appuyé par Jean-Claude Rivest de clore les nominations.

## 9. Élection du comité exécutif

### 9.1 Président

Proposé par Lynda Wegner et appuyé par Mike Guitard de nommer *Mireille Alary qui accepte.*

Proposé par Suzie Carrier et appuyé par Jerry Barber de nommer *Jean-Claude Rivest qui se désiste.*

### 9.2 Vice-président

Proposé par Mike Guitard et appuyé par Tom Orr de nommer Jean-Claude Rivest qui accepte.

### 9.3 Trésorier

Proposé par Lynda Wegner et appuyé par Jean-Claude Rivest de nommer *Tom Orr qui se désiste.*

Proposé par Mike Guitard et appuyé par Keri-ann Richard de nommer *Jerry Barber qui se désiste.*

Proposed by Tom Orr and seconded by Gord Black to nominate Larry Coleman.  
*Larry accepts.*

#### 9.4 Secretary

Proposed by Cindy Duncan-McMillan and seconded by Tom Orr to nominate Lynda Wegner. *Lynda accepts.*

Proposed by Brittany Morin and seconded by Richard Wegner to close the nominations.

### 10. Presentation of Proposed Resolutions

- 1) The Pontiac Chamber of Commerce has appointed Mireille Alary as President, to sit as the Chamber's representative on the CLD Pontiac Board of Directors.

Proposed by Lynda Wegner and Seconded by Suzie Carrier. *Passed by all present.*

- 2) The Pontiac Chamber of Commerce has appointed Jean-Claude Rivest, as a Board Member, to sit as the Chamber's representative on the CLD Pontiac Investment Committee.

Proposed by Lynda Wegner and seconded by Katharine Summerfield. *Passed by all present.*

### 11. Presentation by the Business Development Coordinator

Ginger Finan speaks about the coupon booklet, networking, the Gala, Christmas shopping, the Christmas party and mentoring.

### 12. Municipality of Pontiac

Proposed by Charles Dickson and Jean-Claude Rivest «Request to the Gatineau Chamber of Commerce to file a petition for change of boundaries to include the Municipality of Pontiac within the boundaries of the Pontiac Chamber of Commerce».

### 12. Adjournment of meeting

Proposed by Cindy Duncan-McMillan and seconded by Katharine Summerfield to adjourn the meeting at 9:31 p.m.

Proposé par Tom Orr et appuyé par Gord Black de nommer *Larry Coleman qui accepte.*

#### 9.4 Secrétaire

Proposé par Cindy Duncan-McMillan et appuyé par Tom Orr de nommer *Lynda Wegner qui accepte.*

Proposé par Brittany Morin et appuyé par Richard Wegner de clore les nominations.

### 10. Présentation des résolutions proposées

- 1) La Chambre de commerce du Pontiac a nommé Mireille Alary à titre de présidente, de siéger comme représentante de la Chambre de commerce du Pontiac au conseil d'administration du CLD Pontiac.

Proposé par Lynda Wegner et appuyé par Suzie Carrier. *Adopté à l'unanimité.*

- 2) La Chambre de commerce du Pontiac a nommé Jean-Claude Rivest, membre du conseil d'administration, de siéger en tant que représentant de la Chambre de commerce du Pontiac au comité d'investissement du CLD Pontiac.

Proposé par Lynda Wegner et appuyé par Katharine Summerfield. *Adopté à l'unanimité.*

### 11. Présentation par la coordonnatrice de projets

Ginger Finan parle du livret de coupons, de réseautage, du gala, du magasinage de Noël, de la fête de Noël et le mentorat.

### 12. Municipalité de Pontiac

Proposé par Charles Dickson et appuyé par Jean-Claude Rivest de présenter une requête afin de modifier les limites territoriales pour inclure la Municipalité de Pontiac au sein de la Chambre de commerce du Pontiac.

### 13. Clôture de l'assemblée

Proposé par Cindy Duncan-McMillan et appuyé par Katharine Summerfield de clore l'assemblée à 21 h 31.

**Pontiac Chamber of Commerce**  
**Comparative Balance Sheet**

	<u>As at Mar 31, 2014</u>	<u>As at Mar 31, 2015</u>
<b>ASSET</b>		
<b>Current Assets</b>		
Petty Cash	191.20	150.10
Royal Bank 100-596-6	<u>-1,591.31</u>	<u>20,425.21</u>
Total Cash	<u>-1,400.11</u>	<u>20,575.31</u>
Accounts Receivable	3,092.00	2,995.18
Total Receivable	<u>3,092.00</u>	<u>2,995.18</u>
<b>Total Current Assets</b>	<u>1,691.89</u>	<u>23,570.49</u>
<b>TOTAL ASSET</b>	<u>1,691.89</u>	<u>23,570.49</u>
<b>LIABILITY</b>		
<b>Current Liabilities</b>		
Accounts Payable	386.75	160.97
GST Charged on Sales	0.00	0.00
GST Paid on Purchases	<u>0.00</u>	<u>-29.61</u>
GST Owing (Refund)	0.00	-29.61
QST Charged on Sales	0.00	0.00
QST Paid on Purchases	<u>0.00</u>	<u>-59.08</u>
QST Owing (Refund)	0.00	-59.08
<b>Total Current Liabilities</b>	<u>386.75</u>	<u>72.28</u>
<b>TOTAL LIABILITY</b>	<u>386.75</u>	<u>72.28</u>
<b>EQUITY</b>		
<b>Retained Earnings</b>		
Retained Earnings - Previous Year	4,066.55	1,305.14
Current Earnings	<u>-2,761.41</u>	<u>22,193.07</u>
<b>Total Retained Earnings</b>	<u>1,305.14</u>	<u>23,498.21</u>
<b>TOTAL EQUITY</b>	<u>1,305.14</u>	<u>23,498.21</u>
<b>LIABILITIES AND EQUITY</b>	<u>1,691.89</u>	<u>23,570.49</u>

