



We provide members with opportunities for information exchange, education, fellowship and business promotion.



DH&SBA Benefits

- Newsletter
- Workshops
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- Meetings

What Do We Offer?

The DH&SBA holds monthly meetings with terrific guest speakers, creative workshops, seminars and strong networking and development. Our mandate is to provide you with the very best in development at an economical price.

Guest speakers are carefully selected to provide the best in educational development as well as an entertaining evening.

Annual membership is only \$40.00 and provides you with a multitude of speakers, a chance to network, an annual subscription to

Home Business Report, deals on important items to the home and small business such as long distance services and, most importantly, an opportunity to share ideas and have fun with peers.

So what are you waiting for? Join today and start on your road to success with the Durham Home & Small Business Association. For further information on the Association and upcoming meetings, call our hotline at 728-2899 or visit our website at www.dti-web.com/dhsba.

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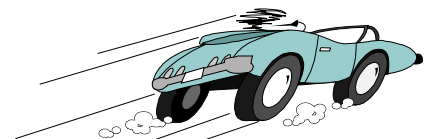
President's Message

To be a success running your business is a lot of work! What I've actually started to understand is that just because you have a range of business skills and even the proper tools, to be successful you have to focus on what you do best and leave some things for others to do. I used to think I could manage my books without help ... wrong. For those that know me well, small details are not my strength but unfortunately keeping books involves details, lots of details. At first I just struggled along but as business increased and diversified I became more and more confused. The solution was simpler than I thought, get help. I was amazed that after professional intervention how much more in control I felt. The lesson for others is; don't wait. The same principle is true in

other areas such as promotion, marketing, creating flyers, web pages and customer service. The best part about seeking help is that it is right under our noses, in our association. No need to deal with strangers, these are people you can get to know before you ever spend a cent and from my experience their services are all reasonably priced.

It's taken me over a year to understand that even though I've chosen to run a small business I don't have to think small. Thinking big and making smart use of the resources around you will take the work out of running your business and help make you the success you dreamed about.

David Swain
David Swain Racing



1998/99 Board of Directors

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An Economic Plan for the Millenium

DREDAC (Durham Region Economic Development Advisory Committee) has hired a consultant, **Malone Given Parsons**, to carry out a six-month study of the economy of Durham Region, culminating in the preparation of an Economic Plan that will guide the Region into the 21st century.

The purpose of this exercise is to take a fresh look at the previous plan that was developed in 1996 and develop a new vision reflecting the various sectors of Durham's economy. A key component of the planning process is to consult with approximately 600 groups in order to evaluate the strengths, weaknesses, opportunities and strengths of Durham Region.

The consultant will initially preparing a Backgrounder which

will provide a valuable snapshot of the Region, consolidating the research and findings on the nature and direction of the Durham economy. Following this, the consultant will propose a comprehensive economic strategy, including a list of action items to be pursued by DREDAC on an on-going basis in partnership with affected stakeholders.

Members of our Association will be particularly interested in another component of the process, in which the consultant will examine the inter-relationships of all the business associations in the Region and their respective contributions to economic development. Suggestions will be made on suitable areas of co-operation and collaboration between these various groups.

Finally, the consultant will be presenting a com-

munication plan that addresses ongoing community and stakeholder relations throughout the planning process and the implementation period.

This study is being commissioned by a working group within the DREDAC committee, which includes Bob Martindale, Vice-President of the DHSBA. In addition, Betty Penny, founding President of our organization, is also past Chair of DREDAC, so our interests will be well represented in the study process.

The study commenced on April 12, and the final report is due for completion by mid-November. Further information on the progress of the study will appear in subsequent issues of the newsletter.

Handy Hints: Courtesy of CHEF POINT (<http://www.chefpoint.com>) The world's most dynamic on-line cookbook and every cook's best friend!

If fish is on your menu, here are some tips to assist you in selecting one that is fresh and free of harmful bacteria. Make sure the eyes of the fish are clear and don't have a cloudy or sunken look. If the fish has a very strong fishy

smell it has probably sat too long and you should avoid purchasing it. The gills should be red, denoting that there is still oxygen left in the dying cells. The skin should be free of slime. Push down on the skin with your

finger, if it's fresh it will bounce back to its normal shape. Don't forget to save your bones so you can make a tasty fish stock or chowder later. The fish bones can last up to two months in your freezer!

Did you miss these?

