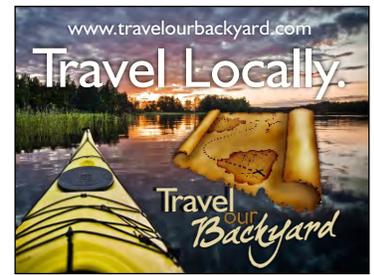


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# Ottawa Valley BUSINESS

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Issue No. 188

Published by: Ottawa Valley Business Group

August 16, 2016

## Campgrounds Face Triple Tax Rate CRA backcharging for 2015 season

By: Jennifer Layman  
jenn@ovbusiness.com

If you ask anyone in the Ottawa Valley if a campground was more like a tourism business or more like a storage facility, chances are they would go with the tourism angle. Even the province and the country in general count campgrounds as part of the "accommodations" aspect of the tourism industry. Up until this year, the Canada Revenue Agency (CRA) agreed with the majority of Canadians. This year, they changed their mind.

### Starting With The Act

Under the Income Tax Act, campground corporations have always qualified for the small business tax deduction. This means they pay about 15 per cent income tax. It has been this way for a long time, no one really knows how long, but accountants have filed the small business tax deductions for campgrounds for, well, decades.

### Government Change

In 2015, before the change of federal government, CRA suggested that campgrounds were more like storage facilities than

"The worst case scenario is that we will see a decline in campgrounds in this country. That doesn't just impact camping, but all of tourism."

- ALEXANDRA ANDERSON  
Executive Director, Camping in Ontario

small businesses. A campground was more like a "specified investment business" where income is made from real property. The specified investment businesses tax rate had another small benefit to the federal coffers: they were taxed at 45 to 50 per cent. The Conservative government said they would look at this proposal. The Liberal government decided not to. So the CRA re-evaluated some campgrounds and re-taxed them at three times their accustomed amount - for a year that had already passed.

"The denial of small business tax credit to a small business is implemented to past years (welcome to Canada) and the "mom and pop" park owners are back charged," explains Walter Geisser of Bayview Lodge. "The

park owner, however, can only increase his rates in the future. Therefore the tax increase should be announced for the future. This would allow the business to budget and, if necessary, to raise the prices accordingly."

### Camping in Ontario

Alexandra Anderson is the Executive Director of the Ontario Private Campground Association (OPCA). She and her provincial counterparts have been trying to convince CRA that their "back-charging" is unfair and that if it continues, it could significantly hamper a tourism industry that is just getting back on its feet.

"The worst case scenario is that we will see a decline in campgrounds in this country," she says. "That doesn't just impact camping, but all of tour-

ism. Campgrounds are a small part of the tourism puzzle, and in some communities they are a vital part."

Anderson has the numbers to prove her point. In Ontario alone, there are 1,144 campgrounds and more than 150,000 campsites. More than 1.8 million Ontarian camp and the spend, plus employment adds up to \$1.2 billion annually. Of course, there is also the rural factor of camping as campgrounds are most often located outside of the city centres. Some feel it's just one more slap in the face of the economy for rural areas.

However, there is a way for campgrounds to get around this triple tax increase: they just need to have five full-time employees working year-round! Not only is that unlikely given the seasonal nature of the activity, but local municipalities also have zoning rules for campgrounds which prevent them from operating year round. That requirement forces campgrounds to either break municipal bylaws, or be outside the "business" category of CRA. It's an odd choice.

*Continued on Page 3*

## GOOD LUCK MELISSA

August 17th - Women's 800m Round 1 - 9:55am EST  
August 18th - Women's 800m Semi Final - 8:15pm EST  
August 20th - Women's 800m Final - 8:15 EST

Coverage on TSN, CBC and Live Stream  
Download the Rio App for Live Stream



# Ottawa Valley BUSINESS

Ottawa Valley Business (OVB) is a twice-monthly publication covering business news and events throughout Renfrew, Lanark and Pontiac counties and the surrounding areas. OVB is published by the Ottawa Valley Business group.

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**CONTENT & SUBMISSIONS:**

News, article ideas, employee news, business events, tenders and letters to the editor are welcomed. Content will be edited to fit the space available. Submissions must have to impact the business community to be considered.

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**Ottawa Valley BUSINESS**

## Events

**August 16, 2016**

County of Renfrew Official Plan Review. Open House (5:30pm-7:00pm). Public Meeting (7:00pm-9:00pm). Chalk River & Area Lions Hall, Chalk River. For info contact Charles Cheesman at 613-735-3204.

**August 17, 2016**

Renfrew County Plowmen Meeting. Cobden. Contact Myles England at 613-582-3470.

**August 17, 2016**

County of Renfrew Official Plan Review. Open House (5:30pm-7:00pm). Public Meeting (7:00pm-9:00pm). Paul J. Yakabuski Community Centre, Barry's Bay. For info contact Charles Cheesman at 613-735-3204.

**August 17, 2016**

Information Session on PARO: a Women's Business Networking Group. Sessions: Barry's Bay 11:00am-12:30pm at Madawaska

Valley's Council Chambers, Pembroke 2:00pm-3:30pm at the County of Renfrew Boardroom, Renfrew 7:00pm-8:30pm at 1035 O'Brien Road. To register contact Jessica Geick at [jessica.geick@rccfdc.org](mailto:jessica.geick@rccfdc.org) or 613-431-3951 ext. 225.

**August 18, 2016**

Renfrew County Beef Meeting. Contact Donna at 613-432-5568.

**August 22, 2016**

Renfrew County Federation of Agriculture Meeting. Cobden. Call Donna at 613-432-5568.

