



# VESTED SOLUTIONS



**MARKETING & MEDIA**



**MORTGAGES & COMMERCIAL FINANCING**



**CORPORATE TRAINING & MANAGEMENT ASSISTANCE**



**BUSINESS START UP & GROWTH**



**ACCOUNTING BOOKKEEPING & TAX**



**BUSINESS TECHNOLOGY**

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## SELFISH, UNMOTIVATED, TEXT MESSAGING, 20-SOMETHINGS...

### GENERATION Y IS CHANGING THE WORKPLACE

Every day more and more of Gen Y is entering the workforce. They come in with a sense of immediacy, sometimes confused with a sense of importance. They want to meet their goals instantly and work on the most important jobs. Some studies explain this as a result of sudden and tragic events that have created the 'live for today' attitude. Some studies say it's caused by the quickly evolving technology Gen Y has grown up with. Either way, it cannot be denied that Gen Y uses this sense of immediacy to adapt and learn quickly and in reality can make them very versatile in the workplace.

Unlike previous generations, Gen Y shares ideas openly. Being raised in a peer-to-peer environment, if they feel as though they have input, they will give it regardless of the position of the person they are speaking with. They are not intimidated, making

them great at brainstorming and coming up with new perspectives and great ideas. They not only share, but Gen Y also wants feedback on their ideas and performance. They look forward to things like performance reviews and seek out mentorships.

Surprisingly enough, text messaging in Gen Y has actually been associated with the ability to quickly plan and organize. Where past generations have spent much more time on the coordination and planning without the tools of technology, Gen Y has learned to act on the fly and is quick to use technology to coordinate, plan and execute productively. This makes them more productive, because they tend to schedule their days based on priority.

Raised by the Baby Boomers, Gen Y has always been told they can do whatever they set their minds to. They enter

the world ready to tackle the biggest and toughest jobs with confidence. However, after years of watching their overworked parents, they have learned to put a strong emphasis on work-life balance. For example, studies have shown that they, generally, do not want their managers jobs. They look at the hours, responsibilities, and compensation and feel that it is just not worth it personally. Gen Y refuses to let a job define who they are, therefore making happiness in the workplace a priority, which is something the workplace has rarely seen.

So bring on these seemingly selfish, unmotivated, text messaging, 20-somethings they may just teach us a thing or two. Gen Y will, no doubt, contribute to the workplace, and work with all generations to adapt and move ahead in a productive way.



## SMALL BUSINESSES HAVE THE MOST TO GAIN

### SOCIAL MEDIA: DO YOU HAVE A STRATEGY?

Studies show that small businesses have the most to gain from Social Media. 88% of all small business owners found that Social Media helped them increase exposure, and 72% of those surveyed saw increased traffic and subscriptions as a result of social media.

With small business owners having to constantly stretch their marketing dollars and compete in aggressive markets it only makes sense that one would use Social Media as part of their marketing arsenal.

Some of the top questions we hear from most clients new to social media are;

- How can I measure the ROI for social media?
- How can I integrate my social media with current marketing efforts?
- What is the best way to sell using Social Media?
- How do I get my customers to interact with Social Media?

As these are all valid questions, they all need to be addressed before a business can successfully start using Social Media to promote their business.

As with any promotion, a company shouldn't just start running ads without first putting an advertising plan together outlining the target market, strategy, the goals of the campaign etc. The same is true for Social Media, one must identify the goals and what the company wants to get out of Social Media before running head first into a twitter posting.

With any campaign you must also look at all the components and how they tie into current branding and marketing promotions so that you are conveying the same message. You need to look at Social Media as another tool, you may not be familiar with it outside of recreational Facebook use but it **MUST** be a part of your marketing strategy or you will be left in the dust of your competitors

who likely already have a Twitter following hanging off their every post.

In short, what you need to consider are these few things;

#### How much time can I dedicate to Social Media?

You can spend as little or as much time as you have, but there are dashboard tools that make posting to multiple Social Media sites efficient. One message can be broadcast out to your Social Media network automatically.

#### What information can I share?

This is a tricky one, think of your customers and what information they would find informative either about a product you carry or industry news, new technology developments or helpful hints etc. Try to leave out the sales copy, people like to use Social Media to become enlightened and informed not to be sold to.

