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The Hub

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Founders Message

By *Linda Ockwell-Jenner*

It's May already and the sun is cheering everyone up. Whether you are a small business owner or a large corporation if you are lucky enough to be able to work from home it offers some great opportunities. Imagine eating lunch on your deck, listening to the birds singing. How relaxing is that? But if you do have to work from your office location make sure you have time to take a walk at lunchtime or even eat your lunch in a park. Eating healthy is definitely the way to go for everyone but if you are constantly on the go and especially if you are travelling for work it can be quite stressful trying to eat at an appropriate time and find something nutritional. Dave and I tend to check out the local restaurants and see what's on offer before we travel so we have a good idea where to eat, what time everything is open and choose healthy over fast-food whenever possible.

We want to thank all of our members for contributing content to the SBCN website, and for attending meetings when possible. Also we would like to welcome our newest members, both online and regular members, and hope you are finding your way around the website to see all of the benefits offered.

The online membership option is wonderful if you are not close enough to our meeting locations but do want to take advantage of the many benefits offered to our members.

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6 Steps

motivational steps

"The 'short cut' people who rely on their past achievements are often left standing at the goal post and eventually give up "

No Short Cuts

By *Linda Ockwell-Jenner*

I am always looking for opportunities to build my connections, build my business and most of all work towards even greater success. Not having worked in the corporate sector, attended university or business school, my business knowledge is instinctive.

What I have noticed during my time as a business development mentor is that it would appear people who have attended university or worked in the corporate sector believe that things will be easier for them when building their business. I sense some of this demographic does not try so hard to build strong foundations and credibility in their early years because they are relying on their past achievements.

It's also sometimes helpful to work with others, but it is not a good idea to rely completely on them, or have expectations that they will do the work we should be doing. It's our work!

What work am I referring to? One example would be an IT person, and I chose this example because there is no shortage of this demographic and all of these people are looking for clients.

When choosing an IT person to take care of our computers how do we know they are credible, reliable, trustworthy, and are going to stick around long enough to at least finish the job they started? The reason I mention "finishing the job" is because it is common these days when someone is let go from their corporate role, for them to advertise themselves as a small business and an IT person. In reality a lot of these people do decide to return to the corporate world and may leave their customers in the lurch.

It's OK to say we are trustworthy, but how can we tell that from a websites? How to make yourself unique; to be known and gain credibility is relatively simple, but does take time and work. Unfortunately many SMB's are not willing to take on the tasks involved and try to short cut their way to success.

There are some tried and tested methods that work effectively to assist you build your business, and the people who take this route are often successful. The 'short cut' people who rely on their past achievements are often left standing at the goal post and eventually give up and fail to realise their dream of building a successful business.

- Linda Ockwell-Jenner, Motivational Steps
www.motivationalsteps.com / www.lindaoj.me

The Challenge: Time's Running Out!

By *Dave Ockwell-Jenner*

TELUS and The Globe and Mail have once again teamed up to bring us The Challenge, an opportunity for a small business to receive a grant of $100,000.

As in past years, the contest is open to small businesses across Canada and invites our entrepreneurs to share their biggest business challenges and how a cash injection would help them overcome them.

Not only will the winner receive $100,000 from TELUS, but they'll also have their business profiled in the Report on Business section of The Globe and Mail – amazing exposure as well as the grant!

Act fast, you must get your entry in before the contest deadline on May 26th!

To find out more, visit: tgam.ca/the-challenge

Bill C-28 – Canada's Anti-spam Law

By *Craig Herner*

(If you missed part 1 in this series, check out the April 2014 issue of The Hub)

Part 2

In the first part of my series on Bill C-28, Canada's new Anti-Spam Law, I talked about the Anti-Spam law itself and briefly touched on penalties. Today I will be discussing consent.

Most people nowadays put people on their email mailing list and provide a method for them to opt-out, usually in the form of an unsubscribe link. With the new Anti-Spam law this will no longer be an option for getting people on your list. There are two types of consent, implied and express. Implied consent was just described above, giving the user the ability to opt-out. Express consent is when people must opt-in, which is mandatory in most cases with this new law. Furthermore, when you ask someone to opt-in, you must clearly state the purposes why you are asking them to opt-in or "sign-up" on your list.

The majority of the time as of July 1st, people will have to opt-in on your email mailing list, but there are a few instances where consent is already implied. They are:

1. Commercial electronic messages where the parties have an existing business or non-business relationship that has been active in the last 2 years;

2. Commercial electronic messages where the sender has received an inquiry or application within the last 6 months from the recipient in respect of a potential transaction or other defined business or non-business opportunity;

3. Commercial electronic messages where the recipient has provided or published his or her electronic address without any restriction, and the message relates to the person's job or business[1]

Now that you know the difference between implied and express consent, there are a couple other important facts that need to be addressed. First, when someone opts into your mailing list, you must have proof of the person's name, email address, date and time they opted-in. This is necessary in case someone were to file a complaint with the CRTC against you. Second, most email lists today conform with the Personal Information Protection and

Electronic Documents Act ("PIPEDA"), but they do not conform to the new Anti-spam law due to lack of consent. Before July 1st you must get everyone on your list to opt-in and have proof they opted-in, not you adding them to your list.

