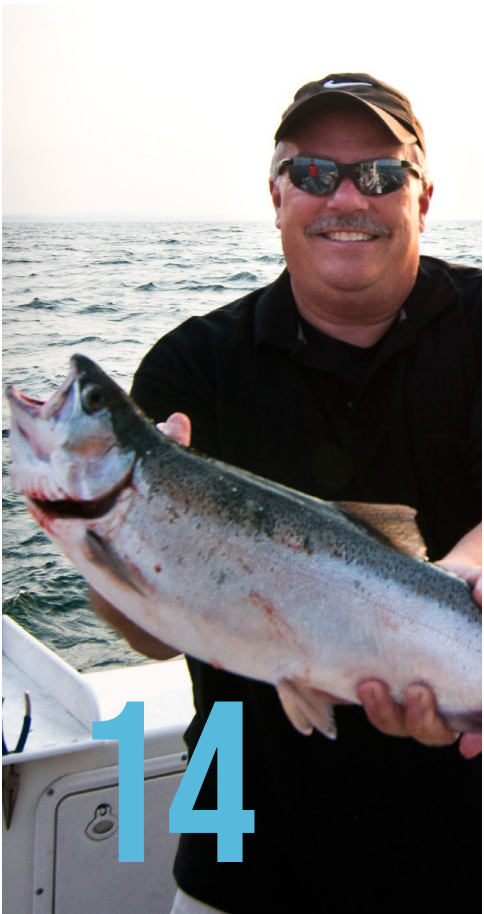




chamber
INSIDER

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2020 CORPORATE PARTNERS



FROM NATALIE

The last time Chamber Insider was delivered to your inbox, it was May. Not sure about the rest of you, but it seems like its been forever! I would imagine for many of our members it has absolutely felt like a very long haul, and it continues. Although we celebrated Stage 3, many of our businesses remain at a standstill – particularly those in events, travel and tourism. We as a Chamber team continue to be challenged by learning how to operate in this new context, while focusing our efforts on our customers' needs and the delivery of our products and services.

We've continued to host multiple free events monthly to ensure membership can continue to network and learn from each other, as well as a number of webinars, our AGM and the Speaker Rewind series. If you follow us on social media, you've probably also seen our [#Staycation2020](#) videos, highlighting the many amazing destinations we have right here in our own backyard. I hope you

and your families have been able to leverage some of these safe and local activities this summer.

Now we're planning forward into the fall, hosting a number of events online and in-person while ensuring we adhere to health and safety guidelines. Check out our events calendar for more details as they become available.

In addition to significant advocacy and keeping our membership updated on COVID response, we're now focused on recovery. Our partnership with the Durham Region Task Force continues to provide a broader framework for aligning efforts with region-wide economic development teams, BIAs, Chambers and Boards of Trade. The Chamber's Advocacy Committee has also launched [Ask a Leader](#) – a new way for members to reach out and get the answers to the questions they need.

Our team, several committees and our Board of Directors have continued

to meet regularly to ensure membership needs are prioritized, including the formation of our Diversity, Equity & Inclusion Committee. Thank you to our dedicated members and their support of so many volunteer efforts and programming throughout the summer.

I look forward (even through masks) to networking with all of you in person!



Natalie Prychitko,
Chief Executive Officer,
Whitby Chamber of
Commerce

UPCOMING EVENTS

CHAMBER ON TAP

sept03

IN CONVERSATION
WITH MAYOR
MITCHELL

sept15

MMORNINGS:
MARCUS MARQUES,
ABRISUITE

sept29




2020
business
summit

inform. inspire.

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Getting back to golf: the history of Fairway Friday

by Signature Events committee member,
Joel Davies



The Chamber is big on tradition. Tradition unites people across the generations. It's a way to pass on the joy and learning that occurs when groups of like-minded, community-driven folks connect with a common purpose. One of the Chamber's longest standing traditions is its annual golf tournament.

On Friday, September 25, Whitby Chamber of Commerce (WCC) is hosting its 33rd annual Golf Tournament. Since 1987, WCC members have been teeing off to raise funds for Chamber programming throughout the year. Incredible, isn't it?

The pulse of this tradition began a decade before the world saw Facebook, when the Commodore 64 was the world's most popular computer, and the Rick Hansen Man in Motion was two years in. If you feel like you've just been reminded of a past life – you have! The world was certainly a different place back then. (For the golf lovers reading this, the world's best golfer at that time was Greg Norman. He held the top spot in the Official World Golf Ranking for 62 weeks from September 1986 through November 1987).