FINANCIAL PROFESSIONALS FORUM - NOVEMBER 18TH, 1998

- Speakers:**
- Debbie Adamson** – Financial Planner with Money Concepts Capital Group Corp
 - Mike Finer** – Insurance & Benefits Consultant with TPA Investment Planning Inc.
 - Robin Mason** – Barrister & Solicitor with Mason & Bennett
 - Kelly Campbell** – CMA with Campbell and Associates CMAs

This event was an excellent opportunity for DHSBA members to learn various financial and risk protection ideas. The topics covered were creditor-protected mutual funds, risk protection through individual or group insurance, how to choose the right accounting package for your company and various legal ideas for a small business owner.

Debbie Adamson discussed how people often overlook the most important asset in their company - themselves and the safe keeping of that asset. The potential impact of something happening to a small business owner could be devastating. By taking out such things as business overhead insurance, key person insurance, critical illness or disability insurance, the risk of losing your company is greatly minimized. One other topic was Segregated Mutual funds which, if set up correctly, can be protected from creditors and the have a guarantee on your principle which other mutual funds do not have.

Mike Finer discussed the benefits of belonging to a group when purchasing health and life insurance. There are many plans available to individuals who are perceived to be part of a group. Mike has prepared an excellent group plan for the members of the DHSBA which requires only 5 members to get started.

Kelly Campbell presented a variety of accounting packages for the small business and provided an ex-

cellent explanation of when each package would be appropriate. She also handed out a mini-questionnaire that the business owner can complete to assist them in the choice of accounting package. It is important that you identify your reporting needs prior to purchasing an accounting package since you could end up with a system that creates more problems than it solves.

Robin Mason provided some excellent points on the importance of having a will plus a list of the top ten legal concerns and responses to then.

The DHSBA member that was showcased was Jennifer Jones Catering. Jennifer is still operating her business part-time with plans to become fulltime once the business grows. She prepares the food herself, does the catering and presentation. Jennifer explained the intricacies of health regulations and licensing required to operate a catering business.

Overall the evening was a very successful presentation of financial information for the Small Business owner and the active question period provided attendees with even more information than was presented. If you would like to contact any of these presenters please call the DHSBA hot line at 728-2899 and leave a message. Thanks are extended to all of the presenters and event organizer Debbie Adamson.

DHSBA WINE TASTING EVENT - DECEMBER 16TH, 1998

The December annual wine event was a rousing success once again. Chuck Byers of Vintage Ventures prepared a wine menu for Christmas Dinners and included nine selections of wine that could be served throughout the evening. The choice

ranged from champagne, sweet white wine, dry white wine, red wine and liquors.

continued on page 4

Wine Tasting...

continued from page 3

Chuck has a vast wealth of knowledge on how to choose a wine, open them correctly, and taste test the bottle you have

purchased. He advised how one would decide what wine to serve with each course to ensure they complement each other.

A large group was in attendance to listen and then taste the choices Chuck recommended.

Thanks to Chuck for preparing this enjoyable event for the DHSBA.

STARTING YOUR OWN BUSINESS – FROM SCRATCH JANUARY 20TH, 1999

To say that this event was very successful would be an understatement. A large group of members, guests and prospective members were exposed to three excellent presenters and a wide range of topics.

Sherri Robinson spoke on behalf of the Durham Resource Center. She explained that this is the place to go for assistance in starting out, preparing a business plan and using their computers for Internet searches. There will be seminars presented in the near future to assist those starting up a new business. In addition there are offices that can be rented at a reduced rate for 2 to 3 years to help get the small business owner out of their home.

Sherri then spoke on behalf of her employer, the Royal Bank. She is the manager of the Small Business area for Scarborough and Durham. There are a variety of courses being offered for small business owners. You can choose from an 8 week, 1 hour seminar series or 2 hour seminars once per month. Some advice given by Sherri was that you can't do it all yourself, so hire a bookkeeper, marketer or whatever

it is that you need to fill the gap. Know what you do best and stick to that.

Martin Wales of Business Results provided many ideas on marketing. Some ideas were, don't spend money on marketing if you don't need to, communicate and relay to people what you do, teach others how to talk about what you do, ask for referrals from your existing customers and find out who sells to your customer and help them sell. Martin offers courses on marketing and has some proven ideas that are worth looking into.

Kelly Hanson-Lee from Bell Home Network Program call center spoke about the various options to your setting up your phone lines. They have established a Call Center that you can use as a resource to help you determine what type of lines you need now and in the future. This gives you access to the experts in this technology so you will be spending your money wisely and be able to serve your clients efficiently and effectively. They also have a newsletter and website in addition to their Call Center.

Thanks to all the presenters and event organizer Suzanne Fleury.

