

Produced by The Small Business Community Network (SBCN)  
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## Founders Message

By *Dave Ockwell-Jenner*

**Happy New Year!** The start of a new year is an excellent time to re-affirm our commitment to business success. The SBCN has started 2013 by launching two new chapters in Ontario: Stratford and Barrie. This enables us to reach even more small businesses and further extend our community network beyond Waterloo Region. We're delighted to already have our first members on-board from both new chapters!

The SBCN has also been making progress in getting our eLearning platform launched—now officially called the *SBCN Learning Academy*. The technology work has been completed and we're in the process of creating and adding the courses we'll have at launch time.

Our two business improvement groups have launched: SBCN Ignite and SBCN FastTrack. Each is a practical, group-based approach to identifying business challenges and how to solve them.

The whole SBCN team is excited about 2013 and what it will bring. But most of all, we're filled with anticipation to see what the businesses in our community will achieve. Let's make this year fantastic!

## Upcoming Events

- |   |                                      |
|---|--------------------------------------|
| <b>Tuesday February 12<sup>th</sup></b>   | Monthly networking - Stratford       |
| <b>Monday February 18<sup>th</sup></b>    | Monthly networking - Barrie          |
| <b>Wednesday February 20<sup>th</sup></b> | Monthly networking - Waterloo Region |

visit [www.sbcncanada.org/events](http://www.sbcncanada.org/events) for more details





## Burning Bridges

By Linda Ockwell-Jenner

Being a business owner takes a lot of guts. You have to stay strong, on top of the competition and trends, sometimes risk your financial stability and least but not last avoid conflict with others.

“Burning bridges”, an apt phrase which means:

- To cut off the way back to where you came from, making it impossible to retreat.
- To act unpleasantly in a situation that you are leaving ensuring you can never return, or turning your back on a person versus coming to a reasonable resolution.
- To make decisions that cannot be changed in the future.

The scenario I am thinking about in this article is focused on burning bridges with people you do business with, whether this be a client or a connection with whom you share information, time or such other examples.

It is a sometimes-difficult journey navigating the many roads to business success. Some find the political correctness needed to continue pleasant and meaningful relationships, difficult to follow through. Their feelings become known to many and this sometimes creates conflict and people taking sides against each other.

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*“it’s not always about being the best, but being the best friend.”*

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Obviously when in business you cannot like everyone you do business with. Equally you cannot help but like others. Often the social side of business does mean that alliances are formed and become strong so that maintaining referrals and connections is somewhat easier. This can lead to animosity of competitors believing their product or service has been dismissed in favour of a less than perfect offering; but all is fair in love and war as they say!

In situations like this the businesses that lead the way are able to deal with such challenges in such a way they continue with the relationships and either hide their distaste for how business is done or genuinely move on and realise nothing can be done and wasting time on such things could cost them time, money and reputation.

In reality what I am trying to say in a politically correct manner is: friends do business with friends, for better or worse. In today’s social media world we have to get used to doing business this way and accept it’s not always about being the best, but being the best friend.

On the other hand this way of doing business works well and happy business relationships prosper well and continue to form alliances and grow their success. Knowing how to deal with your emotions if you are the business being looked over can be very difficult if you are unable to hide your feelings and 'wear your heart on your sleeve', so to speak.

Burning bridges by speaking out, by sharing how unfair it all is, or by ignoring competitors in an obvious manner can mean you lose out.

In an ideal world my solution would be to ignore your emotions and hide your feelings and get on with everyone. Show the world your acceptance and at least make the best of the situation otherwise you could be unpopular and deemed a troublemaker.

But, if your character is such that you cannot live with the business dealings which you feel are unfair work towards forming alliances with people similar to yourself and build strong trusted relationships, which in turn could turn into friendships, and take it from there.

Showing our hand in business is not much different to playing poker, we all want to win, we all want to succeed but some people are better at hiding their hand. Sharing a look of innocence and friendly smiles versus the obvious scowl when you feel you are losing.

People like people who are happy and they get on with, so the choices are obviously to be politically correct and get on with everyone, or be who you are and chose the people you do business with your way. One road may seem easier than the other but ultimately the business deals still get done, the success comes. Whichever way you chose, stay true to who you are. If you want to burn your bridges so be it. In the end whatever you decide, you have to live with the decisions you made.

