

Naloxone and the Workplace

Some employers required to provide kits and train staff

By: Jennifer Layman
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Some Ontario employers will be required to provide care for a drug overdose by an employee in their workplace and train staff to do it.

Naloxone is a drug that can temporarily reverse the effects of an opioid overdose. Opioids are doctor-prescribed medication and are often used recreationally. Common names include heroin, morphine, oxycodone, fentanyl, codeine and hydromorphone.

Starting June 1, 2023, employers must provide naloxone in the workplace if certain circumstances described in the Occupational Health and Safety Act apply. In addition, employers must ensure someone in the workplace always has the required training. The employer must ensure that the training provided to the worker in charge of the naloxone kit includes training on any hazards related to the administration of naloxone and possible training on how to respond to a potentially violent



person and protections related to biological exposure. Opioid withdrawal symptoms can include nausea, vomiting and diarrhea. The government did not indicate if the training was provided free of charge or if it is to be paid by the employer.

For a limited time only, free training and nasal spray kits are provided through Ontario's Workplace Naloxone Program. The government did not indicate the length of the "limited time."

Not all employers will be required to comply. Employers must provide a naloxone kit

when an employer becomes aware, or ought reasonably to be aware, of the following:

- 1) There is a risk of a worker opioid overdose
- 2) There is a risk the worker overdoses in a workplace where they perform work
- 3) The risk is posed by a worker who performs work

If all scenarios are present, the employer must provide naloxone in the workplace. If any one is not present, an employer does not need to comply.

The rules on how to ascertain if an employee could succumb to

an overdose are not explained. However, the following suggestions were provided:

- A worker opioid overdose may have already occurred
- A worker who uses opioids may voluntarily disclose this
- An employer may observe opioid use among workers in their workplace
- An employer may find discarded opioid paraphernalia (i.e. used needles)

- The health and safety committee, a union rep, human resources staff, or someone else in the workplace may bring this risk to the employer's attention.

If the employer is not aware of a risk of one of their workers having an opioid overdose at the workplace, an employer would not need to comply. The legislative requirements do not apply to opioid overdoses by a customer or non-worker.

For more information visit www.ontario.ca/workplacenaloz

Events

December 22, 2022

How an Online Store Can Boost Your Business. Free Ontario program. 11:30am-12:30pm. Free. Online webinar.

www.digitalmainstreet.ca/events

January 4, 2023

The Money Side of Business: Tools and Techniques to Manage Your Finances. 10:00am-11:00am. Free virtual session. This financial literacy session will enable you to be able to use financial management tools to evaluate business and make informed financial decisions for your small business. Speaker is a registered CPA.

www.sbcontario.ca

January 9, 2023

T2 Corporation Tax Literacy Seminar. Free virtual session. 9:30am-11:30am. Presented by the Canada Revenue Agency's liaison officer service program. The presentation is geared towards small incorporated businesses and will provide participants with the basic principles and resources needed to navigate the tax system.

www.sbcontario.ca

January 10, 2023

Starting Your Business Basics. Free virtual session. 12:00pm-1:30pm. Sessions are geared towards those considering entrepreneurship and those who have already decided to start their own business and are ready to take the next steps.

www.sbcontario.ca

January 10, 2023

Web Presence 101: Ensuring your foundation is set. Free virtual session. 10:00am-11:30am. In this workshop hosted by the Toronto Digital Service Squad we'll discuss the importance of getting your business online and where to start with developing your online presence. www.sbcontario.ca

January 11, 2023

Social Enterprise 101. Virtual. 3:00pm-4:00pm. In this webinar, you will learn more about social enterprise models and characteristics, local examples, support resources, and considerations for starting. Free. www.csedottawa.ca/events

January 11, 2023

Getting Read For ONCA: An introductory legal clinic. 9:00am-11:00am. Free virtual session. Ontario's Not-for-profit Corporations Act (ONCA) was proclaimed on October 19, 2021. Non-profits have until October 18, 2024 to update their bylaws and letters patent to comply with ONCA. This session is aimed at helping organizations incorporated under the Ontario's Corporations Act or a special Act transition to the ONCA.

