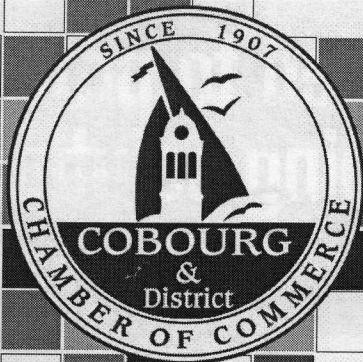


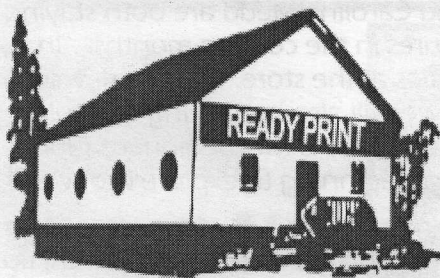
UF Cobourg - c.o.c.



DECEMBER 2004 CHAMBER SPOTLIGHT

Tel: (905) 372-5831

www.cobourgchamber.com



Offset printing, digital colour,
Hi-speed copying.

Lots of free parking.

905-372-8888

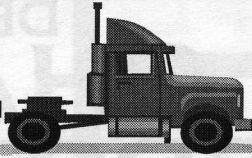
readyprint@eagle.ca

READY PRINT

COMMERCIAL PRINTING & COPY CENTRE

WELCOME OUR NEW MEMBERS

MORTON'S TRANSPORT



**BRIAN MORTON
PRESIDENT**

MORTONS@EAGLE.CA
R.R. #1, 8221 CAVAN ROAD
GORE'S LANDING, ON K0K 2E0
TEL: 905-342-2843 FAX: 905-342-2200



**RBC
Investments**

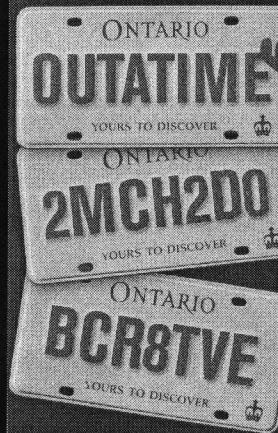
Lynn M.E. Hardy
Investment Advisor

RBC Dominion Securities Inc.
204D Division Street
P.O. Box 296
Cobourg, Ontario K9A 4K8
lynn.hardy@rbc.com

Tel: (905) 372-4364
Fax: (905) 372-2286
1 800 263-1187

Licensed to provide shopping solutions

Personalized and graphic licence plates • Gift certificates • Driver's handbooks
• "Cobourg" plate frames • Licence plate protectors with lifetime guarantee



**Cobourg Driver &
Vehicle Licence Office**
Northumberland Mall - lower level

Hours:
Mon.-Fri., 9^{am}-5^{pm} • Sat. 9^{am}-1^{pm}

email: gr8service@cobourgchamber.com
905-372-2513

NEW OWNER FOR COBOURG HEALTH SHOPPE

The Cobourg Health Shoppe has a new owner. April Bayer-Murchison will continue to provide the great service of Cobourg Health Shoppe started by Young Mee Kim six years ago. Regulars will recognize April who has provided Iridology, herbal consulting and nutritional advice at the store since 2002.

"My emphasis has always been on sharing my knowledge and experience. We want to encourage and empower our customers to take an active role in their health and to feel comfortable about the options available. People know our staff consists of qualified and knowledgeable practitioners who really care about helping them find the answers they need."

The Cobourg Health Shoppe offers a broad range of health supplements and foods, including traditional herbs, remedies and vitamins as well as cutting edge nutritional supplements and non-toxic personal care and household cleaning products. They also have organic, drug-free meat, GMO-free foods and special diet products such as gluten-free, diabetic and low carb selections.

While you can count on the same friendly and helpful staff (Pat Hall and Caroline Medd are both staying on) and the same great selection, there will be a few exciting new features in the coming months. "In response to customer demand, we will increase educational opportunities at the store. We are developing a reading area with a library of reference books for customer use, and we will also be starting a regular series of informative, in-store lectures on popular health concerns. My favourite is the 'Beginner's Club' starting in January - a gentle orientation program for those who are just beginning to explore the world of natural and holistic options."