**August 22, 2016**

Deadline to book into the Ottawa Valley Meetings and Events Guide. Published by Ottawa Valley Business. Distributes September 1st. List as a supplier, venue or more. [admin@ovbusiness.com](mailto:admin@ovbusiness.com) or call 613-732-7774.

**August 23, 2016**

Enterprise Renfrew County's next Starter Company Intake Session. 10:00am-Noon. This is a mandatory session for all potential Starter Company Applicants. Pre-registration is required. See website for details: [www.enterpriserenfrewcounty.com](http://www.enterpriserenfrewcounty.com)

**September 7, 2016**

Arnprior Accessibility Committee Meeting. 7:00pm. Arnprior & District Museum, 35 Madawaska Street. All are welcome.

**September 7-8, 2016**

Two-day comprehensive Quickbooks Training Course. Accountapotamus in Ottawa. 8:30am-4:30pm both days. \$675 plus HST. Ask about Canada Ontario Job Grant that may cover 2/3 of your training. Contact Kathryn to register at: 613-656-0441 ext.441

**September 14, 2016**

Upper Ottawa Valley Chamber of Commerce Annual Golf Tournament. Held at Whitetail Golf Club in Eganville. \$105 per player or \$400 per foursome. Shotgun at 12:00pm. 80's theme. Call: 613-732-1492 to register your team.

**September 14-16, 2016**

Ontario East Municipal Conference. Held at the Ambassador Hotel in Kingston. [www.oemc.ca](http://www.oemc.ca)

**September 21, 2016**

Cultural Heritage Conservation Workshop. Heritage Conservation in Ontario: Fundamentals for Municipal Heritage Committees. Led by the Ontario Ministry of Tourism, Culture and Sport. 6:00pm-10:00pm. Carleton Place and Beckwith Heritage Museum. 267 Edmund Street, Carleton Place. Free of charge. Registration limited. Deadline to register is September 14. Contact Bert Duclos at 1-888-997-9015 ext.7154 or [bert.duclos@ontario.ca](mailto:bert.duclos@ontario.ca)

**September 27, 2016**

Renfrew County Veterinary Services Committee Annual Meeting. Whitewater Municipal Building in Cobden. Producers welcome to attend. For information contact Lloyd Robinson at 613-582-3715.

**October 24-25, 2016**

OH!Tourism Summit. Best Western Plus Perth and Code's Mill on the Park. More information at: [www.ohtourismsummit.ca](http://www.ohtourismsummit.ca)

**November 19-20 2016**

The Franchise Expo in Ottawa. Saturday 11:00am-5:00pm. Sunday 11:00am-4:00pm. Eastern Ontario's largest "Own Your Own Business" event. Register for free at: [www.ottawafranchiseexpo.com](http://www.ottawafranchiseexpo.com)

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 Send us your business event to [admin@ovbusiness.com](mailto:admin@ovbusiness.com)

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# Campgrounds (Continued From Page 1)

*Continued from Page 1*

## What's Going To Happen?

"I would suspect one of two things will happen to those campgrounds that are impacted," says Todd Dowser of Morning Mist Resort. "Either the business will shut down or the costs will be passed to the consumer. Either way, the tourism industry loses."

Why this differently-applied tax category has happened seems to be the million dollar question. It certainly has the campground associations, manufacturers and suppliers perplexed. CRA can't explain it either - they're just enforcing the rules as determined by the Ministry of Finance. But that would mean they didn't follow the rules previously. So again, why now?

"To be honest, we really haven't gotten a strong answer on this," says Anderson. "We haven't been given a good answer as to why it has changed."

Instead of doing assessments in advance, CRA is doing post-assessments of campgrounds

who have been prohibited from obtaining the small business tax deduction, and taxed at the higher rate.

"The CRA will review the results to date and undertake educational activities related to the eligibility criteria," says Chloé Luciani-Girouard, Press Secretary for the Ministry of National Revenue. "The determination of whether a corporation's business is a specified investment business is ultimately a question of fact. CRA considers the specific facts of each case in order to determine whether a corporation's income qualifies for the small business deduction."

## National Organization Weighs In

Shane Devenish is the Executive Director of the Canadian Camping and RV Council. He says it "ludicrous" that a campground is not considered a small business for tax purposes. He says that CRA never reached out to them, even during their annual lobby day where they meet with more than 50 Members of Parlia-

ment. They never asked for the Council's opinion, never gave them any notice, nothing. That leaves the Council trying to impact the 2017 budget process and change decade-old language to better reflect what a campground truly is, which is not a storage facility. Devenish is trying to minimize the negative impacts of closed campgrounds.

"As an association, we are aware of the impacts," he says, "and we want to get the whole industry behind it."

Devenish references a \$100,000 study that shows the economic impact of campgrounds and camping and suggests that the tourism industry may not want to lose 5.7 million Canadian campers, or the value the industry brings. That value includes \$2.9 billion in jobs for 60,000+ people and a total of \$4.7 billion to the Canadian economy.

## A Rural Canada Issue

Alexandra Anderson says this is very much "a rural Canada issue" and while the tourism industry as a whole has been slow to show support, one municipality is being proactive on the issue. The City of Quinte West is soliciting its fellow municipalities in support of campgrounds in Ontario. Mayor Jim Harrison is sending a letter to Bardish Chagger, Minister of Small Business and Tourism, to support that change be implemented to ensure campgrounds be recognized as small businesses and pay the same taxes as small businesses.

Seems easy enough to support. Let's see which municipalities agree.

## Article Notes

Note 1: Travel Our Backyard has sent a letter to Minister Chagger in support of the Quinte West resolution. While not a municipality or campground, Travel Our Backyard is a promoter of the tourism industry in the Ottawa Valley and recognizes the importance of campgrounds to be respected as small businesses in the local, rural communities. We encourage local municipalities, tourism organizations and tourism businesses to support the campgrounds in this initiative.

