

# **FOCUSING ON THE FUTURE**

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September 15th & 16th  
Fort Frances

## **RRFDC'S BOARD OF DIRECTORS 2010-2011**

**George Emes, Chair**  
**Janice Beazley, Vice-Chair**  
**Tara Redford, Secretary**  
**Freda Carmody, Treasurer**  
**Martin Dufresne**  
**Russ Fortier**  
**Tony Marinaro**  
**Ken McKinnon**  
**Gordon Armstrong**



## **Angela Halvorsen wins NOB Influential Women Award**



There is no specific training for a business investment officer. Sure, you can take counseling courses, but not everyone can truly see if someone has what it takes to a successful entrepreneur. After 10 years, Angela Halvorsen can.

“You can see that energy, that drive,” she says, it’s a sixth sense that kicks in.

With a 67 per cent success rate in helping entrepreneurs open a business, Angela says her office team of five beat the provincial standard of 50 per cent through one-on-one coaching and providing a support network for new business startups.

“There have been a few clients that have come and gone, but that is the norm in this business. However, those are excellent figures. We are doing things all right.”

Sometimes people just need a push while others require information before branching out on their own. She finds it rewarding when she is invited to a grand opening, or when a former client refers her new candidates. “It seems the word is out there...if you are thinking of starting a business, you need to see Angela,” she says.

Word of mouth is a big part of the business and this is where Halvorsen shines. She truly

believes in networking and connecting with community organizations that can help move an idea, project or person forward. She is also a member of the Business Women’s Network.

“You need these contacts and you want to support these people,” she says, adding that they help with the charitable needs of the community throughout the year.

She leads by example and doesn’t pretend to know everything. If she doesn’t know a particular answer, she’ll look it up and get back to the client the next day.

“The important thing is to be myself and provide the same assistance as I would expect if I was on the other side of the table.”

Although there are personal mentors in each person’s life, there are also seasoned business people that can offer a world of advice and Halvorsen wants aspiring business owners to know, “you’re not out there on your own. There are people that can help you.” It comes from making mistakes and finding solutions and fledgling owners should ferret out some of these folks for wise counsel.

On June 3, 2010 at the 13th Annual Influential Women of Northern Ontario Awards in Thunder Bay, Angela was presented with the Public Sector Award, of the Influential Women of Northern Ontario. The Board of Directors and fellow staff would like to congratulate Angela on receiving this award. Her dedication, hard work, and leadership in the Rainy River District has earned Angela this prestigious award.



## WATCH FOR OUR UPCOMING SEMINARS ON:

HARMONIZED SALES TAX  
(HST)

CUSTOMER SERVICE

TIPS AND TOOLS FOR  
STARTING A BUSINESS

Phone RRFDC at  
274-3276

for more information or  
check the website for the  
latest updates

at:

[www.rrfdc.on.ca](http://www.rrfdc.on.ca)

The RRFDC is a membership driven, non-profit, community based corporation governed by a Board of Directors, working to create jobs and improve the commercial and industrial base of the Rainy River District. We offer a variety of services to the community. We can help you find fair and equitable business partnerships, help your business communicate with a larger market and provide community learning for businesses and entrepreneurs.

## CUSTOMER SERVICE CHAMPIONS

The Customer Service Challenge 2010 was the 7th year of the challenge. Team leader, Wanda Botsford, provided the following observations in her final report on the results.

**On-Site Customer Service—** In general, the on-site customer service was exceptional within most of the participating businesses. The resulting ratings were very close. It is clear that many are very well trained, and are reminded that customer service is more important than other tasks.

**Website Customer Service—** More local businesses had

websites than last year; and the websites, in general, have improved in quality. The importance of a website, for most businesses, was rated higher this year than last year by most of the mystery shoppers. It was possible for businesses to be Customer Service Challenge champions this year without having a website, but it will become increasingly difficult. The competitive marketplace is demanding a website presence as consumers are becoming more tech savvy and tech dependent.

**Telephone Customer Service—** The telephone customer service was an area where

there was a vast range of skill levels between businesses and employees within those businesses.

**And the winners were:**

**Boston Pizza**

**Cloverleaf Family Foods**

**Fort Frances General Supply**

**Kreger Sales & Service**

**Northern Lights Credit Union ~  
Rainy River**

**Northwoods Gallery & Gifts**

**Service Ontario ~ Fort Frances**

**Super 8 Motel**

**The UPS Store**

**Warehouse One ~ The Jean  
Store**

## Annual General Meeting



*Presentation of Minister of Industry Tony Clement's letter of congratulations to RRFDC's Director, Russ Fortier by FedNor Initiatives Officer, Dale Johnston.*

The 28th Annual General Meeting of the Rainy River Future Development Corporation was held at the Devlin Community Hall on Thursday, June 17, 2010. These meetings are moved around the district and held in the RRFDC partner communities.

Approximately 30 district residents attended the annual meeting to learn what projects the Board and staff have been working on over the past year. A comprehensive annual report was distributed to all and an information table with various project reports and updates was set up. Jeff Busniuk of Viherjoki, Busniuk and Kelly presented the annual audited statements, which show the corporation to be in a healthy financial position to carry on over the next year. An election was then conducted to fill three 3-year term positions on the Board. With no nominations from the floor, the three incumbents, Martin Dufresne, Tony Marinaro and Ken McKinnon, were acclaimed.