The tournament's endurance speaks volumes about its success, for

supporting year-long Chamber programming, and for being a fun and relaxing activity between friends, colleagues, the community, and local businesses. In light of the events 2020 has bestowed upon the world, we can't think of a better way to shrug off the mess and stress of it all, if even just for a day.

The Planning Committee

The golf tourney is one of four signature events conceived, organized, and hosted by the Chamber each year. The others are: Connect Women, The Business Summit, and the Peter Perry & Business Achievement Awards gala. Historically, each event had its own planning committee. Since its inception, the Golf Tournament Planning Committee was chaired by



The Edward Henry Company team paused for a picture at the WCC's 2019 golf tournament.

long-time Chamber member and [2017 Peter Perry Award winner Trevor Bardens](#).

His leadership was an outstanding contribution to the event's success.

Now, we are pleased to inaugurate our new Signature Events Committee as the main point of contact for all annual Chamber events, including the Golf Tournament. Through the leadership of this volunteer committee, each event will have a common decision-making and development process.

Our Sponsors

For the second year in a row, [Campkins RV Centre](#) will contribute to the event's community presence and ultimate success as the Tournament Sponsor. We're deeply grateful to have the incredible support and commitment of this local business. Another big thank you to supporting sponsors [MicroAge Whitby](#), [PGL Environmental Consultants](#), [Abrisuite](#), [Vickery Electric](#), [North American Steel](#), [Edward Jones – Krista Deacon](#) and the many

hole sponsors who have jumped on board to support Chamber programming.

What's New This Year

We chose Friday for the event this year – FUNday! Because we could all use a little of that as the summer winds down. This year's tournament will also feature a Caesar bar, raffle, and an on-course puzzle provided by Durham Escape Rooms. We are still accepting prize donations so feel free to contribute – it's a great way to support local business and build your company's

presence.

"The WCC golf tournament has a 33-year history and not only are we proud of presenting this annual tournament, we're especially proud that we've invested into reimagining the event, like moving it to a Friday, and creating more fun on and off the course," said WCC CEO, Natalie Prychtiko. "As a major fundraiser to support Chamber programming, this event will be executed in partnership with Royal Ashburn Golf Club to ensure the safety of the participants, while delivering a stellar tournament experience."

Get specific details about this year's event on the [Chamber's website](#).

Good luck to everyone participating, and a huge thank you to all of our supporters!



Presented by
Campkin's
RV CENTRE

Fairway Friday

GOLF TOURNAMENT

New tournament date
Friday, September 25
Royal Ashburn Golf Club

whitbychamber.org/golf

Identity theft from your Johnson Insurance rep, Yvonne Brady

Our identity – it's a one-of-a-kind asset.

Whether it's a smartphone, a computer, a tablet or a smart TV, most of us use some sort of "connected" technology on a daily basis. We cannot refute the advantages we derive from these devices but neither can we ignore the risks.

The numbers don't lie. Statistics show that the rate of identity theft in Canada increased from 2.37 incidents per 100,000 residents in 2010 to 10.11 incidents in 2018, and having to deal with identity theft is much more stressful, confusing and time-consuming than taking the proper precautions to prevent it.

Here are some tips to help you keep who you are... who you are:

- Do not provide personal information over the telephone, unless you made the call
- Avoid mail, email or telephone solicitations of any kind, especially if your personal

information is requested

- Beware of spam emails and only click on links or attachments if the email comes from a trusted source
- Avoid keeping a written record of bank accounts, PINs, SIN and computer passwords (unless securely stored/under lock and key – not in your wallet or handbag)
- Unless you absolutely must, avoid public WiFi networks. They are never safe, trusted connections.
- Enhance security by setting up a double verification process to access important accounts
- Use different passwords for different accounts, making them as long as permitted. Use a phrase, replace letters



with numbers, use symbols, lower-case and upper-case letters ("#lw1LL5ucceeD") to create strong passwords, and change them regularly

- Do you shop online? Make sure there is a padlock at the top left of your screen, next to the URL

- Stay away from posting personal information on social networks; set your profiles to "private"
- Shred important documents that are no longer needed or used

It's up to you to protect your identity by taking the proper precautions, being aware of the risks and staying informed about current threats and scams.

Advocacy update

Advocacy Committee launches Ask a Leader

The Whitby Chamber of Commerce (WCC) Advocacy Committee has launched a campaign to ensure members have a direct line to their local leadership.