www.volunteerottawa.ca/education@volunteerottawa.ca

January 11, 2023

Plan for an Extraordinary 2023. Free virtual event. 9:30am-11:00am. In this session we will create 2023 business plans for your business. Please make sure you have reviewed 2022 using the online workbook provided and be ready to work on 2023 plans in this session.

www.sbcontario.ca

January 11, 2023

Insurance for Small Business. Free virtual session. 10:00am-11:30am. This informative webinar will provide you with working knowledge of small business insurance, demystifying all the jargon. It will also enable you to ask the right kinds of questions from insurance professionals.

www.sbcontario.ca

January 12, 2023

Bookkeeping 101: What business owners need to know. 9:00am-11:00am. Free webinar. How to set up records and filing systems, quarterly and annual remittances, best practices in payroll, allowable expenses and more. www.smallbizcentre.ca

January 16, 2023

Google Advertising: The Business Owner's Starter Guide. Virtual. 12:00pm-1:00pm. In this free workshop, we will unveil the facts about this often misunderstood form of online promotion, and lay out a framework that will help you decide if it's right for your business. Register at:

www.eventbrite.ca/e/482601874197

January 19, 2023

Income Tax Preparation for Sole Proprietorship and Partnership Businesses. Free virtual session. 9:00am-10:30am. Business income tax reporting, costs of goods sold, business expenses, calculating business use of home expenses, capital cost allowance and motor vehicle expenses.

www.smallbizcentre.ca

January 23, 2023

Importing 101. Virtual. 1:00pm-2:30pm. This seminar will provide a broad outline of what

you need to know to start importing goods from abroad including financial issues, permits and licences, free trade agreements and more. Free. Register at:

www.eventbrite.ca/e/487083739577

January 24, 2023

From Strategy to Execution in Non-Profits. \$145. 9:00am-12:00pm. Project design and execution feature prominently in the operations of most not-for-profits. Whether it is at the planning stage of a project, applying for a grant, or when moving on to carry out the project, questions arise about timelines, costs, and implementation. This workshop focuses on key project planning and management questions, providing participants with concrete suggestions and steps regarding how to navigate the period between strategy and execution.

www.volunteerottawa.ca/education@volunteerottawa.ca

January 31, 2023

Finding Opportunities on CanadaBuys. Free webinar. 12:00pm-1:00pm. CanadaBuys is where you will find federal bid opportunities and related procurement information. This webinar provides an overview and demonstration of the CanadaBuys website's key features and functions. Register by calling 873-355-9796 or email TPSGC.PASACRCN-APPACNCR.PWGSC@tpsgc-pwgsc.gc.ca

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Tax-Free First Home Savings Account

How the account can be used, contributions and withdrawals

Source: CPA Canada
www.cpacanada.com

The federal government has released new details about a new type of registered savings plan aimed at helping Canadians save for their first home. The Tax-Free First Home Savings Account (FHSA) was proposed in Budget 2022. Assuming the bill will be passed, the FHSA rules will enter into force on April 1, 2023.

The FHSA offers prospective first-time home buyers the ability to save \$40,000 tax-free. Contributions to an FHSA would be tax deductible, much like an RRSP. Income and gains inside an FHSA as well as withdrawals would be tax-free.

Eligibility

To open an FHSA, you must be an individual resident of Canada who is at least 18 years of age. You must also be a first-time

home buyer. This means that you, or your spouse or common-law partner did not own a home that you lived in as a principal residence in the year the account is opened or the preceding four calendar years. A home owned by your spouse in which you lived during the relevant period will put you off-side if that person is still your spouse when the FHSA is opened.

Maximum Contribution

You can contribute up to \$40,000 over your lifetime and up to \$8,000 in any one year, including 2023. The annual limit applies to contributions made within the calendar year only.