**Pontiac Chamber of Commerce**  
**Comparative Income Statement**

	Actual April 01, 2013 to March 31, 2014	Actual Apr 01, 2014 to Mar 31, 2015
<b>REVENUE</b>		
<b>Membership Revenue</b>		
Membership dues	21,698.00	21,269.82
<b>    Net Membership Revenue</b>	<hr/> 21,698.00	<hr/> 21,269.82
<b>Fundraising</b>		
Fundraising: Sales	24,230.89	9,700.50
Fundraising: Event Sales	98.00	1,025.00
<b>    Total Fund Raising</b>	<hr/> 24,328.89	<hr/> 10,725.50
<b>Event Revenue</b>		
Event Revenue	543.79	2,555.00
Event Sponsorship	2,900.00	14,599.82
Event Sales	11,140.00	350.00
<b>    Total Event Revenue</b>	<hr/> 14,583.79	<hr/> 17,504.82
<b>Project Funding Partners</b>		
CLD	15,000.00	25,000.00
MRC - Rural Pact	8,500.00	0.00
SADC	5,000.00	5,000.00
Emploi Quebec	1,545.42	329.81
Private Funding Partners	0.00	255.16
<b>    Total Project Funding Revenue</b>	<hr/> 30,045.42	<hr/> 30,584.97
<b>Other Revenue</b>		
Group Ins. Admin Fees	1,454.08	555.34
Meeting Revenue	558.00	17.40
<b>    Total Other Revenue</b>	<hr/> 2,012.08	<hr/> 572.74
<b>TOTAL REVENUE</b>	<hr/> 92,668.18	<hr/> 80,657.85

## EXPENSE

### Cost of Goods Sold

Printing/photocopy	285.42	993.27
Early Payment Purchase Discounts	0.00	-17.83
Net Purchases	0.00	-17.83
<b>Total Cost of Goods Sold</b>	<b>285.42</b>	<b>975.44</b>

### Fundraising

Fundraising: General Expenses	16,639.03	2,762.34
Fundraising: Printing	7,458.83	3,983.75
Fundraising: Advertising	266.74	780.00
<b>Total Fundraising</b>	<b>24,364.60</b>	<b>7,526.09</b>

### Mentoring

Mentoring: General Expense	2,548.75	0.00
Mentoring: Printing	0.00	16.00
<b>Total Mentoring</b>	<b>2,548.75</b>	<b>16.00</b>

### Event Expense

Event: General Expense	9,010.06	6,129.47
Event: Printing	1,218.11	43.80
Event: Advertising	1,878.37	961.26
<b>Total Event Expense</b>	<b>12,106.54</b>	<b>7,134.53</b>

### General & Administrative Expenses

Accounting & Legal	1,445.25	910.00
Advertising & Promotions	2,879.76	1,328.50
Website	722.64	2,151.75
Business Fees, Memberships,Licenses	809.93	417.53
Courier & Postage	1,142.04	2,283.90
Insurance	699.78	901.80
Interest & Bank Charges	120.88	210.21
Meetings	977.95	552.38
Office Supplies	991.52	1,527.53
Printing / photocopy	929.00	547.55
Miscellaneous Expenses	0.01	51.91
Subcontract - Translation	2,556.14	2,689.79
Subcontract: Meeting Minutes	622.37	382.86
Telephone	1,319.59	1,342.72
<b>Total General &amp; Admin. Expenses</b>	<b>15,216.86</b>	<b>15,298.43</b>

### Business Development Project

BDC project co or	13,960.45	12,628.00
BDC admin	26,946.97	14,886.29
<b>Total Project Expenses</b>	<b>40,907.42</b>	<b>27,514.29</b>

### TOTAL EXPENSE

**95,429.59**

**58,464.78**

### NET INCOME

**-2,761.41**

**22,193.07**

# Proposed 2015-2016 Budget / Proposé 2015-2016 Budget

**PONTIAC CHAMBER OF COMMERCE  
BUDGET  
YEAR ENDED MARCH 31,2016**

	2016	2015	2015	2014	2013
	Budget	Budget	Final	Final	Final
<b>REVENUE</b>					
Membership dues	19,000	25,000	21,269	22,256	17,635
Business enhanced membership	1,500				
Fundraising	10,000	25,000	10,725	21,698	12,447
Events	15,000	14,000	17,505	24,379	8,117
Project funding partners	30,000	28,750	30,584	14,584	21,561
Other	500	2,000	572	30,045	1,377
				2,012	
<b>Total Revenue</b>	<b>76,000</b>	<b>94,750</b>	<b>80,655</b>	<b>114,974</b>	<b>61,137</b>
<b>EXPENSES</b>					
Cost of mentoring project	2,000	2,000	16	2,549	627
Cost of fundraising	7,000	2,000	7,525	2,549	14,939
Event expense	5,000	23,200	7,135	24,365	9,978
Accounting and legal	2,000	11,600	910	12,107	1,851
Advertising and promotion	2,000	1,200	1,328	1,945	2,085
Website	3,000	3,000	2,151	2,880	1,158
Business fees, memberships and licences	500	1,000	418	723	447
Courier and postage	2,500	800	2,283	810	1,070
Insurance	2,500	1,200	902	1,142	654
Interest and bank charges	300	750	210	700	250
Meetings	1,000	200	552	121	0
Office supplies	1,500	1,000	1,528	978	234
Printing and copies	1,500	750	1,541	2,485	1,951
Miscellaneous expense	200	1,500	52	1,214	0
Subcontract – Admin Assistance	15,000	50	383	0	591
Subcontract – Project Coordinator	18,000	42,000	27,514	40,907	35,061
Subcontract – translation	0	700	2,689	622	2,647
Telephone	1,500	3,000	1,342	2,556	1,550
<b>Total Expenses</b>	<b>65,500</b>	<b>95,950</b>	<b>58,479</b>	<b>98,653</b>	<b>75,093</b>
<b>Excess of revenues over expenses</b>	<b>10,500</b>	<b>(1,200)</b>	<b>22,176</b>	<b>16,321</b>	<b>(13,956)</b>



# Activity Report 2014-2014

## Calendar of Events

**Networking Event:** On May 6, 2014 a seminar on Employee Engagement was held in Bristol.

**Training:** Business French Language training course was organized in the fall through Pontiac Continuing Education.

**Business Achievement Awards:** During Entrepreneurship week, the Chamber organized, in partnership with the SADC and CLD, the third annual Business Achievement Awards. Awards were presented in ten categories as well as Municipal awards.

**General Meetings:** Two general meetings were held – one in Fort-Coulonge with speaker Charles Lapointe from the Business Development Bank of Canada and one in Bristol, with speakers from local government organizations – the subject was Local Business Funding Restructuring.

## Chamber Business

**Business Development Coordinator and Mentoring project:** The Chamber is taking this opportunity to thank Ginger Finan in her commitment to promote the Chamber throughout the Pontiac.

**Newsletter:** The Chamber continued to produce the monthly newsletter. It provided information to businesses to assist with the running of their business and details on upcoming Chamber events.

## Our Funding Partners

**Mentoring/Networking:** The Chamber has received funding from various organizations to assist with the implementation of these projects.

CLD Pontiac	\$25,000.
SADC	\$5,000.
Emploi Québec	\$560.

