

Goodbye, Cor – You Will Be Missed

This issue is my friend, Chamber Board Director and BusinessLink Editor, Cor Baarda's last issue as editor. You'll read about Cor and his history with the Chamber in various articles in this edition of BusinessLink but I'm sure none will do him justice. Cor fills a room with his presence, and his humour, love of people, generosity and willingness to give will be greatly missed. Halton Hills' loss is London's gain. Thank you, Cor, for enriching my life and giving so generously to the business community.

We recently surveyed our members and here are a couple highlights:

- Top three reasons businesses join the Chamber: networking opportunities; to support the business community; and business leads.
 - Some of the challenges facing local businesses include: development charges; taxes and rising utility costs; and finding skilled workers.
 - 87 per cent would recommend chamber membership to other business owners
- As we celebrate our centennial, it's encouraging to know that businesses still see the value and importance of a local business association. Watch for details in the coming

From the President's Desk

Sue Walker



months on our plans to celebrate our 100th year this September at our Annual General Meeting.

Have you received your 2012 Buyers Guide? Halton Hills residents prefer our phonebook as it contains local businesses. Did you know that the only businesses listed in the yellow pages are those that are Chamber members? This is the consumer's assurance that they are dealing with a reputable business located in your community. If you want yours listed in the Chamber directory, contact our office. Your listing is complimentary with your paid membership.

With summer holiday time fast approaching, don't forget to save this copy of BusinessLink to pack in your suitcase. Send us a picture of you reading it on your holiday and we'll feature you on the cover. Email your pictures to sue@haltonhillschamber.on.ca.

Mobile marketing is coming to North America

By Andrea Dubravsky, AD Webdesign, 905-901-2506

What China, Japan and Korea have been using since 2006 is entering North America right now and will soon become the mainstream of marketing.

Mobile marketing is a way of promoting a product or service via specific ads delivered straight to your mobile phone.

For example, a busy mom walks into the mall and gets a message to her cell phone with a coupon for a 30 per cent discount at Please Mum. The possibility that she walks into the store is huge. But would she have walked in there otherwise? Maybe not.

Mobile marketing is permission based and users must agree to receive the offers. If they deny, they should not receive any more offers. It is important to keep in mind that cell phones are private devices and offers people receive must be valuable. While everyone can handle a few spam emails each day, spam ads on precious mobile devices will lock advertisers out forever.

Why is mobile marketing destined to work?

1. **Availability of tools.** Canada supports over 25.3 million mobile connections a number that is expected to reach 28 million by 2012 (IEMR 2011) Or, simply said, 76-84 per cent of Canadians use mobile devices.

2. **Reaching customers at the right time.** Businesses can reach their customers whenever they are in their proximity and already have the vision of buying in mind.
3. **Convenience.** Unlike Internet advertising, people do not need to browse the Internet to find the best deals. Offers come to them when they are ready.
4. **Mobile (marketing) is the only media tightly connected to people's daily lives.**

Who will benefit from Mobile Marketing?

It is both business owners and customers that will benefit from mobile marketing. Retailers and service providers are definitely the ones for whom mobile marketing will become part of their marketing campaign, but we will see a great use of mobile marketing at trade shows where the target is a niche group of people gathered in one place, with common interest.

From the customer side, it will be busy moms who will welcome timely offers with great deals. They are also the primary buying force in North America, so reaching women with timely messages right when they need it is certainly worthwhile.



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JENNI VENERUZ

Q. When I lie down or roll over in bed, I feel a spinning sensation. Why?

A. You may be experiencing the effects of a condition called BPPV. This is a very common problem that occurs in the inner ear. Crystals that are normally contained in a sac in the inner ear fall loose and float into one of the canals. When you move your head in certain directions, the crystals will move through the fluid and stimulate receptors inappropriately, giving you a sensation of "spinning" or VERTIGO. A Registered Physiotherapist with advanced training in Vestibular Rehabilitation can help guide these crystals back into the sac with a very simple and painless maneuver. The treatment is highly effective and the vertigo should be gone after the first visit.

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Q. I am in my late 60's and looking going into a retirement home. I need cash flow with a high degree of certainty. Can you provide some options other than the run-of-the-mill GIC's at 2-3%?

A. As a Certified Financial Planner at RBC Dominion Securities, I can shop the marketplace for the right investment vehicles for you. I would suggest we get together and review your financial plan to find out your specific cash flow, estate planning and tax issues to ensure we find the best vehicles for your personal situation for now and the future. Life annuities and insured annuities provide a high degree of certainty in these uncertain times and provide guaranteed income from your portfolio. Both of these strategies are suitable for clients who want or need more cash flow (yield) with a high degree of certainty. Predominantly, the cash flow from the annuity is "return of capital", which is supplemented with an interest amount fixed for life from the onset. This also results in the life annuity being tax-efficient since the annuitant only pays tax on the interest portfolio not the entire annuity income. Please contact me for more detailed information.

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"In the business world, the rearview mirror is always clearer than the windshield."

~ Warren Buffett