You may carry forward up to \$8,000 of unused contribution to a later year. For example, if you open an FHSA in 2023 and contribute \$5,000, you can contribute up to \$11,000 in 2024.

Finally, like RRSPs, you can

make a contribution but defer the deduction until a later year.

Withdrawals

Qualifying withdrawals must meet these conditions:

- A first-time home buyer when making the withdrawal
- Have a written agreement to buy or build a qualifying home before October 1 of the year after the year of withdrawal; and intend to occupy the home as a principal residence within one year after buying or building

A qualifying home is a housing unit located in Canada (or a share in a cooperative housing corporation).

Any funds left over after making a qualifying withdrawal can be transferred to an RRSP or RRIF, penalty-free and tax-deferred, as long as you transfer the remaining funds by December 31 of the following year.

If you take out FHSA savings as a non-qualifying withdrawal, you must include the amount in income for the year of the withdrawal and tax will be withheld.

Which is Best: FHSA, Home Buyers' Plan or TFSA?

The Home Buyers' Plan (HBP) allows a first-time home buyer to withdraw up to \$35,000 from their RRSP to purchase or build a home without having to pay tax on the withdrawal. You must then repay any amounts withdrawn to an RRSP within 15 years, starting the second year following the year in which you made the withdrawal.

The HBP continues to be available under existing rules. Thus, you can make both an FHSA withdrawal and HBP withdrawal for the same qualifying home purchase.

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On behalf of the airport staff and commission, we wish our local and extended community the very best of the holiday season. May 2023 be good to all of us.

The Spirit of
Entrepreneurship
Inspires A
Community

With greatest appreciation to our courageous and determined business community that has made it through another year of uncertainty. Your perseverance is what keeps us all going.

Ottawa Valley
BUSINESS

www.ovbusiness.com | admin@ovbusiness.com

Ontario Government News In Brief

Electric vehicles, francophone funding, electricity, Ornge and more

First All-Electric Vehicle

Manufacturing Facility Opens
On December 5, the first General Motors manufacturing facility for electric vehicles opened in Ingersoll. The Ontario government contributed \$259 million to the project.

Francophone

Entrepreneurs Funded

The Ontario government is providing \$500,000 to help Francophone entrepreneurs. The Cooperation Council of Ontario (CCO), The college La Cité and The Association francophone à l'éducation des services à l'enfance de l'Ontario (AFESFO) will share \$400,000. The Ontario government will also provide \$100,000 to the Fédération des gens d'affaires francophones de l'Ontario (FGA). According to Statistics Canada, in 2017, 4.3% of businesses incorporated in Ontario were owned by at least one Francophone. This represents a total of 30,150

businesses, or nearly 50% of Francophone businesses outside of Quebec.

Software Program Implemented in Eastern Ontario Hospitals

The Ontario government is funding the implementation of a new, innovative software across hospitals in Eastern Ontario. This HUB, built by Novari Health, consolidates patients waiting for surgery into a real-time regional waitlist system. The HUB, which will improve the coordination of surgical services between hospitals in Eastern Ontario, means patients may be able to receive their surgery sooner at a different hospital. All hospitals that perform adult surgeries will be involved including Almonte, Arnprior, Carleton Place, Deep River, Glengarry, Kemptville, Ottawa Heart, Pembroke, Renfrew and Winchester. Ottawa Hospital and Hawkesbury will be

onboarded first. The government is investing \$300 million in 2022-23 for this initiative.

Ontario Experiments with Electricity Costs

The Ontario government is launching a new pilot program to explore dynamic electricity pricing and its ability to lower electricity bills for small and medium-sized businesses. The pilots will test alternate pricing structures that encourage participants to shift electricity consumption to hours where electricity demand is low, helping to reduce costs for businesses. The pilots will help inform the government on the potential for alternate pricing options to provide electricity system benefits and in turn, lower electricity bills for all customers. Small and medium-sized businesses, farms and community centres that are included in the Class B electricity rate class and don't

have access to time-of-use or tiered rates may be eligible to participate in the new pilot program.

