

Produced by The Small Business Community Network (SBCN)
133 Weber St. N. Suite #3-183 • Waterloo, ON N2J 3G9 Canada • www.sbcncanada.org • www.sbcnuk.org

Founders Message

By *Dave Ockwell-Jenner*

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Look around. It really feels like summer is a fast-fading memory, doesn't it? The temperatures are cooling and I've even seen a few leaves changing colour already. Although I love the summer, the Fall is actually my favourite time of year. I think it's the season that really shows off *change* in all it's glory.

In business we are continually needing to change—not just for change sake, but to keep the forward momentum going that we worked so hard to build. The upcoming season is a perfect time to think about the changes we might want to make to prepare our business for the Winter months. For some this can mean a slow down, and for others a ramp-up, but whatever the reason, we want to be sure we emerge in the Spring vibrant, ready and energized to be successful.

The SBCN is back from our summer hiatus with a terrific upcoming monthly networking event in Waterloo Region. Not only are we looking forward to reconnecting with familiar friendly faces, but also meeting new connections.

We'll be finding out new techniques to better communicate and work with others; to change our approach to suit different types of people. *What will your change be?*





Prospecting

By Linda Ockwell-Jenner

Definition: *The search for potential customers or buyers*

Being a small business owner can be tough in the early days when looking for customers. Below, I have shared a few ideas on where you might find potential customers and how to differentiate between the different categories of prospects.

- **Volunteering** – can generate leads when you become known in your local community.
- **Cold Customers** – Not aware of you or your organization. Networking face-to-face and online can create an awareness of who you are, what you do, and offer more credibility. Build relationships, which can lead to trust.
- **Hot Prospects** – Already know who you are and what you do. The relationship has been built it's a matter of spending time with them to qualify the value of your product or service to them.

If you think about the three examples above as places or locations to find your potential customers and realize it's about being where your prospects are.

How to stand out from the crowd

Share your expertise, and this can be done a variety of ways:

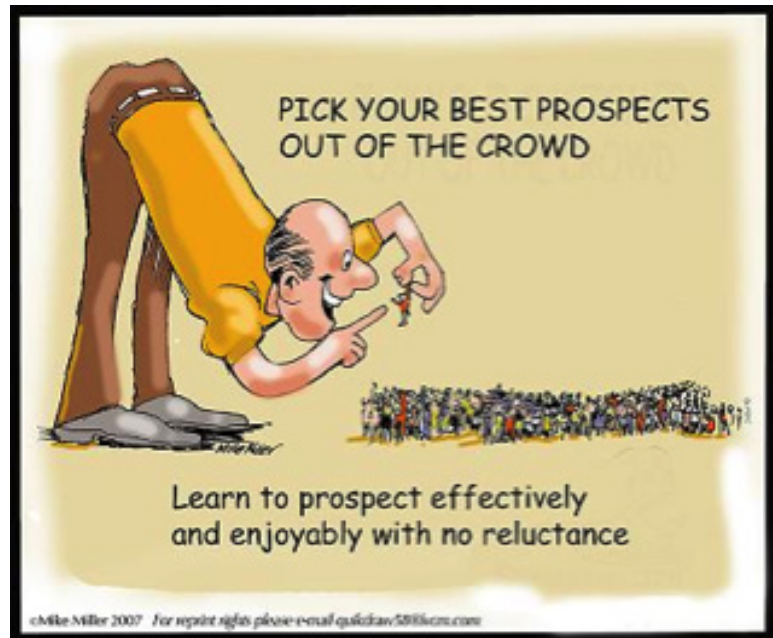
- Share business tips, new trends or other such information via your website or marketing materials.
- Speak at local events.
- Offer your time, for free, for an hour to meet your prospects one-on-one and find out how you can assist them.
- Use online social media platforms to connect to your prospects, and this allows you the time to find out about them, as well as building a relationship.

Be Easy to Find

- Obviously if you are present in person at networking events people know you are there, so offer your business card with a view to them looking at your website.

"Ultimately we are all selling something; everyone is looking for customers, and want to sell their products or services."

- Make content available online, such as blogs/articles/newsletters/business news etc., so that the search engines can access your content and share it online. Make sure if someone searches for your business category you can be found.
- Join or start your own mastermind groups, or meet-up groups so people become aware of you.



Ultimately we are all selling something; everyone is looking for customers, and want to sell their products or services. Today, more than ever, we all have thousands of competitors and, sadly, it's not about being the best anymore, it's about being known. Human beings are lazy and it's easier to refer someone they 'remember' than someone they know well, or someone they have forgotten about. By being 'seen to be seen' with respect to the examples above you do become memorable and if your brand is doing a great job for you and is also memorable, people will pick you because they remember you.

Don't make prospecting something you dread, everyone has to do it, and if you make it a habit you enjoy versus a chore you will be more successful.

Everyone you meet is not a prospect, because you're not a fit for what he or she needs, but they may know someone who they could refer to you, once the relationship and trust has been built.

What a lot of people don't realize is, you have a choice who you do business with, so pick the best of the bunch and others will see this as an advantage to them, as it is to you.

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

What is a Paralegal?

By Annie McRoberts



Generally speaking, throughout Canada and the U.S., a paralegal is defined as a "lawyer's assistant" and works in a lawyer's office under the supervision of a lawyer. In Ontario, however, a paralegal is a little different.

In Ontario, since 2007, paralegals have been licensed and regulated by the Law Society of Upper Canada - the same governing body that licenses and regulates lawyers. Paralegals must follow similar rules of professional conduct that lawyers do; paralegals must carry the same professional liability insurance that lawyers do; and paralegals must follow the same rules that lawyers must follow regarding trust accounts and monies held in trust for clients.

