

Small Business Success

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Community
Futures Newsask

Dealing with Spam

Published in cooperation with [Blue Beetle Books](#)

By now most people know the story as to why we call junk mail 'Spam'. It comes from an episode of the Monty Python TV show where a bunch of rude, disruptive types are in a café shouting the word "Spam" at the top of their voices, making it difficult for regular patrons to converse. So it is with junk mail as it disrupts the normal flow of online communications. Most commonly it consists of unsolicited advertising via email but has unfortunately expanded to include mobile phone messaging, blog Spams and classified ads. To meet the definition it usually means it's unsolicited and repetitive.

There are dozens of reliable software systems you can purchase to act as filters, screening these messages - often so that you don't even see them on your desktop. You should however reject any software that claims to do the job at no cost or via shareware. Nobody does anything for free and it's usually a way to do the opposite, becoming Spam in its own right. Pay the money - it's worth it.

A number of jurisdictions have tried legal means to stop Spammers but it remains very hard to hold the senders accountable for their mass mailings as they constantly shift their own IP numbers using different Internet Providers.

Spam is a kind of a parasite, which in nature lives on the host animal. With Spam, the costs, such as lost productivity and fraud, are a direct cost to the billions of Internet users and to reputable Internet Service Providers; all of whom have been forced to add extra capacity to cope with the deluge.

Most Spam filters and blockage systems are made up of a number of factors which indicate that the message meets the following criteria:

1. Whenever your Spam filter detects that the message has recognized links or key words
2. When the message originates from an unknown/unconfirmed sender that your previous files don't recognize
3. When you have previously marked mail from this source as Spam
4. When it has dubious words like "Get Rich Quickly" or "Free Goodies" or sexually explicit terms.

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Add to this your own diligence when other people have alerted you to the fact that a particular message is Spam.

There are steps you can take to fight back if you want to take the time. The Spammers count on the fact that most of us are too busy to get involved as we just let our Spam filter handle the problem.

A number of services have been set up to take the fight to the villains. If you have been targeted by a Spammer and it's giving you a headache, you can contact any of these organizations, most of whom have an online form to report the infraction and they have systems in place to give these guys the headache rather than you.

- SpamCop is perhaps the biggest and best-known Spam-reporting tool there is.
- Spam Identifier is a tool for looking up the owners of an IP address or domain name.
- SpamAbuse.org has Spam tracing and reporting tools.
- Alert!Spam is a Spam reporting service.
- Remove Spam is a Spam-reporting service that offers manual tracking and reporting of your Spam on a per-report or monthly fee basis.

One particularly insidious form of Spam is known as Phishing. Phishing is the attempt to acquire sensitive information such as usernames, passwords, and credit card details by masquerading as a trustworthy entity in an electronic communication.

Watch out for any unsolicited mail that asks you for any information whatsoever. Don't even reply to decline their offer, since that may be all they need to add your email to their repetitive target list. You even have to watch out for some seemingly innocuous message from your bank, simply asking you to confirm some detail such as your address. Banks don't do this - ever.

Might you be considered as a Spammer?

Since we all generally hate the concept of spamming, it can be a shock to have someone brand you as a Spammer. Usually this originates when a non-Spammer (you) sends out some unsolicited advertising. In your case you may feel that your actions are not offensive since you only sent it to your regular



customers but some people will categorize any unrequested communication as Spam. There is a need to be particularly cautious these days as governments impose tight restriction under privacy laws. Essentially this legislation says that you must have the permission of someone to send him or her any kind of messaging.

Remember that trust is your most important product and to build trust never give your customers something that they might consider to be Spam.

Who Runs the Business After You?

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By Ken Stratford

Here today. Gone tomorrow. This is obviously something most businesses do not want to think about. How will the business continue carrying on after the loss of the owner? Will you as the founder receive deserved benefit for the years of money, blood, sweat and tears invested in the company?

It's surprising how many company founders, when they get to retirement age, simply fold up the business and walk away without trying to sell the firm, sometimes leaving many thousands of dollars on the table.

As the Boomer tide grows over the coming years, more than half of the country's current small business owners are expected to retire. Will you be one of them?

As the Boomers inherit from their parents it will trigger an estimated \$1.3 trillion in assets changing hands in Canada. That's the largest inter-generational turnover of wealth ever. There are several anticipated results of that wealth transfer. Many business owners will suddenly have the money to retire and will therefore want to sell their business while other Boomers will have the money to invest

in buying an established business - maybe yours.

