

ACCESS WEST

WESTERN ECONOMIC DIVERSIFICATION CANADA

October - December 2002

The Entrepreneurial Spirit is Alive and Well in Western Canada

Stories vary from entrepreneur to entrepreneur, but the basic threads that weave their tales together is often the same. Even the most successful businessperson will tell of the hours of personal time invested to get a business up and running, and keep it running. There is the need for constant changes to stay competitive, every last penny that has to be invested and the ongoing search for financing.

They'll also tell you that being an entrepreneur is very rewarding. It is an opportunity to live a dream, be the boss.

It is this entrepreneurial spirit that is helping Western Canada grow and succeed. In a report released by Western Economic Diversification Canada (WD) in 2001, it noted that there was an average of 743,299 small businesses in Western Canada between 1992-1999 – 36.8 per cent of all small businesses in Canada. The fact that small business is more common in the West is indicative of the significant role it plays in the region's success.

Micro businesses accounted for an average of 23,367 new enterprises a year, or 89 per cent of all new businesses. These companies, typically defined as the self-employed or those with only one to four employees, are created at a much faster rate than larger companies.

These statistics are encouraging for the person with the desire to try on the boots of a small business entrepreneur. Potential entrepreneurs need to carefully consider if they are suited to the entrepreneurial life before pulling up their bootstraps.

Entrepreneurs must like challenges, be driven and well organized. They must handle the pressures of managing multiple projects at the same time and working long hours for extended periods of time, and putting work ahead of their social life. They must set achievable goals and be comfortable with risk.

Obviously, western Canadians have the dedication and desire to risk it all and take the step toward becoming entrepreneurs.

With Small Business Week being celebrated across Canada, October 20-26th, WD takes this opportunity to salute the innovative and inventive small business community. ✳

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WD Offices:

British Columbia

Suite 700, Price Waterhouse Bldg.
601 West Hastings Street
Vancouver BC V6B 5G9
(604) 666-6256

Alberta

Suite 1500, Canada Place
9700 Jasper Avenue NW
Edmonton AB T5J 4H7
(780) 495-4164

Suite 400, Standard Life Bldg.
639 – 5 Avenue SW
Calgary AB T2P 0M9
(403) 292-5458

Saskatchewan

Suite 601, S.J. Cohen Bldg.
119 - 4th Avenue South
Saskatoon SK S7K 3S7
(306) 975-4373

1925 Rose Street
Regina SK S4P 3P1
(306) 780-8080

Manitoba

Suite 712, The Cargill Bldg.
240 Graham Avenue
Winnipeg MB R3C 2L4
(204) 983-0697

Access West Editor:
Barb Steele – (780) 495-4982

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A MESSAGE FROM *Stephen Owen*



*Stephen Owen
Secretary of State
(Western Economic
Diversification)*

Every October, Western Economic Diversification Canada (WD) and its partners — Canada Business Service Centres, Community Futures Development Corporations, Francophone Economic Development Organizations and offices of the Women's Enterprise Initiative participate in special events that honour the hard-working small business entrepreneurs in Western Canada.

These dedicated entrepreneurs face tough uphill challenges head-on and tenaciously work to secure their business' success. From urban to rural, women to youth, Aboriginal to Francophone, and in every sector, small

businesses are defining our economy.

Small Business Week celebrations will take place from October 20-26th in communities across Canada. I encourage you to watch for events in your community that provide opportunities for both networking and business development. Events vary, but include: conferences, open houses, seminars and workshops, luncheons and dinners, business fairs or trade shows, and awards program that recognize the achievements of small business entrepreneurs.

On behalf of the Government of Canada and Western Economic Diversification, I applaud the contribution to the western Canadian economy by this rapidly growing sector of our business community – small business. Their ability to diversify and nurture innovative business opportunities will help to ensure the success of our future, across the West and our proud country. ♣

A True Business Spirit

by Shawna Bourke

Alberta Women's Enterprise Initiative Association

The business success of **Spirit Staffing and Consulting Inc.** is built on a clear vision that recognizes the potential in people. Janice Larocque, a professional of Aboriginal descent, started the company in 1998 after



Janice Larocque, owner of Spirit Staffing and Consulting Inc.

working as the manager of an Aboriginal employment and training centre in Calgary, Alberta.