The difference between paralegals and lawyers is that paralegals have restricted permissible areas of practice. In Ontario, paralegals are not required to work under the supervision of lawyers while practising within these permissible areas of practice. While a lawyer can provide legal advice and advocacy in relation to any area of the law and at every level of the court system, a paralegal can only provide legal advice and advocacy in relation to:

- Small Claims Court in relation to all areas of the law (up to a maximum claim amount of \$25,000);
- Traffic court for charges under the Provincial Offences Act;
- Tribunals, such as the Landlord and Tenant Board, the Ontario Municipal Board, the Financial Services Commission, the Workplace Safety and Insurance Board, etc.; and

- Minor criminal charges under the Criminal Code heard in the Ontario Court of Justice.

Since regulation in 2007, paralegals are not permitted to appear in Superior Court for claims over \$25,000; paralegals cannot appear Family Court or provide related family law services; paralegals may not draft wills; paralegals cannot handle real estate transactions; and paralegals cannot provide legal services related to estates. These services can only be provided under the supervision of a lawyer licensed by the Law Society.

For the services that paralegals do provide, however, their fees are often much lower than lawyers' fees for the same service. If you require legal assistance, there are many ways to find the appropriate legal service provider for your particular issue.

The Law Society Referral Service is one free service where the public can call in and be referred to the appropriate local practitioner (either paralegal or lawyer) for a free 30-minute consultation. You can access the service by calling 1-800-268-8326 or by visiting the Law Society of Upper Canada at <http://lsuc.on.ca>.

Annie McRoberts has been licensed to provide legal services since 2008 and has over 30 years' experience in legal services. She owns and operates McRoberts Paralegal Services in Stratford, Ontario and provides legal services in Stratford, Woodstock, Goderich, London, Kitchener and surrounding areas. Her practice focuses primarily on civil litigation for claims up to \$25000 including contract disputes, employment law (wrongful dismissal), unpaid debts, construction/contractor disputes, and many other issues. She also has experience with personal injury claims, and traffic ticket defence. She works with her clients to provide professional, cost-effective legal services to achieve the best possible result.

- Annie McRoberts, McRoberts Paralegal Services
www.mcrobertsparalegal.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>.



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Security Corner

By *Dave Ockwell-Jenner*

Impacted by a Breach

If you have seen the news lately, you'll probably aware of a security breach at home improvement retailer Home Depot. Although the company is still working through the steps of investigation, it has been confirmed that attackers gained access to debit and credit card details through Home Depot's point-of-sale systems. It is thought this breach has been ongoing since April, and affects stores in the US, Canada and Mexico. It doesn't appear to have affected on-line purchases through Home Depot's web site. It's also the case that attackers haven't stolen PIN codes – popular here in Canada with so-called 'chip-and-PIN' cards.

All very fascinating, but what does this mean to us? Quite simply, if you have shopped at a Home Depot store anytime since April, and paid with either debit or credit card, your card details have likely been stolen.

What Should You Do?

In the case of the Home Depot breach, the company has arranged for credit monitoring and identity protection. In Canada, this is provided through Equifax – and you can register for this service by calling 1-866-205-0679 (English) or 1-866-466-9577 (en Français).

But beyond Home Depot, how do you know if you have been impacted by a breach at some other vendor or service provider? The best thing to do is regularly monitor your credit card transactions for signs of potential fraud. Alert your card issuer immediately if you discover charges that are fraudulent.

Even if it's not credit card related, attackers are very keen on gaining access to other forms of information, such as name, address, phone numbers, email addresses and so-on. Many on-line services (like LinkedIn, Forbes, Sony, Bell and more) have been breached over the years and information stolen by hackers. Sometimes these services will notify you and suggest steps to take. I also like to recommend people check the following site: <https://haveibeenpwned.com/> that allows you to see if your username or e-mail address has been included in any of the breaches the service is aware of.

In all cases, you should change passwords for your accounts if they have been compromised. Although it may be inconvenient, pick different passwords for different sites and accounts. Passwords should be long and complex and never something based on words in a dictionary, people's names, etc. I recommend a password manager like LastPass or 1Password to keep track of

prime 
information security

"I recommend a password manager like LastPass or 1Password to keep track of these passwords"

these passwords and save your grey cells for more important things! These solutions can generate exceptionally good passwords for you that you never need to know or remember.

Some services also offer two-factor or two-step authentication, perhaps sending a code via text message to your phone as an additional safety measure. Enable this option wherever it's available.

What if my Company was Breached?

That's a pretty tough question to answer in a short article. Depending on where you do business, the type of business and with whom you trade, you may have different requirements for what you need to do.

In all cases, you should consult with a security incident response service provider, and your lawyer. These two can better help you understand what you should do to protect against future issues, and to limit your liability. One tip I'll share: any company can be breached—but what separates good companies from bad is how they deal with it.

As always, I'm happy to answer your questions on this and any computer security related matters, so don't hesitate to get in touch.

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



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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

SBCN Hosts Small Business Clinic

By Linda Ockwell-Jenner



The Small Business Community Network (SBCN) Waterloo Region Chapter networking event in October will be celebrating Small Business week.

We will be hosting a Small Biz Clinic and we'll have some awesome panel members participating. You will be able to ask questions of our panel of experts about such subjects as marketing, branding, accounting, social media, to name a few.

We would recommend you register early for this event as it will fill up quickly!

Find out more, and register at:

www.sbcncanada.org/events/1837

Congratulations TELUS

By Linda Ockwell-Jenner



We are happy to share that TELUS, our sponsors, have been named to the Dow Jones Sustainability Index (DJSI) North America for the 14th consecutive year!

You can read the whole article here <http://blog.telus.com/you/telus-honoured-to-be-named-to-the-djsi-north-america-index-for-the-14th-consecutive-year/>.

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