Rather than find an outside buyer, many business owners may look to their own family to take over the business. The upside is that the business you created may reasonably be expected to continue on its present course and mission. On the other hand, it usually minimizes the earnings to you as the founder. This may lessen the money that you were counting on for retirement, since the kids will want a bargain. Or they may have simply decided that running the family business is not for them. If that's the case it's better to find out early.

A study by CIBC suggests that only two in five small business owners have a clear plan for exiting their businesses. Less than 40% of entrepreneurs aged 55 to 64 reported having begun the discussion on their exit plans with their family or business partners.

A succession plan has many benefits, regardless of the size of your business and what stage of the business cycle it's in. An effective succession plan will help you:

- Arrange for the tax-effective transfer of your company's ownership and management
- Maximize the value of your business before transition to make it more attractive to a buyer
- Structure a retirement income for you that meets your needs and maximizes your financial security
- Accomplish the smooth transfer of your business, retaining the customer base.

While it may seem to be a daunting task, if you start the conversation with your advisors including your banker and accountant, like all challenges it will be less daunting as you take control of the discussion.

Look to your advisors to provide you with:

An evaluation as to your level of readiness. Is your business prepared for a successful succession? Are your estate plans and retirement plans up-to-date?

The objectivity that comes from a third party. Based on their input, you can begin to plan your specific succession planning needs and any special considerations, such as transitioning a family business, or selling to a key employee.

Similar to a good business plan, as your business grows and evolves, your exit plan should be periodically reviewed and updated so that it continues to meet your needs and reflects the reality of the marketplace and real estate values.

If you find yourself on the upside of fifty or if your business has passed its 20th anniversary, don't procrastinate for too long. Early planning will bring you piece of mind and a positive retirement fund - something that too many entrepreneurs miss out on.

If you're like most entrepreneurs anyway, you'll never fully retire that brain of yours but you will have the opportunity (and the money) to branch out into some other dream you've been nursing for years.

Cartoon

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He finally had time to develop a marketing plan.

3rd Annual Municipal Infrastructure Conference

Hosted at the Evergreen Conference Centre in Nipawin, the 3rd Annual Municipal Infrastructure Conference will provide over 25 learning opportunities in a plenary and concurrent session format. The Conference presents an ideal opportunity to exchange ideas, discuss best practices and network on innovative ways of building, managing, procuring, and financing infrastructure in rural and urban municipalities.

Confirmed conference sessions include:

- *Learning from an Early Adopter Alan Mapstone, Jeff Roorda and Associates*
- *Alternative Infrastructure Implementation and Management; Ron Hymers and Steve Hollett, Community Infrastructure Financing*
- *Building Together: Avoiding Infrastructure Pitfalls; Saskatchewan Construction Association Panel*
- *Benefits and Challenges: Developing Credible Asset Management; Municipal Panel moderated by Gordon Sparks*
- *Naming Rights Municipal Building and Facilities; Judy Haber, Performance Sponsorship*
- *Integrating economic development principles into regional infrastructure planning: Gordon Molnar, Pilar Consulting*
- *Alternative Revenue Generation for Communities: Trevor Forrest Saskatoon Community Foundation, Doug Eddy, Northern Sask Economic Development Council*
- *Dissecting a Successful P3- the players, their roles, the process; Dan Ferguson and Brad McClellan, Weir Foulds*
- *Leveraging existing inventory data to build the infrastructure plan Gordon Molnar, Pilar Consulting*
- *Cost recovery and project development for municipalities under 3000, Miller Thomson*

Visit the conference website for more information on these sessions and ongoing program updates. Don't be disappointed – reserve your accommodations early.

Early Registration Fee of \$250 available until March 13, 2015. All registrations received prior to March 13, 2015 will be entered into a draw for a FREE IPAD, to be awarded at the conference banquet on April 22.

www.municipalinfrastructureconference.ca



YBEX 2015

14th Annual

Youth Business Excellence Awards 2015

Each year since 2001, Community Futures Newsask has been hosting an awards event for our **Business Plan Competition**.

Choose one of the following three categories:

1. Business Plan – Take a business idea and develop a business plan.
2. Business Venture – Report on the operation of your actual business.
3. Business Venture 2 – Significantly expanded or improved business that you previously entered.

In three age divisions as an individual or group:

- Grades 6 to 9
- Grades 10 to 12; or
- Under 30 out of school or attending university or technical institute with permanent address with our region.

Check out our website for the Guidelines, Application, and Awards breakdown, www.newsaskcfdc.ca

(Click on YBEX Awards on the left menu.)

Check them out, start planning your business and enter our competition.

Submission Deadline: Thursday, April 16, 2015

Awards Event: Saturday, May 2, 2015



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