



in this issue...



FUNDING OPTIONS FOR EMPLOYEE BENEFIT PROGRAMS | PAGE 11

2019 ADVOCACY SURVEY | PAGE 13

AN INTRO TO SAVINGS WITH GRAND & TOY | PAGE 18

MEET THE TEAM

Chief Executive Officer Office Manager Marketing & Communications Manager Marketing & Content Coordinator Event Management Coordinator Natalie Prychitko Brenda Bemis Heather Bulman Carol Allan Rylie Wilton

BOARD OF DIRECTORS



| dent | Kyle Paterson, |
|------|----------------------------------|
| | Bryson Insurance |
| dent | Cathy MacAskill, |
| | MacAskill Chiropractic and |
| | Wellness Centre |
| tary | Brandon McBride, |
| | Mason Bennett Johncox |
| urer | Laura Wilson, |
| | Baker Tilly Durham |
| tors | Tara Brodie, |
| | Durham College |
| | Matt Douglas, |
| | CRCS DKI |
| | Brion Hendry, |
| | BDO Canada LLP |
| | Matthew Mackenzie, |
| | UOIT |
| | Corette Miller, |
| | new initiatives hr inc. |
| | Shane Terry, |
| | Roughley Insurance Brockers Ltd. |
| | David Paterson, |
| | Royal Ashburn Golf Club |
| | |

IN THIS ISSUE

- 6 Message from the CEO
- 7 Upcoming events
- 8 Kicking 2019 off right at Harvest Restaurant
- 11 Funding options for employee benefit programs
- 12 Speaker Series puts a focus on student stories
- 13 2019 Advocacy Survey
- 13 On the Shelf at your Whitby Public Library
- 14 An intro to savings with Grand & Toy
- 16 Welcome new members
- 18 Whitby opts-out of having private cannabis retail stores
- 19 In the Town: Community events calendar!

HAVE YOU Taken The 2019 Advocacy Survey?

PAGE 13

OUR CORPORATE PARTNERS



К













MEMBER MOMENTS













MESSAGE FROM THE CEO

appy New Year! Our mighty team enjoyed some much needed rest over the holidays and we hope you did too! I think it's still reasonable to wish all of you much health,

prosperity and joy in 2019. I've seen many of you at our committee meetings and events – it's already been a very busy January! Thank you to those that have kicked off a healthy business year of leveraging ways to connect at the Chamber by making new friends, referring each other's businesses and identifying opportunities.

We're in the midst of laying out our annual printed directory. Thank you all for updating your information and those that renewed in time to be part of this yearly publication. I can't wait to put it into the hands of our members at our Annual General Meeting! What an exciting time to learn about our plans, meet the new Board, hear from the Town of Whitby and celebrate this year's volunteer of the year! Also, we're kicking off a few new traditions this year!

Despite a nasty snowstorm, our 2019 Speaker Series launch was wonderful, and hosted an engaged audience asking some really great questions! Our conversation about amazing employers and students continues in May and with dinner, drinks and an inspiring interview – why not come out and network?

The Young Entrepreneurs &

Professionals (YEP) of all ages are looking for their brooms, rocks and most importantly their super hero costumes! Join us for the first YEP event of the

season at the <u>Clash of the Curlers</u> Funspiel. We promise you don't need to know how to curl... we sure don't.

Welcome all of our new members to the Chamber family (check them out on page 16) – and don't forget to check out the landing page for new members if you're looking for ways to make the most out

of your membership!

All the best,

Natalie Prychitko, Chief Executive Officer, Whitby Chamber of Commerce

UPCOMING EVENTS

| THURSDAY, FEBRUARY 7 11:30 A.M. TO 2 P.M. | |
|--|---|
| WEDNESDAY, FEBRUARY 20 10 A.M. TO 4 P.M. | |
| TUESDAY, FEBRUARY 26 8:30 to 10 A.M. | |
| TUESDAY, MARCH 5 10 A.M. TO 4 P.M. | |
| TUESDAY, MARCH 19 5 to 7 p.m. | |
| TUESDAY, MARCH 26 5 to 8 p.m. | ANNUAL GENERAL MEETING The Village Taverna |
| TUESDAY, APRIL 16 11 A.M. TO 1 P.M. | |
| WEDNESDAY, MAY 1 11 A.M. TO 1:30 P.M. | MAYOR'S LUNCHEON Royal Ashburn golf course |

KICKING 2019 OFF RIGHT AT HARVEST RESTAURANT

NEW CHAMBER ON TAP SERIES BRINGS NETWORKING BACK TO THE FOREFRONT



Members and non-members alike enjoyed drinks, appetizers and each other's company at the sold-out Chamber on Tap event hosted on January 8.

uring the first full week back to work after the holidays, members filed into the cozy Harvest Restaurant in Brooklin to kick the year off with some great connections.