Angela Halvorsen, Business Investment Officer, then presented an informative powerpoint of the multitude of development projects completed or ongoing over the year. She also reviewed the business loan program, for which she is responsible, and suggested that all in attendance pass on the business loan information to potential start ups and expansions. She reminded everyone that RRFDC is "In Business to Help Business". Russ Fortier, the acting Chair for the meeting, thanked everyone for attending and showing their support for the work of the RRFDC.

# HST...Is Your Business Ready?

*Information was provided by the Ontario Ministry of Revenue website [www.rev.gov.on.ca](http://www.rev.gov.on.ca)*

The Harmonized Sales Tax (HST) took effect in Ontario on July 1, 2010 replacing the existing provincial Retail Sales Tax (PST) and combining it with the federal Goods and Services Tax (GST).

This move to HST means you will now only deal with one set of forms, one payment and one point of contact for audits, appeals and taxpayer services. This checklist is a general guide of what you need to know as the July, 2010 implementation date approaches.

- The HST is basically the GST with a provincial component added to arrive at a 13% rate. If no GST applies now, no HST will apply after July 1, 2010. Provincial point of sale rebates means that selected goods will only be taxed at 5%
- If you are already registered for GST, no further registration is required. If you are not required to register for GST, you do not need to register for HST.
- Your HST reporting period will be the same as you GST reporting period. You will report both GST and HST charged and collected, and claim **input tax credits** and rebates in much the same way you have been for GST.
- You should modify accounting, billing and invoicing systems, cash register and point of sale systems, including web interfaces and automatic payments, to switch to HST and remove RST. You should also ensure budgets remove the 8% RST cost from purchases after July 1, 2010 in accordance with the transitional rules. You should also update taxable benefit calculations.

## How will HST Work?

Right now the PST is charged on most purchases made by businesses in manufacturing goods and providing services. It penalizes business by generally taxing them at every step in the production, distribution and retail processes—making it a tax on a tax on a tax.

## What will I have to pay tax on as of July 1, 2010?

In general, a harmonized sales tax rate of 13% will apply to all goods and services that are currently subject to GST.

The HST will not be charged on the following items that are currently not subject to PST:

- Basic groceries, prescription drugs, some medical services, municipal public transit, health and education services, Legal Aid, most financial services, child care, tutoring, music lessons, and residential rents

Consumers will not have to pay the provincial portion (8%) of the HST for:

- Qualified prepared food and beverages sold for a total of \$4 and under, print newspapers, children's clothing and footwear, children's car seats and car booster seats, diapers, feminine hygiene products, and books, including audio books.

## How will this help Ontario's businesses?

As of July 1, 2010 businesses will deal with one sales tax, one set of rules, and one level of government instead of two. Under the HST, most taxes paid on business inputs will be refunded to the business, and the comprehensive tax package includes significant tax relief for businesses, such as cuts to corporate income tax. The comprehensive tax package will provide \$11.8 billion over 3 years in temporary and permanent tax relief for people, as well as \$4.6 billion over 3 years in business tax relief. You can call 1-800-337-7222 to find out more about the tax benefits your or your business may be eligible to receive.

## Will I have to register to collect the HST?

Businesses that are registered for GST will be required to collect the HST. To reduce the administrative burden for small businesses, Ontario will parallel the federal small supplier threshold. In general, businesses with sales under the threshold, (those with total taxable sales of \$30,000 or less in the last year or \$50,000 or less in the case of a public service body) will not be required to register and collect tax.

## What do businesses have to do right now to get ready?

To help your business prepare for the HST, general transitional rules for the HST are available. Visit [www.rev.gov.on.ca](http://www.rev.gov.on.ca) for more information on the HST or contact the RRFDC on HST Seminars being held in the District.

**“We’re in  
business  
to help  
business.”**

**Give us a call  
and find out  
how.**

**RAINY RIVER  
FUTURE  
DEVELOPMENT  
CORPORATION**

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8:30 a.m. to 4:30 p.m.  
Closed Holidays

**We’re on the Web!**  
[www.rrfdc.on.ca](http://www.rrfdc.on.ca)

***Working for  
your future...***

FedNor   
Canada 



**RAINY RIVER FUTURE  
DEVELOPMENT CORPORATION**  
A Community Futures Development Corporation



**Northern Networks Conference to be held in  
Rainy River District in 2010**

Northern Networks Conference organizers are pleased to announce that Chief Clarence Louie of Osoyoos will be addressing attendees at the 2010 Northern Networks Conference. Chief Louie will be the featured speaker at the luncheon on September 16, 2010 at La Place Rendezvous in Fort Frances.

Since 1985 when first elected as Chief of the Osoyoos Indian band, part of the Okanagan Nation in south central British Columbia, Clarence Joseph Louie has consistently emphasized economic development as a means to improve his people’s standard of living. Under his direction, the band has become a multi-faceted corporation that owns and manages nine businesses and employs hundreds of people. In 1988, the Osoyoos Indian Band Development Corporation was formed to manage and provide strategic direction to the existing businesses, as well as seek out new economic opportunities.

Northern Networks Conference (NNC) is a cross-border, multi-national trade event. Business owners and Economic Development professionals from Northwestern Canada, Minnesota, and Wisconsin will have the opportunity to tap into the experience of trade representatives. This venue provides attendees the chance to discuss business ventures; meet other business people; plan strategic alliances; and build partnerships to maximize results.

Discover how to make the most of new opportunities in local energy, economics and food. This year’s Northern Networks Conference will feature distinguished American and Canadian speakers, tours, and many networking opportunities.

Registration, accommodations and agenda is available at [www.rrfdc.on.ca](http://www.rrfdc.on.ca)



**“Whenever you see a successful business, someone once made a courageous decision.”**