



P.O. Box 623, Whitby, Ontario L1N 6A3
905-728-2899 <http://www.dhsba.com> info@dhsba.com

2002-2003
Board of Directors

President

Anne Louise Currie
Digital Ripple
Tel: (905) 721 0285
Fax: (905) 721 1335
Toronto: 416-410-5726
alcurrie@digitalripple.com
www.digitalripple.com

Vice President

Mary Macleod
Publishing by Mac
Tel/Fax: 905-683-9988
mary@publishingbymac.com
www.publishingbymac.com

Treasurer

Susan Mladenovich, CMA
The Accounting Department
Tel: 905-665-7514
Toll Free: 1-800-808-5269
susan@accountingdepartment.ca
www.accountingdepartment.ca

Membership Director

Linda Callister
Lakeshore Wholesale Promotions
Tel: 905-430-1622
Fax: 905-665-7703
lakeshorepromo@sympatico.ca
www.lakeshorepromo.com

Marketing Director

Deborah Pecile
Saberlink Imaging
Tel: 905-434-2500
email@saberlinkimaging.com
www.saberlinkimaging.com

Programming Director

Sue Sutcliffe
Desktop Imagery
Tel: 905-263-2666
Toll Free: 1-800-579-9253
Fax: 905-263-8989
sue@dti-web.com
www.dti-web.com

Director

Nancy Rogers
Writing & Editing Services
Tel/Fax: 905-655-8172
write.rogers@sympatico.ca



from the President



Too often, the holiday season seems crowded with too much to do. Completing client work, business planning, marketing and managing cash flow, all compete with expanded social and family obligations. The joyful anticipation of the holidays seems to get lost in the bustle of preparation.

So how do we, as small business owners make it through the holidays, keeping our customers happy, our businesses profitable, while finding time to enjoy the season with family and friends? Honestly, I'm not sure I know, but, I decided to do a little research to try and find out how other business people do it. That's one of the great things about DHSBA, when you have a question, or need some advice about this complex, difficult, and rewarding process of building your business, you always have people to ask.

I did some calling around, and below is a sampling of the great advice I got from just a few of the smart and successful people I've met through DHSBA (Note: responses are summarized).

"Don't try to do it seven days a week. Work 5 days and take the weekends off." Linda Callister, Lakeshore Promotions, two years in business.

Do what you are. Don't contort. Move forward concentrating on doing the things you do best. Contorting is tough and expensive. Have other people in place to do what you're not good at. Carol Ann Walker, Durham Business Advisory Center

Make sure you book time for yourself, but have a contingency plan in place over the holidays. Figure out ahead of time how to make sure your customers needs will be met if you are planning on being away. It's a good time to make personal contact with your customers with a card. Pace yourself, do first things first, and keep to your game plan. David Swain, David Swain Racing, ten years in business.

Renewed by these bits of wisdom, I am reminded of how important it is to stay connected to customers, colleagues, family and friends, and to my own sources of energy and inspiration. I will keep this advice in mind, as I complete my work for 2002, enjoy the holiday season, and look forward to next year. I wish you all a joyous holiday season and a peaceful and prosperous new year!

Anne Louise Currie
alcurrie@digitalripple.com

Congratulations to Leslie Laycox, Access To Health who won our draw for the on-air interview with David Cohen at The Bridges to Better Business conference in October.

Director

Carol Ann Walker
Business Advisory Centre Durham
Tel: 905-665-6402
Fax: 905-665-6403
cawalker@businessadvisorycentre.org
www.businessadvisorycentre.org

Director

Michelle Shurland-Jadoo
What Women Want
Tel: 905-426-3562
mshurlandjadoo@yahoo.ca

Past President

Debra Milne
ProfessionalOrganizers.com
Tel: 905-686-5682
debra@professionalorganizers.com
www.ProfessionalOrganizers.com

Founder and Past President

Betty Penny
Penny & Associates Inc.
Management Accountants
Tel: 905-985-0712
betty@pennyinc.com
www.pennyinc.com

Advisor

Jennifer Morrison
Durham Region Economic Development
Tel: 905-723-0023 ext. 3331
Fax: 905-436-5359
jennifer.morrison@region.durham.on.ca
www.region.durham.on.ca