### TODAY'S TIPS, TRICKS & FACTS

**REPETITION IS THE SECRET TO ACCESSING THE SUBCONSCIOUS MIND. ON AVERAGE, YOU HAVE TO HAVE SEVEN TO NINE REPEATS BEFORE YOU WILL SEE RESULTS IN YOUR MARKETING PROGRAM.**

#### How does it all tie in?

All of your marketing should be directing people to one place. If you have stored all your relevant information on your website and you want people to go there, then ALL of your marketing (including your Social Media) needs to direct people there. Your email signature should have the Social Media logos and link to your network, your website should have those same logos and links. Try running specials and deals through your Social Media only, that way you can test and track the response rates.

Social Media is no different than traditional marketing, other than the way in which the message is being conveyed. It still requires planning and strategy to be successful.



## GOOGLE LAUNCHES INTO SOCIAL MEDIA WITH GOOGLE+ DOES IT HAVE WHAT IT TAKES TO RIVAL FACEBOOK?

I know, I know, this is actually Google's third attempt at delving into the interactive tapestry of social media, however, this time, it might just catch on.

For those that have not heard, Google has recently launched a social media site. For those familiar with Facebook (all 700 million of them), the layout might look a little familiar, as well as many of the features. Below are the main attractions of Google +.

### Circles

The first feature one will probably encounter is the ability to make groups of friends. These are called "Circles". You do this by naming your group (co-workers, friends, hockey team etc.) and then dragging and dropping your contacts into these Circles. Everything you share, or the other features you use from this point on can now be done with everybody or only people in specific circles.

### Sparks

When you first view Sparks you will see a search bar where you

fill in your interests. You will then be provided with web content (blogs, videos, reading material, articles etc.) that relate to your interests. If you see something you like, you can add it to your interests list, or view what other people enjoy with similar interests.

### Instant Upload

Instant Upload allows you to share photos and videos with 1 click from an app on your Android Phone or iPhone app.

### Huddle

This is a group messaging app for iPhone, Android and SMS that allows you to communicate with people in Circles.

### Hangouts

A group chat feature. There is actually a lot more to it than simple group chat. To begin, if you're already chatting with someone in a Circle, everyone in the Circle will get an alert to hang out in the chat. You might wonder how you could fit 9 other chat windows on the screen.

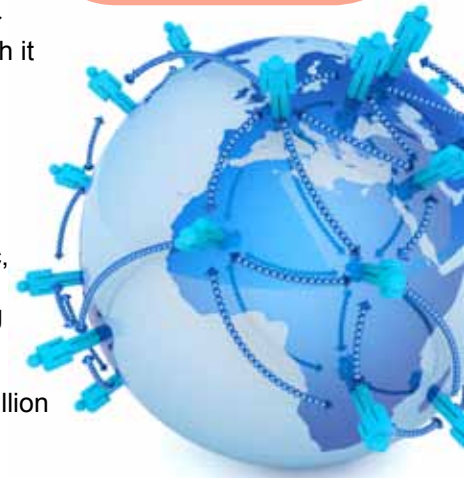
Well, behind the scenes, the Hangout feature actually attempts to focus the conversation on whoever the "main character" would be at the time. You can also share content such as YouTube videos for everyone to watch, while the conversation continues uninterrupted.

Whether or not Google + will catch on like Facebook, or grow to compete with it is anybody's guess. Currently, the site is Invite-Only, as it is still in its beta version, but it will eventually be opened to the public, and so far it has done well, amassing 20 million members in its first three weeks. Only 680 million more people to go!

## TODAY'S TIPS, TRICKS & FACTS

THE INTERNET IS THE FASTEST-GROWING TOOL OF COMMUNICATION EVER. IT TOOK RADIO BROADCASTERS 38 YEARS TO REACH AN AUDIENCE OF 50 MILLION, TELEVISION 13 YEARS, AND THE INTERNET JUST 4 YEARS.

THE NAME 'GOOGLE' WAS AN ACCIDENT. A SPELLING MISTAKE MADE BY THE ORIGINAL FOUNDERS WHO THOUGHT THEY WERE GOING FOR 'GOOGOL'.





## CONVENIENCE STORE MORTGAGES

### DO YOUR HOMEWORK, SHOP AROUND

I am sure you have seen and heard the ad on TV: What is your number? You then see a crowd of people in a room with a number attached demonstrating the interest savings on their mortgage if they select an all in one mortgage. Does the math support their claim? Under the circumstances they present, yes however you can do much better if you are sufficiently disciplined to manage your financial affairs.