After receiving multiple requests from the membership, the Whitby Chamber of Commerce (WCC) team decided to bring networking back to the

forefront of Chamber programming with the new Chamber on Tap series. This series allows guests to grab a drink after work, test out local restaurants and mingle with fellow professionals.

Facilitated by longtime Chamber Members, Yvonne Brady from Johnson Insurance and retiree Peter Laba, the night began with each guest giving their 30-second intro to the crowd. "This is what the Chamber So MANY MEANINGFUL

"This is what the Chamber family is all about," explained Brady while gesturing

to fellow members. "I look around the room and see so many meaningful relationships. That guy fixes my car. He opened my bank account.

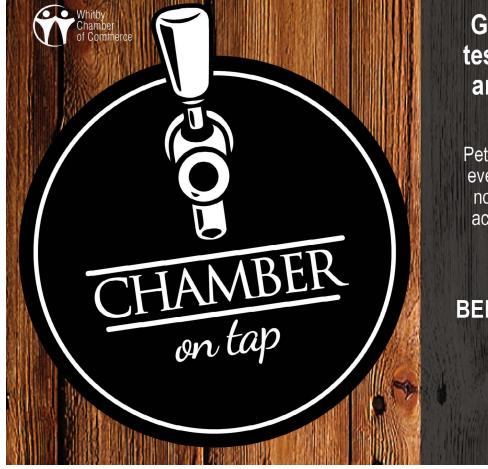
The fellow over there re-did my roof."

RELATIONSHIPS.

But it wasn't just the old guard in attendance at this inaugural event, many representatives from the WCC's Young Entrepreneurs & Professionals Committee were on the guest list, as well as a brand new member who joined just a few days prior to the event.

"I almost didn't come tonight," said Adrian Joseph from CPA Professional Corporation. "But I'm so glad I pushed myself to get out and meet new people."

The next <u>Chamber on Tap</u> will take place at Bella Notte Ristorante on March 19. For anyone wanting to support this back-to-basics form of networking, contact the Chamber team about the exclusive sponsorship opportunity available.



Grab a drink after work, test out local restaurants and make connections!

Hosted by Yvonne Brady and Peter Laba, this bi-monthly Chamber event brings together members and non-members alike for networking activities in a casual atmosphere... all for just \$5!

MARCH 19, 2019 BELLA NOTTE RISTORANTE 5 TO 7 P.M.

BELLA NOTTE

Durham Region Employer Survey

Take the survey: http://bit.ly/durhamemployer





This study has been approved by the UOIT Research Ethics Board REB #15095 on January 9, 2019

A Chambers Plan won't squeeze your budget!

An employee benefit plan with a twist – rate stability, fair renewals and innovative offerings for small business. That's what the Chambers of Commerce Group Insurance Plan[®] has been providing small businesses for over four decades. **Check out a Plan that won't squeeze your budget!**

Contact your local advisor to learn more:



Wendy Matton 905-668-3518 wmatton@hmabenefits.ca Chambers Plan Employee Benefits chamberplan.ca | f | X

FUNDING OPTIONS FOR EMPLOYEE BENEFIT PROGRAMS

AN OVERVIEW OF FUNDING OPTIONS AVAILABLE FOR HEALTH & DENTAL PLANS

BY WENDY MATTON, HMA THE BENEFITS PEOPLE



hen looking at implementing an employee benefits plan, it's important to note that there are several different funding methods available for health and dental plans. In this article, we'll walk through three different funding models and what considerations you need to take into account when deciding which works best for your business.

Traditional Funding

Also known as fully-insured, traditionally funded benefits plans are a method of funding where your premiums are set out ahead of time, based on projected usage. This is determined by a set of standard calculations used to form an 'educated guess' of future claims for your group. Throughout the year, you will pay a set rate for each employee covered under your benefits and will be subjected to an annual review and respective premium adjustment (up, or yes, even down).