Design and Layout by Publishing by Mac
www.publishingbymac.com

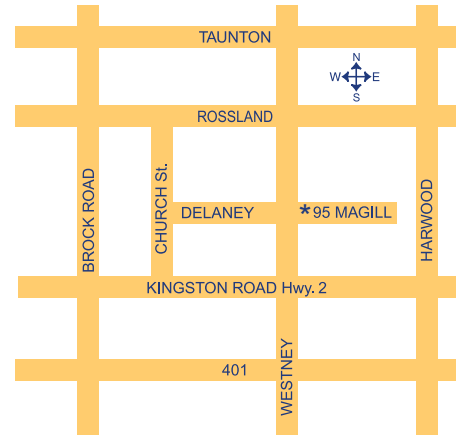
Member's Meetings

95 Magill Drive, Ajax

DHSBA Members meetings are now held at the McLean Recreation Centre, 95 Magill Dr., (Westney & Delaney) Ajax, on the 2nd. Wednesday of the month - schedule and topics on page 4. Members \$15.⁰⁰ Guests \$20.⁰⁰*

Join DHSBA at the meeting and have \$5.00 applied to the membership dues.

Pre-register by calling 905-728-2899 or <http://www.dhsba.com> or info@dhsba.com



Guest Program

**DHSBA Members . . .
Bring a first time guest/potential member
to the meeting and your guest is Free!**

Toys or Tools Technical Panel

October Member's Meeting

Victor Leone - Low on Toner

Fax Machines

All-in-one machine? Why and why not?

Why?

all-in-one . . . is what it says. You get to print, copy, scan, and fax . . .in one convenient machine. You save space because you only have one machine that does all four tasks. You save time because you don't have to go out and buy different supplies for it . . . and because you are saving time, that means you are saving money!

Why not?

When you are just starting, maybe not so busy, an all-in-one is great. But when you get busier, printing all the time, receiving faxes all the time and copying all those important documents, an all-in-one machine may not be the right one for you. You can only use each function one at a time.

Printers

Things to consider before you buy a printer . . . Laser or Ink jet?

If you want that beautiful colour print...and you need to print in colour, then you may want to get the ink jet type. Again, if you get busy and start to print copy and get a lot of faxes, this economical machine can become very expensive to maintain. Black ink alone will cost you from \$40- \$50 depending on the model of your machine. Colour cartridges cost from \$45 up \$80, again, depending on the model of your machine. Both cartridges will give you about 400-500 pages, (for a lot less) depending on what you are printing.



If colour is not all that important, you can to get a laser printer. It is very economical to run and the print quality is nice and sharp. If you get a laser all-in-one machine, be sure to ask what the consumables are going to cost. Are they easy to find? How about service...is it easy to find a place to get it serviced or repaired if the need occurs.

Bottom line...find out what your needs are and do your research *before* you go shopping.

"Your printer will ask for us by name"

905-665-5300

www.lowontoner.com



Terry Darbey - Office Depot

When shopping for a computer keep the following in the back of your mind: You will probably be purchasing a computer every three years for your home office business. Save yourself money and buy low/mid in price. They will last just as long.



Spend more on a monitor. You tend to replace your computer 2 to three times before buying a new monitor.

Look at a LCD monitor; the prices have dropped, they are better for your eyes, and they take far less room on your desk.

Beware of deals that seem too good to be true. They are usually missing cd writers, have old operating systems, old technology, or the financing ends up costing you double for the computer.

Pre-set your spending limit and remember the 3 year rule.

Any other questions? Feel free to call Terry at Office Depot. 905-576-8707.

Dave Whitaker - The Phone Authority Inc.

One of the panelists at our Toys or Tools – Determining the Ideal Technology Solutions for Your Business session was Dave Whitaker, from The Phone Authority Inc.

Since 1989, Dave's company has been helping businesses of all shapes and sizes to better understand the myriad of business telecom products and services that are available.

Dave started his presentation by reviewing recent events such as the bankruptcy and creditor protection status of some phone carriers. Ensure that you're comfortable with the risk of not having phone service if your carrier goes out of business, before you switch phone carriers.