*The Chamber is very grateful to all our generous Funding Partners.*

# Rapport d'activités 2014-2015

## Les Événements de la Chambre

**Activité de réseautage :** Un séminaire portant sur l'engagement des employés s'est tenu à Bristol le 6 mai 2014.

**Formation :** Un cours de français langue seconde a été organisé à l'automne par le "Pontiac Continuing Education Centre".

**Prix d'excellence en affaires :** Lors de la semaine de l'entrepreneurship, la Chambre a organisé de concert avec la SADC Pontiac et le CLD Pontiac, la 3e édition des Prix d'excellence en affaires. Des prix ont été décernés dans 10 catégories ainsi que des prix décernés par des municipalités locales.

**Assemblées générales :** Une première assemblée s'est tenue à Fort-Coulonge avec le conférencier Charles Lapointe de la Banque de développement du Canada et la deuxième assemblée qui s'est tenue à Bristol avec des représentants gouvernementaux concernant la restructuration budgétaire locale.

## Affaires de la Chambre

**Événements de la Chambre et mentorat :** La Chambre souhaite profiter de cette opportunité pour remercier Ginger Finan de son engagement envers la promotion de la Chambre dans le Pontiac.

**Bulletin d'information :** La Chambre a continué de produire le bulletin d'information mensuel fournissant de l'information pertinente aux entreprises et les détails des événements à venir.

## Nos partenaires d'affaires

**Mentorat/Réseautage:** La Chambre a reçu du financement de quelques organisations afin d'aider à la réalisation de ses projets.

CLD Pontiac	25,000\$
SADC Pontiac	5,000\$
Emploi Québec	560\$

*Un grand merci à tous nos partenaires d'affaires!*

# **Bylaws**

## **Procedures and Regulations**

***May 31, 2007***  
***Revised May 26, 2011***  
***Revised June 5, 2013***  
***Revised June 11, 2015***

The bylaws of this chamber of commerce are most important. They serve to channel this chamber's projects along proper lines and establish a framework for all of this chamber's activities.

Each year, this chamber should review it's bylaws. They have been submitted to Industry Canada and conform to the provisions of the Boards of Trade Act (R.S., c. B8, s. 1.)

Anyone studying or revising these bylaws should obtain a copy of this act available through the Canadian Chamber of Commerce or on line at <http://laws.justice.gc.ca/en/B-6/7358.html>. Any revisions should not contravene the act. This is compulsory under the Boards of Trade Act.

## **Article I – Name and Objectives**

Section 1 The name of this organization shall be the ‘Pontiac Chamber of Commerce’ or le ‘Chambre de Commerce du Pontiac’.

Section 2 The objectives of the Pontiac Chamber of Commerce shall be to promote and improve trade and commerce and the economic, civic and social welfare of the district, to include the MRC Pontiac and the Municipality of Pontiac.

Section 3 The usual place of meeting shall be on a rotational basis around the region as defined in section 2 as determined by the Board of Directors.

Section 4 The Pontiac Chamber of Commerce shall be non-sectional and nonsectarian and shall not lend its support to any candidate for public office.

## **Article II – Interpretation**

Section 5 Wherever the words “the Chamber” occur in these bylaws, they shall be understood to mean the Pontiac Chamber of Commerce as a body.

Section 6 Wherever the words “the Board of Directors” occur in these bylaws, they shall be understood to mean the “the Board of Directors” of the Pontiac Chamber of Commerce.

Section 7 Wherever the word “district” occurs in these bylaws, it shall mean that area, within and for which this Chamber was established, as defined in the Certificate of Registration under the Boards of Trade Act (R.S., c. B-8, s. 1.).

Section 8 Any interpretation of law shall be made against the English version of these bylaws.

Section 9 This charter and all minutes resulting from any meetings shall be made available in both official languages.

Section 10 All meetings of the Pontiac Chamber of Commerce shall be conducted respecting both official languages.

## **Article III - Membership**

Section 11 Any registered reputable person who is directly or indirectly engaged or interested for a profit or non profit enterprise, association, corporation, society, partnership or estate; for example, but not limited to trade, commerce, tourism, agriculture, arts or the economic and social welfare of the district, shall be eligible for membership in the Chamber.

Section 12 Members who are seeking membership for a second business which has the same owner, must:

- Apply for a separate membership under the second business’s name, or
- Abandon the membership from the first business and transfer the membership to the second business name; or
- Incorporate a holding company which holds as its assets both the existing business and the second business that desires benefits of membership. The holding company will thus be treated as the member.

Section 13 At any general meeting of the Chamber, any member in good standing may propose any eligible person or organization as a candidate for becoming a member of the Chamber, providing such candidate shall undertake, if admitted, to be governed by the bylaws of the Chamber.

Section 14 If such proposal is carried by a majority of two thirds (2/3rds) of the members of the Chamber then present, such person or organization shall thenceforth be a member of the Chamber and shall have all the rights and the subject to all the obligations of the other members.

Section 15 Membership shall continue from the time of admittance until a member has resigned in accordance with the provisions of these bylaws or has been removed from the roll of members by action of the Board of Directors.

Section 16 Any member of the Chamber, who intends to retire or to resign their membership may do so, at any time, upon giving the secretary ten days' notice in writing of such intention, and upon discharging any lawful liability which is standing upon the books of the Chamber against them at the time of such notice.

Section 17 The Board of Directors may remove from the roll of members the name of any newly enrolled member failing to pay their annual dues within thirty days of their admission, or of any other member who fails to pay such dues within three months of the date of which they fall due. Upon such action by the Board of Directors, all privileges of membership shall be forfeited.

Section 18 Persons who have distinguished themselves by some meritorious or public service may be elected Honorary members by a majority vote of the Chamber. Such recognition shall be for a term of one year and may be repeated. Honorary membership shall include all the privileges of active membership except that of holding office, with the exemption from the payment of annual dues.

Section 19 Any member of the Chamber may be expelled by a two thirds (2/3rds) vote of the Board of Directors.

## **Article IV – Dues and Assessments**

Section 20 The annual membership fee shall be such amount as shall from time to time be fixed and determined by the Board of Directors by resolution.

Section 21 Other assessments may be levied against all members, provided they are recommended by the Board of Directors and approved by a majority of the members present at a general meeting of the Chamber. The notice calling such a general meeting shall state the nature of the proposed assessment.

## **Article V – Executive Committee and Board of Directors**

Section 22 The Executive committee shall be: a president, vice-president, treasurer and secretary.

Section 23 Directors shall be elected from among the members annually at the Annual General Meeting, by a show of hands, and who together with a minimum of 8 and a maximum of 12 other members, shall form the Board of Directors for a term of not more than two years at a time or appointed as per Section 27 of this Article and shall have assumed the duties of the office, except that a Director who ceases to be eligible to serve as a Director shall thereupon cease to be a Director. The retiring president shall be, ex officio, a member of the Board of Directors.