To summarize, the product being offered is a giant Home Equity Line Of Credit (HELOC) that encompasses your mortgage, chequing/savings and other debt. The maximum amount available is based upon 80% of the appraised value of your home. Assuming you were qualified and the house is appraised at

250,000 then a line of credit in the amount of 200,000 would be advanced. ( $250,000 \times .8 = 200,000$ ). With a conventional mortgage you would make a monthly payment each and every month and depending on the lender may not be able to pay down principle beyond what was in the agreement. Most lenders allow prepayment features of 15% per year or the doubling up of payments. With the HELOC all surplus funds in your account will be applied directly to principle each and every month with no penalty being incurred. Sounds good in theory but lets do some basic math.

The rate being quoted at the present time for the HELOC is 3.5%. If we take the above noted amount of mortgage (200,000) calculate the monthly payment based on a 25 year amortization our payment would be 1,001.25 and you could make extra

payments if you had surplus cash on hand. Total interest for one year 6,918.76 assuming no extra cash available. Compare this to a variable rate product currently at 2.25%: Monthly payment of 871.22 and total interest for one year 4,417.32. The extra interest is 2,501.44. If you had extra cash on hand the total would be less however even with a VRM most lenders allow extra payments to be made with no penalty. In addition to the interest rate premium, you pay a monthly service fee of 14.00 and interest is compounded monthly rather than semi annually as is the case with most other lenders.

By exercising the pre-payment features you could apply the extra cash to your principle without incurring any penalty.

I like to refer to these mortgages as ones of

convenience. Most consumers who shop at convenience stores do so knowing that they must pay a premium; if you are disciplined and can manage your money in a timely fashion you shop here as little as possible. The purchasing of a home for most Canadians represents the largest expenditure they will ever make, do your homework and shop around.

As a mortgage broker we can present many alternatives and find a product that fits your needs. Give us a call for a no cost or obligation meeting to explore the possibilities.

### LOW RATES

# 2.20%\*

See our website for our complete rate sheet!  
(updated weekly)

### SPECIALIZING IN MORTGAGES & COMMERCIAL FINANCING

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\*rates may vary provincially and are subject to change without notice OAC.



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## SHOULD I INCORPORATE MY BUSINESS?

### THE SIMPLICITIES AND COMPLEXITIES OF INCORPORATING YOUR BUSINESS

There comes a time in every self-employed businessperson's life when they start thinking about incorporating their business.

The most obvious advantage of incorporating the business is tax deferral as the business owners can control how much money they can take out of the business in forms of salaries and dividends. This can help to minimize personal taxes especially if the business brings in a high profit every year putting the business owners into the highest tax bracket.

Another advantage of incorporating a business is that it is often easier to obtain financing due to the fact that an incorporated business is considered to be more stable by most lenders and can assist business owners in obtaining the necessary equipment to replace the old equipment or even expansion.

The disadvantages of incorporating are the high incorporation fees and the fact that corporate taxes and related financial statements

must be prepared by accountants. This can lead to higher costs. In addition, estate planning must be made as the business would still exist on death of shareholder and may have implications on beneficiaries of the estate.

Seeing how complex incorporation can be, it is extremely important that the business owners speak with a professional to discuss their needs to ensure that incorporation is right for their business.

**A GOOD BOOKKEEPING SYSTEM IS NOT JUST "IMPORTANT" FOR A SMALL BUSINESS - IT CAN MEAN THE DIFFERENCE BETWEEN SUCCESS AND FAILURE. SUCCESSFUL COMPANIES WITH GOOD INTERNAL BOOKKEEPING SYSTEMS HAVE BETTER CONTROL OVER THEIR CASH FLOW AND UNDERSTAND THEIR PROFITABILITY. COMPANIES WITH NO BOOKKEEPING OR RECORD SYSTEM DO NOT UNDERSTAND THEIR COSTS AND ARE OFTEN UNABLE TO STAY ON TOP OF THE MANY TAX DEADLINES THAT THEY MAY MANAGE.**

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### TODAY'S TIPS, TRICKS & FACTS



# NEED HELP?

That's what we're here for!