Larocque identified an ongoing challenge for Aboriginals — they were paid less or not even considered for positions they were qualified for. Spirit Staffing and Consulting was born from her vision for an equal opportunity staffing

resource that would value a range of human perspectives and recognize the full potential of each client.

While the business vision was clear, the nature of the temporary employment industry made initial growth difficult. Financial institutions and employment programs deemed Larocque's concept to be unviable in the long-term. A business built on people and not assets was considered a high-risk venture. Larocque's financial management skills were continually challenged as she balanced the growth of her company with the increased demand on her cashflow. Her company's development depended on receiving a loan for adequate operating capital.

Larocque approached the **Alberta Women's Enterprise Initiative Association (AWEIA)** for one-on-one business coaching, assistance to develop a business plan and a loan. She has since received additional financing to support the growth and expansion of her company. In addition to adding more staff and moving to a larger location, Larocque started a new company called Fast Labour Solutions to provide temporary employees to the growing industrial sector.

Over the last three years Spirit Staffing and Consulting has increased its sales by 300 per cent and placed over 250 employees on temporary work assignments, often leading to permanent positions.

Larocque has received recognition for her business success and contribution to advancing the local community, including the Métis Nation Entrepreneurial Leadership Award, the Ivan Ahenakew Award and the Minister's Award for Excellence, presented by Western Economic Diversification Canada (WD).

A business once considered to be unviable now has vast growth potential because of the determination of Larocque who believes the key to success is "believing in yourself and don't let anyone tell you that you won't succeed."

For more information on Spirit Staffing and Consulting Inc., call (403) 244-3012 or visit www.spiritstaffing.com. ♣

The offices of the Women's Enterprise Initiative in Western Canada are committed to helping women advance in business. These offices are members of WD's Western Canada Business Service Network.

Alberta Women's Enterprise Initiative Association
1-800-713-3558 www.aweia.ab.ca

Women's Enterprise Centre of Manitoba
1-800-203-2343 www.wecm.ca

Women's Enterprise Society of B.C.

1-800-643-7014 www.wes.bc.ca

Women Entrepreneurs of Saskatchewan Inc.

1-800-879-6331 www.womenentrepreneurs.sk.ca

Survival a Sign of Success for Young Manitoba Entrepreneurs



(L to R) Robert Piché, Christian Dandeneau and Daniel Piché's virtual shopping mall, myLocalStore.com, offers on-line storefronts for Winnipeg retailers.

Owning a small business takes dedication, perseverance and personal sacrifice. Financing for new ideas is hard to find and comes at a premium.

For Christian Dandeneau and brothers Daniel and Robert Piché of Saint-Boniface, Manitoba, the challenge was in the form of banks that didn't want to take a chance on three young Francophone entrepreneurs who wanted to open a virtual shopping mall for Winnipeg stores.

With experience under his belt as the owner of a business that built databases and offered Web solutions, Dandeneau needed capital to put together their new vision — **myLocalStore.com**.

"Our advisors were hesitant to believe that we could achieve our vision, largely because we were young," he indicated. "Employees and other business associates had to be convinced of the vision and believe in it, too. We asked employees to trust us and allow for flexibility on their salaries, and made special arrangements on how we paid our rent. Otherwise, the idea would have never worked."

The young entrepreneurs found support from family, friends and other contacts in the business community. They also investigated government programs that could help. The National Research Council's Industrial

Research Assistance Program helped on the technical side, and Western Economic Diversification Canada (WD) was able to help arrange a line of credit at the **Conseil de développement économique des municipalités bilingues du Manitoba (CDEM)**. With this new support, the company was able to secure a loan to take its next step toward success from the WD/CDEM-sponsored micro-loan program at the **Business Development Bank of Canada**.

This assistance allowed the partners to launch a publicity campaign that increased the retail outlets on myLocalStore.com to over 50 in September. They hope to have 80 by the end of March 2003.

Although the company's retail clients are predominately English-speaking, myLocalStore.com is planning to offer bilingual services for shoppers. Some retailers already provide product descriptions in both English and French.

"Survival has been our #1 success," commented Dandeneau, president and CEO. "Success of a small business depends on a good network of family, friends, business contacts and government support. This support is the difference between making it or not."