This funding method is a great solution for many small to mediumsized businesses. On a month-to-month basis throughout your benefit year, your premiums won't fluctuate unless you are actively removing or adding employees to the plan.

ASO (Administrative Services Only)

In this model, the company is still responsible for fulfilling the cost of health and dental claims submitted by their employees. Essentially, the difference from traditionally funded to ASO is that your plan costs are based on actual real-time claims, coupled with an administrative fee to a third party who will administer said claims as set out by your custom-built plan design and in accordance with CRA guidelines. In an ASO model, your fees and taxes are paid based on the actual claims paid, whereas with traditionally funded plans you pay taxes and fees based on your premiums paid (the fee percentage is typically lower with ASO than with fully insured).

Before deciding if ASO is right for you, there are a few considerations. This funding model is geared towards companies with a comfortable level of cash flow, as you will need to be able to cover the cost of claims. You also need to be comfortable with ebbs and flows in monthly costs as it pertains to health and dental claims. There is a big rumour that you open yourself up to more risk by going ASO, however, the risk level is the same as traditionally funded programs. The only difference is you pay for the claims as they happen versus potentially having to pay for increased claims in the following years' renewal.

Fully Pooled

Alternatively, if you're a small business looking for true stability and predictability for premiums not being impacted by your claims, then the Chamber of Commerce Group Insurance Plan is a great choice. Your premium is calculated using some of the same formulas mentioned above in traditional funding, but the risk is applied to the pool as a whole vs. your respective group. This creates a smoothing effect that has in-turn created a 40-year history of sustainable, predictable renewals for Chamber Plan clients.

The fully pooled funding option is of great value to any small business without sacrificing the fully customizable plan design that you would see with other funding methods.

What Method Is Right For You?

How do you decide which is right for your unique needs? This will depend on your overall organizational objectives. When implementing a benefits plan, it's important to talk with your benefits specialist about your budgeting needs, the number of individuals to be covered, how much risk you can tolerate, opportunities for risk mitigation and stop loss, etc. to come up with the solution that works best for your unique needs.

SPEAKER SERIES PUTS A FOCUS ON STUDENT STORIES

DURHAM COLLEGE ALUM BRENT LESSARD TALKS ABOUT THE FUTURE OF TRANSPORTATION

magine having the ability to travel from Los Angeles to San Francisco in 30 minutes. That's the future Brent Lessard and his team at rLoop are building.

In his youth, Lessard studied classical music and visual arts before embarking on a new direction by enrolling in Durham College's Mechanical Engineering Technology program, graduating at the top of his class in 2014.

This educational experience, as well as a SpaceX subreddit, led him to compete in Elon Musk's SpaceX hyperloop competition. From this competition, rLoop was organically formed and Lessard become co-founder and project lead.

A hyperloop is a conceptual, highspeed transportation system which consists of passenger and cargo pods being propelled at up to 760 mph in a low-pressure tube using sustainable and cost-efficient energy.

The rLoop team was one of the 27 groups chosen to build their prototype and won the Pod Innovation Award.

"We were up against some major names and were not expecting to win," said Lessard. "I think half the team had already left to grab shawarma when the winners were announced."

While continuing work on the hyperloop, rLoop, a globally distributed, and crowd sourced engineering organization now with over 1,300 members from more than 50 countries, has a number of projects in the works to help shape the future of transportation.

"As humans we have this wicked ability and desire to solve problems," remarked Lessard. "But it takes time."

Projects include rFlight, making human flight a reality by building the world's first personal flying device, and rBridge imagine a factory, but smarter.

The Whitby Chamber of Commerce is putting a focus on student stories during the 2019 Speaker Series, proving that with the extraordinary post-secondary institutions in the region, students can succeed and grow the next generation right here. Next grad in the host seat is half rockstar, half scientist <u>Jeff Seres</u> from the University of Ontario Institute of Technology.

