



# GNMates

Communication Connection Comraderie

A Publication of Guelph Women in Networking

Volume 10-11 Issue 06, February 2011

## A Night at The GWIN Roundtable

Join us for an evening at the "GWIN Round Table"

Join your peers for an evening of conversation!

We will have interesting and informative discussions facilitated by our very own GWIN members!

Bring your questions and experiences to share and learn with others members.



Member	Topic
Denise Furlong	Best Time Saving Tips
Lisa Ivaldi	Planning a Business Event or Meeting
Maria Dy	Exercise for Busy Bodies
Marilyn Kleiber	Business Writing
Julie Hurren	Car Management from a Business Perspective

Visit the GWIN website at [www.gwin.ca](http://www.gwin.ca) to book for the March 2011 meeting

## Join Us .....

**A Night at The GWIN Roundtable**  
Tuesday, March 1, 2011

Location:

**Guelph Country Club**  
133 Woodlawn Road East

Visit our website at [www.gwin.ca](http://www.gwin.ca)

Cost: \$30.00 for Members  
\$40.00 for Non-Members

Time: Doors open for Networking at 5:30 p.m. Dinner and Penny Table is from 6:00 p.m. to 9 p.m.

Please pre-register at [www.gwin.ca](http://www.gwin.ca)

## Remember ...

Reservations are required and are taken either online by 5:00 p.m. on the Sunday prior to the meeting or by phone (519-827-4946) up to 10:00 a.m. on the Monday prior to the meeting. Cancellations are taken by phone only, up to 10:00 a.m. on the Monday prior to the meeting. You will be billed if you do not give the required notice of your reservation cancellation. Method of payment: Cash or Cheque at the door.

As a courtesy to our members and guests with perfume sensitivities, please refrain from wearing perfumes to the dinner. Thank you

## Another great GWIN benefit!

GWIN is an official member of the Guelph Chamber of Commerce, and so as members of GWIN we can attend all the Chamber functions at member prices. When booking, be sure to mention you are a GWIN member.

Do remember, you are there as a GWIN member, and if you wear a name tag, it must be your GWIN tag, not your personal company.

Naturally you may take your personal business cards to share with others.



## THE PRESIDENT'S CORNER

By Sharlyn Graham

I hope you all enjoyed the first "snow day" of the season! Although it wasn't as big an event as the forecasters had expected, some of us were still halted in our tracks by driving conditions or cancellations!

As I was rescheduling a consultation, my client asked me how I would spend the day. The school buses were cancelled so I had the kids at home. I thought I would catch up on paperwork while they enjoyed the day skating or playing together. As I began to explain my plan, my client gave me some sage advice that literally stopped my day in its tracks. She lamented about how quickly the time with her children had passed. She longed for the unexpected snow days when she could share quiet moments with them. She suggested I stay in my PJs, grab a movie and popcorn and just hang out with my kids. "Take it all in and listen to them intently" she said, "Enjoy every second". "My house will wait a day and so will your work and nothing can replace simple and unexpected moments with family. Make the most of the unexpected."

Of course, I did just that. I put the Blackberry down and turned off the computer. I started to think about balance and whether we as business women truly have it in our lives. Why is it necessary to wait for a snow day to take a day to simply be? The demands of business can be challenging enough at times but add children or elders to care for and time just seems to disappear. We are often juggling so much that we simply forget to appreciate our experiences. So, as we continue forth this year, I hope you will all try to find some time for yourselves and balance your business successes and challenges with the great joy of family, travel and leisure. Please come out to our dinner meetings and share your stories with the rest of us. I for one benefit from hearing how other business women manage their busy lives and I enjoy hearing about your accomplishments. What have you done to create more balance in your life? How to do you manage the challenges of self-employment and family care? One of the great benefits of GWIN is the collaboration and sharing of ideas and strategies and of course, the wonderful support we can all give each other.

### A Terrific Benefit of GWIN Membership — Business Bios

If you haven't scheduled your Business Bio this GWIN year, or if you are new to GWIN, here is your chance to present yourself and your company to the membership and guests. Book now for February, March and April, 2011.

This is one of the great perks of GWIN membership, so take advantage of this now and contact Wendy Owens to book your Business Bio.

Contact Wendy at [wendy@keepintouchstudio.com](mailto:wendy@keepintouchstudio.com) and then get your bio printed in the newsletter too!