In the meantime, be sure to visit the store for the Gift of Health event, with winter remedies for colds, flu and chapped dry skin; gifts and stocking stuffers and organic holiday treats, food and drink!

HOT OFF THE PRESS — DOWNTOWN COBOURG GIFT CERTIFICATES

Seasons Greetings from the Cobourg
Downtown Business Improvement Association!

As the holidays are rapidly approaching, many local companies and businesses are considering ways to show appreciation for their employees through bonus or gift packages. Choosing the right gift can be a challenge that we can help you meet quickly and easily.

Consider the new Downtown Cobourg Gift Certificate for your valued employees this Christmas Season. These gift certificates, available in denominations of \$25 are redeemable at any of the 250 shops, services and restaurants in Downtown Cobourg.

For quick delivery, contact Medina Dupuis, Cobourg DBIA Treasurer, at 905-372-3535 or pick up gift certificates at **Financial Decisions, 253 Division Street, Unit 105; City Streaks, 39 King Street West; or The Human Bean, 80 King Street West.**

Downtown Gift Certificates are a wonderful way to thank your employees while supporting the community we are all a part of.

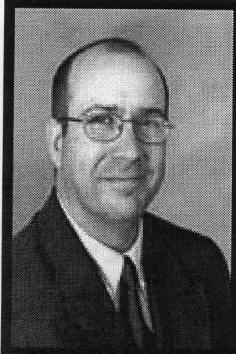
Wishing you the
best of the holiday season
and a prosperous New Year!



CREATING ORDER - SoHo THERAPY



Are you a one-person office or a small business owner looking for a better-organized office? Are you a new entrepreneur or businessperson setting up a small office or home office (SoHo) for the first time? **Creating Order** is launching **The SoHo Therapy Organizing Series** beginning January 2005. The series consists of four topics, each offering a unique organizing experience for persons with small or home offices. Each package offers a combination of seminar with how-to information and an on-site, hands-on consultation. You are sure to find at least one topic of interest to you. Schedule an affordable seminar package into your life and regain balance and freedom in your business life. For more information contact Dagmar Busshoff at 905-372-4849 or email info@creatingorder.ca.



SOLUTIONS BUILT AROUND YOU™

*"Money can't buy happiness,
but it can provide peace of mind."*

In my experience, financially independent people worry less about the ups and down in the market and in life.

With comprehensive financial advice, I can help you attain that kind of peace of mind while accumulating real wealth.

Bruce McCartney
Associate Regional Director

259 Division Street,
Cobourg, ON K9A 3P9
(905) 372-0202

bruce.mccartney@investorsgroup.com

The Criteria

RETAIL TRADE

(stores, mail order, on-line sales, etc.)

Judges will be considering the following criteria:

- Demonstrated customer service and loyalty
- Employee training and initiatives
- Achievements and overcoming challenges
- Response & adaptation to changing/expanding markets
- Community Involvement

MANUFACTURING

(processing, assembling, packaging, etc.)

Judges will be considering the following criteria:

- Product innovation and technological achievements
- Employee retention and growth opportunities
- Improvements to productivity and quality control
- Response & adaptation to change/expanding markets
- Community Involvement

SERVICE

(accountants, mechanics, consultants, etc.)

Judges will be considering the following criteria:

- Demonstrated customer service and loyalty
- Employee training and initiatives
- Achievements and overcoming challenges
- Response & adaptation to change/expanding markets
- Community Involvement

TOURISM/HOSPITALITY

(restaurants, hotels, resorts, attractions, etc.)

Judges will be considering the following criteria:

- Demonstrated customer service and loyalty
- Achievements in marketing and promotion
- Response & adaptation to change/expanding markets
- Employee training and initiatives
- Community Involvement and partnerships

AGRIBUSINESS

(dairy, livestock, crops, orchards etc.)