TRENT UNIVERSITY DURHAM GTA INTERNSHIP OPPORTUNITIES

Consider hosting a Trent Durham GTA student through internships/placements in your organization

Students range from upper year undergraduate students in Trent's School of Business or Child and Youth Studies department to Master's level students in Trent's 16 month professional Master of Management program

Opportunities to host paid and unpaid students available 3 times annually – start in September, January or May

Visit trentu.ca/durham/employers for more information



2019 ADVOCACY SURVEY

HELP DRIVE 2019 ADVOCACY PRIORITIES

s part of its commitment to representing the views of members locally, provincially and federally, the Advocacy Committee of the Whitby Chamber of Commerce (WCC) will occasionally survey members about topics of importance to the business community. Feedback from these surveys is used in advocating on behalf of members in numerous ways and generally used to help advance a healthy business climate for the benefit of all.

The 2019 WCC Advocacy Survey explores three key themes and should

take five minutes to complete. This survey is anonymous and results will be compiled on an aggregate basis. We ask that only one representative per business complete it.

Also in this year's survey is the opportuntiy to submit questions for 2019 federal election candidates.

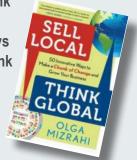
If you have any questions, please contact Natalie Prychitko, Chief Executive Officer, at natalie@ whitbychamber.org or 905 668 4506 ext. 225.

| P | SSS INSIDER IS NOW A QUAR INSIDER IS NOW A QUAR | TERLY IN ABOUT HOW IN ABOUT HOW IN ABOUT HOW |
|--|--|---|
| CHAMBER PUBLICATION. WE'RE KEEPING | SSSV • • • • • • • • • • • • • • • • • • | WITH AFFORDABLE |
| STAN | DOUT FROM THE CROS | RTUMM |



BY DEAN NICKERSON, Whitby Public Library

Sell Local, Think Global: 50 Innovative Ways to Make A Chunk of Change and Grow your Business



(658.8)

Olga Mizrahi

Columnist and blogger Mizrahi provides entrepreneurs with fifty marketing tips for small business, each presented in bite-sized reads with examples and actionable steps. Several topics are covered – creating unique value propositions to stand out amongst the competition, beefing up your website, using web analytics to measure your effectiveness, conversing with your customers through reviews (positive and negative), building a mobile presence for your customers and more.

Find this book and much more at your library!

AN INTRO TO SAVINGS WITH GRAND & TOY

MAKE YOUR WORKPLACE AN INSPIRED WORK SPACE

ver ask yourself: How am I planning to attract new talent in the hyper competitive employment marketplace? How many invoices do I pay in a month? What is the real cost associated with doing so? How much time do people spend buying "stuff" for the business? Can their time be better spent elsewhere?

Your business deserves more. At Grand & Toy, supporting your business is our business. Working with us means your team is backed by a

passionate group of workplace experts, providing customized solutions that maximize productivity and efficiency within your organization. We're confident we can help you reach your ultimate goals, because when your goals are met, so are ours!

Grand & Toy has transformed over the past 136 years from a great Stationary supplier to one of the leading product and service (that's right SERVICE) providers in the workplace solutions industry. Gone are the days of focusing on pens and paper (although we'll still provide you with those core products), here are the days of:

 Providing coffee and healthy snacks for your breakroom.

> Providing critical life-saving equipment in case of cardiac emergency.

 Helping you with an office move and office redesign from beginning to end

• Controlling your IT budget and taking the guess work out of when the printer runs out of toner or ink.

Over the next few issues, I'll write about some of the points mentioned above and other workplace trends. For now, checkout the savings you already have at your fingertips as a Chmaber member, sign up, and start saving.

BY CAMERON ACKERBLADE, GRAND & TOY

Contact me if you would like to book a one-on-one consultation and we can work together to build a personalized workplace savings plan.

LOOKING TO GIVE BACK OR TAKE YOUR CAREER TO THE NEXT LEVEL? CHECK OUT THE MENTORSHIP PROGRAM!

SPOTS AVAILABLE FOR ALL STAGES OF YOUR CAREER!





Chamber Of Commerce Program Gets You the Office Products & Solutions You Need

Experience The Benefits Of More Choice & Greater Savings With This Specialized Program

Sign-up to become a qualified member and you'll be able to take advantage of the purchasing power that we have partnered with the Chamber of Commerce to offer.

Advantages of Grand & Toy Partnership:

Deeper Savings

Save on average UP TO 25% OFF competitor pricing. Get preferred pricing on select categories including coffee & tech accessories. Plus SAVE OVER 30% on paper.