Section 24 A Director who shall have served on the Executive for four consecutive years (excluding any period of service as a Executive appointed by the Board to fill a vacancy under Section 27 of this Article) shall not be eligible to serve on the Executive for the next four consecutive terms.

Section 25 Any individual member or Designated Representative of a corporation, partnership, proprietorship or unincorporated association that is an Active member shall be eligible to serve as a Director.

Section 26 The Chamber shall always endeavor to have representation on the Board of Directors from all areas across the region as defined in section 2 of these bylaws.

**Section 27 Vacancies** - In the event of a vacancy on the Board of Directors, a majority of the Board then in office shall have the power to appoint a successor to serve for the remainder of the term of such vacancy. Only a person eligible to serve as a Director shall be eligible for such an appointment. Where a member of the Board of Directors is absent from three consecutive meetings of the Board of Directors, the Board of Directors may, at any meeting thereof, appoint a member of the Chamber, in the place of the member who is absent.

**Section 28 Meetings** - Meetings of the Board of Directors may be held at such times and places as the Board of Directors may decide or at the call of the President or on the written request of three or more Directors addressed to the President or Secretary.

**Section 29** In the event of lack of a quorum at any Meeting of the Board of Directors, such meeting may be adjourned to such time and place as a majority of the Directors present may decide.

**Section 30** Where the majority of Directors present at or participating in the meeting have consented thereto, any Director may participate in a meeting of the Board by means of conference telephone, electronic or other communication facilities as permit all persons participating in the meeting to communicate with each other simultaneously and instantaneously and a Director participating in such a meeting by such means is deemed for all purposes to be present at the meeting. If a majority of the Directors participating in such a meeting are then in Canada the meeting shall be deemed to have been held in Canada.

**Section 31** Every Director or Executive of the Chamber who is a party to a material contract or proposed material contract with the Chamber, or is a Director or Executive who has a material interest in any corporation which is a party to a material contract or proposed material contract with the Chamber shall disclose in writing to the Chamber or request to have entered in the minutes of the meeting of the Board of Directors the nature and extent of his interest.

**Section 32** Any resolutions must be passed at a duly constituted Board of Directors meeting. In the event a Board vote is required prior to the next meeting of the Board, the said vote may be conducted by means of facsimile or electronic mail and shall be deemed official as long as the vote is conducted by the same procedure as Board meeting votes and a record of the returned votes are filed accordingly.

**Section 33** Any Executive committee or Board of Director member may be suspended from their office or have their tenure of office terminated if, in the opinion of the Board of Directors, they are grossly negligent in the performance of their duties, providing however, that any officer or Board of Directors member so suspended or whose tenure of office has been terminated, shall be at liberty to appeal the decision of the Board of Directors directly to the membership at the next general meeting.

**Section 34** The Board of Directors shall have the general power of administration. It may make or authorize petitions or representations to the government or parliament of Canada, the government or legislature of the province or territory, or others, as it may determine or as may be required by vote of a majority of members present at any general meeting.

**Section 35** The Board of Directors shall, in addition to the powers hereby expressly conferred on it, have such powers as are assigned to it by any bylaw of the Chamber provided, however, that such powers are not inconsistent with the provisions of the Boards of Trade Act.

**Section 36** Any five (5) or more members of the Board of Directors shall be a quorum and a majority of such may do all things within the powers of the Board of Directors.

**Section 37** The Board of Directors shall frame such bylaws, rules and regulations as appear to it, best adapted to promote the welfare of the Chamber, and shall submit them for adoption at a general meeting of the Chamber called for that purpose.

**Section 38** The Board of Directors, or at his/her request, the president, may appoint committees or designate members of the Board of Directors, the Chamber or others, to examine, consider and report upon any matter or take such action as the Board of Directors may request.

Section 39 No contract staff of the Chamber shall be a member of the Board of Directors or Executive committee.

Section 40 As a membership organization, the Chamber strives to be active in the democratic process in order to raise public awareness and education regarding their members' interests. As a non-partisan organization, these activities will be conducted without endorsing any party or individual running for political office.

Section 41 Board of Director or committee members must avoid situations where personal representations could conflict, or be perceived to conflict, with duties and responsibilities of a Board or committee member, or the interest of the Chamber as a whole.

Section 42 Board of Director or committee members holding public office or working as a campaign manager of a candidate must not utilize the Chamber to support their political interests.

Section 43 The Board of Directors, before taking office, shall endorse, by signature, to follow the Code of Professional Conduct and the Conflict of Interest Guidelines for the Pontiac Chamber of Commerce.

Section 44 No Board of Director or contract staff are eligible to be nominated for a Pontiac Chamber of Commerce Business Achievement Award, as stated in the Code of Professional Conduct.

Section 45 No public pronouncement in the name of the Chamber may be made unless authorized by the Board of Directors or by some person to whom the Board of Directors has delegated this responsibility.

- Section 46
- a) The president shall preside at all meetings of the Chamber and Board of Directors. They shall regulate the order of business at such meetings, receive and put lawful motions, and communicate to the meeting what they may think concerns the Chamber. The president shall, with the secretary, sign all papers and documents requiring signature on behalf of the Chamber, unless someone else is designated by the Board of Directors. It shall be the duty of the president to present a general report of the activities of the year at the annual meeting.
  - b) The vice-president shall act in the absence of the president and, in the absence of both of these officers, the meeting shall appoint a chair to act temporarily.
  - c) The treasurer shall have charge of all funds of the Chamber and shall deposit, or cause to be deposited, the same in a chartered bank selected by the Board of Directors. Out of such funds the treasurer shall pay amounts approved by the Board of Directors and shall keep a regular account of the income and expenditures of the Chamber and shall submit an audited statement thereof for presentation at the annual general meeting and at any other time required by the Board of Directors. They shall make such investment of the funds of the Chamber as the Board of Directors may direct. They shall, with the president, sign all notes, drafts and cheques.
  - d) The secretary shall be responsible to the Board of Directors for the general control and management of the Chamber's business affairs. They shall be responsible for keeping the books of the Chamber, conducting its correspondence, retaining copies of all official documents and shall perform all such other duties as properly pertain to his/her office. They shall, with the president, sign and when necessary, seal with the seal of the Chamber, of which they shall have custody, all papers and documents requiring signature or execution on its behalf. They shall maintain an accurate record of the proceedings of the Chamber and of the Board of Directors. At the expiration of his/her term of office, the secretary shall deliver to the Chamber, all books, papers and other property of the Chamber.