The objective is to continue a dialogue, respond to specific concerns and centralize the information by publishing the questions and answers so that our business community can remain informed.

Are you a member of the Whitby Chamber of Commerce (WCC)? [Use this form to submit a business-related question](#) to a specific elected representative and they'll do their best to respond as quickly as possible. The target turn-around time is five to seven business days.

The WCC Advocacy Committee will ensure the questions are sent to the appropriate respondent(s)

and may edit the questions to ensure clarity and avoid duplication. Contact information is requested to allow the committee to follow up if necessary, but will not be published.



Are you a member of the Whitby Chamber of Commerce? Submit a business-related question to a specific elected representative.



Building resilience in business

by Dr. Ken Chen, assistant professor in the School of Business at Trent University Durham GTA

The COVID-19 outbreak has unleashed an unprecedented shock to our economic and social systems. Business owners, operators and job providers are facing tough circumstances and revenue shortfalls.

Resilient businesses pay close attention to the controllable in their operations to survive and move on.

Focus on the following elements to pivot and rebuild your business:

First, entrepreneurs and business owners should know the state of expenses and cash flow in the business. Immediately assess if the business is still affordable. It's about the worst-case scenario. If cost reduction is necessary and people must be let go for now, make the cut fast, short and professional. An unaffordable business is a bad business in uncertain times.

Second, pursue known

financial and policy supports from all levels of governments. Banks also offer additional assistance. Contact them to secure additional resources for greater endurance.

Third, remember customers did not disappear. Many have simply had to suppress and defer their needs. Others now have new, unmet needs. Businesses can pivot to capture these opportunities and create solutions for them.

Fourth, companies can ensure their processes remain effective in this new normal and that employees have the tools and guidelines they need to perform as best as they can. For those who have reserves to invest in future acquisitions, extraordinary bargains and enormous savings may be on the horizon.

Finally, as we reopen our economies and communities, we know our customers will return but the

way they shop and interact will be very different. Health and safety will be top of mind. We need to address these concerns. We must also return to the basic and ask our customers: Is this what you want and how you want it? In a sense, little has changed because creating things that customers want is always what true entrepreneurs do.

Businesses of all sizes are seeking resilience and are finding ways to target the controllable. Focusing on these certainties in uncertain times provides a sense of progress and competence, which is tremendous not only for business resilience, but also for our own mental health and personal resilience.

Small but spectacular weddings

by Josie Naccarato, Digital Media & Marketing Manager at Royal Ashburn Golf Club

Does a spectacular wedding have to be BIG to be amazing? Do you need to invite your Dad's, brother's, cousin's, nephew's barber? During these uncertain times, we are staying positive and hopeful that things will be back to normal sooner than later. Unfortunately, there is always that voice in the back of our heads that tries to reason with the unknown. But that's just it, we just don't know. We can only prepare with the information we have in front of us right now. Our hope is that other venues continue to work with their couples, like we at Royal Ashburn Golf Club have been doing, to provide the best solutions without compromising our couples overall wedding vision.

Ready-Set Weddings

One of the most challenging and most debated items on the wedding to-do list is the dreaded guest list.

"Well if we invite Aunt Jill we have to invite cousin Marge."

"But, if we invite Aunt Jill and cousin Marge then we have to invite Uncle Alex, Aunt Bess and their kids."

Sound familiar? We've heard these conversations and most of us have lived them. We've heard the concerns of our couples and we've been working towards alternative solutions to try and relieve some of the stresses that go along with wedding planning, let alone the stresses of wedding planning during a pandemic. If a big wedding isn't for you, and analyzing every grand detail just isn't your style, that's OK! For couples looking for a more intimate, unique, economical and adventurous wedding experience, we are proud to introduce the Ready-Set Wedding Package, smaller guest count, but mighty beautiful.

The question is...

To provide an answer to the posed question above, does a wedding have to be BIG to be spectacular? Definitely not. The trend in smaller sized weddings such as Pop-Up Weddings and Micro-Weddings isn't something new. It means more in the budget for celebrating your wedding day with the people who are closest to you. Or maybe using some of those savings towards a new house, a snazzier honeymoon, extra savings for well, saving! The point is, you'll be saving money and celebrating what truly matters, love united. More intimacy, less planning and more time to enjoy your wedding celebration. When the time is right and you have worked with your wedding venue to coordinate all the details that bring your vision to life, it will be, what it should be, the most beautiful day of your lives.