This is a lot of critical information to absorb, but very necessary to know and understand. I can see a lot of people and businesses after July 1st not knowing this new law exists and will still be doing their email mailing list creation the wrong way.

- Craig Herner, Ultimate Vision Web Design & Consulting
www.uvwebdesign.com

1. Sharon E. Groom, McMillan LLP
2. http://www.carters.ca/pub/bulletin/charity/2014/chylb328.htm

Security Corner

By *Dave Ockwell-Jenner*

Is Anti-Virus Dead?

A senior vice-president at security firm Symantec recently made a bold claim, that Anti-Virus (AV) is effectively dead. His opinion comes on the back of estimation that AV only detects around 45% of malware (viruses, trojans, worms, etc.). This means the majority of the evil software designed to cause us grief, slips by undetected!

My experience backs this up. I've been called in to investigate many different types of security incidents, and with many I find some malware used by the attacker that the AV system didn't catch.

Just a few weeks ago, I investigated a web site breach where hackers had created a new page on the compromised web site that encouraged visitors to download a piece of software from the targeted company. This malware, it turns out, wasn't detected by any of (close to) 40 AV systems tested.

It gets worse, though. After finding this undetected malware, I performed what's known as a 'reverse engineering' activity—essentially unpicking the malware to find out what it does, how it does it, and so on. I concluded that although simple, it was a highly effective system for stealing data from infected

machines. I submitted the malware sample to a well-known AV vendor for them to analyze and produce protection signatures. Unfortunately, their analysis was flawed and they concluded the malware to be benign.

A few days later, and the FBI issues a warning about this particular malware, saying it's been used in attacks against major US companies. Hours later, security vendor FireEye published a report linking this malware to a cyber-espionage group believed to be based in Iran. Serious stuff… and none of it caught by AV.

> "AV companies are busy working on new techniques to help detect and neutralize the threat of malware."

Does this mean we should forgo running AV altogether? Absolutely not! Remember there are 10's of thousands of new viruses every day. Even if we catch 45% it's better than nothing. AV companies are busy working on new techniques to help detect and neutralize the threat of malware. It's an ongoing race, one which it would appear the good guys are behind in at the moment, but the fight goes on!

There are several things users can do to radically improve their chances of not getting compromised by malware. Firstly, don't do your day-to-day computing using a user account with 'administrative' privileges. The vast majority of malware (90%+) relies on your user account being able to modify the system using these administrative privileges. Secondly, make sure to keep all your software up-to-date. Security patches are critical to ensure the window of time when malware works is kept short.

If you're in any doubt—get in touch!

- Dave Ockwell-Jenner, Prime Information Security
www.primeinfosec.com

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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.

TELUS Re-Opening: Stratford

TELUS recently held a grand re-opening of their Stratford store, complete with a pancake breakfast for guests and high-tech games.

Linda and Dave Ockwell-Jenner went along to represent the Small Business Community Network and find out a little more about how TELUS are transforming the retail experience for their customers.

Below: Linda enjoys a delicious pancake breakfast courtesy of TELUS, Stratford.

Above: The Re-launched TELUS store in Stratford hosts some great games and activities. Below: Linda chats with a member of the TELUS team.

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SBCN Membership

By Dave Ockwell-Jenner

Did you know that the Small Business Community Network (SBCN) has different membership options? Here's a quick at-a-glance view of some of the major membership benefits we offer:

Benefit	Corporate	Regular	On-Line	Associate
Number of Members	5	1	1	1
Attend all Chapter monthly networking meetings for free	✓	✓		✓
SBCN Member badge for your web site	✓	✓	✓	✓
Listing in Members Directory	✓	✓	✓	
Free mentoring	✓	✓	✓	
Contribute to SBCN web site	✓	✓	✓	
Post to SBCN mailing list	✓	✓	✓	
Attend Christmas Social for free	✓	✓		
Attend Summer Social for free	✓	✓		
20% discount on special events	✓	✓		
$20 member referral bonus	✓	✓		
Free display table at monthly networking	✓	✓		

Find out more at:

www.sbcncanada.org/benefits

About the SBCN

Our organization offers monthly networking events, special events, education and training.

If you want to attend professional B2B network meetings, where you are guaranteed to connect with like minded professionals who want to build relationships and share referrals, then the SBCN is the place for you.

We are an established organization who, have helped hundreds of businesses navigate the many realms of networking successfully. As an organization we have 10 years experience of assisting and working with SMB's to help them promote, via social media and traditional face-to-face networking, their businesses and build their brand in order to be recognized as experts in their field.

The purpose of consistent networking is to build trusted relationships and build partnerships, alliances and gain referrals.

Find out more by watching our video!

Dave Ockwell-Jenner
Co-Founder, Small Business Community Network (SBCN)

Your Health Spending Account

By *Sid Acker*

Imagine never having to pay the dentist again! Find out what a Health Spending Account (HSA) can do for you, your staff, and your company.

My name is Sid Acker and I have been in the financial industry for over 20 years. I am licensed to sell a plethora of financial products but focus on the HSA... why? It gives my clients a big bang for their buck (and by the way the commission is a lousy 4%) but it is a winning alternative to insurance and serves people best.

Let's get a coffee sometime and I can learn about you and you can learn a little more about me. Sound fair? Call me at 519 822 5454

- Sid Acker, Your HSA

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