Simple Sign-up



Sign-up is simple; we can walk you through it. Once set up, your online user profile is where you would access pricing lists, order tracking, purchase history, and product sourcing. You can also, subscribe to our email for exclusive offers and promotions.



Value

You get great ROI. The savings through the program easily offset your member fees.





Support

Expertise

Need help? We provide award-winning customer service available to assist you with all your needs and questions



Convenience

We know you're busy so there are multiple ways to order from us including online, by email or phone.

Your business is important to us. We've been working hard to serve Canadians from coast-to-coast for over 130 years.

Sign up for an account right away at grandandtoy.com/chambersignup. Become a member today and SAVE 10% OFF your first purchase of \$100 or more. Use promo code 15CHSAV. For more information or to open an account, contact:

Cameron Ackerblade, Account Manager - Durham | Mobile: 905-409-2175 | @: CameronAckerblade@grandandtoy.com

WELCOME NEW MEMBERS

ADRIAN JOSEPH, CPA PROFESSIONAL CORPORATION

905-995-3650

adrianjosephcpa.com

With over 15 years working with entrepreneurs, Adrian is highly referred by clients who have been touched by his demeanour and expertise in dealing with small and medium-size business issues.

ALL ABOUT COMMUNICATION 905-410-0311

allaboutcommunication.ca

All About Communication provides family and client centred assessment and treatment for all ages from Birth to Adults in Durham Region, Kawartha Lakes, Peterborough, and Northumberland through personalized, evidence based speech and language assessment therapy.

A. MILNE NURSING PROFESSIONAL CORP. 905-809-9510

milnenursing.ca

At Healthy Foundations Clinic, their philosophy is simple; to be the best we can be in servicing your needs. We believe that our customers come first; it is not just a cliché but a commitment we make to all our past and future customers.

DURHAM RECRUITING

905-579-2950 durhamrecruiting.ca

Durham Recruiting matches individuals with great employment opportunities in the Durham Region and GTA, offering a wide range of employment opportunities in many different sectors.

GREELEY CONTAINMENT AND REWORK 905-809-4192

greeley.ca

Greeley Containment and Rework Inc. has over 20 years experience in providing world class service to every type of customer, from small individual component manufacturers to technically difficult just-in-time assemblies. Greeley endeavours to be the benchmark by which all other inspection, rework and sub-assembly companies are judged.

JILL HAMILTON PHOTOGRAPHY 905-665-7989

jillhamiltonphotography.com

Jill Hamilton's goal for every session is to be fun and relaxed. She understands that not everyone is comfortable in front of the camera and she keeps her clients smiling and enjoying their time while capturing who they really are.

LORDS LIMOUSINE 905-447-5673 lordslimo.com

Lords Limousine offers a comfortable, relaxing and safe experience on your journey, be it special corporate events, wedding occassions, casino drives, airport runs, fun day or night outings or any other personal celebrations.

NATIONAL CONCRETE ACCESSORIES 905-440-7457

nca.ca

With over 50 years of experience, National Concrete Accessories (NCA), is Canada's leading manufacturer and distributor of concrete accessories. With 18 locations across Canada, including a manufacturing plant in Toronto, NCA is your one-stop shop for concrete form hardware, accessories and construction products.

NELLA CASA BELLA Home staging & decorating 416-843-4958

410-040-4900

nellacasabella.com

Nella Casa Bella is a full-service home staging, decorating and styling company servicing homeowners, realtors and property investors in the Greater Toronto Area and surrounding areas. With their extensive selection of rental furniture, lighting, artwork and accessories, they can help showcase your vacant or occupied home or condo to look its best.

REBECCAMUNN.COM 416-843-4958

rebeccamunn.com

Rebecca Munn is a clothing designer from Whitby. With 23 years of sewing and design experience she enjoys every aspect of creating clothing, from sketch to production. Her studio provides education, empowerment and entertainment for students of all ages across Durham Region. She offers over 20 different classes a week to kids of all ages (6-96).

SIRTONSKI WELLNESS SPACE

905-213-2043 sirtonskiwellness.com

Sirtonski Wellness Space is a alternative Psychotherapy and Counselling service, located centrally at the four corners in Whitby that specializes in providing creative mental health and wellness services to children (three years and up), adolescents, adults and families in the Durham Region. Through expressive arts, art therapy, play therapy and other creative approaches to healing, their team of professionals utilize a holistic, client-centered, strengths-based approach to counselling and therapy.