Judges will be considering the following criteria:

- Sustained improvements and excellence in the area of agriculture
- Productivity, quality and safety initiatives
- Customer service (if applicable) and promotion of agriculture to increase customer base
- Community involvement, contribution leadership in the agricultural community

PERSON OF THE YEAR

Judges will be considering the following criteria:

- Success in your chosen profession
- Business leadership & entrepreneurship
- Community involvement and contribution
- Recognition as a leader in the community

EMERGING BUSINESS

Judges will be considering the following criteria:

- Demonstrated early success in a business venture
- Customer service and commitment to earning and sustaining customer loyalty
- Achievements in marketing & promotion
- Employee training and initiatives
- Community Involvement

INNOVATION

Judges will be considering the following criteria:

- Response to changing and/or expanding markets
- Addressing customer needs through creative problem solving
- Market expansion and/or retention through non-conventional thinking
- Employee retention and growth opportunities
- Community Involvement



IT'S THE PUZZLE, NOT THE PIECES

Small caps? Real return bonds? Tax advantaged funds? Stop. Anyone can sell you one piece of a financial puzzle. But very few can tell you if all your pieces make sense together. An Assante Personal CFO™ examines your total assets for overall effectiveness. Do you really need more bits and pieces? Or would you be better served with a more intelligent, integrated plan? Please call for a personalized solution.

Al Stewart, B.A., CMA - Financial Advisor
 Assante Capital Management Ltd. (Member CIPF)
 301-72 King Street W., Cobourg, ON K9A 2M3
 Phone: (905) 372-9542 Fax: (905) 372-6504
www.assante.com/advisors/astewart

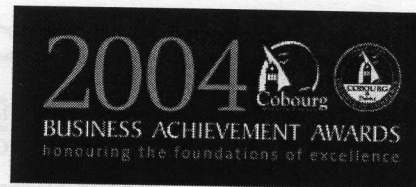


Assante

All things considered

The Assante symbol is a registered trademark of the Assante Corporation, used under license.

Nomination Form



Please complete a separate form for each business and provide as much information as possible

The 2004 Business Achievement Awards will be presented in partnership with the Town of Cobourg and the Cobourg & District Chamber of Commerce at an awards Gala on Friday, January 21, 2005, at the Best Western Inn & Convention Centre, Cobourg. You are invited to submit nominations for any or all of the Awards and may nominate any local business other than your own. Three separate nominations must be received in order for a business to be eligible. Once three nominations have been received, an application form will be forwarded to the nominee for their completion.

To be eligible, businesses being nominated must have been in operation within the Town of Cobourg, the Township of Alnwick/Haldimand or the Township of Hamilton for a minimum of 2 years (unless otherwise stated). Employees of the Cobourg & District Chamber of Commerce and the Town of Cobourg are not eligible for nomination.

I would like to nominate...

*required information

*Business Name: _____
*Contact Person: _____
Mailing Address: _____
Telephone Number: _____ Fax Number: _____
E-mail Address: _____

In the category of... (please check the category to be considered):

- Retail Trade - a business primarily involved in the sale of merchandise to consumers
- Manufacturing - a business primarily involved in the processing, assembling or fabricating of products
- Service - a business primarily involved in providing consumer services
- Tourism/Hospitality - a business primarily involved in providing goods or services that promote the attraction of tourism
- Agribusiness - a business primarily involved in the producing operations of a farm; the manufacture and distribution of farm equipment and supplies; or the processing, storage, and distribution of farm commodities
- Business Person of the Year - a person recognized by peers and the community for outstanding business achievement
- Emerging Business - a business that has demonstrated early success and future potential; and has been in operation for a minimum of one year but not longer than three years. (operating since November 1, 2003, but not prior to November 1, 2001. Previous New Business of the Year award winners are not eligible.)
- Innovation - a business or business person that has demonstrated success through fundamentally different ideas and "thinking outside the box".

My contact information...(required):

Nominator's Name: _____ Phone # _____

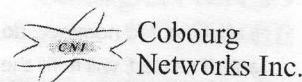
Return completed nomination forms by Wednesday, December 15, 2004 to:

Cobourg & District Chamber of Commerce, 1111 Elgin Street West, Cobourg, ON K9A 5H7 Tel: (905) 372-5831 Fax: (905) 372-2411

Platinum
Sponsors:



Cobourg  Daily Star



GET ON BOARD!

The Cobourg & District Chamber of Commerce invites nominations from the Membership for positions on the 2005 Board of Directors.