Ornge Air Ambulance

Gets Fixed Wing Investment

The Ontario government is renewing Ornge Air Ambulance's fixed-wing fleet with a new fleet of state-of-the-art aircraft. The existing fixed-wing fleet of eight planes was acquired between 2009 and 2010. With this funding, Ornge will replace the current aging fleet with eight new planes so training can begin with paramedics, pilots, and aviation mechanics. The government is also considering future Ornge fleet expansion for larger and faster aircraft. Annually, Ornge conducts approximately 21,000 patient transports. Ornge currently operates 20 aircraft including eight fixed-wing planes and 12 helicopters.



Get a new employee for Christmas!

There have been thousands of jobs posted on www.ovjobs.ca this year. If the job opening you had wasn't one of them, be sure to post with us in 2023.

The cost is \$75 plus HST. We can help you with the writing of the ad and some direction on how best to promote it.



All jobs are shared on our Facebook page:
www.facebook.com/ovjobs

ovjobs.ca
Job postings that get results.

Facts

Discretionary Spending

In the last few months, have you or your household done any of the following to cut back on spending?

Cutting back on discretionary spending

August – 57%

December 64%

Spending less on Christmas preparations

August – NA

December – 56%

Delaying a major purchase

August – 42%

December – 44%

Diving less

August- 41%

December – 38%

Scaling back on donations and charitable giving

August – 27%

December 37%

Cancelling or scaling back on planned travel

August – 32%

December- 37%

Deferring or not making contributions to an RRSP or TFSA

August – 26%

December – 27%

Charitable Donations

Canadians Cutting Back on Charitable Donations

37%

Males Ages 18-34

33%

Males Ages 35-54

42%

Males Ages 55+

25%

Females Ages 18-34

39%

Females Ages 35-54

41%

Females Ages 55+

37%

Average Canadian

35%

Household income under \$25K

38%

Household income \$25K-\$50K

38%

Household income \$50K-\$100K

24%

Household income \$100K-\$150K

39%

Household income \$150K-\$200K

32%

Household income \$200K or more

37%

Average Canadian regardless of household income

Financially Better Off Than Last Year?

Are You Financially Better Off or Worse Off Than You Were a Year Ago?

Household income under \$25K

8% - better now

32% - the same

57% - worse now

Household income \$25K-\$50K

12% - better now

36% - the same

50% - worse now

Household income \$50K-\$100K

14% - better now

32% - the same

53% - worse now

Household income \$100K-\$150K

16% - better now

38% - the same

45% - worse now

Household income \$150K-\$200K

19% - better now

34% - the same

48% - worse now

Household income \$200K or more

19% - better now

44% - the same

37% - worse now

Source: Angus Reid Poll

Local Municipalities Receive OCIF FUNds

A review of Renfrew County, Lanark County and neighbours

The Ontario Community Infrastructure Fund (OCIF) grants for 2023 were released by the Ontario government. \$400 million was dispersed to 425 communities across Ontario. Local allotments are as follows:

Renfrew County

Admaston-Bromley - \$579,201

Arnprior - \$934,657

Bonnechere Valley - \$588,426

Brudenell, Lyndoch - \$371,839

Deep River - \$258,627

Head, Clara, Maria - \$100,000

Horton - \$219,964

Killaloe, Hagarty - \$231,179

Laurentian Hills - \$138,323

Laurentian Valley - \$408,281

Madawaska Valley - \$317,608

McNab-Braeside - \$124,782

North Algona - \$326,318

Pembroke - \$1,481,112

Petawawa - \$1,030,433

County of Renfrew - \$2,815,973

Renfrew - \$1,294,950

Whitewater Region - \$561,652

County of Lanark

Beckwith - \$302,379

Drum.-North Elm. - \$186,047

County of Lanark - \$1,018,648

Lanark Highlands - \$121,723

Mississippi Mills - \$546,641

Montague - \$115,000

Perth - \$539,797

Smiths Falls - \$1,336,185

Tay Valley - \$100,000

Neighbouring Municipalities

Bancroft - \$289,705

Mattawa - \$232,630

South Algonquin - \$137,916



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Changes to Ottawa Valley Business