Note 2: Ottawa Valley Business asked additional questions of CRA staff. Answers did not add more information to the article, but are provided on our website at: [www.ovbusiness.com](http://www.ovbusiness.com)

## About Specified Investment Business: From CRA

In general terms, a corporation's business is a specified investment business if the principal purpose of that business is to earn income such as interest, dividends, rents and royalties from a source that is property (other than a business carried on by a credit union or a business of leasing property that is not real or immovable property). There is an exception to this rule if the corporation employs more than five full-time employees in that business throughout the year. The CRA has published guidance and there is also a significant body of case law relating to the factors that are relevant in determining if a corporation's business is a specified investment business.

Generally, the business of a campground involves the rental of real or immovable property, often including the provision of basic services typical to that type of rental operation. In such a situation, the principal purpose of that business would be to earn rental income from real or immovable property and the corporation would not qualify for the small business deduction unless it employs more than five full-time employees in that business throughout the year.

However, if a corporation carrying on a campground business does not employ more than five full-time employees throughout the year but does provide significant additional services that are integral to the success of its business operations, CRA may consider that its principal purpose is not to earn income from real or immovable property. In these select instances, a corporation's income may qualify for the small business deduction, assuming other conditions are met.

# Meetings & Events Guide

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## On The Move

### Mandy Stinson

Mandy Stinson is the new Administrative Assistant for the Arnprior-Braeside-McNab Seniors At Home Program Inc. The Community Support Services Agency in Arnprior serves the communities of Arnprior, Township of McNab Braeside and parts of West Carleton.

### Terry Cairns

Terry Cairns is the new Board Chair for the Carleton Place & District Memorial Hospital. Cairns' career began in the Canadian Armed Forces and evolved through several industries including high tech and life sciences. He has been volunteering at the hospital for four years.

### Dr. Scott Higham

Dr. Scott Higham is the new Chief of Staff at the Carleton Place & District Memorial Hospital. Higham has had a family medical practice in Carleton Place since 1981 and has been Chief of Staff for the Hospital on two previous occasions.

### Steve Fournier

### Trevor Choffe

Steve Fournier, the Fire Chief for the Town of Perth has retired. Trevor Choffe has been hired as the new Fire Chief, and will take over the position in September. He is currently a volunteer firefighter in Perth.

### Michael G. March

Ontario has appointed a new judge to the Ontario Court of Justice, effective August 18, 2016, Justice Michael G. March. For the past 21 years, March has practised criminal law, primarily in Renfrew County. He recently served as vice-president and president of the Renfrew County Law Association, and is also a member of the Criminal Lawyers' Association and the Ontario Bar Association.

### Tanner Smith

### Joshua Ruselle

Tanner Smith and Joshua Ruselle are summer students for the Public Works department for the Town of Petawawa for 2016. They began work with the Town on June 20th.

### Ryan Paulsen

Ryan Paulsen, a reporter for The Daily Observer, will be changing careers and leaving the local paper. Paulsen will be starting law school in Ottawa in September. Paulsen came to the Observer in 2009 after a career with Barry's Bay This Week.

*Do you have people news? Send it to: [admin@ovbusiness.com](mailto:admin@ovbusiness.com)*

## Building Permit Stats

Ottawa Valley Business asked municipalities in Lanark County, Renfrew County and the Town of Bancroft to provide building statistics for 2016. The following municipalities provided their total building permits, the value of those permits and most provided the fees municipalities earned from those permits:

### Admaston Bromley

January-June - 24 Permits  
Permit Values - \$2,286,000.00  
Permit Fees - \$113,672.00

### Arnprior

January-July - 112 Permits  
Permit Values - \$9,939,290  
Permit Fees - \$14,811.00

### Bonnechere Valley

January-August 12 - 26 Permits  
Permit Values - \$2,444,000.00  
Permit Fees - \$10,142.33

### Deep River

January-July - 42 Permits  
Permit Values - \$2,065,483.00  
Permit Fees - \$4,379.00

### Greater Madawaska

January-June - 44 permits  
Permit Values - \$3,032,800.00  
Building Permit Fees - NA

### Horton

January-July - 37 Permits  
Permit Values - \$5,296,171.00  
Building Permit Fees - \$25,812

### Laurentian Hills

January-July - 32 permits  
Permit Values - \$2,628,632.00  
Permit Fees - \$17,191.00

### Laurentian Valley

January-July - 88 permits  
Permit Values - \$11,643,625.00  
Building Permit Fees - NA

### Madawaska Valley

January-August 11 - 53 Permits  
Permit Values - \$4,494,274.64  
Permit Fees - \$36,427.84

### Petawawa

January-July - 193 Permits  
Permit Values - \$19,368,950  
Permit Fees - \$70,459.35

### Renfrew

January-July - 75 Permits  
Permit Values - \$4,166,944.46  
Permit Fees - \$34,186.86

### Mississippi Mills

January-June - 236 Permits  
Permit Values - \$15,745,884.00000  
Permit Fees - \$262,838.58

### Montague

January-July - 21 Permits  
Permit Values - \$1,615,757.00  
Permit Fees - \$7,651.00

### Perth

January-July - 117 Permits  
Permit Values - \$7,380,773.00  
Permit Fees - \$70,291.20

### Tay Valley

January-July -66 Permits  
Permit Values - \$3,761,477.00  
Permit Fees - \$29,317.55

The following municipalities were not able to provide this information by press time:  
Bancroft  
Beckwith  
Brudenell, Lyndoch & Raglan  
Drummond North Elmsley  
Head, Clara & Maria  
Lanark Highlands  
McNab Braeside  
North Algona Wilberforce  
Pembroke  
Whitewater Region



**Deadline: August 19, 2016**  
**Publishes: September 9, 2016**

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# Business News Around The Valley

## Supporting Campgrounds

The City of Quinte West is soliciting its fellow municipalities in support of campgrounds in Ontario. Mayor Jim Harrison is sending a letter to Bardish Chagger, Minister of Small Business and Tourism, to support Camping in Ontario's initiative that change be implemented to ensure campgrounds be recognized as small businesses and pay the same taxes as small businesses.