Nominees must be a current Member, represent a business operating within the Town of Cobourg, the Township of Hamilton and/or the Township of Alnwick/Haldimand, and be nominated by a Member in good standing of the Cobourg & District Chamber of Commerce.

The responsibilities of a Director include regular attendance at monthly Board Meetings, participation in at least one Chamber committee and a willingness to share professional expertise and viewpoints with the Board for the benefit of the Chamber as a whole. Directors are also expected to facilitate communication between the business community and the Board.

A nomination committee comprised of the Past President, President, 1st Vice President and Chamber Manager is responsible for the nomination process, and will compile a proposed slate for 2005. The Committee requests that nominations be submitted to the Chamber office on or before Friday, December 10, 2004.

The guidelines to be used by the Nomination Committee in exercising its judgment to solicit, encourage and secure candidates for nomination shall include the following:

- The Board is best served by a variety and balance of skills, talents, experience and types of business
- Representation from each of the three municipalities served by the Cobourg & District Chamber of Commerce will ensure a fair and equitable perspective for all Chamber Members
- Professional skills of small, medium and large business management, accounting, law, marketing and public relations are valuable assets to the Board

The 2005 Board of Directors will be elected by the Membership at the Annual General Meeting on Friday, January 21, 2005, 5:00 PM at the Best Western Inn & Convention Centre. All Members in good standing are encouraged to participate in the Annual General Meeting.

I, the undersigned, nominate:

Name of Nominee _____ Title _____

Company _____

Telephone _____ Fax _____ Email _____

As a candidate for election to the Board of Directors of the Cobourg & District Chamber of Commerce for the term commencing January 21, 2005.

Name of Nominator _____ Title _____

Company _____

Telephone _____ Fax _____ Email _____

I, above-noted nominee, do hereby accept this nomination, and, if elected, will fulfill the duties to the best of my ability.

Signature of Nominee _____

ORGANIZATION CHART



General Membership

The members are people who believe in the aims and objectives of the Chamber and express their support financially and through active participation in the Chamber's programs and activities.



Board of Directors

The Directors of the Chamber are elected by the members at the Annual General Meeting. This Board is the body which establishes the actions and direction of the Chamber.



Executive

The Executive consists of officers elected by the Board of Directors. The Executive transacts the business of the Chamber between Board meetings, establish annual budgets and programs as required to carry out the aims and objectives of the Chamber - all subject to the approval of the Board of Directors.



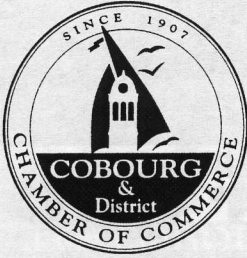
Committees

The Committees are the planning and action level of the Chamber, and are made up of members who are working together to achieve the Chamber's objectives. The required committees are set up by the Executive and the Board of Directors to initiate ideas and make recommendations on those items referred to them for consideration.



Staff

The staff are the paid professionals hired to carry out the day to day business of the Chamber and fulfill those tasks assigned to them in order to complete the desired objectives of the Chamber.



NOTICE TO ALL MEMBERS OF THE COBOURG & DISTRICT CHAMBER OF COMMERCE

The Annual General Meeting for the Membership of the Cobourg & District Chamber of Commerce will be held on Friday, January 21, 2005, 5:00 PM at the Best Western Inn & Convention Centre, 930 Burnham Street, Cobourg.

The purpose of this meeting is to conduct a review of the annual business of the Cobourg & District Chamber of Commerce, and to elect the Board of Directors for 2005.

All Members in good standing are eligible to cast a vote and/or submit nominations for the Board of Directors. A Director is a part of the policy making and governing body of the Chamber, and is required to attend all regular Board Meetings, take an active role in at least one Chamber Committee and support all Chamber events and activities.

The new Board of Directors will be elected by the Membership for a one year term which begins January 21, 2005.

Immediately following the AGM, the newly elected Board of Directors will hold its first meeting, during which the Executive Committee will be formed.

The Executive Committee is comprised of five elected positions: President, Vice President, 2nd Vice President, Secretary/Treasurer and Executive Member at Large; and one appointed position: Past President.

For further details on the Annual General Meeting, the Board of Directors, the Executive Committee or the nomination process, please contact Chamber Manager Kevin Ward at (905) 372-5831.