Handy Hints:

Courtesy of **CHEF POINT** (<http://www.chefpoint.com>)

- the world's most dynamic on-line cookbook and every cook's best friend!

If you have a recipe that calls for peeled tomatoes, just plunge them into a pot of boiling water for 20-30 seconds, remove and place into a bowl of ice water. Once the tomatoes have cooled the skins should peel off easily.

If you're making a stock or consommé, try using a

spice bag. Simply cut a small square of cheese-cloth, put in your spices (be sure to crush peppercorns first for better flavor), tie off the top with a piece of string and place into your stock. When you have attained the desired flavor remove the bag and discard. This method will keep your stocks and consommés clear and they'll have great flavor!

How The Right Colours Can Enhance Your Business Success

or

Everything you wanted to know about colour Analysis but were afraid to ask!



Who Will Benefit From Colour Analysis?

It is for any man or woman who cares about their appearance. Perhaps you are looking for a job or promotion; you need to obtain more respect from others; you want to feel better about yourself; you are going to do presentations in front of others; you plan to be on camera; you need to project confidence and authority.

Why Take The Time?

You will take about two hours out for yourself. You will be in a quiet, peaceful, caring atmosphere and get to know a little more about yourself. The information you receive will last for your lifetime. You will see how great you look in the colours that are right for you and see how the wrong colours detract from your appearance.

When you discover the colours that compliment your hair, skin and eye colour, you will notice how much younger and healthier you appear. You will now be able to save time and money when you go out shopping for clothes. Your wardrobe will be easier to coordinate with your new found knowledge. Women will be shown that only a few makeup colours are needed to help them look great!

What Happens During A Colour Analysis?

After filling out a client form, your colour master will explain to you: the difference between warm and cool colours; what the right and wrong colours do to you; how to individualize your colours; and how each Season differs.

Your colour master looks at your eyes with a magnifier to check for certain patterns characteristic of each Season, then takes a few moments to study you hair colour.

Before colour draping can begin, your colour master will drape you upper body with a white cover (to block out the colours you're wearing). If your hair is dyed, it will be covered with a white scarf. The colour master covers herself with a white garment.

With you seated in front of a mirror, the real work begins when your colour master clips on two sets of colour drapes, one on each of your shoulders; one set is "warm", the other is "cool". After comparing the two sets of colour drapes, you will be told which skin undertone you have - warm or cool (the group of colours that harmonize with your skin, hair and eyes). Another set of drapes (based on the results of the first set) is placed on your shoulder. Again a comparison is made to discover your "Season"; Summer, Winter, Spring or Fall. Your seasonal palette is explained showing you how to be in colour harmony with your body (you will be wearing your clothes, your clothes will not be wearing you!)

A short break is then taken with a beverage served if desired.

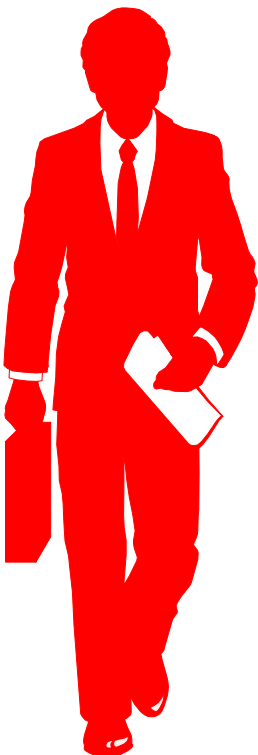
For women, the next step is a complete makeup lesson using the colours that enhance the results of the colour draping session. After you apply your makeup as instructed, your seasonal drapes are placed on your shoulder again, one by one. You will see the great results; the right colours in clothing and makeup that make you shine!

For gentlemen, there is time for a wardrobe style analysis (e.g. suitable ties, belts, shoes for your Season, suitable colours and types for business and casual wear).

At the end of the consultation each client receives a colour wallet for their pocket or purse. The colour master follows up later with a personalized handbook containing useful information to start you on your new adventure with colour!

All client personal information is kept strictly confidential.

Never underestimate the power of colour!



**YOUR RAINBOW COLOURS
BUSINESS OF THE YEAR
1998
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Meetings

Meetings are held on the **t h i r d Wednesday of each month from 6:30 - 10:00 p.m. at the Toronto School of Business at the Oshawa Centre** unless otherwise specified (exceptions are July and August when other events are scheduled). Meetings will be promoted via monthly mailings, on Durham BIZ-events (<http://www.dti-web.com/events>), via news releases and media coverage. Past meetings are now being recorded in our scrapbook.