Municipality Purchases School The Township of Madawska Valley has purchased the former Sherwood Public School at 39 St. Francis Memorial Drive. The purchase price was \$150,000.

## Local Business Is An Olympic Supplier

Andrew Tiffany, owner of Sustainable Aquatic Systems of Almonte has had an Olympic experience. Tiffany installed all the Olympic pool liners in Rio. Interestingly, Tiffany's father, Trevor, was the former head coach for the Canadian men's Swimming team - a career that

was the basis for the pool installation business. The company was in Rio since October 2015, and left a toonie beneath the competition pool!

## Combined Fire Resources

Three municipalities in the Pontiac have merged their fire departments into a single entity, promising increased efficiency as a result. The municipalities L'Isle-aux-Allumettes, Sheenboro and Chichester now have fire services handled by the Pontiac Ouest Fire Department.

## Pontiac Home Wins Award

Architect Malcolm Wildeboer of the Ottawa firm Vandenberg & Wildeboer Architects has put a Pontiac home on the map. Wedge House, a newly-built Pontiac residence has earned the 2016 Marvin Architects Challenge, winning out over 170 competing entries from across Canada and the United States. The house sits along the Ottawa River.

## Lemay at Provincial Event

City of Pembroke Mayor Mike Lemay will be at an annual

municipal conference as part of the Eastern Ontario Mayors' Caucus (EOMC). From August 14-17, municipal leaders across the province will meet in Windsor, Ontario for the Association of Municipalities of Ontario (AMO) conference. Mayor Lemay will be attending and participating with provincial leaders to advocate for important regional priorities for Eastern Ontario. The EOMC is comprised of 11 mayors of regional cities.

## Museum Call For Artists

The Champlain Trail Museum in Pembroke is calling for artists and artisans for their Art in the Park event. The event takes place August 20th from 10:00am to 4:00pm at the museum grounds. Admission is free. There is entertainment starting at 11:00am and food is available for small fee. Contact the museum at 613-735-0517 or pembrokemuseum@nrtco.net

## Doctor Passes Away

Dr. Joseph Foohey has passed away. Credited with deliver-

ing more than 5,000 babies in Pembroke, Dr. Foohey started his practice in Pembroke in 1949. He also served as the Chief of Obstetrics to both the Pembroke Civic and Pembroke General Hospitals. He was also on the Board for both the Public and Catholic school boards in Renfrew County.

## Local Municipalities Battle Water Quality

The Town of Petawawa and the Town of Arnprior have had some battles with poor water quality. The Town of Petawawa issued a beach closure at a favourite local swimming locale, Centennial Park (known locally as the Catwalk) due to poor water quality. The Town of Arnprior issued an emergency warning on August 10th for residents not to consume or bathe with tap water. The issue was due to a loss of pressure in the water distribution system. Arnprior's beaches remained open.



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## Liberal Members Resigning MPP addresses energy costs and health care



**By: John Yakabuski, MPP**  
john.yakabuski@pc.ola.org

On August 3rd, Premier Kathleen Wynne called a by-election for September 1st in the riding of Scarborough-Rouge River, which was necessitated by the resignation of Bas Balkissoon. Both Wynne and Balkissoon have refused to give any reason for his sudden resignation in March. What is surprising is that Wynne has refused to also call a by-election in Ottawa-Vanier for the same day. The vacancy in Ottawa-Vanier was created when long-time cabinet minister Madeleine Meilleur resigned at the end of June. While the premier does have six months after a riding is declared vacant to call a by-election, it has been the accepted tradition that when a date is chosen for a by-election it includes all vacant ridings. By not calling both by-elections, she is denying the constituents of Ottawa-Vanier the right to an elected representative in the legislature at the earliest opportunity.

We also learned recently that the levies as a result of the Liberal's cap-and-trade legislation will be anything but transparent. It was announced by the Ontario Energy Board that the cost of cap-and-trade on bills for natural gas will be hidden and made a part of the distribution charge. I raised this issue with the Minister of Energy before the house recessed for the summer and made it clear that the people of Ontario have every right to have cap-and-trade charges clearly delineated on their energy bills. It is done this way in Québec and California. Ontarians deserve nothing less. To add salt to the wound, not only will the cap-and-trade charge be hidden, but it will be taxed as well.

### Hip Replacement

It is quite amazing how joint replacement has changed not only my life but the lives of so many others. I recall as a young boy some 50 years ago, seeing countless people in their 50s and perhaps 60s hobbling in our store with canes, because their mobility was so clearly affected by worn joints. Because of mobility challenges, those people would become less and less active, age prematurely and as a result, most likely pass away earlier than they otherwise would have. I would include myself in that

bracket. As someone who will be 60 on his next birthday, having my first hip replaced eight years ago, without joint replacement I would be facing the same daunting prospects of those people I speak of. As a person who is in otherwise excellent health, and I dare say pretty darn strong for my age, the absence of joint replacement would make my life dramatically different. I and so many others are grateful for this life changing advancement in medical procedures.

I must point out, that my experience at the Ottawa Hospital was absolutely wonderful. I could not have been treated better in any way. From the first contact at the admissions desk through to my discharge the following day, every single person I interacted with, from the surgeons to the porter who whisked me back to my room, were absolutely tremendous. Each one of them exhibited a commitment to professional, compassionate health care, truly showing how dedicated they are to their profession and the people they serve. I extend a heartfelt thank you to each of them.