What you'll find inside in upcoming issues in 2023

By: Jennifer Layman
jenn@ovbusiness.com

The content you will find in Ottawa Valley Business is going to be changing in 2023. The main focus will be to provide more business content which will continue to include information that has an impact to businesses. This can include local, provincial and federal news.

What's Changing

A key change will be not carrying as much municipal content. Most municipalities have their own newsletters and ways to communicate with their ratepayers so there is no need to duplicate providing that information. In the new year, I will provide a list of websites and Facebook pages that you can access for the regional municipalities. This will include ways to find their tender

information and results (for those that make the results public.) We will continue to accept submissions from municipalities, but we will leave that direction to them of what they would like to be provided in Ottawa Valley Business.

We also continue to encourage submissions from local businesses who have news to share. This includes moving locations, adding new staff, grand openings, mergers and acquisitions, etc.

To make the publication easier to reference, we will return to a monthly schedule. This will make it easier for people to catch up on monthly news and be less time consuming to read every two weeks. This also allows for more business content in one issue as opposed to less content spread over more issues.

What's Staying The Same
Events, marketing, business

news, quotes, advertising, provincial and federal news, financial news and such will all remain. Some new content is also being sourced for upcoming issues and a return to some things we used to include (i.e. book club or apps).

Why Make Changes?

It's always good to make changes and keep things current. The changes for Ottawa Valley Business will be more niche-focused on business. Maybe someone will start an Ottawa Valley Community newsletter and cover off all the non-business information. Publishing is a different business now and being in a niche market is, in my opinion, the way to continue successfully.

Suggestions and submissions are always welcomed. Send them to jenn@ovbusiness.com

Quotes

"Cheers to a new year and another chance for us to get it right." *Oprah Winfrey*

"Begin somewhere; you cannot build a reputation on what you intend to do." *Liz Smith*

"Although no one can go back and make a brand new start, anyone can start from now and make a brand new ending." *Carl Bard*

"We will open the book. Its pages are blank. We are going to put words on them ourselves. The book is called Opportunity and its first chapter is New Year's Day." *Edith Lovejoy Pierce*

"There are far better things ahead than any we leave behind." *C.S. Lewis*

"For last year's words belong to last year's language and next year's words await another voice." *T.S. Eliot, Four Quartets*

"Every year you make a resolution to change yourself. This year make a resolution to be yourself." *Unknown*

"Approach the New Year with resolve to find the opportunities hidden in each new day." *Michael Josephson*

"Any new beginning is forged from the shards of the past, not from the abandonment of the past." *Craig D. Lounsbrough*

"The bad news is time flies. The good news is you're the pilot." *Michael Altshuler*

"The magic in new beginnings is truly the most powerful of them all." *Josiyah Martin*

"Don't live the same year 75 times and call it a life." *Robin Sharma*

Key Tax Dates

February 2023

CRA opens its service to electronically receive submitted returns

March 1, 2023

RRSP contribution deadline for 2022 tax year

April 30, 2023

Date to pay what you owe on your taxes to avoid late penalties, even if your return is not due til later

May 1, 2023

The tax filing deadline for individual tax returns.

(April 30, 2023, is a Sunday.) Tax deadline for most businesses (sole proprietors or partnership) if their business fiscal year matches the calendar year

June 15, 2023

Deadline to file your taxes if you are self-employed

COMMUNITY FUTURES FRANCOPHONE JOB CREATION PROGRAM

50% WAGE SUBSIDY

THE COMMUNITY FUTURES FRANCOPHONE JOB CREATION PROGRAM WILL PROVIDE FINANCIAL INCENTIVES TO RENFREW COUNTY EMPLOYERS TO HIRE FRENCH SPEAKING EMPLOYEES THROUGH A 50% WAGE SUBSIDY.