- Linda Ockwell-Jenner, *Motivational Steps*  
[www.motivationalsteps.com](http://www.motivationalsteps.com) / [www.lindaobj.me](http://www.lindaobj.me)

## The Small Business Community Network

*Catalysts for continual growth and your connection to  
the small business community*

[www.sbcncanada.org](http://www.sbcncanada.org)



## A Sneak Peek at the 2013 Housing Market

By Ian Inglis



Everyone is curious about what the year will hold for the Canadian housing market. Although Canadians expect housing prices to rise, the majority still see housing as a good investment. Will the government's tighter lending rules impact the housing market? Will the market experience an American-style recession? While it's impossible to predict the future, we can look at current statistics for trends in the coming year.

According to **47 percent** of Canadians, housing prices will be higher in 2013, while **30 percent** expect prices to remain stable.<sup>1</sup>

**88 percent** of Canadians see housing as a good investment, up two percentage points from 2011.<sup>1</sup>

### Home prices are expected to rise

The average MLS resale price is forecasted to rise to **\$379,000**, up from **\$368,900** projected for 2012.<sup>2</sup>

**68 percent** believe the value of their home has increased over the past two years.

### Homes remain affordable

National housing affordability has remained the same or is better than 20 years ago.<sup>3</sup>

RBC Housing Affordability Measures have increased to:

**43.1 percent** for detached bungalows,

**48.7 percent** for two-storey homes and

**28.8 percent** for condominium apartments.<sup>4</sup>

**Is it a buyers' market or a sellers' market?**

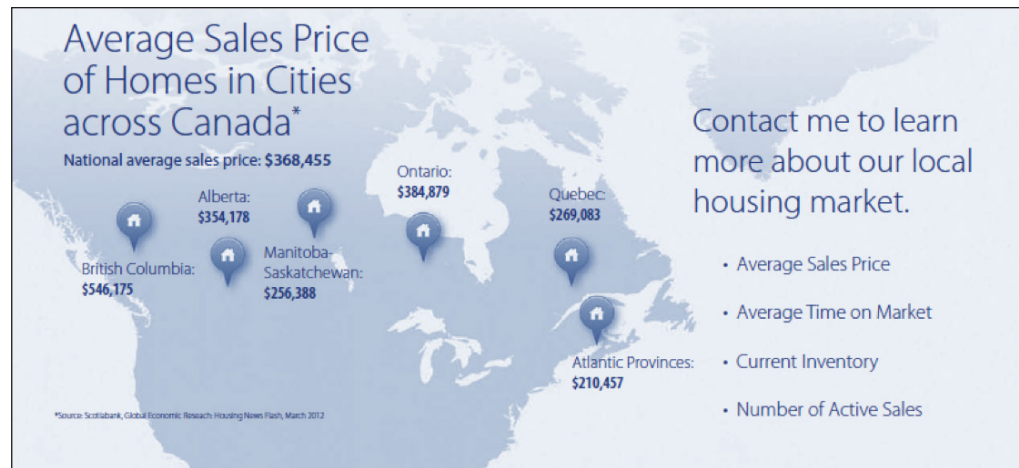
**27 percent** of Canadians feel that the current housing market is a sellers' market.<sup>1</sup>

**38 percent** of Canadians feel that the current housing market is a buyers' market.<sup>1</sup>

**36 percent** of Canadians feel that the current housing market is balanced.<sup>1</sup>

Sources:

1. Royal Bank of Canada, April 5, 2012
2. Canada Mortgage and Housing Corporation
3. Globe and Mail, May 24, 2012
4. RBC Housing Trends and Affordability, May 2012



- Ian Inglis, Re/Max  
www.homewithian.com

## Security Corner

By *Dave Ockwell-Jenner*

### Is Your Web Site Safe?

If, like most small businesses, you have a web site you know just how valuable it can be. Chances are it's where you can send customers who require more information, or where your 'not-yet-customers' are doing their research on you. In fact, there are now increasing numbers of customers that won't even consider a business that doesn't have a helpful and up-to-date web site.

It should be no surprise then that we should care about the security of our web site. We should care that what's on there is accurate and isn't a liability for customers when they're browsing our site.

You may not necessarily know much about the technology behind your web site, nor should you, but you do need to understand how that technology is being managed on your behalf. Just as you'd keep an eye on the quality of work that you delegate to other service providers, so you need to do the same to your web site. Unfortunately, web sites aren't just a 'build it and forget it' aspect of our business, and this is especially true of security.

Many of us have web sites that are built on top of some kind of Content Management System (CMS). It might be a high-profile CMS like WordPress,

**prime**   
information security

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“trust, but verify”

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Drupal or Joomla, or an in-house created platform from your web site service provider. These CMS' make updating content much simpler—and typically allows us to update our sites without needing to know how all the technology works. They are a good thing. But like with all good things, there's usually a catch.

