

SURREY BUSINESS NEWS

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Growing Surrey

Michael Geller, an active and vocal architect in the Lower Mainland, joined Ozzie Jurock, also well-known for his comments on real estate investments and development, at the Surrey Board of Trade's Annual Development Industry Forum. Both spoke to a full audience of Surrey Board of Trade members and guests who have a vested interest in the future of Surrey. What does affordability look like? How do governments help shape our cities? These topics and more were covered through the presentations and the dialogue that followed.

"We were very pleased with the turnout," said CEO Anita Huberman. "There is a strong relationship between the economic success of a city and how well a city works with those who build it. This is why we also released the results of our annual Red Tape Survey at the breakfast."

Continued on page 3.



The Leader of the Official Opposition spoke on BC's economy. Andrew Wilkinson is pictured with Baljit Dhaliwal, Focus College; SBOT CEO Anita Huberman; and past Chair Dr. Greg Thomas. SBOT has many events that connects SBOT members with government representatives. P 15.



Jay Janower, Global TV Sports Anchor, was the Master of Ceremonies at the sold out Surrey Board of Trade's 20th Annual Surrey Business Excellence Awards Gala in early November. SBOT events are successful due to the partnerships of our members and sponsors. Thank you. P 12-13.



Frank Flood, the new Consul General of Ireland (pictured left with CEO Anita Huberman and Industry & International Trade Chair Dr. Greg Thomas), visited the Surrey Board of Trade International Trade Centre early November. The goal is to enhance bilateral trade relations. SBOT is creating global business connections for local businesses. P 7.

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Attracting and Supporting Business

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Surrey's Future is with the Development Industry

Michael Geller, an active and vocal architect in the Lower Mainland, joined Ozzie Jurock, also well-known for his comments on real estate investments and development at the Surrey Board of Trade's Annual Development Industry

Geller spoke at length about how the development industry will fare given the change of government at Surrey City Hall. Drawing on lessons learned from Vancouver's experience in trying to be innovative, Geller reminded the audience that affordable housing in the past was made possible through federal and provincial funding such as the Multiple Unit Residential Building (MURB) program, a federal tax-shelter that encouraged investments in rental housing construction. Such programs vanished by the mid-80s. The current federal government is directly funding low-income housing projects, but that financing will not address the overall housing shortage, nor will enacting a by-law that converts all single-family dwellings into a duplex or more, summarized Geller.

Until the federal and provincial governments start addressing affordability, it was left to the local governments to encourage development through Development Cost Charges, density



L-R: Dr. Greg Thomas, past-Chair; SBOT Chair Steve Dooley; Michael Geller and Ozzie Jurock, speakers; Cliff Stewart, Port of Vancouver; and, Rob Blackwell and Riaan de Beer of Anthem Properties Group.

bonusing, relaxed parking and expediting needed housing developments. Nearly all local governments put together some version of a task force like the City of Vancouver's, to start addressing affordability. Projects are now accessing city or not-for-profit land to build

rental or rental/strata mix multi-family units. "It's getting better," said Geller. "But Surrey's future doesn't just live here — it should work here; and be here," he concluded.

Ozzie Jurock looked to the global movement of housing needs and the perspectives that govern

investment decisions in real estate. Some of the pressure on Vancouver, and by extension, the Lower Mainland real estate is the migration of those looking for a safe place to invest and most likely live. Further, people are coming because BC has done well in job creation over the past decade and in general continues to outperform the rest of Canada.

As with Geller, local government elections illustrated a concern with pressures of inmigration: increased housing prices and traffic congestion. However, their proposed solutions, to stop or slow development, will only lead to less supply and a substantially increased affordability problem. "It won't do anything for traffic congestion," said Jurock. "Poor decision-making," he said, "is the only outcome as councils will vote down sensible development projects to score political points. If it becomes riskier for developers and investors, it will inevitably cost the community in lost opportunities to design and grow liveable neighbourhoods."

The story of development "is a good one," said Jurock, and with Geller, they advised audience members to strongly fight negative views of Nimbyists and those who fail to understand that they live in a big city now.

SBOT Releases Red Tape Survey Results

The Surrey Board of Trade advocates for red tape reduction, defined as excessive bureaucracy or routines or rules, or complexity, which results in delay or unreasonable costs to businesses. Filing forms and applying for licenses are a part of doing business; however, the Surrey Board of Trade wants to ensure that it isn't onerous on their members.

