

Connections

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April 2010

Policy Updates

Buy American rules

The US Office of Management and Budget has just released the regulations pertaining to the *Buy American* deal that was reached in February.

It is important that Canadian companies who are selling into U.S. markets impacted by the *Buy American* restrictions understand these rules and share them with their customers.

Documentation is available which outlines how the regulations are to be applied and may be useful for Canadian firms who find procurement officers that lack an understanding of the new exceptions for Canadian goods.

Federal government consultation on retirement savings

The federal government has launched online consultations and a series of cross-country roundtable discussions, speaking engagements and town hall meetings to gather input from Canadians on ensuring the ongoing strength of Canada's retirement income system.

The input received from these consultations will be discussed at the next meeting of federal, provincial and territorial ministers of finance in May, where Canada's retirement income system will be a key agenda item.

You may recall that the Canadian Chamber of Commerce wrote to the federal and provincial/territorial finance ministers in advance of their December 2009 meeting proposing private sector options that would make it more practical and affordable for small and medium-sized businesses to offer employees retirement savings plans. (This topic was also discussed on a Canadian Chamber network call last fall.) In our letter to finance ministers we said that:

- Canadian businesses need the flexibility to choose retirement savings solutions that fit their business models,
- Canadians' retirement savings and income needs vary significantly, and

- Federal and provincial/territorial governments should consider a balanced, competitive approach to retirement savings that includes more private sector options for businesses and employees. These options should focus on improving both Defined Contribution (DC) pension plans and group RRSPs making these plans less costly and easier for small and medium-sized businesses to offer to their employees.

This is an opportunity for chambers and businesses of all sizes, from all regions of Canada, to make their views known on this issue.

We encourage you and your members to file a submission and have prepared a submission **template** that you may find useful. If you do make a submission, we would appreciate you sending us a copy.

Both the **template letter** and an earlier "**At-a-glance**" document are available on our Web site. The government's consultation will close April 30.

Resolutions 2010

All members by now should have received an invitation to participate in this year's policy resolution process.

Documents related to the creation and submission of resolutions are available on our Web site. If you are working on a resolution for submission to this year's process, you will want to review:

- [A Guide to Preparing a Resolution](#)
- [Proposed Resolution Template](#)
- [Instructions: Resolution Template](#)
- [Resolution Process Update](#)

The deadline for submission of resolutions this year is June 3rd.



Government Launches 2010–11 Small Business Internship Program

Last week the government launched the *Small Business Internship Program* (SBIP). The SBIP helps small and medium-sized businesses across Canada improve their productivity and competitiveness by hiring approximately 400 student interns annually to help with information and communication technology (ICT) projects.

Thanks to the SBIP, Canadian small businesses are able to apply to hire a qualified student intern for a 12-week period to help them with e-commerce ICT projects. The SBIP reimburses up to 75 percent of the eligible salary and benefits costs for each participating small and medium-sized business.

This focus is of particular interest to the Canadian Chamber of Commerce given our work promoting ICT adoption within SMEs.

The SBIP is a collaborative effort of Canadian small businesses, post-secondary institutions and non-government organizations that offers post-secondary students hands-on experience working on e-commerce projects under the mentorship and coaching of entrepreneurs.

Industry Canada has selected 14 organizations from across Canada as delivery agencies for the SBIP. The delivery agencies will be responsible for selecting businesses to participate in the program.

For more information on the SBIP and its delivery agencies across Canada, visit the [SBIP website](#).

TDMS payment processing program

At the end of 2009, the Canadian Chamber's program payment processing underwent a big change when TD Merchant Services took over the program.

At that time, TD severed their relationship with First Data and all program reverted to using TDMS.

If your program flyer (*either hard copy or electronic*) still has reference to First Data in it, you need to get a new one to reflect these changes.

You can get a new personalized form from Sue Stewart; send her an email at stewart@cropmarks.net.

New chamber members

We welcome two new links in the cross-Canada chamber network this month:

Chambre de commerce Cap-Pelé-Beaubassin-est (NB), Henri-Eugène Duguay, General Manager, henriduguay@rogers.com.

Temiskaming Shores & Area Chamber of Commerce (ON), Lois Weston-Bernstein, Business Manager, chamber@ntl.sympatico.ca.

New chamber managers

Darcie Buchanan, Chamber Manager, Kenora & District Chamber of Commerce (ON), kenorachamber@kmts.ca.

Mary Kornelsen, Manager, Cumberland Chamber of Commerce (BC), cumbcham@shaw.ca.

Gordon Mackey, Chief Executive Officer, Whitby Chamber of Commerce, ceo@whitbychamber.org.

Mardi Taylor, Manager, Whitchurch-Stouffville Chamber of Commerce (ON), mardit@whitchurchstouffville.ca.

If you are a new manager or have changes that you would like the network to know about - let Stacey Roy know, sroy@chamber.ca.

Lowering your home & auto insurance costs

We'd all like lower rates when it comes to our home and auto insurance. Below are some helpful tips that may help you save dollars.

Potential automobile insurance policy savings

- Increase your collision coverage deductible.
- Increase your comprehensive coverage deductible.
- Evaluate the extra coverage you have - discuss your endorsements with your licensed insurance representative.
- Drive safely and remember that moving violations could affect your premium just as much as accidents do.
- Call your licensed insurance representative before you buy the new car you've been looking at to assess the effect on your coverage and premium.

Potential home insurance policy savings

- Make sure that your home is insured for no more than its rebuilding cost (the amount of your mortgage or your home's market value is not taken into account). You can usually request an evaluation every three to five years.
- Increase your deductible.
- Install a home security system. Most companies will give you an additional discount.
- Ask your licensed insurance representative if there are any discounts that you may qualify for by adding or changing something about your home.
- Review all "special article riders" you have on your policy and determine whether or not you need them.
- Familiarize yourself with your policy's limitations and why some belongings may require the additional coverage provided by these riders.

The preceding article is provided courtesy of Johnson Inc. which offers a chamber member home/auto/travel insurance program (where applicable). If you are not currently offering the Johnson program to your members, you may wish to explore it as a revenue generator for your chamber and a cost savings program for your members.

Colin Kuefler, ckuefler@johnson.ca, can inform you on how your chamber can profit (in more ways than one) from this program.