The problem is that CMS' are complex creations. In order to hide all that complexity from the person updating the site, it means the CMS software has to do a lot of clever things on it's own. When we try to be clever, that's usually when we make mistakes... and mistakes lead to security problems.

It's not all doom and gloom, especially if you use one of the more popular CMS systems, as many of them have people dedicated to looking for (and fixing) security issues. The Drupal project, for example, have a team who's job is to maintain the security of the Drupal CMS, including handling the job of notifying Drupal administrators about issues that need attention. So, if whomever is running the Drupal CMS is on-the-ball, they can upgrade and patch their CMS as soon as the fixes are available. It's similar with WordPress and to a lesser-extend Joomla (which just seems to have a disproportionate number of security issues!)

Where we should be concerned is when our web site is powered by some in-house or custom CMS. Whereas Drupal, WordPress and the others have thousands of users and eyes looking for problems, custom CMS might only have a few tens of customers. You essentially trust the web developers who built the CMS to ensure it's safe and secure. So how do you know if they did a good job?

The best way is to trust, but verify: we assume that they do a good job, but we verify to make sure. So how do you verify the security of your web site? The best way is to have a security assessment carried out. This typically involves a manual appraisal of the site's security, conducted by a professional security tester, which may use a number of tools to help make the determination. It's never enough to use a fully automated test, as the tools are not highly accurate due to the complexity of modern web sites. As such, it's critical to have the security tester review the findings and eliminate so-called 'false positives' or issues that are already addressed.

To give you a sense of what we're talking about, I conducted an assessment of a custom CMS used by a web development company and uncovered around 30 different security issues that attackers could use to completely take-over a customers web site.



# small business community network

If you're interested to find out how secure your web site is, get in touch and we can make a plan for what makes sense for your business!

- Dave Ockwell-Jenner, Prime Information Security  
[www.primeinfosec.com](http://www.primeinfosec.com)

## Do you have a story to tell?

We're always on the lookout for great reader-submitted content for **The Hub**. Find out how to contribute at <http://www.sbcncanada.org/the-hub/submissions>

We'd like to say a special thank you to our regular contributors in 2012: **Brendan Waller** from DSGN Network, **Nikos Rentas** from SATNER Corp. and **Stewart Marsden**, who shares his final installment of Power Questions for The Hub here...

## Power Questions

By *Stewart Marsden*

### Chapter 11 – Dating a 'Bright Idea'

Twenty minutes later. "Does anyone need more time?" says John. Our teacher's watch must be broken; he said we would have an hour not twenty minutes.

Sally and I put up our hands. Two others do too.

"Okay continue," says John.

Ten more minutes go by. "Does anyone need more time?" says John. Sally and I put up our hands. We're the only ones. Oh, oh, Twilight Zone.

John comes over, "May I have a look?" John speed-reads our marketing plan (so far). He says, "This is going well. You should keep working at it. But, all other groups are done writing their marketing plans. I'd like to continue with the next lesson. Okay?" John smiles, then walks back to stand on his picnic table. I guess we don't really have a choice.

"I know I said you could have an hour and it's only been thirty minutes. The truth is that most groups stopped in less than twenty minutes. What's the problem?"

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"knowing everything is not about  
knowing everything"

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The tall blonde guy, "I don't have enough information to complete the plan."

The red-haired guy with the small ears, "I don't really know our project business. I need my phone to do some Internet searches."

More classmates make comments, but they are more of the same thing. John listens, and listens, then holds his hands up as a stop sign.

John is in teacher mode, "What I am hearing is that your marketing plans are mostly unanswered questions. You filled in too few answers to make your marketing plan truly useful to run your project business.

"First, I want you to understand that you haven't failed in any way. In fact you are about to learn this very valuable business lesson: knowing everything is not about knowing everything. The reason I asked you to leave your phone in the car was to teach this specific lesson.

"Remember when I compared the Discovery process stage to dating? I said it was a time the businessperson and a business idea try each other on. Like dating, the businessperson and the business idea need time to get to know each other. To test each other; to see if they are a good fit for a lasting relationship.

Read more at: <http://dl.dropbox.com/u/926219/PQ-Article.pdf>

*- Stewart R. Marsden lives and writes about business topics in Kitchener, Ontario, Canada.*

## What People Are Saying

Just want to let you know how much I enjoy The Hub - great information for us entrepreneurial "newbies" - well laid out with tips and pointers, thank you!

*- Pam Martin, SBCN Member*





## Social Networking

Connect with the SBCN on our social networking channels.



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