Furthermore, we'd love the opportunity to work with you on creating a wedding day that speaks directly to who you are as a couple. Whether that is a WED NOW, PARTY LATER package you are looking for or just a ceremony in our beautiful gardens we'd love to talk about your options. For more information on our Ready-Set Wedding Package, Ready-Set Married Ceremonies, or any of our wedding packages, please reach out to our events team here at Royal Ashburn Golf Club. It would be our pleasure to help you create a truly magical wedding day,

that you and your guests will remember always.

Stay and play

With restrictions on short-term rentals lifted, we're also excited to offer our [Stay & Play Packages](#). Our cabins at Royal Ashburn Golf Club create the perfect atmosphere for a golf getaway with your besties. A much needed getaway with an amazing round(s) of golf, delicious food and beverage options and friendly staff to make your stay truly unforgettable.

in conversation with
MAYOR MITCHELL

TUESDAY, SEPTEMBER 15

12:30 TO 2 P.M.

Get a closer look at Town priorities during this in depth business-focused interview with Mayor Mitchell and guest interviewer, Doug Allingham.



whitbychamber.org/events

An interview with 2020 Jim Lavelle Award winner: Keith Cowley

On May 28, the Whitby Chamber of Commerce (WCC) held its Annual General Meeting in which it updated its membership on programming and finances as well as introduced the 2020-21 Board of Directors. In addition, the Chamber team had the pleasure of recognizing an individual for their volunteerism and commitment to the WCC by naming Keith Cowley as the 2020 Jim Lavelle Award recipient.

Inspired by the extraordinary contribution and commitment of Jim Lavelle to the WCC and to the community, the Board of Directors created an award in his name. Chosen unanimously by the Chamber staff, the Jim Lavelle Award is presented to an individual who has demonstrated the ideals and values of Jim Lavelle and the qualities he most admired in a Chamber member: commitment, determination, innovation and compassion.

Following the WCC's AGM, BDC's Keith Cowley answered a few questions about his career, life and commitment to volunteerism.

What does winning the Jim Lavelle Award mean to you?

You never volunteer for the recognition but it is a really nice gesture when the organization shows their appreciation. This is truly amazing as I know what Jim Lavelle did for the community and how he made a difference with his volunteering, and it is a real honour to be part of this incredible group of past winners.

When and how did you get involved in the Whitby Chamber of Commerce?

I started getting involved back in 2011 when I moved back to the BDC office in Whitby. You only get out of the Chamber what you put into it, so I started by joining the Membership Committee. Then I joined both the

Ambassador Committee and the Peter Perry & Business Achievement Awards Planning Committee and y'all haven't let me escape since.

What's your favourite Chamber memory?

It's a whole bunch of things but I think memories around the Business Achievement Awards top the list: the gratitude of business owners when they are nominated, the pride of their business when being showcased as one of the finalists, the extreme excitement and celebration of those winning the award. It is a really a rewarding event and worth all the time and effort.

What is something most people don't know about you?

Early on a career in banking meant a lot of transfers and moves, so I have lived in 15 different communities in Saskatchewan, Manitoba, Northern Ontario and Southern Ontario.

Tell me a little about younger Keith. Where were you born? How did you end up in your current career?

I was born and raised in small town Saskatchewan – there is no true hometown as my childhood was in three different towns and have moved continuously since. I followed my father's footsteps by joining CIBC as a young 'un and worked there for 11 years. A new career opportunity took me to Thunder Bay in 1989. With banking in my blood, I joined BDC in 1999 and as a result transferred to Oshawa in 2001. I have lived in Durham Region since, and after commuting to Toronto for a while, am proud to now live, work and play in Durham Region.

Your volunteerism in the community goes far beyond the Chamber. What other organizations are you affiliated with and why is volunteerism so important to you?



My father was the ultimate volunteer and instilled those values and the importance of making a difference in the community you live in. For me, it started with chairing the local annual swim meet when I was 16 years old. Since then, I co-founded 100 Men of Oshawa in 2015 where we have raised \$185K for local charities. I

recently became involved with the Oshawa Mayor Economic Recovery Taskforce and also remain involved with the local chapter of Crohn's and Colitis Canada, Boys & Girls Club of Durham Cowboy Chic fundraising event and just retired from my part-time acting position at the annual "A Spirit Walk" at Pickering Museum Village. In 2017 I was honoured to receive the Canada 150 Volunteer Award for volunteer work with Boys & Girls Club of Durham.

Your role is Senior Account Manager at BDC. Tell me a little about your job, I know it's a very unusual and busy time for you and your team.