Enjoy the rest of the summer and be sure to take in the many fairs and festivals that the Valley has to offer.

## Tech Corner



App: Shoboxed Receipt and Mileage Tracker  
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Shoboxed is a no-brainer for anyone who needs to track their receipts, mileage and business cards without the added pain of manual data-entry. Simply snap a picture and we'll extract the vendor, total amount, payment method, date and also categorize the receipts into the most common tax categories. You can also instantly create expense reports (with original receipt images) that you can send right from your phone.

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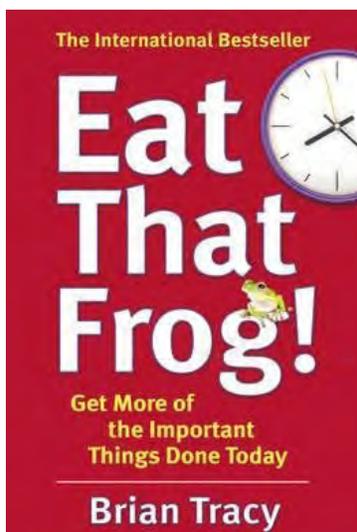
### The 2016 Rio Olympic Games

- 28**  
Number of sports at the 2016 Rio Olympics
- 42**  
Number of sport disciplines
- 306**  
Total number of events
- 37**  
Total number of venues hosting Olympic events
- 205**  
Countries participating
- 4,924**  
Total number of medals available to be won
- 17**  
Number of days of the Olympics
- 10,500**  
Athletes participating in the 2016 Olympics
- 315**  
Number of horses attending the Olympics
- 90,000**  
Number of Olympics employees
- 50,000**  
Number of Olympics volunteers
- 17.5 Million**  
Tickets available for sale for the Rio Games
- 3.5 Billion**  
Estimated global viewers of the Rio Games
- 112**  
Years that have passed since the golf was last included in the Olympics
- 329**  
Brazilian cities the Olympic torch visited before Day 1

Source: Various

## Book Club: Eat That Frog

### Get more of the important things done today



By: Brian Tracy

There just isn't enough time for everything on our 'To Do' list - and there never will be. Successful people don't try to do everything. They learn to focus on the most important tasks and make sure they get done.

There's an old saying that if the first thing you do each morning is to eat a live frog, you'll have the satisfaction of knowing it's probably the worst thing you'll do all day.

Using 'eat that frog' as a metaphor for tackling the most challenging task of your day - the one you are most likely to procrastinate on, but also probably the one that can have the greatest positive impact on your life. Eat That Frog! shows you how to zero in on these critical tasks and organize your day. You'll not only get more done faster, but get the right things done.

#### About the Author

Bestselling author Brian Tracy cuts to the core of what is vital to effective time management: decision, discipline, and determination. In this fully revised and updated second edition, he provides brand new information on how to keep technology from dominating your time. He details

twenty-one practical and doable steps that will help you stop procrastinating and get more of the important tasks done - today!

Brian Tracy is a world-renowned speaker, an expert on time management and the author of many books, including The Power of Charm. He is the Chairman and CEO of Brian Tracy International, a company specializing in the training and development of individuals and organizations.

Let us know what you're reading! [admin@ovbusiness.com](mailto:admin@ovbusiness.com)

## Wisdom

Hire character. Train skill.  
- Peter Schutz

There is only one boss. The customer. And he can fire everybody in the company from the chairman on down, simply by spending his money somewhere else.  
- Sam Walton

Employees will only complain or make suggestions three times on the average without a response. After that they conclude that if they don't keep quiet they will be thought to be troublemakers or that management doesn't care.  
- Peter Drucker

You can't out-spend the giants, but you can out-think, out-teach, and out-help them.  
- Brian Halligan

Best efforts will not substitute for knowledge.  
- W. Edwards Deming

Slowness to change usually means fear of the new.  
- Philip Crosby

Do what you do so well that they will want to see it again and bring their friends.  
- Walt Disney

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- Small Business Sales & Purchases
- Partnership & Shareholder Matters
- Commercial Real Estate Transactions
- Corporate Giving & Philanthropy

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# Ottawa Valley BUSINESS

## SPECIAL SECTION BANKS/CREDIT UNIONS

### Canadian Bank Facts

**80**

Number of banks in  
Canada

**6,349**

Number of bank branches  
across Canada 92,000 are  
in rural/small town areas)

**18,711**

Bank-owned ABMs in  
Canada

**741 Million**

Transactions logged at  
bank-owned ABMs in  
Canada in 2015

**698.2 Million**

Online banking transactions  
at the six largest banks in  
Canada in 2014

**0.28%**

Bank mortgages in arrears  
as of March 2016

**\$8.5 Billion**

2014 taxes paid in Canada  
by the six largest banks

**280,145**

Employees of Canadian  
banks in 2014

**\$1.6 Million**

Financing to small and  
medium-sized businesses  
provided by banks

**\$14.8 Billion**

Dividend income paid to  
bank shareholders in 2014

**84%**

Canadians with a  
favourable impression of  
banks in Canada

**34.5%**

Senior managers within the  
six largest Canadian banks  
who are women

Source: Canadian Bankers Association

### CFIB Members Rate Bank Experiences Credit unions will easily over "Big 6"

**Source: Canadian Federation  
of Independent Business**

Distinguishing business clients by their size is critical to obtaining an accurate assessment of banks since smaller businesses generally receive different levels of treatment and service compared to larger firms. Previous CFIB banking reports show that smaller businesses typically experience lower levels of satisfaction with their main bank.