"It's more than magnificent - it's mediocre."  
Samuel Goldwyn

"Let's have some new cliches."  
Samuel Goldwyn

## BUSINESS BIOS ...



I'm Lisa Ivaldi and I plan, facilitate, and coordinate corporate and group events and workshops. Whether you're putting on a large event or a small business meeting, I can help with a few details or coordinate the whole event. You decide!

There are many facets to planning events, including:

- strategic planning
- event development
- venue selection
- sourcing speakers and entertainment
- catering coordination
- marketing and advertising
- registration
- on-site event support
- event evaluation

So remember, if you want rave reviews on your next corporate or group event, let me be your event planning partner.

Some events that are coming up soon:

- Harvest Your Potential: Strategies to Create the Life You Want in Guelph on Saturday, March 5 at the Unitarian Church at 122 Harris Street - You'll leave this workshop with an expanded awareness of your wants and desires and with specific tools to make them happen.
- Women's Play Day in St. Clements on Saturday, May 14 at the YMCA Outdoor Centre - It's a fun day where you can safely step out of your comfort zone and try something new.

You can find out more information at [www.lisaivaldi.com](http://www.lisaivaldi.com).

Due to the expected snowstorm that was scheduled to hit our fair city on February 1, members were cancelling their intentions to attend the GWIN meeting in droves. So, reluctantly, your executive, in order to avoid possible penalties for not meeting our minimum attendance requirements with the Country Club, cancelled the evening.

We have therefore, spiced up this newsletter with some old memories of meetings past. Enjoy!



"A beautiful smile contributes to a healthy body and happy life"

Gentle Dental Hygiene Services™

**Charlane Stecjuk**

REGISTERED RESTORATIVE DENTAL HYGIENIST

Call for your appointment today:

**519-993-5582**

28 Devere Dr. Guelph ON N1G 2S9

Email: [gdhs@live.com](mailto:gdhs@live.com)

\*All insurance plans accepted

## ARTICLES

### Kim Baseggio The Cooperators

#### Living benefits of Insurance

Many years ago I met "Mary" who was self employed and who had bought her dream home in Guelph. She had no children, nor was she married. She had saved many years for the down payment on this house and was on cloud nine! When we discussed protecting her investment she knew that she must have house insurance, but her bank would not insure her house unless she could provide proof of life insurance. She was not thinking about life insurance or any living benefit insurance as she did not have any dependants or any family members to whom she wanted to leave the house.

After discussing benefits and options available to her to protect her house investment, she decided to apply for life insurance and critical illness insurance. After all, the life insurance was pretty inexpensive and she decided if anything were to happen to her she wanted to leave her money to her favourite charity. She would get a charitable donation tax credit on her final income tax. She felt she had paid too much tax throughout her life time

She knew that if she were injured as a self employed person, she would drag herself to work each day so she didn't think disability insurance was for her. What she didn't consider was if she were really, really sick she would need to have money to pay someone to take care of her and to pay for medications, as she did not have any drug coverage because she had no benefits. She is normally healthy and rarely would she need a prescription. But "just in case" she was really, really sick she wanted the peace of mind that she had the money to pay someone or could use the money to go outside the province if the waiting time was too long. She had heard that Ontario sometimes had longer waiting periods to see specialists or obtain surgery. If she had money, she would have power. Besides, if she didn't use the insurance, she chose the option of getting all her money back if she canceled it. She thought of it as a "win, win" situation.

She decided to go ahead with life insurance and critical illness insurance and she was approved. A few years later, I had not seen Mary for a couple of weeks and I usually saw her at least once a week. So I called her and she told me that she had had a heart attack. She had just left the hospital and was really worried about how she was going to pay her mortgage payment and her normal bills as she has not been able to work and now her heart medication was \$10,000 a month and she had been using her credit card. She didn't think that she could continue using her credit card much longer, as her limit was not high and the bank would not increase it. I could tell from her voice that she was under a lot of stress which was not good for her current medical situation. I reminded her that she had insurance and I would come over with some papers and we would get the process going and get some money for her so she could relax and start on the road to recovery. She said "but I didn't die. Do you mean I don't have to worry about these bills and I don't have to sell my house? Let me cancel the real estate agent."