With BDC handling the federal relief working capital loans for businesses impacted by COVID-19, it has been unbelievably busy, with unprecedented volume of requests well beyond our capacity. It is incredible working for an organization that can turn on a dime to set up the financing program just days after a \$10B relief program is announced by the federal government, and the changes continually being made to still try to deal with the resulting backlog. It's been continual long hours for the past 12 weeks but everyone remains committed to supporting all those businesses in need.

And finally, do you like pineapple on your pizza?

Yes BUT – the best discovery when we moved to Durham Region was Pizza Nova and their gourmet pizzas... mmmm! mmmm! And there are so many gourmet pizza options out there now!

Life insurance: how it adds value to your employee benefits plan



from your Chamber Benefits Plan rep, Wendy Matton

Many initially feel that life insurance is not a necessary component of a group plan, citing that they already have some in place. However, as discussions deepen, the number of individuals who don't know what or how much coverage they have in place is surprising. And, in many instances, they have "mortgage" insurance (bank's description) whereby the bank, (not a loved one) is the beneficiary.

Why group life insurance?

Group life insurance is low in a cost. Plus, depending on the group size, medical underwriting may not be required which can be extremely important to employees who may otherwise be uninsurable. Within group

plans, the life insurance component is often mirrored with accidental death & dismemberment which means that double the benefit will be paid if the death is accidental.

Common structure of group life offerings

While flat amounts are available, as part of compensation, it is not unusual to provide a life insurance benefit based on an individual's earnings. In larger groups, you may opt for differences in that option between different subgroups or 'classes' of employee. For example, senior roles within the organization that have a larger impact on the company's financial outcomes may have a benefit that is 2x or 3x of

their annual earnings.

Taxability of benefits and probate

Life insurance premiums paid by the employer on the employees' behalf is considered a taxable benefit. This simply means the premium is subject to income tax and will show up in box 40 of their T4 slip. The payout of these benefits, however, are tax-free to the beneficiary and they're not subject to probate.

Two important caveats to this are when there is no named beneficiary and a minor being designated a beneficiary without a named trustee. In the first example, when there is no named beneficiary, a life insurance benefit is paid out to the estate and becomes subject

to probate. Additionally, where the beneficiary is a minor and there is no named trustee, there can be months of delay and legal proceedings in order to have a trustee named after the fact and recover the benefit.

When you consider the nominal cost to your organization, whether you are providing a flat \$25,000 - \$50,000 or an earnings-based life insurance benefit, when you're dealing with grieving families, as an employer, you have a large impact when you help them

through the worse situation their family has to encounter.

For more information contact:

[Wendy Matton](#),
Group Benefits Consultant
905-668-3518

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Peter Perry Award

Nominations for prestigious award now open

[Nominations for the 2020 Peter Perry Award are open now](#) and close on Monday, September 14. Peter Perry was a founder of the Town of Whitby; an astute businessman and truly dedicated to his community. He served as an elected representative to the Parliament of Upper Canada, as Whitby's Township representative to the Home District Council, and was instrumental in the formation of Ontario County with Whitby as the County Town.

It is this spirit, enthusiasm

and dedication to the community that the WCC is proud to recognize today. Many people in our community give countless hours to make the Town of Whitby a better place. The Peter Perry Award is an extension of that commitment to giving back to our town and honours one outstanding individual who has made significant contributions to the community.

[The 2019 Peter Perry winner is Jim Flaherty.](#)

"We are so honoured as a

family, but I have to tell you how much this would have meant to Jim," said Deputy Premier and Minister of Health, Christine Elliott as she accepted the award on behalf of her late husband alongside two of their sons, John and Quinn. "He has won awards both nationally and internationally, but I know that the one that would have meant the most to him was the Peter Perry Award because it would have been given to him by the people of his own community. Thank you for remembering him."



Deputy Premier and Minister of Health, Christine Elliott accepted the award from Mayor Don Mitchell on behalf of her late husband alongside two of their sons, John and Quinn.

Building a greener Ontario

by Tiago Beleza, VPGM at Gerdau Long Steel North America, Ontario Operations

I am proud to work for a company that strives to make positive contributions to the Whitby community – both as a normal course of business and during a public health emergency.

Gerdau manufactures structural steel, piling, rebar, merchant bar, and special bar quality products for the agricultural, automotive, construction, distribution, energy, industrial, and mining markets. Our Ontario

operations include two steel production facilities – one in Whitby and one in Cambridge – and a network of nine scrap recycling facilities that provide raw materials for our Melt Shop in Whitby. We have 890 employees throughout Ontario.