## **Article VI – Meetings**

- Section 47 The annual general meeting of the Chamber shall be held within three months following the Chamber's fiscal year-end, at the time and place determined by the Board of Directors. At least one week's notice of the annual meeting shall be given.
- Section 48 At least two regular general meetings of the Chamber shall be held at the time and place designated by the Board of Directors. At least one week's notice of such meetings shall be given.
- Section 49 Special general meetings of the Chamber may be held at any time when called by the president, or requested in writing by any three members of the Board of Directors, or any ten members of the Chamber. At least one day's notice of such meetings shall be given.
- Section 50 The Board of Directors shall meet from time to time (a minimum of 10 times per year) as may be necessary to carry on the business of the Chamber.
- Section 51 Notice of all general meetings, naming the time and place of assembly, shall be given by the secretary or president. A notice will be published within the district, as defined by Section 2, within at least one week signed by either the secretary or the president and shall constitute sufficient notice.
- Section 52 At any annual or general meeting, thirteen (13) members shall be a quorum and, unless otherwise specifically provided, a majority of members present shall be competent to do and perform all acts which are, or shall be, directed to be done at any such meeting.
- Section 53 Minutes of the proceedings of all general and Board of Directors meetings shall be entered in books to be kept for that purpose, by the secretary, or designate, in both official languages.
- Section 54 All books of the Chamber shall be opened at all reasonable hours to any member of the Chamber, free of charge.

## **Article VII – Voting Rights**

- Section 55 Every member in good standing represented at any general meeting shall be entitled to one vote provided that the vote of an association, corporation, society, partnership, or an estate member shall in each case be assigned to individuals. Associations, corporations, societies, partnerships, or estate members belonging to higher tier level memberships may have more than one vote as determined by the membership through the dues levels approved at the annual general meetings.
- Section 56 Voting at Board of Directors or general meetings shall normally be by a show of hands.
- Section 57 The presiding officer shall vote only in case of a tie. Upon an appeal being made from a decision of the presiding officer, the vote of the majority shall decide.
- Section 58 Motions or amendments shall be carried at any Board of Directors or general meeting by a majority vote unless otherwise provided in these bylaws.

## **Article VIII – Bylaws**

Section 59 Bylaws may be made, replaced or amended by a majority of the members of the Chamber present at any general meeting, notice of such proposal having been given in writing by one member and seconded by another at a previous general meeting and duly entered as a minute of the Chamber.

Section 60 Such bylaws shall be binding on all members of the Chamber, its officers and all other persons lawfully under its control. They shall come into force and be acted upon only when they have been approved by Industry Canada.

## **Article IX – Affiliation**

Section 61 The Chamber, at the discretion of the Board of Directors, shall have power to affiliate with the Canadian Chamber of Commerce, the Federation of Chambers of Commerce of Quebec (FCCQ) or any other organizations in which Board of Directors or membership may determine to be in the interests of the Chamber.

## **Article X – Fiscal year**

Section 62 The fiscal year of the Chamber shall commence on the first (1st) day of April in each year.

## **Article XI – Auditors**

Section 63 Auditors shall be appointed by the members present at the annual meeting. They shall audit the books and the accounts of the chamber at least once in each year. An audited financial statement shall be presented by the secretary-treasurer at each annual meeting and at any other time required by the council.

## **Article XII – Procedure**

Section 64 Morin code for organizational meetings shall be followed at all general and Board of Directors meetings.

## **Article XIII – Membership Benefits**

Section 65 Membership benefits may be provided in accordance with benefit packages established and approved by the Board from time to time.

Section 66 Members who are seeking membership benefits for a second business that is not listed as a member must either:

- Apply for a separate membership under the second business's name, or
- Abandon the membership and benefits from the first business and transfer the membership and benefits to the second business name; or
- Incorporate a holding company which holds as its assets both the existing business and the second business that desires benefits of membership. The holding company will thus be treated as the member.

Section 67 Any Chamber member benefit provided to other Chamber members (excluding provincial and national Chamber benefits) will comply with the following:

- Benefit provider must be a member of the Pontiac Chamber of Commerce.
- Any Chamber member benefit offered through the Business to Business Program must be provided to all Chamber members for the full current membership year (April 1st to March 31st).
- In addition to benefit packages provided to members, the Chamber may also provide members with services as approved by the Board. Until such services are included in the benefits package they are not a benefit of membership in the Chamber and, as such, no legal right accrues to members for the use of such service.

Section 68 The following will apply to the Chamber's advertising service:

As a service provided solely to its members the Chamber may, but is not required to, provide advertising through the Chamber's communication network.

If the Chamber elects to provide this service to its members, the service will only be provided on the following conditions:

- Only the member's business may be advertised;
- All Chamber members have the choice of advertising their Chamber member business through a banner ad on the Pontiac Business Directory, ads must be produced by the Chamber business in the required format only;
- To advertise in the Chamber newsletter or on the Chamber website, Chamber members must have a paid 2nd tier or 3rd tier membership;
- The member must supply the Chamber office with their own advertisement, sent electronically in order to facilitate email;
- Advertisements will be booked on a first come, first served basis;
- As the Chamber is a non-partisan organization, no political advertising will be allowed.
- Chamber members have the choice to host and/or sponsor a Chamber event, and the Chamber member business will cover the costs of the specific event. The Chamber will include the Chamber business ad in the advertising for the specific event.

# **Code of Professional Conduct for Board Members**

## **1. Understand the mission of the Pontiac Chamber of Commerce:**

“To be the principle voice of the business community for the Pontiac region, committed to the enhancement of economic prosperity and quality of life in both public and private sectors.”

The Chambers vision is to be known as the Pontiac’s leading business organization. To provide maximum value to its membership through recognition and encouragement to the private sector’s role as the driving force in the economy of the Pontiac.

## **2. Attend Board Meetings, Membership Meetings and other Community Functions.**

A Board member may not be absent from more than 3 (three) consecutive Board meetings. Board members are expected to represent the Chamber at all Membership Meetings and other special events as required.

## **3. Be informed.**

- Know your duties & responsibilities as a Board Member.
- Understand the organizational structure of the Pontiac Chamber of Commerce.
- Stay abreast of what's happening in the industry on a Regional, National and International level.

## **4. Serve on at least one Chamber Committee or special project.**

## **5. Contribute to a sense of camaraderie and teamwork.**

- Bring issues to the Board table for discussion.
- Work cooperatively to resolve issues; don't panic when there are differences of opinion on issues.
- Be loyal to the organization. When a decision has been made, you have an obligation to defend and explain it publicly even if you disagree with the decision of the majority. If unable to do this, you must decide to remain with the Board and lobby from within to reverse the decision, or to resign.