After visiting with Mary and filling out the papers I was very happy to present her with a cheque that allowed her to pay her monthly expenses. Not only did she get to keep her house, she could also fully recover at home with a private nurse. She ended up taking a year off!

Insurance is not something that you can see or touch but when your health changes and you have protection you are glad that you have it. For most of us, our first thought after a death or a major health concern is money and how will I pay my bills and/or expenses.

Insurance is peace of mind!



From June 2010, Jody Hay, GWIN President at the time, thanks Speaker Bob

## ARTICLES CONTINUED ...

### Josee Ottenbrite Royal LePage/Royal City Realty

#### TIPS ON HOW TO USE YOUR HOME AS AN INCOME PROPERTY

An income property is a home that is bought or developed in order to generate income, typically by renting it out in part or in its entirety. Using your home as an income property can be a financially rewarding experience, either to provide extra income, or to help you pay off your mortgage.

Before taking action it is important to understand some of the key points involved in using your home as an income property.

Some things to consider before you start

1. Check the Municipal regulations – are you legally permitted to turn your home into an income property? Would the unit adhere to all existing building and fire codes?
2. Financial considerations - does your home require renovations to make it tenant ready? If yes, do you require financing? Has your bank pre- approved you for a loan?
3. Legal Considerations - make sure you understand the landlord – tenant relationship regulations in your province. This will have a great impact on what you can and cannot do as a landlord.

After your initial research, there are a few things you can do to make your property more attractive to potential tenants.

1. Your home should look clean and tidy inside and out. This will bring more renters through your property and you will have a more receptive audience
2. Update your home if necessary. From simple changes such as fresh paint in a neutral color to major renovations, try and make your home look and feel as spacious, bright and comfortable as possible.

When you're ready to rent, price and market your unit competitively. Scan the classifieds and visit rental websites to find out how much similar units are being listed for. You can also ask your real estate agent for pricing advice or to help you find the right tenants through a listing.

continued on next page ...

## ARTICLES CONTINUED ...

Continued from previous page ...

### Summary:

*There is a lot to consider when turning your home into an income property. While it may seem daunting from the outset, doing sufficient research to understand what is involved is key to making it work on your terms. If you can turn your home into a successful rental property, it can be very rewarding - you'll have an extra source of income and tenants can help pay off your mortgage!*



May 2010 - President Elect Sharlyn Graham thanks outgoing President Jody Hay for her wonderful contributions to GWIN.

**An Amazing Advertising Opportunity**

Our new website has opened up a bigger and better advertising opportunity for all GWIN members.

On the website, you will see the following headings: Home, About GWIN, Members, Join GWIN, Events, Giving Back, Scholarship and Tell a Friend. Three ad boxes appear down the right hand side of the page. One of these ads, rotating through all eight main pages, can be yours for only \$75 per year. You can also choose to advertise for only six months for \$50.

Beneath each main page, there are subpages, also containing three ads. You can rotate through all 19 subpages for only \$50 per year.

The ad contains your business name, linked to your website, or linked to your page in the GWIN members' directory. In addition, you get 90 characters (characters, not words) to give a short message about your business, along with your name and/or phone. Since your e-mail address is on your website and/or your GWIN members' page, you probably do not need to include it as part of your 90 characters. A one year contract entitles you to two ad changes within that year.

This is a dynamite opportunity to get a very good bang for a very small buck. Contact me at [editor@gwin.ca](mailto:editor@gwin.ca)

## SOME NEWS .....

Penny Jamieson, has answered her passion and has decided to take the next step with her organization Power of H.O.P.E. (Helping Other People Everyday) by registering it as a non profit organization. For those of you who are not familiar with this read on.

Power of H.O.P.E. helps other people everyday by collecting new and gently used stuffed toys, pjs, slippers, etc. to give to single moms, low income families and women's shelters at Christmas. This past Christmas, Power of H.O.P.E. was able to give out 2,900 stuffed toys and 520 pairs of pajamas to single moms, low income families and women at shelters in Wellington County, Cambridge, Kitchener and Guelph. You can also visit [www.powerofhopeontario.ca](http://www.powerofhopeontario.ca) for additional information.

To continue this work, Power of H.O.P.E. requires funding and donations of gently used or new stuffed toys, new pajamas, slippers, blankets, etc. and has therefore decided to hold a fundraising event called "Christmas in July" to accomplish this. All proceeds and items collected will go to help carry on the amazing work that Power of H.O.P.E. does by helping others in the upcoming 2011 Christmas season.