While many companies have outstanding sustainability programs, Gerdau's whole business is designed around

sustainability and environmental stewardship. We make new steel products from a raw material feedstock almost entirely composed of recycled scrap metal. We purchase end-of-life vehicles, discarded appliances and other materials and transform them into new steel products.

Our production process generates a fraction of the carbon per ton compared

to steelmaking from virgin materials. Combined with the role of renewables on our energy grid, the steel that we make in Whitby is some of the greenest in the world

In addition to our environmental contributions, Gerdau is committed to responsible corporate citizenship. The challenges we have faced during the COVID-19 pandemic have given us an opportunity to rise to the occasion and live our value. We have proudly donated monies to a local foodbank, personal protective equipment and

sanitizer to Lakeridge Health Foundation, to the Oshawa Fire Services and Whitby Fire Services, as well as several long-term care facilities in Durham Region and the surrounding area.

The COVID-19 crisis has caused significant challenges for our business, but our Ontario plants are well-positioned to resume full operations once the province safely returns to pre-COVID-19 capacity. We are hopeful that policymakers will soon be able to turn their attention to measures to stimulate the economy, including an

infrastructure investment program. This would have a tremendously positive impact on Gerdau, other Ontario businesses, and our workers. Now more than ever the focus on green procurement by using more Ontario/Canadian made steel would be a win-win for the environment and our business community.

We look forward to working with you on the safe reopening of our economy, and on our collective return to health and prosperity.



2020 business summit
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Whitby Chamber of Commerce



Whitby Chamber of Commerce

@ MORNINGS

Digital transformation and cyber security
Presented by Marcus Marques, Abrusuite
Tuesday, September 29 from 9 to 10:30 a.m.

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aerotek1.ca

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altavistaadvisors.ca

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avenuemedspa.com

Brooklin Vision Care
289-240-6610
brooklinvision.ca

ComHealth
905-556-2405
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Contact your local advisor to learn more:



Wendy Matton
905-668-3518
wmatton@hmabenefits.ca



Neighbourhood News

Lakeridge Health's Community Advisory Panels seeking new members to reflect changing communities

The volunteer Community Advisory Panels (CAPs) of Lakeridge Health play a critical role in highlighting community needs and defining the services that matter most to the diverse communities within Durham Region.

As advisors to the Lakeridge Health Board of Trustees, CAPs have a unique opportunity to shape health care in their communities and ensure that service planning and care delivery are guided by what is important to the people of Durham Region.

Our four panels represent the geography of Durham Region (Ajax Pickering,

Clarington, North Durham and Oshawa-Whitby). CAP members play an important role by:

- Offering insights and advice to the Board of Trustees;
- Sharing information between Lakeridge Health and the community; and
- Bringing forward community-specific concerns, questions and suggestions.

To strengthen the diversity of the CAPs and support their work moving forward, Lakeridge Health is seeking new members to join the CAP in their area.

Lakeridge Health is asking for your help to encourage your colleagues, members and partners to consider applying for this important volunteer opportunity by forwarding this email to your distribution lists, posting the information on your website and social media accounts, and including it in an upcoming newsletter.

Interested community members are invited to visit Lakeridge Health's [website](#) to learn more about the application process and distinct requirements for each of the local CAPs. Resumes with cover letters must be received by September 10, 2020.

Are you a fan of the Chamber?

Download the FanSaves app today to browse #WCCProudMember deals.



Neighbourhood News

Town of Whitby Economic Recovery Plan Survey

Implementation of the Town of Whitby's Economic Recovery Plan is underway and will continue for the remainder of 2020 and 2021.

Five priority areas that will influence our economic recovery efforts:

- Retain existing businesses by providing resources and support programs
- Revitalize Whitby's

downtowns by managing main street impact

- Foster and sustain growth in the innovation economy
- Engage with post-secondary institutions and other service providers to improve workforce employability
- Improve customer service processes and business experiences

In order to help the town better understand the needs of our business community, please complete this short six question, [Economic Development Recovery Plan Survey](#).

The information provided will help inform and support the Town's Economic Development Recovery Plan. Any questions related to the survey can be directed to ecdev@whitby.ca.

CHECK OUT OUR COMMUNITY EVENTS CALENDAR



Whitby
Chamber
of Commerce

whitbychamber.org/communityevents

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All Whitby Chamber of Commerce initiatives
are made possible with the support of our
membership, partners and volunteers.

...thank you.