The Surrey Board of Trade's annual red tape survey measures members' perceptions of red tape impact by different levels of government and recommends opportunities for improvement.

The response to the Surrey Board of Trade's Red Tape Survey for 2018 increased by 52% from 2017. Over 87% of Surrey Board of Trade member respondents found regulatory requirements at all levels of government to have a moderate to major impact on their daily operations, an increase of 7 points over 2017.

"Given that an increasing number of our respondents are finding regulatory compliance is impeding innovation and growth, it is not unreasonable to consider that it may likewise create disincentives for the broader business community," said Anita Huberman, CEO, Surrey Board of Trade. "Red tape reduction is a low-cost way to stimulate the economy and boost productivity."

In summary:

- 1. *Impact of Compliance*: 87% reported moderate to major impact on business to comply, up 7 points.
- 2. *Financial Costs of Compliance*: 51% of respondents determined that overall costs have increased in the last 2 years.
- 3. *Time Taken to Fill out Forms:* 56% of respondents found the time taken to comply has

increased in the last 2 years.

- 4. *Filing Taxes:* 78% found paying taxes to be a moderate to high cost of doing business, up from 56% in 2017.
- 5. Agencies with the most Red Tape: 90% identified Canada Revenue Agency (CRA) to have moderate to high levels of red tape, up 5 points from 2017.
- 6. *Impediment to Innovation:* 71% of respondents reported that compliance is somewhat to definitely an impediment to growth and innovation, a substantial jump from 51% in 2017
- 7. Measures that would Reduce Red Tape: 86% wanted a reduction in the frequency of reporting to a minimum, a significant jump up from 74% in 2017.

To this end, the Surrey Board of Trade recommends that:

- Governments reduce, where possible, the number of times businesses must report the same information:
- All levels of government improve their online service portals and call centre services, using clear language for instructions and ensuring relevant links are up to date and working. There is an opportunity to improve the coordination of compliance and enforcement activities; and,
- Governments streamline and/or share their information gathering technology to minimize duplication.

Overall, roughly half to two-thirds of those responding to the Surrey Board of Trade's Red Tape Survey rated a number of agencies and regulatory requirements as having moderate to high levels of red tape. The CRA and PST were

most problematic. There was an interesting movement of those identifying the Canadian Border Services agency as increasingly impactful.

All governments rated low for communication. However, there was a moderate shift indicating improvement for both the Federal and Local governments, with the city showing the greatest improvement. Provincially, there is a strong trend towards inadequate. While there is no clear connection, the introduction of new taxes for development speculation and the employer health tax may have had an impact. Regardless, there is much room for improvement for all levels of government.

For the full report go to: https://businessinsurrey.com/wp-content/uploads/2018/10/2018-RedTape-Rpt-.pdf

SBOT Responds to Change in Local Government

The Surrey Board of Trade congratulates the new Surrey Mayor, Doug McCallum, Councillors, and School Trustees. Surrey's business organization looks forward to working with them to ensure Surrey continues to be a great place to live, work, learn and play.

"The Surrey Board of Trade hopes that the city's new civic government will always be open for dialogue even when we have different perspectives," said Anita Huberman, CEO, Surrey Board of Trade.

The Surrey Board of Trade will also continue to communicate to Metro Vancouver, the provincial and federal government on what is needed for what will be BC's largest city.



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> FROM THE BOARD CHAIR

A New Council, A New Relationship



Stephen Dooley

On behalf of the Surrey Board of Trade (SBOT), I'm writing to thank all the candidates who ran in the recent municipal election, and to congratulate Mayor Doug McCallum and Council, and School Trustees.

As Chair, I can say, without equivocation, that both our staff and directors are looking forward to rolling up our sleeves and working with our government officials. As we have done for more than a century, we will continue to support plans, strategies and initiatives that grow and develop Surrey's business community and improve the lives of all Surrey residents.

Our membership represents a diverse group of small, medium and large businesses — all of which understand the sum is greater than the parts and value working together under the SBOT banner. The SBOT will continue to

advocate for the needs of the Surrey business community, and with the new Mayor and Council, and Trustees, to advance and grow business opportunities in Surrey.

I also congratulate the elected School Board of Education trustees. As the fastest growing and youngest city in BC by population, the success of Surrey Schools is a fundamental building block to developing strong and



It's a positive sign for the health of our democratic process in Surrey that so many candidates challenged both themselves and each other

vibrant communities in our city. I have every confidence that the School Board and City Hall will work closely on this common agenda.