To visit Winnipeg's virtual shopping mall, visit ourLocalStore.com or call 1-877-794-4877. ♣

Francophone Economic
Organizations in each
members of the WD
services

**Conseil de développement
des municipalités bilingues
(204) 923-1111
1-800-923-1111**

**Conseil de la coopération
Saskatchewan
(306) 525-1111**

**La Chambre économique
(780) 414-6125**

**La Société de développement
de la Colombie-Britannique
(604) 733-1111**



Saskatchewan Entrepreneur Has Found a Unique Recipe for Success

Blend a cup of personal experience, enthusiasm and humour, along with quart of rich potting soil and budding young plants, and you have Arlette Laird's first book, *The Joy of Planting: 101 Recipes for Pots and Containers*. The unique cookbook-style gardening book sold 10,000 copies in the first year and the second printing is enjoying healthy sales.

The Prince Albert, Saskatchewan, author had years of greenhouse industry experience and an idea to write a series of helpful gardening books. "I didn't know what I was getting into when I decided to write my first book," admitted Laird. "Having worked directly with customers, I had a good idea of the information they wanted. What I realized quickly, however, was the return with a publisher is not great and I wanted to keep control of the books I wrote."

Laird decided on self-publishing and established **Pirouette Publications** in 1999. As a home-based business owner, the hardest part of the business for Laird has been working and making decisions alone, setting timelines and keeping them, and not really getting paid.

Gérald Gareau of **Conseil de la Coopération de la Saskatchewan (CCS)** has provided ongoing assistance since Laird first approached CCS in 1998 for help with her business plan. "Gerry will call to check on my cash flow, see if I have updated my business

plan or to keep me on track," an appreciative Laird indicated. "I know I could have received similar help from other organizations, but CCS was more accessible for me. My roots are very important to me, and being able to speak in French helped me proceed sooner with my ideas."

A Montreal-based publishing house released a French version of the book this year. "It was more exciting for me to hold my first copy of the French edition than the English," enthused Laird. "It was like a gift." In the first few months, 2,000 copies of the French version were sold.

"Writing the book was a wonderful experience. It gave me confidence to know I had accomplished my goal," concluded Laird who said success meant taking her idea and being able to act on it. "Having a best selling book was a bonus."

The second book in *The Joy of Planting* series, *Growing from Scratch*, is scheduled for release in February 2003.

Contact Pirouette Publications at (306) 764-2413 or by e-mail at: pirouette_order@hotmail.com. ♣



Arlette Laird, owner of Pirouette Publications and author of the gardening book series, entitled "The Joy of Planting."



Secrets of Working ...and making the most



Photo courtesy of Edmonton Capital Region Innovation Centre

According to the Centre for Exhibition Research in Chicago, over 80 per cent of the visitors to industry trade shows are decision-makers who are attracted to an event specifically to see new products, services and developments. They also report that over 60 per cent attend with a plan to purchase.

Obviously, there is a great deal of incentive for exhibitors to come prepared to make sales.

In sales, you spend time chatting about business needs with the goal to develop trust and rapport — develop a solid business relationship. Selling at a trade show is different, because time is a factor. Rapport building goes out the window because there isn't the time.

It takes time to develop skills as an exhibitor. There are four basic levels that trade show booth staff will go

through as they develop their skills. As the skill level improves, so does the company's return on their show investment.

Entry level booth staff tend to be reactive, stand at the back of the booth, look uncomfortable and don't have a sense of purpose. They answer questions, but don't ask any.

As skills gradually improve, booth staff will begin to approach visitors, usually saying, "Hi, can I help you?" They answer questions with detail, but usually tell all visitors the same thing. They're vague of purpose and need to go the next step and qualify their sales leads.

By the time booth staff reach the third level they are focused on their objectives, they ask questions and act proactively. They make effective presentations, and can qualify leads and disengage from visitors easily.

Topnotch booth staff are effective because visitors do business with people they like, and the real job at any trade show is getting visitors to like "me" — the exhibitor. Top exhibitors do everything the level three exhibitor will do, but they also have good rapport building skills and understand that every attendee is different. This exhibitor will leave the attendees wanting to do business, is remembered positively, and will generate an above average amount of business.