HAS YOUR TRAVEL INSURANCE TAKEN A HOLIDAY?

Many group benefit plans cover emergency medical expenses for employees and their families, so long as the claim is for an accident or unexpected illness outside the home province.

In many jurisdictions, if you have such a claim, you'll start by sending it to your provincial plan. Once the government has paid its share, your group plan will look at any outstanding amounts.

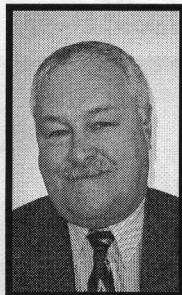
Most people understand that ordinary or scheduled medical costs such as a routine examination, are not covered by emergency health benefits. Employees are sometimes surprised to learn that treatment they receive before they leave home affects eligibility.

Before you travel:

- check with your group insurer if you have an illness previously diagnosed or treated, especially if the condition has been identified in the last 12 months.
- check with the insurer if your treatment has changed, even if only the *level* of medication has changed and even if you're taking *less* of it.

Typically, group plans cover unforeseen events that require immediate medical attention. If you know you have a medical condition now, be sure you share your insurer's understanding of what would qualify as an 'unforeseen' event. For details on the Chamber of Commerce Group Insurance Plan, call Arnold McCurdy at (905) 372-4501

**McCurdy
Financial
Services Ltd.**



Mortgage Insurance ? Critical Illness Insurance ? RRSP's
Universal Life Insurance ? Segregated Funds ? Group Insurance
? ANY SIZE COMPANY ?

Exclusive representative for the

Chamber of Commerce Group Insurance Plan

Call Arnold at 905-372-4501, Fax 905-372-4946

arnold@amccurdyfinancial.com

www.amccurdyfinancial.com

CALENDAR OF EVENTS

Wednesday, December 1

EXECUTIVE COMMITTEE

5:00 PM, Chamber Board Room
Call (905) 372-5831 for details

Monday, December 6

MARKETING COMMITTEE

5:00 PM, Chamber Board Room
Call (905) 372-5831 for details

Tuesday, December 7

BUSINESS AWARDS COMMITTEE

5:00 PM, Chamber Board Room
Call (905) 372-5831 for details

Tuesday, December 14

PROFESSIONAL DEVELOPMENT

4:00 PM, Chamber Board Room
Call (905) 372-5831 for details

Wednesday, December 15

BUSINESS RELATIONS COMMITTEE

8:30 AM, Best Western Inn
Call (905) 372-5831 for details

Thursday, December 16

BOARD OF DIRECTORS

12:00 Noon, Best Western Inn
Call (905) 372-5831 for details

Monday, December 20

MEMBERSHIP SERVICES COMMITTEE

4:00 PM, Chamber Board Room
Call (905) 372-5831 for details

Tuesday, December 21

BUSINESS AWARDS COMMITTEE

5:00 PM, Chamber Board Room
Call (905) 372-5831 for details

Friday, January 21, 2005

**COBOURG & DISTRICT
CHAMBER OF COMMERCE
ANNUAL GENERAL MEETING**












5:00 PM, Best Western Inn
Call (905) 372-5831 for details

Friday, January 21, 2005











**2004 BUSINESS
ACHIEVEMENT AWARDS**

6:00 PM, Best Western Inn
Call (905) 372-5831 for tickets

December 2004

SUN	MON	TUE	WED	THU	FRI	SAT
			1 	2	3	4
5	6 	7 	8	9	10	11
12	13	14 	15 	16 	17	18
19	20 	21 	22	23	24	25 
26 	27	28	29 Cobourg Mayor's Skating Parting (905) 372-4301	30	31 	

January 2005

SUN	MON	TUE	WED	THU	FRI	SAT
						1 Cobourg Mayor's Levee (905) 372-4301
2	3 	4 	5 	6 	7	8
9	10	 	12 	13 	14	15
16	17 	18 	19	20	21	22
23	24	25	26	27	28	29
30	31					

THE
COBOURG & DISTRICT
CHAMBER OF COMMERCE

(905) 372-5831
Fax (905) 372-2411
www.cobourgchamber.com

Northumberland Mall
1111 Elgin Street West
Cobourg, ON K9A 5H7