Renfrew County employers are eligible for the following for a new francophone hire:
- Up to 50% employee wage subsidy

Employees hired on or after September 6, 2022 are eligible.
Available through to March 31, 2023.

CALL 613-431-3951 EXT. 229
OR EMAIL KELLEY.LEMENCHICK@RCCFDC.ORG
FOR MORE INFORMATION.

LIMITED AVAILABILITY

The Increasing Value of the Words You Use

Communicating is more intense, but also a little easier



By: Jennifer Layman
jenn@fwdthink.net

One of the new work assignments I picked up a year ago was content writing for a larger marketing firm. It was a new line of work for me to be just the writer and not have any client-facing responsibilities, but it also gave me the opportunity to work for larger companies that invested heavily in digital marketing. Within the company, there is an insights team who have the job of determining how people search for information online, how the competitors rank in search engines and then devising some content that could increase organic traffic (non-paid) to the client's websites and social media accounts. When organic content performs well, it can save the client from having to run paid advertising.

My job, along with several other writers, is to write engaging and informative content that ranks high in searches and results in leads for the client. The team tracks the performance of the content and can show the client how their

rankings are improving. Having sat in on some of these sessions, it is fun to see how that happens over a period of three, six, nine and 12 months.

The account manager can then take the results of that performance and apply them to other aspects of the client's marketing plans. For example, if the client is a restoration company and the organic content is performing well when keywords like "how does mould spread" are used, then information on how mould spreads can be used in printed materials, advertisements, tradeshow booth handouts, etc. In addition, some of the blog content pulls double-duty by being referenced in social media posts or can be picked up by online publications that are referencing reliable content.

The bottom line is that when you connect with the client in the language that they use, you can communicate more effectively and draw them into the sales funnel of becoming a customer.

I have always known the value of using the right language when communicating with customers, and it has often been one of the areas where clients are reluctant to make changes that are different from their industry-speak. However, when it comes to driving traffic online, the customer is telling you what he is searching for, so it really just

makes sense to meet him on his own terms.

The internet is a busy, busy place and having the right information in language that resonates with the customer is going to put you ahead of your competition in attracting them to your website and social media if your goal is to make people more aware of what you do.

The other side of the coin is how poor communication can deter potential customers. As we review competitor websites, there are often out-of-date statistics, broken links and poor sources of information that are leaving a poor impression on a website visitor. I remember seeing a statistic that was from 11 years ago that was being highlighted on a competitor's website. The worse part was that the more current statistic, which I referenced in my content for the client, was better than the 11-year-old one!

Today, marketing is a role that needs to be done consistently. It can no longer be an afterthought or something that gets done when someone has free time. The pandemic restrictions that forced everyone home and onto their computer have had an enormous impact on the future of marketing and the way to reach people effectively has changed forever.

The good news is that customers are telling you exactly what they want. The right marketing can

turn that information into awesome results.

What You Can Do

Search for something about your business in Google. It might be a product or service you provide, or even a common question that customers have asked you in the past. See what comes up on the first page. You will likely see a few things:

1) Paid ads. These are links that someone has paid to have. They are connected to what you are searching. So in the previous examples in this article, when I search water restoration companies, a few ads come up. This helps you see who is coming to the top of the page on these search terms.

2) Business listings. The next thing you will likely see is a list of businesses (or organizations) in your vicinity. This is a good look at your nearby competition.

3) People also ask. This section tells you what people are also searching that is close to your search terms. This can help you see what others might be searching for information, and will give you a chance to incorporate some of this language into your website and social media presence.

Jennifer is the president of Forward Thinking Marketing Agency. Her column appears in every issue.

There's always a little bit of magic at Christmas. Enjoy it.

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