#### Micro Businesses

*(Less than 5 employees)*

Among micro businesses, credit unions outperformed all other banks with an overall score of 7.2. Credit unions scored the highest in all four areas examined (clarity of bank statements, access to branch, and online banking). Although strong in performance, it is also important to keep in mind their relative presence - credit unions are prominent in Western and Atlantic Canada. The closest bank to credit unions was Scotiabank at 4.9/10.

#### Small Businesses

*(5-49 employees)*

Scores for small businesses were comparatively higher than those for micro businesses. This demonstrates that business owners typically show higher levels of satisfaction with their bank, the larger their business. Credit unions outperformed other banks in all areas except service (i.e. access to branch and online banking) with an overall score of 7.4. The Bank of Montreal received the second highest overall score at 5.6.

#### Mid-Sized Businesses

*(50-499 employees)*

Once again, credit unions provided the best service to mid-sized businesses compared to other banks (8.5). Credit unions scored the highest in financing (9.7) and fees (10.0). Scores for mid-sized businesses were generally higher than those observed among the micro and small businesses. This is another indication that larger businesses typically experience higher levels of satisfaction with their

banks. The Bank of Montreal was the best scoring major bank for mid-sized businesses with a score of 7.5.

#### Typical SME Financing

Access to competitively-priced financing is vital to the development of any business, whether it be short-term financing for cash flow needs or longer-term financing in the start-up or expansion stages. The most common source of financing used among business owners is their personal funds, equity and other assets, at 62 per cent. It is more common for micro business owners to use their own funds for financing as opposed to small or mid-sized businesses. Younger business owners also tend to use their own funds. Bank financing such as business loans and credit lines through a bank are the second most commonly used financing source (60 per cent). Financing through a bank is also more common among larger businesses. Personal financing through a bank is used by one third of owners.

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# SPECIAL SECTION **Ottawa Valley** BANKS/CREDIT UNIONS **BUSINESS**

## Credit Unions: How They Emerged Started in 1901 with steep lending fee

Credit unions began in rural Germany in the mid-1800s and today there are over 50,000 credit unions in 100 countries around the world serving 188 million members.

Credit unions and caisses populaires are member-owned, deposit-taking institutions that provide loans and other financial services to their members. Caisses populaires focus their services on French-speaking communities. There are more than 700 credit unions across Canada.

Canada has the highest per-capita membership in credit unions in North America. More than a third of the population is a member of at least one credit union. Credit union membership is largest in Quebec.

### Starting in Quebec

The first credit union in North America, the Caisse populaire de Lévis in Quebec began operations in January 1901 with a ten cent deposit. Founder Alphonse Desjardins, a reporter in the Canadian parliament, was moved to take up his mission in 1897 when



he learned of a Montrealer who had been ordered by the court to pay nearly \$5,000 in interest on a loan of \$150 from a money-lender. Drawing extensively on European precedents, Desjardins developed a distinctive parish-based model for Quebec: the caisse populaire.

In Canada, credit unions have a rich history of banking 'firsts' including:

- First full-service ATMs
- First financial institutions to lend to women in their own names
- First debit card service
- First open mortgages
- First home equity lines of credit
- First loans based on borrower

character (not just credit rating)

- First fully functional online banking
- First fully functional online banking
- First cheque imaging service

### In Ontario

Credit Unions are provincially regulated, and in Ontario, that regulation through the Ontario Ministry of Finance. Meridian is Ontario's largest credit union.

With almost 1.6 million members, Ontario's credit unions have provided \$39 billion in loans to Ontario households and businesses as of the end of 2015. Approximately 6,800 Ontarians are employed by these institutions.

There are more than 100 credit unions in Ontario with more than 1.5 million Ontarians already members. Most credit unions belong to The Exchange Network which provides surcharge-free access to more than 2,400 ATMs in Canada and 245,000 in the United States.

Source: Various Sources

## Credit Union Facts

**5.3 Million**  
Canadian credit union members (not including Quebec)

**1,740**  
Credit union locations in Canada

**2,800**  
Volunteer directors of credit unions

**\$177 Billion**  
Assets held by Canadian credit unions

**380**  
Communities in which the only financial institution is a credit union

**27,000**  
Canadians employed by credit unions in Canada

**80%**  
Capital held in the form of retained earnings (compared to 45% with banks)

**14.5**  
For every million dollars of lending, credit unions create 14.5 jobs in Canada (compared to 8 by banks)

**6.6%**  
Increase of credit union lending to small businesses in 2014

**2**  
Credit unions are the second largest provider of lending for entrepreneurs (RBC is first)

Source: my Credit Union Matters: 2015 Credit Union Community and Economic Impact Report



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# Tender Results Around The Region

**PW 09-2016 - Granular M Material. Greater Madawaska.**  
BR Fulton - \$108,943.30  
RGT Clouthier - \$98,073.83  
Smiths Const. - \$139,611.50  
Cavanagh Const. - \$94,575.35  
Awarded to Cavanagh.

**PW 10-2016 - Granular M Material - LimeStone Source Fraser Road. Township of Greater Madawaska.**  
BR Fulton - \$104,525.00  
Smiths Const. - \$93,790.00  
Cavanagh Const. - \$68,478.00  
Awarded to Cavanagh.

**#2016-004 - Drummond Concession Road 7 Reconstruction Drummond/North Elmsley.**  
Arnott Bros. - \$852,451.00  
Crains Const. - \$822,749.00  
Cavanagh Const. - \$832,166.00  
Tackaberry Const. - \$942,374.50  
Awarded to Crains.

**Disposal of Surplus: 1987 Champion Grader. Township of Greater Madawaska.**  
No bids were received.

**RFQ PW 07-2016 - Grinding of Construction, Demolition, and Other Waste at Mt. St. Patrick Landfill Site. Township of Greater Madawaska.**  
Only one bid was received.  
Awarded to National Grinding in the amount of \$7,062.50.