To the candidates who ran in each of the City and School Board elections, you did your civic duty and should be commended for that. It takes courage and conviction to submit your official papers and have your name on a crowded ballot. With over 70 candidates vying for only 15 positions there was always going to be more unsuccessful than successful candidates. It's a positive sign for the health of our democratic process in Surrey that so many candidates challenged both themselves and each other, thereby creating the very best opportunity to hear and learn from diverse perspectives.

I want to thank the SBOT team for organizing and hosting three dialogues with the mayoral, council and school board candidates. In my last post in the September-October issue of the Surrey Business News, I called on the business community to get out and learn about the candidates. As a non-partisan organization, the SBOT provided a forum to give all candidates a voice and opportunity to be heard. The dialogues were well attended, and we were pleased to have received positive feedback from both attendees and the candidates themselves. I also thank the many organizations who also hosted all-candidates debates and dialogues throughout Surrey.

Election 2018 is in the rear-view mirror. We can now look forward and continue the work of Surrey city building. By working together, we can keep our city growing strong. At the SBOT, we are here to add our voice and our value to this great city.

SBOT Hosts Election Dialogues



The Surrey Board of Trade hosted three candidate dialogues in the run up to the October 20 municipal election: Mayor, Councillor, and Trustee.

"We wanted to ensure that the interests and concerns of Surrey's business community were front and center for the candidates," said CEO Anita Huberman. "The questions were collated from our partners and stakeholders, our sponsors, advocacy teams, the membership, and the public, and crafted to fit a format that maximized both issues and the candidates' opportunity to respond fully."

Over 300 attended the Mayoral debate with all eight candidates sharing their views on transportation, economic development and how the city will grow into the future.

"I thank our partners and sponsors," said Huberman. "Without their support, it would be difficult to host these events for our members and the public." The dialogues were in partnership with the South Asian



Business Association. The Fraser Valley Real Estate Board sponsored both the Mayoral and Councillor candidates' dialogues. Focus College sponsored the dialogue for School Trustee candidates. American Sign Language interpreters from ALS Interpreting Services were sponsored by Surrey Hearing Care.









Surrey Board of Trade Wanted BC Election Referendum Postponed

The Surrey Board of Trade is concerned that the results from the referendum, as outlined by BILL 40 - 2018 ELECTORAL REFORM REFERENDUM 2018 AMENDMENT ACT, 2018, tabled October 2 in the BC legislature, will not provide a clear mandate to change how the provincial government is elected.

"Our members who participated in our survey on electoral reform, made it very clear that they would have preferred to have more time to study the various options," said CEO Anita Huberman. "We also implemented a survey of those who participated in a very informative Surrey Board of Trade Surrey Hot Topic Dialogue early September, and they asked for more time. Simply put, many don't understand the various options and their implications or economic benefits.'

Members who responded to both surveys and participated in the dialogue strongly asked that the referendum be postponed. They requested clear examples of what each option would look like. Being told that an option will have so many MLAs or another option will transfer votes does not provide a concise or tangible example that would be useful for those trying to figure it all out.

When asked, "Which system should British Columbia use for provincial elections?" just over 60% favoured the current First Past the Post Representation System – consistent in

both surveys.

All but a handful intended to vote in the referendum. Of the comments given, the prevailing view was that not enough information was given on the Elections BC site or that the information did not explain the systems sufficiently. Several would have preferred examples to show, exactly, what it is they were voting for. Other concerns include whether more MLAs would be elected and how costly the whole thing was. A couple commented on the low (50% plus1) threshold.

As one member commented: The exact process should be determined before the referendum, and scenarios to show how the systems would affect outcomes should be provided. SBOT should advocate for a delay until the exact mechanism is determined.

All other comments were variations on this theme and all, without exception, asked SBOT to advocate for delay.

"We represent over 6,000 business contacts represented by 2,600 business members," said Huberman. "They have a vested interest in how a governing system will impact how they are able to engage in the BC economy. Changing governing systems without clearly identifying impacts is very concerning. Regardless of outcome, people needed to know exactly what it is that they voted for."



US Tax Reform: No Response is not an Option for Canada



Michael Shields

Nearly a year after a sweeping U.S. tax reform was enacted, we are finally beginning to understand the true impact these changes could have on the Canadian economy.