UOIT'S MANAGEMENT DEVELOPMENT CENTRE 905-721-8668

mdc.uoit.ca

Today's organizations face the challenge of keeping pace with a rapidly changing global economy. Managers spend much of their time dealing with everyday demands and have little time to broaden the core skills that help strengthen the company's capabilities. The mission of the Management Development Centre is to support managers to meet the competitive challenges of today's dynamic business environment by combining the latest business concepts with practical managerial skills. Individuals acquire the knowledge and skills to drive business to the next level.

2019 Mental Health Luncheon



Tuesday, April 16 11 a.m. to 1 p.m. Lakeridge Links & Whispering Ridge Golf Courses \$45 plus HST

SPECIAL GUEST & KEYNOTE SPEAKER Traci Melchor

NEIGHBOURHOOD NEWS

WHITBY OPTS-OUT OF HAVING PRIVATE CANNABIS RETAIL STORES

n January 21, with the support of Town Council, the Town of Whitby made the decision to opt-out of having private retail cannabis stores within its municipal boundaries.

More than 2,600 residents and people who work in Whitby provided feedback that helped Whitby Town Council make the decision. Specifically, 412 residents participated in a telephone survey and more than 2,200 online survey responses were received.

In addition to the lack of municipal control, the following local issues and concerns related to private retail cannabis stores were noted by Town Council and the Town as needing to be addressed:

- Total number of storefronts: Despite the current phased approach to issuing licences, there is no local control over the number of storefronts that could be licensed (and opened) in each municipality in the future.
- Private retail, instead of government operated: Private retailers will be permitted to sell recreational cannabis, as opposed

to having government-operated establishments as is done currently with alcohol through the LCBO.

- Lack of meaningful funding: The current proposed level of provincial funding is not a fair revenue split for municipalities to address cannabis legalization. There is also no funding currently dedicated beyond the next two years. The province - and the federal government - should do more to provide municipalities with meaningful sustained cannabis revenues.
- Location of storefronts: Provincial regulations set no minimum distance between cannabis retail stores and some potentially sensitive locations, such as daycares and postsecondary institutions. It is also the responsibility of the Town to search for store applications, as the AGCO (Alcohol and Gaming Commission of Ontario) will not provide direct notification. Municipalities only have 15 days to comment on proposed locations,

and comments are limited to certain topics and are not binding.

 Hours of operation: Private retail recreational cannabis stores will be permitted to open between
9 a.m. and 11 p.m. under the new extended hours that were announced in December 2018 for the LCBO and the Beer Store. There is no local control over hours of operation.

The Town will continue to work with the Regional Municipality of Durham, Durham Regional Police Service and other area municipalities to address local impacts of the legalization of cannabis.

For more information, view <u>Staff</u> <u>Report LS 02-19</u> or visit <u>whitby.ca/</u> <u>cannabis</u>.

SHOPPING LOCAL CREATES A WEALTHIER WHITBY!

BROWSE A FULL LIST OF MEMBER TO MEMBER (M2M) DISCOUNTS AT WHITBYCHAMBER.ORG/M2M.



Did you know we now have a community calendar?

Interested in advertising your event to the membership? All you have to do is log in to your account and fill out the form.

> Check out what's happening in your community!



THE CHAMBER IS MORE THAN JUST A NETWORKING FORUM, THE CHAMBER IS MY ADVOCATE, INTERPRETER, CHEERLEADER FOR SHOPPING LOCAL AND PARTNER IN DOING BUSINESS IN DURHAM REGION.

BRIAN PALLOCK, DIVE SOURCE SCUBA SUPPLY

We want to hear from you! Had a pleasant experience as a result of your membership? Let us know! info@whitbychamber.org

GET YOUR TICKETS TODAY! HURRY HARRERDD!!



SPONSOPSHIP OPPORTUNITIES FOR THIS FUN-FILLED EVENT ARE AVAILABLE! CONTACT INFO@WHITBYCHAMBER.ORG

ALL WHITBY CHAMBER OF COMMERCE INITIATIVES ARE MADE POSSIBLE WITH THE SUPPORT OF OUR PARTNERS AND VOLUNTEERS.



Meridian