**PW-14-2016 Radtke Road. Town of Petawawa.**  
Walsh Contracting - \$328,241.06  
RGT Clouthier - \$323,631.35  
Smiths Const. - \$341,949.60  
Awarded to RGT Clouthier.

**Track and Field Scoreboard. Town of Petawawa.**  
Scoreboard Man (1) - \$78,444.52  
OES (2) - \$77,075.00  
Teksign (3) - \$79,734.00  
Centaur Prod. (4) - \$79,500.00  
Awarded to Scoreboard Man.

**Various Electrical Upgrades. Defence Construction Canada.**  
Awarded to VCI Controls (Pembroke) in the amount of \$16,594.00

**Topographical Studies. Defence Construction Canada.**  
Awarded to Adam Kasprzak Surveying (Renfrew) in the amount of \$19,900.00  
**2016 Three-Quarter Ton Truck. Township of Drummond/North Elmsley.**  
Awarded to Mike Fair in the amount of \$34,109.

**Catch Basin and Manhole Repairs. Defence Construction Canada.**  
Awarded to Eastway Contracting (Pembroke) in the amount of \$16,997.16

**Valve List Test. Defence Construction Canada.**  
Awarded to Harrington Plumbing and Heating Limited (Pembroke) in the amount of \$29,800.00

**Pembroke Armoury Renovations. Defence Construction Canada.**  
Awarded to Wade General Contracting in the amount of \$1,172,000.00

**Modifications (Aviation). Defence Construction Canada.**  
Awarded to Harrington Plumbing and Heating (Pembroke) in the amount of \$524,000.00

**Guard Hut and Parking Lot Modifications. Defence Construction Canada.**  
Awarded to Turkstra Modular Builders (Beamsville) in the amount of \$786,120.00

**Painting of Exterior Building. Defence Construction Canada.**  
Awarded to John Mackay Painting and Flooring (Pembroke) in the amount of \$119,788.00

**Install Plug for Generator. Defence Construction Canada.**  
Awarded to Rondeau Electric (Pembroke) in the amount of \$4,737.00

**Correct Drainage. Defence Construction Canada.**  
Awarded to Do All Construction (Pembroke) in the amount of \$127,325.00

**Install Lighting in POL Sheds. Defence Construction Canada.**  
Awarded to Panke Electric (Petawawa) in the amount of \$13,500.00

*For full tender results, and tenders with results pending, please visit: [www.ovbusiness.com](http://www.ovbusiness.com)*

## If you have questions, we have answers.

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# Tender Results Around The Region

## T-16-07 - Supply & Delivery of One (1) 2016 Backhoe Loader. City of Pembroke.

Reis Equipment - \$78,760.00  
Wajax Equipment - \$86,900.00  
Toromont CAT - \$105,637.00  
Nortrax Canada - \$119,910.00  
Awarded to Reis.

## RFP-16-02 Engineering Services - Bell Street, O'Brien Street and Isabella Street Reconstruction. Pembroke.

AECOM  
Ainley Graham & Associates Limited  
exp Services Inc.  
McIntosh Perry  
Tulloch Engineering  
Awarded to McIntosh Perry in the amount of \$99,184.00.

## RFP-16-04 - Operational Review of City of Pembroke Administration, Treasury, Planning Building & By-law Enforcement Departments. City of Pembroke.

StrategyCorp Inc.  
On the Right Track  
Performance Concepts  
Raymond Chabot Grant Thornton Consulting Inc.  
Whitesell & Company  
Awarded to StrategyCorp in the amount of \$24,952.50.

## T-16-08, Demolition of a Vacant Building - 415 Pembroke St. West. City of Pembroke.

Awarded to Fast Eddie's Auto Recycling in the amount of \$46,000.00.

## #2016-17 - HVAC Replacement at Highview PS. Renfrew County District School Board. Bruce Mechanical Ltd:

Option #1 - \$308,068.00  
Option #2 - \$336,257.00  
Climate Works Heating/Cooling:  
Option #1 - \$448,924.00  
Option #2 - \$485,578.00  
Irvcon Limited:  
Option #1 - \$527,953.00  
Option #2 - \$564,668.00  
Valley Refrigeration Ltd:  
Option #1 - \$597,000.00  
Option #2 - \$637,000.00  
Awarded to Bruce Mechanical for Option 2.

## T-16-09 - Sale of Used Equipment and Vehicles. City of Pembroke.

1998 Ford F150 Half Ton Truck  
Awarded to Barry Swarbrick in the amount of \$300.00  
1995 Chev 1500 Half Ton Truck  
Awarded to Ken Liedtke in the amount of \$400.00  
2002 Ford F250 4x4 Truck  
Awarded to Stan Marquardt in the amount of 3,657.00  
2010 Ford Crown Victoria  
No bids were received.  
1997 Ford E35 Ambulance  
Awarded to Barry Swarbrick in the amount of \$1,200.00  
2003 Dodge Neon  
Awarded to Ashley Peddle in the amount of \$360.00  
1986 Kubota Tractor  
Awarded to Lavern Siegel in the amount of \$7,156.00  
1996 International Plow Truck  
No bids were received.  
2008 Neopost Folder Inserter  
No bids were received.

## RFP-16-03 - Project Management Services for Design-Build of New Fire Station. City of Pembroke.

Awarded to Colliers Project Leaders Inc. in the amount of \$127,833.00.

## 16-FIRE-001 - Breathing Air Compressor. Smiths Falls.

Only one bid was received.  
La Boutique du Plongeur (Triton) Ltée - \$52, 474.39  
Not yet awarded.