He went on to outline little-known products and services, such as Prime Line, a service where you can have a 416 phone number without being based in Toronto (ideal if you have Toronto customers and want them to see you as a local company); and Local Link, a bundled phone service package including features like off-premise transfer — your office can transfer an important caller to your home, cell phone or cottage, without the caller being aware that the you're away.

Check carefully before changing phone carriers.

Moving into telephone equipment, Dave advised that a phone with lamp, which flashes when you have a new voice mail message, improves your callback time, and, you won't have to pick up your phone to see if you have new messages.



Dave advised that a business phone number provides a free white and yellow pages listing, and a feature-packed business line is only a few dollars more than a fully loaded residential line.

At the conclusion of the session, Dave's bottom line was that the decisions you

make today impact your business for many years to come. He invited any members who have questions to call him — advice is free from The Phone Authority.

Dave can be reached at 905-428-0500 ext. 22, toll free 1-888-657-4011 ext. 22 or dwhitaker@phoneauthority.com.

The Phone Authority carries a wide range of phones and phone equipment, and business high-speed Internet services. They can place an order directly with the phone company on your behalf, for one-point-of-contact convenience.

John Leonard presents **Dynamic** LIVING

November Guest Speaker

Dynamic Living is that kind of life which is filled with joy and happiness all of the time. A life that is worry free, continually in the process of worthwhile goals and is totally well adjusted in all of life's six major areas. Also watch, read, associate, and surround yourself with only positive things. For more info call John at 905-426-4676 Ext. 228





White Glove
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905-767-7663
Clean Enough For A Queen
Bonded & Insured

Whitby businesswoman keeps on giving back . . . from The Durham Business Times December issue
www.durhambusinesstimes.com

Congratulations to our own Debbie McCulloch of Money Concepts as this year's winner of the Certified Management Accountants Community Service Award (CMA). She donated the \$1,000 cash award to Girls Incorporated of Durham (formerly Big Sisters Association of Ajax-Pickering). "I like what they stand for," explained Ms. McCulloch, who has been a Big Sister with the organization for six years.



Durham Home & Small Business Association

is a non-profit organization that promotes excellence and growth in home and small businesses in the Durham Region.

Our focus is to provide members and guests with opportunities for education, networking, information exchange, fellowship and business promotion.

Members of the DH&SBA:

- attend regular monthly meetings, workshops and seminars at special member prices
- have their spouse/partner included with their membership
- display their promotional materials at meetings
- learn useful, timely and practical skills
- participate in special member incentives
- have their name and business listed on the DH&SBA web site (with links)
- have the opportunity to interact with other like-minded individuals
- are kept informed of government activities affecting home and small business
- are involved with a reputable organization with a dynamic membership!

You could win the prestigious Business of the Year Award presented at the Annual General Meeting. Ask for details.

2002/2003 Meeting Schedule

All DH&SBA Regular Meetings are held at the McLean Recreation Centre, Ajax (Westney/Delaney)
6:30 p.m. - 9:00 p.m. (second Wednesday of each month)
Topics are subject to change.

- September 11, 2002 - Unmarketing
- October 9, 2002 - Technology Forum
- November 13, 2002 - Dynamic Living
- December 11, 2002 - Social Evening
- January 8, 2003 - Organizing & Time Management
- February 12, 2003 - Achieving Balance
- March 12, 2003 - Dealing with Difficult People
- April 9, 2003 - Gain Confidence When Speaking In Public
- May 14, 2003 - Internet Marketing
- June 11, 2003 - Annual General Meeting



Membership Application

DH&SBA

P.O. Box 623

Whitby, Ontario

L1N 6A3

905-728-2899

<http://www.dhsba.com>

info@dhsba.com

- Newsletter
- Education
- Workshops
- Discounts
- Support
- Meetings
- Encouragement

* by providing this information you are hereby authorizing publication on the DHSBA web site

- Individual Member \$40.00 Annual Fee
- Corporate Member \$60.00 Annual Fee

Yes, I want to join!

Name: _____

Spouse/Partner Name: _____

Business Name: _____

Description of Products/Services: (what you would like displayed on the website as a description for your business) _____

Address: _____

City: _____ Postal Code: _____

Phone: _____ Fax: _____

Internet Address*: _____

Email Address*: _____

Signature: _____

Date: _____

Cheque enclosed in the amount of \$ _____