## **6. Support the professional contract staff.**

- Give praise when you see work well done.
- Speak positively about the organization, its contract staff and operations at all times, in the public forum.
- Respect the lines of authority and accountability. Direct concerns about performance to the President, not to a contract staff member.

## **7. Help make meetings work.**

- Have a working knowledge of the rules of order.
- Participate: listen, ask questions, discuss, and look for answers.
- Don't get personal. Don't criticize; offer solutions.

## **8. Promote the Pontiac Chamber of Commerce in the community.**

- Be an advocate for the Pontiac Chamber of Commerce in the community.
- If you can't say something good publicly about the Pontiac Chamber of Commerce, don't say anything.

**9. Demonstrate leadership.**

- Take personal responsibility for decision-making and problem solving.
- Clarify the issue under discussion.
- Review the Pontiac Chamber of Commerce's objectives regarding the issue.
- Identify possible courses of action.
- Evaluate alternatives and choose the best one.
- Make sound decisions.
- Your decision should aid the Pontiac Chamber of Commerce in fulfilling its mission as defined in the constitution and its goals and objectives.
- The standard of what is right should be applied to each decision you make.

**10. Observe the attached Conflict of Interest guidelines.**

- Respect the confidentiality of your position and our Board.
- Decline if nominated for a Pontiac Chamber of Commerce Business Achievement Award. Board of Directors are not eligible for nomination.

**11. Be professional.**

The acceptance of a position as an Elected Director of the Pontiac Chamber of Commerce implies that you fully understand and agree to the terms of the Code of Professional Conduct. Adherence to this Code assures those associated with the Chamber of Commerce that the Board of Directors constantly strive to achieve and maintain the highest standards of professionalism and integrity. Deliberate and intentional violation could subject you to a request for immediate resignation. All requests for resignations resulting from deliberate violations will be at the direction of the Board and must have a majority vote from the Board before such request is made of a Board member.

I \_\_\_\_\_ (Please print your full name)

Agree to abide by the terms of the Pontiac Chamber of Commerce Code of Professional Conduct for Board of Directors.

Director Signature:\_\_\_\_\_ Date:\_\_\_\_\_

President Signature:\_\_\_\_\_ Date:\_\_\_\_\_

*The translation of the Code of Conduct and the Conflict of Interest Guidelines will be available upon request.*

# Conflict of Interest Guidelines

- 1. Each director shall:**
  - a) Act honestly and in good faith and in the best interests of the Pontiac Chamber of Commerce
  - b) Exercise the care, diligence and skill of a reasonably prudent person
  - c) Not communicate confidential information to anyone not entitled to receive the same
  - d) Not use information, confidential or otherwise, that is gained in the execution of his or her office and is not available to the members of the Pontiac Chamber of Commerce generally, to further or seek to further the director's private pecuniary or other interest
  - e) Not use his or her position as director to secure special privileges, favours or exemptions for himself or herself personally or for any other person
  - f) Not place himself or herself in a situation where he or she may be under obligation to someone who has business dealings with the Pontiac Chamber of Commerce and who would benefit from special consideration or treatment
  - g) Not use his or her position to influence a decision to be made by another person to further the director's private pecuniary or other interest
  - h) Avoid any situations that could cause any person to believe that he or she may have brought bias or partiality to a question before the Board.
- 2. No director shall receive preferential treatment by way of priority access to leads, special rates or presence at trade shows or in programs.**
- 3. For the purposes of these guidelines, a director has a conflict of interest with respect to any matter brought before him or her, while sitting as a member of the Board or otherwise, where the director has, or appears to have, a pecuniary or other interest in a matter which is at variance with the interests of the members of the Chamber of Commerce generally.**
- 4. For the purposes of these guidelines, "pecuniary interest" means an interest consisting of money, measured in money or related to money (including a financial gain or an avoidance of financial loss) and includes the following:**
  - a) A "direct pecuniary interest" which exists where the pecuniary interest is directly under the control of the director
  - b) An "indirect pecuniary interest" which exists where the director:
    - i) Is a shareholder in, or director or senior officer of, a corporation or agency that has a pecuniary interest in the matter
    - ii) Is a member of a body that has a pecuniary interest in the matter, or
    - iii) Is a partner or agent of a person who has a pecuniary interest in the matter, or
    - iv) Is in the employment of a person or body that has a pecuniary interest in the matter
  - c) A "deemed pecuniary interest" which exists where the pecuniary interest of:
    - i) The director's close relatives
    - ii) Other boards on which the director serves
    - iii) Community organizations in which the director participates; or
    - iv) The director's employer is known to the director.
- 5. With respect to any issue brought before the Board for its consideration, where any director has a conflict of interest, the director shall:**
  - a) Immediately inform the other Board members that the conflict of interest exists and the nature of the conflict of interest
  - b) Absent himself or herself from the room while the issue is under discussion
  - c) Refrain from voting on that issue; and
  - d) Not attempt in any way, whether before, during or after the meeting, to influence the voting on any question in respect of the matter.
- 6. The members may, by special resolution, remove a director before expiration of that director's term of office and another director may be elected, or by ordinary resolution appointed, to serve during the balance of the term.**
- 7. Decline if nominated for a Pontiac Chamber of Commerce Business Achievement Award. Board members are not eligible for nomination.**

## **Chambers Plan Advantage**

Unlike most programs, the Chambers Plan is run on a not-for-profit basis and premiums are set to cover the cost of the Plan's benefits and administration with ALL surpluses going back into the Plan. This has allowed the Plan to absorb much of the cost increases this renewal. This year's overall renewal average increase of 1.9% is the Plan's lowest renewal in nine years.

### **A Pooled / Partially Pooled Approach to Health And Dental**

With most programs, health rates are impacted by Plan participants' overall utilization of services, while also factoring in health care inflation (things such as drug costs, an aging population, and the development of new treatment options). Dental claims are generally paid based on "current year" Fee Guide rates as set by your provincial dental association. These annual fee guide increases, along with utilization by Plan participants, impact the renewal rates charged for Dental benefits.

Most carriers assess renewal rates for Health and Dental benefits based solely on a firm's individual experience. Some may utilize a buffer of some sort (weighting the experience, applying a credibility factor), but generally, calculations take a firm's experience and factor in incurred but not reported claim reserve (IBNR) requirements, trend, inflation and expenses. The group's experience, along with these factors, are all considered when determining rates at renewal.

Unlike most carriers, the Chambers Plan utilizes a pooled and partially pooled concept on our Health and Dental benefits to establish renewal rates. Small fluctuations in a firm's claims do not necessarily factor into the rates. This provides firms a greater degree of latitude before their experience is factored into the rates and greater latitude allows firms to have more stability over the long term.