Strategies for Qualifying Leads

Qualifying potential clients is the major task of booth staff. They should collect rather than provide information

ing at Trade Shows

t of your opportunities

in the first few minutes of any interaction. In the April-June 2001 issue of *Access West*, this was discussed in greater detail.

Breaking the Ice with Attendees

Valuable opportunities are wasted when prospects just walk by. Visitors are usually hesitant to make contact and many prefer to scope out the entire trade show before they commit to taking a long look at an exhibit. Be proactive — take the initiative and approach the visitor.

Exhibitors will need to develop an effective opener, focus on business and ask questions that provide the opportunity to gather more information. Be careful not to ask questions if you don't want the answer or don't know what to do with the answer.

It may be useful to approach with a question, introduce yourself and shake hands. If you're demonstrating a product, get one person involved with one of their senses. This person should have above average interest in the presentation. If no one is showing interest, then smile, stand at the front of your booth space and make eye contact with visitors. Greet them, introduce yourself and ask why they are attending the show.

Wrapping Up or Disengaging

If the visitor does not need your product or service, or they have qualified and you have completed a short presentation, then the last step is to wrap up the conversation or disengage effectively so you can move onto the next potential client.

Disengaging should not be rude or impolite, but a logical end to the conversation. When handled properly, the visitor will leave feeling positive about you, your company and its products and services.

Exhibitor Tips

Basic tips that ensure success while working a booth

- Arrive fresh every day and be well groomed
- Always act professionally, but have fun
- Listen, maintain eye contact and treat each visitor individually
- If you make a promise, keep it
- Stay mobile, but don't stand in the aisles
- Remove chairs from your booth – don't sit down
- Don't talk to colleagues or read the newspaper
- Don't eat in your booth, take scheduled breaks
- If you need a drink, only have a glass of water in your booth
- Bring several pairs of shoes to help relieve foot strain from standing for long periods

Hidden Opportunities

Exhibitor opportunities at trade shows are not limited to activities in your booth. Look for new contacts and use the event to network and discover possible partnering opportunities, suppliers or clients.

To help business improve their success at trade shows, there are courses offered in centres across the West that can help you improve the skills noted above, as well as the effective use of displays and demonstrations, and other useful tips that help companies make the most of their trade show dollars. ♣

Taking Control of Your Business



by Kim Deans
Client Service Officer, WD Regina

Why are some people more successful in business than others? Why do some businesses flourish where others fail?

Thousands of companies under-perform annually because key decisions are not made to control overhead and operating costs. Successful entrepreneurs spend as much time managing their business expenses as they do increasing their customer base.

Why is more energy placed on increasing sales than controlling expenses? There is an old saying, “a dollar saved is a dollar earned.” For business, the saying should go “a dollar saved is worth six dollars in sales.”

Here’s how it works. Assume you buy a product and mark it up 20 per cent for resale purposes. You need to sell \$6 in product to earn \$1 in gross profit. The gross profit has not taken into consideration overhead and operating costs.

Let’s look at how one local businessman applied principles of reducing overhead and operating expenses and increased his net income.

William purchased inventory in bulk to take advantage of supplier bulk discounts. After calculating the discount and comparing it to additional financing charges and storage costs, the reduction in working capital and the increase in accounts payable, his operating and overhead costs exceeded the supplier’s discount.

William integrated a POS (Point of Sale) system that provides him with more time to increase his customer base and train new staff. An automated reorder point advises him when inventory reaches a desired control level. And, it provides important management information on the various product lines — which products are selling versus those with slow turnaround.

The next step was to review William’s accounts receivables. He was amazed how “aged” the receivables were and had never stopped to calculate how much his accounts receivables were costing him. We projected the reduction on his line of credit balance and calculated the reduced interest expense assuming the aged receivables were collected. The exercise provided the desire and incentive to implement an action plan. Invoices now indicate “Net 30 Days” and a reasonable interest for overdue accounts. He implemented a diplomatic collection plan for repeat clients, and a professional well thought out collection plan was activated to collect the aged accounts. The end resulted in a manageable accounts receivable list, a decreased credit line balance, additional

working capital, lower interest charges and a decrease in the number of bad debts.

He also spent an equal amount of time analyzing other expenses such as advertising, leases and travel, and was successful in increasing his bottom line by controlling overhead and operating costs.