This event is open to everyone so please pass this email along to family, friends and the local business community. Power of H.O.P.E. is also looking for vendors and attendees.

Penny Jamieson  
Power of H.O.P.E



February 2009 - Our then President, Sylvia Plester-Silk thanks our speaker Michael Woodbeck

Below: September 2010 - Paula Clark of Ocean Bottega, Julie Hurren of Auto Clinic and Marilyn Kleiber of Life Force, all have animal tendencies.





## Guelph Women in Networking

### Next Event ...

#### Public Speaking with Kelly Ann McKnight

Date: Tuesday, April 5, 2011

Location: **Guelph Country Club**  
133 Woodlawn Road East

Cost: \$30.00 for members  
\$40.00 for guests

Time: Doors open for networking at  
5:30PM, dinner and speaker  
are from 6:00pm to 9:00PM

### Registration required!

Registration starts after March 2, 2011 at [gwin.ca](http://gwin.ca)

### Advertising Submissions — Member Prices

Big Business Card Ad: \$15.00 (3.5"x2.5")  
1/4 Page Ad: \$20.00 (Vert -7.5" x 2.5") (Hor. 3.5" x 4.75")  
1/3 Page Ad: \$26.00 (Vert - 10" x 2/5") (Hor. 3.4" x 7.5")  
1/2 Page Ad: \$35.00 (Vert.- 7.5" x 4.75") (Hor. 3.6" x 10")  
3/4 Page Ad: \$45.00 (7.5" X 7")  
Full Page Ad: \$60.00 (7.5" x 10")

The above prices are for the placement of the ad, if Camera-ready art is provided. Ads can be designed for you for an additional fee.

Discounts - Commit and Advertise 3 months in a row - 10%  
- Commit and Advertise 6 months in a row - 12%  
- Commit and Advertise 11 months - 15%

To advertise in C-Notes, please talk to the editor at the monthly GWIN meeting. All submissions to C-Notes are published on a first-come, first-served basis.

#### Non-Member rates on request.

The submission deadline for C-Notes is the 15th of each month. Please send submissions to:

[editor@gwin.ca](mailto:editor@gwin.ca)

November, 2008:  
Then President,  
Sylvia Plester-Silk  
awards the GWIN  
scholarship cheque of  
\$1,000.00 to our  
winner, Vanessa  
Samos.



A child's life is like a piece of paper on which every person leaves a mark."  
Chinese Proverb

"Feeling gratitude and not expressing it is like wrapping a present and not giving it."  
William Arthur Ward, Scholar

"Each day comes bearing its own gifts. Untie the ribbons."  
Ruth Ann Schabaker

### The Last Word - The Editor

We can relax because the future is in good hands

Recently I attended a College of Management & Economics Student Association networking meeting.

This was their second networking event, the intent of which was to bring the students and the community together to exchange ideas. This type of event gives students the opportunity to discover what opportunities lie in their community after they graduate, and gives business people in the opportunity to meet with their future employees and business associates.

It was a fascinating evening. These wonderful young people are so full of hope and anticipation. They are filled with ideas and dreams and the successes they will achieve. It seems with every dream for themselves they have linked in a desire to give back. They are delightful, eager, juicy and bursting with life. These young people are our future, and I can tell you we are all in good hands.

Yes, they will make mistakes, but not the ones we made. Their's will simply be learning experiences, because they absorb things faster and are completely cable-ready for our burgeoning technological society. They are not daunted by change, but challenged by it.

There are no doubt times when we seem wise and exciting to them, and other times when we seem slow and plodding.

We do have something that they appreciate. It is called experience. I am sure they will eagerly make use of it. I only caution all of us with older heads to give of our wisdom willingly, but refrain from expecting them to follow the same paths on which we trod. They have their own and they must follow where it leads them. We cannot possibly tread in their shoes, so must resist the urge to lay down laws and rules, and insist 'our way is best'. Because it is not. It is merely another way, a different way.

If you sometimes feel that time is rushing you by and you seem to feel as if you are getting older far too quickly, spend some time with a U of G student. You'll be young again before you know it.

And that's my last word on the subject.

*C-Notes*