## **Avantage du Régime des chambres de commerce**

Contrairement à la plupart des programmes, le Régime des chambres de commerce est géré comme un organisme sans but lucratif, les primes sont fixées afin de couvrir le coût des avantages du plan et de l'administration du régime, et les surplus sont retournés dans la caisse du régime. Cela a permis d'absorber une grande partie de l'augmentation lors du renouvellement. Cette année, l'augmentation globale moyenne de renouvellement de 3,7% permet aux deux tiers des participants du régime d'avoir des augmentations de taux de moins de 5%.

### **Une approche commune ou partiellement commune aux régimes de santé et de soins dentaires**

Pour la plupart des programmes, les tarifs de l'assurance maladie sont déterminés en fonction de l'utilisation globale des services en tenant compte du taux d'inflation, des coûts des soins de santé, du vieillissement de la population et le développement de nouvelles options en matière de traitement. Les demandes de règlements dentaires sont généralement remboursées en fonction du Guide des tarifs pour « l'année en cours » tel que déterminé par l'Association dentaire provinciale. L'augmentation annuelle des tarifs du Guide et le plan d'utilisation des participants au régime ont un impact sur le renouvellement des tarifs pour les régimes de soins dentaires.

Pour les soins de santé et les soins dentaires, la plupart des assureurs évaluent les tarifs de renouvellement basé uniquement en fonction de l'expérience individuelle de l'entreprise. Certains utilisent des critères de détermination (prise en compte de l'expérience, en appliquant un facteur de crédibilité), mais généralement, les calculs sont basés selon l'expérience de l'entreprise en matière de réserve relativement aux sinistres survenus non déclarés (SMND), des tendances, du taux d'inflation et des dépenses. L'expérience du groupe et ces facteurs sont tous pris en considération lors du renouvellement des tarifs.

Contrairement à la plupart des assureurs, le Régime des chambres de commerce utilise un concept commun ou partiellement commun pour les soins médicaux et dentaires pour établir les tarifs de renouvellement. Les fluctuations légères des demandes de règlement d'une entreprise ne sont pas nécessairement prises en considération dans la détermination des tarifs. Les entreprises ont ainsi un plus grand degré de latitude avant que leur expérience soit considérée dans le calcul des tarifs et une meilleure latitude permet aux entreprises d'avoir une meilleure stabilité à long terme.

## **Retirement Plans**

The Chambers Plan is pleased to introduce a Health and Dental benefit program for retiring Chambers of Commerce Group Insurance Plan owners and principals. Retiring executives can now easily transition from their Chambers Plan group benefit coverage to an individual Health and Dental plan for themselves and their dependents.

To be eligible, individuals must have been employed with their company for the last five years prior to retirement as an owner, principal or executive; and must have been an insured employee of their company's group plan with the Chambers Plan for two years prior to retirement.

There are no medical statements required and coverage is guaranteed, but individuals applying for coverage must be residents of Canada and have provincial health care coverage in their province of residence. Individuals must apply within 60 days following the date of retirement from the company.

Individuals select one of three Health and Dental plans, and can then choose to add one of two prescription drug options. Coverage is underwritten by Group Medical Services (GMS), who have been providing a complete range of Health and Travel insurance to individuals and groups for over 60 years.

**Every Chambers Plan Program also includes Best Doctors Services and Business Assistance Services “at No Additional Cost”.**

## **Best Doctors**

Best Doctors recognizes people with serious illnesses may lack the guidance and support essential to successfully access the best medical care. By connecting individuals and their treating physicians with world renowned specialists, Best Doctors provides answers that mean a correct diagnosis and treatment recommendations, fewer invasive procedures, and better outcomes. Insured's don't have to leave home or incur any additional cost, and every step of the way a dedicated Member Advocate (Registered Nurses) is available for one-on-one support and guidance. Best Doctors services are provided to every individual covered under the Chambers Plan.

## **Propriétaires et dirigeants partant à la retraite**

Le plan des Chambres de commerce 2013-2014 a mis en place un régime d'assurance-maladie et d'assurance-soins dentaires pour les départs à la retraite des individus qui font partie du Régime d'assurance collective des Chambres de commerce. Les dirigeants partant à la retraite peuvent maintenant faire la transition de leur régime collectif de santé et de soins dentaires à un régime individuel et pour personnes à charge.

Pour être admissibles, les individus doivent avoir été employés pendant les cinq dernières années, avant de prendre leur retraite en tant que propriétaire de l'entreprise, gestionnaire ou dirigeant, et aussi avoir été assurés au régime collectif de leur entreprise auprès du Régime des chambres de commerce pendant deux ans avant leur départ à la retraite.

Aucune déclaration médicale n'est requise, et la couverture est garantie, mais les personnes qui font une demande de couverture doivent être résidents du Canada et être inscrites au régime public d'assurance maladie de leur province de résidence. Pour être admissibles, les participants doivent s'inscrire au régime dans les 60 jours de la date du départ à la retraite.

Les participants ont le choix de l'un des trois régimes d'assurance-maladie et d'assurance-soins dentaires offerts. Ils peuvent aussi ajouter l'une des deux options d'assurance médicaments. Cette protection est offerte par le «Group Medical Services» (GMS) qui fournit une gamme complète de services en assurance – santé et voyage – sous forme de régimes individuels et collectifs depuis plus de 60 ans.

**Tous les participants au Régime d'assurance collective des chambres de commerce ont accès aux services du Réseau Best Doctors et au Programme d'aide aux entreprises dans le cadre de leur programme d'avantages sociaux, et ce, sans frais additionnels.**

## **Réseau Best Doctors**

Depuis sa création, le Réseau Best Doctors constate que, bien souvent, les personnes atteintes de maladies graves ne bénéficient pas des conseils et du soutien nécessaires pour accéder aux meilleurs soins de santé médicaux. En jumelant les individus et leur médecin traitant avec des spécialistes de renommée mondiale soit le "Réseau Best Doctors", cela signifie d'avoir droit au bon diagnostic et aux bonnes options de traitement impliquant moins de procédures et obtenir de meilleurs résultats. Les assurés n'ont pas à se déplacer ni à payer de frais additionnels. Cela signifie également qu'un infirmier autorisé devient un conseiller personnel qui est à leur disposition tout au long du processus pour les appuyer et les guider.

## **Business Assistance Services**

The Chambers Plan Business Assistance Service gives owners the resources to help manage their business more efficiently by providing access to a team of specialists who can help deal with unexpected problems requiring an expert opinion.