Take the time to review your bottom line and business practices. A loan won't necessarily solve all your problems and may only cause complications. The key to making your business more profitable may be as simple as reducing your inventory or one of the solutions William found.♣

RegWatch: A Standard Quick Fix for Canadian Regulation

Provided by the Standards Council of Canada

As of the summer 2002, there's a better way to track down Canadian federal regulation standards. For years, the only way to find the information was to visit the Justice Canada Web site, call up the regulation that fit the criteria and start digging through the potentially hundreds of pages of data. Though a few search engines were available through U.S. providers, they were designed to primarily service U.S. federal regulations, had limited capability to search Canadian regulations and were not always up-to-date.

RegWatch is the latest in a growing line of information products developed by the Standards Council of Canada (SCC) designed as a one-stop-information-shop for those interested in tracking technical standards in Canadian federal legislation. After months of development and testing, this service covers a variety of fields including:

- the location within federal legislation where standards are referenced;
- information about standards, including the most current version that is available, as well as a link to bibliographic data about them;



- the Standard Development Organization (SDO) responsible for development of standards; and
- links to the full text of the legislation.

RegWatch is intended to serve a variety of stakeholders, from Canadian regulators, to exporters, importers, manufacturers, small businesses, engineering and building firms, as well as libraries and legal firms, to name just a few. As a free service offered by the SCC, RegWatch is ideal for the small business proprietor as a means of checking up on the latest standards required by federal law in all areas of service and manufacturing.

For more details, contact Tanya Burba at (613) 238-3222, ext. 461, or visit the SCC Web site at: www.scc.ca.♣

Real People, Real Jobs: Hiring Persons with Disabilities

Many view a disability from the perspective of the limitations it poses. In reality, persons with disabilities are fully capable of participating in all aspects of daily living. But, they may need to work in different ways and require support.

Today, persons with disabilities are represented in every sector and industry in our economy. They are simply real people, looking for real jobs.

Hiring the right person for the job starts with conducting an effective job interview. You are interviewing a person with skills and abilities to determine if they are the best fit for your job opening. Candidates with disabilities should be evaluated accordingly, including their ability to perform the essential job functions with reasonable accommodation.

Here are some tips for an effective job interview with any candidate, including those with a disability.

Preparing for an Interview

- Make sure your office and interview location is accessible to applicants with mobility, visual, hearing or cognitive disabilities.
- Be willing to make appropriate and reasonable accommodations to enable job applicants with a disability to present themselves in the best possible light. For example, if an applicant is blind and requires help to complete forms, provide assistance.
- Third parties, such as a social worker, should not take part in the interview unless requested by the applicant.

Persons with disabilities are represented in every sector and industry in our economy.

- Ensure all interview questions are job-related. Speak to the essential job functions of the position - why, how, where, when and by whom each task or operation is performed. DO NOT ask whether or not the individual needs an accommodation to perform these functions. Such information will likely

reveal a disability that may exclude them before a job offer is made.

- If testing is part of the interview process, ensure the test does not reveal information about physical or mental impairments. Inform the applicant before the interview that a test will be part of the interview process. An applicant can request an accommodation, such as a different format for a written test.

Conducting an Interview

- Relax and make the applicant feel relaxed, and don't be afraid to make mistakes. Use courtesy and common sense, as would be afforded all other applicants.
- Don't speculate on how you would handle the job if you had the applicant's disability. The person with a disability has mastered alternative techniques and skills of living and working with their particular disability.
- If the disability is obvious or is made known by the applicant, the employer can ask how they would perform an essential job function, and if they require reasonable accommodation and the type of accommodation. All questions should be job-related.
- Concentrate on the applicant's technical and professional knowledge, skills, abilities, experience and interest, not their disability. ♣

Invisible Disability Doesn't Stop B.C. Entrepreneur

With a fountain of experience in the secretarial, administrative and desktop publishing fields, Kathy Smith of Victoria, B.C., found herself facing life-changing employment obstacles because of a disability known as agoraphobia.

Agoraphobia is an extension of panic/anxiety disorder. Sufferers experience intense, varied and reoccurring panic attacks, accompanied by a host of physical symptoms that are very frightening. For some, these attacks make leaving home impossible.