Visit [vsgroup.ca](http://vsgroup.ca) for information on how VS Group can help with your Social Media Management

## SUDOKU

		8	1	9				
5	1		7		4		9	
3						1		
				7		9	6	
		7	4	1	3			
2	9		6					
	4						7	
9		6		4		5	8	
			9	6	2			

## CROSSWORD

1		2		3		4		5		6		7		8
9			10			11				12				
13				14				15						
16						17				18		19		
20						21				22				
										23				
24										25				
26														
27		28												
29										30				

### DOWN

- Word having stress or an acute accent on the last syllable
- A dramatic composition involving elements of both tragedy and comedy usually with the tragic predominating
- Flatteringly
- Named
- A female horse used for breeding
- Examines
- An uprising by Palestinian Arabs (in both the Gaza Strip and the West Bank) against Israel in the late 1980s and again in 2000; "the first intifada ended when Israel granted limited autonomy to the Palestine National Authority in 1993"
- Scottish Celt
- Swells
- Arouse (2 WORDS)
- The doughnut-shaped object enclosed by a torus
- Semite
- Clock time

## JULY ANSWERS

### SUDOKU

9	4	7	2	6	8	1	5	3
8	1	5	4	3	7	6	2	9
2	6	3	9	5	1	4	8	7
1	3	2	7	8	4	5	9	6
6	5	4	3	9	2	8	7	1
7	8	9	6	1	5	2	3	4
3	9	1	5	2	6	7	4	8
5	7	8	1	4	3	9	6	2
4	2	6	8	7	9	3	1	5

### CROSSWORD



### ACROSS

- Surface
- Hot
- Congressional vote
- Understand
- Observation
- Foot extension
- A board with the alphabet on it; used with a planchette to spell out supernatural messages
- Fox
- Santa's helper
- Stain black to make it look like ebony
- Clever
- Stamping tool
- Grain
- Prefix, whale
- A small fragment of something broken off from the whole; "a bit of rock caught him in the eye"
- Making lock openers
- A republic on the western coast of Africa on the Gulf of Guinea; formerly under French control
- Unwarranted
- Shoshonean
- suitable for use as food



MANY TEAM BUILDING EXERCISES SUFFER FROM THE SAME PROBLEM. CONSCIOUSLY OR UNCONSCIOUSLY, IN MANY TEAM BUILDING SCENARIOS A MANAGER OR DIRECTOR ASSUMES THE DOMINANT ROLE, TAKING COMMAND EVEN WHEN HE OR SHE IS NOT THE CLEAR LEADER IN THE SITUATION. THE LESS FORCEFUL, WHO MIGHT OTHERWISE MAKE A SIGNIFICANT CONTRIBUTION, THEN RETREAT QUIETLY INTO THE BACKGROUND. FAR FROM BUILDING THE TEAM, THIS JUST ACCENTUATES ITS PROBLEMS.

### TODAY'S TIPS, TRICKS & FACTS

The coach of any championship team is unlikely to tell you their success is the result of smart trades and big budgets. More likely, you'll hear about the teamwork that made them greater than the sum of its parts. Certainly, it has a lot to do with how well the leader motivates and the kind of behavior their style and ability inspires in their team. Here are some components you'll need to increase the odds of building your own winning team:

overcome will act as the enemy. This struggle can be the catalyst for great things to come.

**Conflict:** Promote healthy conflict within your team. Pushing for a consensus without allowing new or conflicting ideas into the discussion defeats the purpose of having a diverse team. A team culture that promotes open conflict and sharing ideas is essential for success.

## BUILDING A TEAM GREATER THAN THE SUM OF ITS PARTS

### VITAL COMPONENTS OF ANY WINNING TEAM

**Mission:** Give your team a vital or dramatic reason for being. This can include creating a group identity to unite them, casting the team as a hero in this pursuit, and the challenge they must

**Organization:** Give the right person the right job. It's smart to surround yourself with brilliant individuals and differing perspectives, but if you don't organize them correctly what's the point? Give each a job that allows their skill to make the biggest impact towards your goals.

**Inclusion:** Make every member part of the process. If you have senior roles on your team, make them part of how the team operates so they can lead and still give junior members a say. In the end it's still your team and you have to be confident in making the final decision.

**Risk:** Encourage them to take smart, calculated risks. Leaving your comfort zone will encourage them to do the same and allow greater potential for success. Encouraging risks also means you can't punish the team for trying and failing. Remember confidence can come from

success, but wisdom comes from failure.

**Exclusivity:** You can give them quite an ego-boost from making your team feel like they are a special group within your company. Although it may sound juvenile, this boost can give them a chance to move your company in unique ways. Just don't take this too far or your team will not integrate well with the rest of your employees.

There will always be internal and external factors that are out of your control. A team is made up of individuals with unique circumstances, experiences, and capabilities which are sometimes manageable and other times should be given free reign. There are a lot of stars that have to align, which is why a great team is such an accomplishment and can be so gratifying to see in action.

# VESTED SOLUTIONS

## SHOWCASE: LOGO DESIGN



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