The benefit provides up to six hours of Legal, Accounting and Specialized Human Resource services combined, per calendar year. In addition, owners have access to Human Resource Coaching and confidential Employee Referral services.

## **Chambers Plan Group Retirement Solutions**

A group retirement savings plan helps businesses like yours be competitive and take care of your employees' future financial needs. The Chambers Plan Registered Retirement Savings Plan (RRSP), Futurestep®, provided by Manulife Financial, is specifically designed to be simple to administer and is available to companies with as few as two employees. Offering best-of-class investment options, education and training and online services – all in an easy and manageable, cost-effective program, Futurestep is a perfect fit for any organization.

To learn more, refer to the Group Retirement Savings Plan brochure found on [www.chambers.ca](http://www.chambers.ca) under Existing Clients / Forms & Resources, or contact your local Chambers Plan advisor.

RONALD F. MACKILLOP, CFP  
LOCAL CHAMBERS PLAN ADVISOR  
819-771-7535  
[RMACKILLOP@IPCC.ORG](mailto:RMACKILLOP@IPCC.ORG)

## **Programme d'aide aux entreprises**

Le Programme d'aide aux entreprises des chambres de commerce fournit aux propriétaires d'entreprise les ressources dont ils ont besoin pour gérer plus efficacement leur entreprise – notamment d'avoir en leur disposition une équipe de spécialistes pouvant les aider à composer avec des imprévus qui nécessitent l'opinion d'un expert en la matière.

Ce programme comporte notamment jusqu'à six heures de services combinés par année, soit d'ordre juridique, en matière de comptabilité et de ressources humaines spécialisées. De plus, les propriétaires d'entreprise ont accès à un coaching en matière de ressources humaines et à des services confidentiels d'orientation pour les employés.

## **Solutions pour le plan de retraite du Régime collectif**

...option pour le régime volontaire d'épargne-retraite du Québec

Un Plan de groupe d'épargne-retraite peut venir en aide à une entreprise comme la vôtre à être compétitive et à s'occuper des besoins financiers futurs de vos employés. Le régime d'épargne-retraite de la Chambre, Étape vers l'avenirMC, conçue par la Financière Manuvie, facile à établir et gérer, est disponible aux entreprises comptant aussi peu que deux employés.

Vous offrant les meilleures options de placement, en éducation, de formation, et de services en ligne - gestion simple et facile à comprendre, programme rentable, Étape vers l'avenirMC est la solution idéale pour toute organisation.

Pour obtenir plus d'informations, veuillez vous référer au dépliant Programme d'épargne-retraite collectif sur le site Web [www.chambers.ca](http://www.chambers.ca) sous Clients actuels / Formulaires et ressources, ou communiquez avec votre conseiller local.

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## 2015-2016 Membership / Adhésion

Auberge Mont-Blanc (Brian Stanton Entreprises)	Joanne's Valu-Mart
Autobus Lasalle	Krisstessa
Billy T's Pizza	Lalonde's Towing
Boutique Gwendoline	Le Journal de Pontiac / Pontiac Journal
Brian Wallace Consulting	Les Fermes Willow Hollow Inc.
Bryson Lake Lodge (Domaine du Lac Bryson)	Lloyd Hodgins Furniture Ltd.
Café 349	M&R Feeds
Caisse populaire Desjardins de Fort-Coulonge	Magnalum (1998) Inc.
Campbell's Bay Ciment	Marcotte Service Station
Campbell's Polaris	Matériaux JLS BMR Building Materials
Centre de débosseelage PH	Mickey McGuire Construction Ltd.
Centre dentaire du Pontiac	MRC de Pontiac
Centre de Tri Pontiac - 9231-6082 Québec inc.	Municipalité de Campbell's Bay
Centre local d'Emploi de Campbell's Bay	Municipalité de l'Isle-du-Grand-Calumet
CLD des Collines de l'Outaouais	Municipalité de Mansfield-et-Pontefract
Clinique chiropratique du Pontiac	Municipalité du Village de Fort-Coulonge
Clinique médicale Le Lotus (9288-2034 Québec inc.)	Municipality of Bristol
Club de golf Pontefract	Municipality of Clarendon
Construction Claude Dubeau Inc.	Municipality of Shawville
Esprit Rafting Adventures Inc	Nancy L York BSc
Étude Notariale Thériault et Associés Inc.	Nancy Suominen
F.H. Rowat Insurance Agency Ltd.	National Bank of Canada / Banque Nationale
Ferme Roger St-Cyr/Outaouais	Nugent Construction Inc.
Agroconsultants Inc.	Oktoberfest Ladysmith
Fresh Image	Pharmacie Julie Jones
GELAM Riding Stable	PME Inter Notaires Inc. (Mireille Alary)
Giant Tiger Store #90	Pontiac Agricultural Society
Glad Crest Farms Inc	Pontiac Dairy (PDF Wholesale)
Henderson's Grocery	Pontiac Electric Inc. / Installations Électriques du Pontiac Inc.
Horizon X Rafting / Kayak	Pontiac Forest Products Producers Board
House of Inspiring Flowers	Pontiac Printshop Limited
Hursty's Bar & Grill	Promutuel Assurance – La Vallée
Imprimerie Plus / Printing Plus & Promotions	Pure Rock Landscaping
J & J Grocery	Quyon Ferry Inc.
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Randy Labadie Financial Services  
Réseau Picanoc.net  
Restaurant Francoeur Steak House  
RM Lang Farms  
Robbie Beck Farms Inc. (RBFI)  
Rotary Club of Shawville  
Royal Bank of Canada  
SADC Pontiac  
Shady Lane Swiss S.E.N.C.

Shawville Auto Service  
Shawville Ford Inc.  
Shawville Shoe and Accessory Shop  
Taylor Fire Extinguishers  
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W.A Hodgins Home Hardware (98337 Canada Inc.)  
W.J. Hayes & Sons Ltd.  
Yvon Robert & Fils

### **As of June 8, 2015 / Au 8 juin 2015**

*This membership list may not be completely up to date as some cheques were mailed to the Chamber's previous mailing address. / Il est à noter que cette liste de membres n'est pas complètement à jour puisque certains chèques ont été postés à l'ancienne adresse de la Chambre.*

## **Dues and Assessments 2016-2017**

1st Tier – \$125  
2nd Tier – \$250  
3rd Tier – \$500

## **Les cotisations et évaluations 2016-2017**

1er niveau - \$125  
2e niveau - \$250  
3 niveau - \$500

## **Funding Partnerships / Partenariats de Financement**

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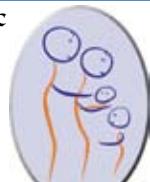
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