Smith had been self-employed for years, holding several lucrative contracts that required in-office work and travelling to meetings. In 1998, however, she found herself unable to continue working outside her home. "It was very frustrating," she indicated. "I loved my work, but stress was burning me out."

Instead of conceding defeat to her disability, Smith decided to make her home-based business permanent. The path to becoming an entrepreneur, however, was not easy.

While researching her options, Smith found that re-training or upgrading was impossible without leaving home. She consulted employment and government agencies for assistance. "It was a vicious cycle. No one could help. They didn't have programs that could deal with my type of disability." After four years, she had almost given up.

A friend told Smith about the **Advice and Business Loans for Entrepreneurs with Disabilities (ABLED)** program at **Coast Capital Savings Credit Union**. ABLED is a joint initiative between Coast Capital Savings and Western Economic Diversification Canada (WD). The program helps entrepreneurs with disabilities

in the Greater Victoria area start or expand their businesses.

With an ABLED loan, Smith purchased and upgraded computer equipment and promoted her business. She hired a graphic designer to compliment her skills, as well as home support workers to help her cope with business and health issues. Smith reports the business has been able to meet or exceed its monthly forecasts since opening a year ago.

"To make enough money to hire my own staff was very important to me," indicated Smith. "And to be able to hire others who are disenfranchised is one of my goals."

Smith has established a network of clients through past business associations and the Internet. Many clients never meet her face-to-face. Most client contact is by e-mail, but she also meets with clients at her home if required.

For more information about **Smith Secretarial and Design**, call (250) 361-3121 or visit her Web site at: www.islandnet.com/~ksmith/smithsec.htm.

For information about the various programs and services available for entrepreneurs with disabilities, contact WD at 1-888-338-WEST (9378) or visit our Web site at: www.wd.gc.ca. ♦



"Coast Capital provided me with a stepping stone that helped boost my confidence. Their assistance helped turn the business around," said Kathy Smith, shown here with Detlef Beck of Coast Capital.

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Western Economic Diversification Canada
Suite 1500, Canada Place
9700 Jasper Avenue NW
Edmonton AB T5J 4H7

Financing Challenges for Small Business

by Ron Sellen

Manager, Capital Services Secretariat

A recent study commissioned by Industry Canada entitled, “*SME Financing in Canada*,” indicates that 23 per cent of registered small businesses sought debt financing in 2000. Of those, 82 per cent received financing.

Unfortunately, with over two million small businesses in Canada, that meant almost 84,000 financing requests were denied. Common reasons included: insufficient sales and cash flow, poor or no credit history, lack of collateral, and lack of business maturity – characteristics that often apply to very small and start-up businesses.

For example, suppose I am an entrepreneur. I’m about to use my savings and some of Uncle Bert’s to start or expand my business. My business is too small and too new to be of interest to venture capitalists, factors and other lenders I’ve heard of. I haven’t visited Industry Canada’s Business and Consumer Web site, Strategis, or my local Canada Business Service Centre. No matter, I’ve got enough money to buy the equipment and materials I need to get started. I shouldn’t run out of money before I make any sales and if do, I could always go to a bank or credit union to get a loan – right? WRONG!

As a pilot friend once said, “There are old pilots and bold pilots, but darned few old, bold pilots.” Planning as much

as possible before flights keeps them from having too many brushes with fate. But what would *planning* do for me? Aside from the financing angle, it can save me from doing things that others have learned don’t work. Planning can help identify all of the costs to start and keep a business. It can also help determine when and at what cost a product or service will be ready to sell, who will buy it and for what price and payment terms.

If I’ve been realistic in making my estimates, I’ll know when I can expect to break even and if I have enough money to keep going until then. If I discuss my plans with my bank now, I could be one of those 82 per cent of small businesses that get their loans approved and have financing arranged before they need it. On the other hand, I may learn my business won’t fly and avoid becoming another downside statistic. Either way I win – with my business, or with my savings (and Uncle Bert’s) intact for an investment with a smoother flight plan.

For a copy of the *SME Financing in Canada* study or for other useful information for existing and potential entrepreneurs, visit the Strategis Web site at: www.strategis.ic.gc.ca. For information about the Canada Business Service Centre closest to you and the programs and services available, visit www.cbsc.org. ♣