## No. 16-12 - Remediation of Tennis Courts - Gemmill Park, Almonte. Mississippi Mills.

Crains' Const. - \$59,943.20  
Vitality Landscape - \$68,584.70  
Cooney Const. - \$69,900.00  
Ottawa D-Squared - \$70,787.50  
Vallati Brothers - \$89,690.00  
Meyknecht-Lischer - \$105,350.10  
Awarded to Crains.

## #2016-15 - Supply and Delivery of Wi-Fi Access Points. Renfrew County District School Board.

Integra Data - \$194,298.00  
SHI - \$309,732.00  
Awarded to Integra.

# Tenders

## TENDERS

Sale of Surplus Vehicles

Screened Winter Sand (North Algona Wilberforce)

Screened Winter Sand (Greater Madawaska)

Screened Winter Sand (Madawaska Valley)

One (1) 2017 4 x 4 Half Ton Crew Cab Truck

Supply and Installation Of A New Propane Boiler for the Municipal Office

One Three-Quarter Tonne Truck and Plow

Reroofing and Repair of the West Dome, Goshen Renfrew County Works Yard

Removal of Underground Storage Tanks, Goshen and Glasgow Public Works Yards

## REQUEST FOR PROPOSALS

RFP - Construction of Natural Play Space

RFP - Town Hall Extension Roof Replacement

RFP - Parking Pay and Display Machine Replacement

RFP - Fire Pumper Truck Preowned Cab & Chassis

RFP - Winter Liquids Storage Facility

RFP - Long Range Financial Plan

RFP - Social Infrastructure Fund Affordable Housing Units

## REQUEST FOR QUOTATION

RFQ - Painting Services (Fire Station & Day Care Centre)

*Tenders and results are posted online at: [www.ovbusiness.com](http://www.ovbusiness.com)*

## A Note About Tenders:

Ottawa Valley Business contacts municipalities once a week for any active tenders they have available. We also visit their websites to provide these tenders and we contact municipalities for results as soon as the tender expires. If there is a tender or result you do not see posted with us, please let us know.

## Meetings & Event Guide

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# Marketing A Cause

## How to succeed with advocacy



MARKETING

By: Jennifer Layman  
jenn@fwdthink.net

When I was involved with marketing a cause in Windsor, Ontario I was disappointed with the fact that more people were not paying attention to our cause. An engineer who was working with us gave me some advice I have always since remembered. "Jennifer," he said, "there are so many causes that people should care about, you're lucky if anyone gives you their time at all."

And, he wasn't wrong.

Every "good cause" is a good cause and people simply can't care about all of them. As the person marketing the cause, you have to be selective in who you approach to care about your cause.

Recently I was part of a discussion about building awareness of a cause. I brought forward some ideas and the people around the table were a bit skeptical as these were not things that the organization had ever done in the past. While I know that new ideas tend to make people uncomfort-

able, they are also necessary to compete for someone's time and attention to care about your cause. The comments that came out against the new ideas were focused on discussions the individuals had had with family members, friends and others. The problem with this type of evaluation is two-fold. First, the people being asked for their opinions had a "friends and family bias" and would be impartial. Second, the people being asked for their opinion were not in the target market for the campaign.

Many organizations make decisions to move forward with campaigns based on the "friends and family bias" and end up with disappointing results. Equally, organizations choose not to move forward based on opinions of those not in their target market, and miss out on very positive results. This is why marketing is so important when it comes to championing a cause - it's the ticket to achieving success and preventing failure.

The other thing that is important for cause-related marketing is that the campaign is focused. Messaging has to be consistent. Images and follow-ups to that messaging have to be clear and everyone involved in the campaign has to play on the same side and by the same playbook.

This is not a place for egos. The goal is to raise the awareness level of your cause and everyone involved needs to be on board with the best way to achieve that. If people start doing their own thing, it will detract from the organization of your cause campaign.

Cause campaigns exist for businesses and non-businesses. The campaign I was involved with in Windsor was a business cause campaign. The goal was to build awareness of an issue that was hampering development. While it was led by one business, it had an impact for all business.

That campaign was successful because we targeted our audience specifically to businesses that owned land. We also attracted support from businesses involved with land development as well as private landowners. In the end, our awareness campaign was successful and we rallied the large majority of landowners in the region. We were able to leverage that strength of community support to further our own development goals.

Know your audience. Market to them. Stay consistent.

*Jennifer is the owner of Forward Thinking Marketing Agency. Her column appears every issue.*

Make time for marketing.  
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## UPCOMING

### UPCOMING ISSUES

September 6, 2016  
Regular Issue of OVB  
Special: Economic Development  
Deadline: August 31st  
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September 20, 2016  
Regular Issue of OVB  
Special: Forestry  
Deadline: September 14th  
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October 4, 2016  
Regular Issue of OVB  
Special: Small Business Week  
Deadline: September 28th  
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October 18, 2016  
Regular Issue of OVB  
Special: Small Business Week 2  
Deadline: October 12  
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November 1, 2016  
Regular Issue of OVB  
Special: Healthcare  
Deadline: October 26  
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November 15, 2016  
Regular Issue of OVB  
Special: Giving Tuesday  
Deadline: November 9th

### MEETINGS & EVENTS GUIDE

2016 Issue  
Publishes: September 1, 2016  
Deadline: August 22, 2016

### HEALTH MATTERS

Fall Edition  
Publishes: September 9, 2016  
Deadline: August 19, 2016

### 101 THINGS TO DO IN THE VALLEY

August/September Issue  
Available online at:  
www.travelourbackyard.com  
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October/November Issue  
Publishes: September 29, 2016  
Deadline: September 26, 2016  
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December/Christmas Issue  
Publishes: November 24, 2016  
Deadline: November 21, 2016