Members can display business card brochures and cards prior to meetings and participate in informal networking sessions following the meeting.

A couple of members are profiled at each meeting – thus providing everyone with a detailed description of the services they offer. If you're interested in being profiled, please phone and leave a message on the DHSBA HOTLINE (905) 728-2899.

Members will be contacted by phone, fax, e-mail, or mail as new information becomes available or special events are scheduled. If your information changes, please phone and leave a message on the DHSBA HOTLINE (905) 728-2899, or contact us now. For more information or to register for events, call the DHSBA HOTLINE (905) 728-2899, or contact us now.

Durham Home & Small Business Association Meeting Program Schedule

May:	International Marketing/Globalization Learn about the opportunities for small business in the international marketplace. Hear the inside story from small business owners who have successfully launched into the international forum.
June:	Annual Meeting / Elections & Dinner Don't miss what is always a fun and informative annual event! Watch for the newsletter for details on the very intriguing keynote speaker. The location for this year's gala event is the Deer Creek Golf & Country Estates! (Taunton Road West of Highway 23 to Salem Road, turn right & go north to Buggy Lane, turn right to #23)
July and August:	Summer Break Fun Events - car rally, corn roast, golf. Take advantage of the opportunity to come out and have some fun and network at these great events.
September:	Why I Hate Public Speaking Learn some great tips for improving your public speaking skills. David Swain, motivational speaker and Human Resources expert, will lead a fun and practical session that will leave you enlightened and ready to grab at that next speaking opportunity to promote your business!



Yes, I want to join!

Membership Application

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701 Rossland Rd. E.
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Whitby ON L1N 9K3

- Meetings
- Networking
- Newsletter
- Workshops
- Discounts
- Support

Name: _____

Company: _____

Type of Business: _____

Address: _____

City, Prov, PC: _____

Phone: _____

Fax: _____

Cheque Enclosed (\$40.00): _____



Annual General Meeting and Awards Dinner

**June 21, 1999 — 6:30 - 9:30 p.m.
\$30.00 per person**

This year's annual general meeting and awards dinner will be held at Deer Creek Golf & Country Estates in Ajax. Tickets cost \$30.00 and admission will include buffet dinner and a special guest speaker.

Buffet includes: Assorted Rolls
Salmon, Chicken and Roast Beef
2 choice of salads
Pasta with Marinara sauce
Potato
Medley of vegetables and relish tray
Choice of dessert cakes served with coffee or tea.

The agenda for the evening is:

Networking and mingling (cash bar will be open)
Dinner
Special Guest Speaker
Awards Ceremony
Election of New Board of Directors

The DHSBA Outstanding Business Achievement Award and special recognition awards will be presented during the ceremony which will be followed by the elections for the board of directors.

The DHSBA Elections to the 1999-2000 Board of Directors:

Elections for the board of directors will be held at the Annual General Meeting.

The criteria is simple: You must be a paid member of the association and in good standing. The term of office is from the date of the election until the following annual general meeting. All paid members at the Annual General Meeting will vote, by secret ballot if requested, to elect the Eight representatives to serve on the board.

Should fewer than three members in good standing (and we certainly hope this doesn't happen) stand for the election at the Annual General Meeting, then a special meeting of members will be called for the purpose of electing the new Board.

Nomination Ballot:

Name: _____
Company Name: _____
Address: _____
City: _____
Telephone: _____ Fax: _____

**Send to:
DHSBA, 50 Goldring Drive, Whitby, Ontario L1P 1C1
or Fax to (905) 985-5203**



DURHAM HOME AND SMALL BUSINESS ASSOCIATION

Company Profile

This questionnaire will assist the Special Events Committee in evaluating nominations for the 1999 Outstanding DHSBA Business of the Year Award, and will also be helpful in enhancing the Association's database of members.

Name of Firm: _____

Address: _____

Phone No. _____ Fax No. _____ E-mail: _____

Web Site Address, if applicable: _____

Type of Business: _____

Nature of the Business *(please explain the services you offer):*

Note: If you have a brochure or flyer, please enclose it with this form.

Market Area: _____

When did you establish your business? _____

Number of employees, if any: _____ Is it a home-based business? _____

Are you involved in any community organizations (e.g. service clubs, non-profit associations, etc.), sponsorships or other business groups? If so, please explain below:

How long have you been a member of the DHSBA? _____

How do you feel that your business contributes to the economic and/or social life of your community?

Thank you for taking the time to fill out this questionnaire. Information provided above will be used only for the purpose of maintaining the DHSBA's database, and will not be divulged to any other parties.