A key purpose of U.S. tax reform was to stimulate investment in the U.S. and incentivize U.S. multinationals to repatriate cash held abroad. A few of the incentives intended to achieve these objectives include:

- A reduction in the federal corporate tax rate from 35% to 21%;
- Immediate full expensing for investment in equipment through 2022 and partial expensing from 2023 through 2026;
- An exemption from U.S. tax for certain foreign business earnings; and
- Preferential taxation of certain export income.

This reform has led many companies to reassess their existing operations and develop strategies to take advantage of these changes. In certain industries, this review has led to a restructuring of the business to shift capital and employment away from Canada and into the U.S.

Last month the Business Council of BC released a report prepared by PwC that provided a comprehensive review of how significant the impact on the Canadian economy could be. If there are no changes to the Canadian tax system in response to U.S. tax reform, PwC estimates that Canada could risk losing 635,000 jobs and \$85-billion in

GDP, representing nearly 5% of the Canadian economy. To put this into perspective, the Conference Board of Canada predicted a 0.5% decline in Canada's GDP and the loss of about 85,000 jobs, if NAFTA was terminated.

While Ontario and Alberta were noted as provinces that will potentially be most impacted by U.S. tax reform, significant job loss and GDP decline could be felt in BC as well, with \$5.6 billion or 7.7% of BC's total economy at risk. BC industries likely to be most affected by these changes include forestry, mining and manufacturing as well as a small negative impact to the high-tech industry.

In order to counteract the impact of U.S. tax reform on Canada's economy, the study suggested a number of potential Canadian reforms including:

- Reducing federal and provincial corporate income taxes by 1% per year until the combined statutory rate is reduced to 20%;
- Introducing 100% bonus depreciation for seven years on equipment, structures, and acquired intangibles;

- Increasing the benefits available under the scientific research and experimental development tax credit; and
- Increasing the personal income tax brackets to more closely resemble the U.S. personal income tax brackets.

Funding options for these tax reductions could include an expansion of the corporate and/or personal income tax base, an increase in the GST rate and/or a reduction in government spending.

Since the release of the report, the Federal Ministry of Finance has shown interest in its findings and it is hoped this review will lead to Canadian tax changes in the coming months.

Michael Shields, Partner, Tax Services for PricewaterhouseCoopers LLP.



SBOT Concerned About Interest Rate Hikes

The Surrey Board of Trade has been closely watching the continued interest rate hikes. Late October, for the third time this year, the central bank raised its benchmark interest rate by a quarter point to 1.75 %. The central bank notes there's an eventual expectation of entirely removing monetary stimulus from the economy.

"Surrey is comprised primarily of small and medium sized businesses. The Surrey Board of Trade is concerned the interest rate increase will impact business investments and consumer spending," said Anita Huberman, CEO Surrey Board of Trade.

"We remain concerned about slowing growth as we look ahead in 2018 and into 2019, especially in light of trade protectionist strategies, USMCA uncertainty and continued regulatory burden on companies."

When consumers pay less interest, they have more money to spend. This creates a ripple effect throughout the economy. Businesses benefit from lower interest rates. With one-third of Surrey's land base being agricultural, low interest rates encourages farmers to make large equipment purchases and other critical investments.

The Bank of Canada however speculates economic growth to continue. The Surrey Board of Trade is not certain about this economic confidence.

"The Surrey Board of Trade will continue to provide support for new businesses, and attract businesses into Surrey," assured Huberman, "including business development and fostering business connections. We will ensure governments at all levels are accountable to businesses."

SBOT Urges Move to a Federal Balanced Budget

The Surrey Board of Trade expressed concern that the Federal government's deficit has increased in the latest Ministry of Finance Annual Financial Report released mid-October due to an accounting process change as recommended by the Auditor General. The Annual Financial Report provides an overview of the Government of Canada's financial results for the fiscal year ending March 31, 2018.

The federal government is catching up on needed infrastructure investments in Canada, including social investments, however, it is still concerning that the deficit is over \$19 billion

The Surrey Board of Trade calls on the government to create the conditions of innovation, leadership, global investment so that Canadian businesses can grow and contribute to a more prosperous economy.

"The Surrey Board of Trade urges the federal government to work towards balancing the federal budget," said Anita Huberman, CEO, Surrey Board of Trade.

The federal deficit is projected to persist until 2050. The federal deficit is now structural in nature, as future economic growth is insufficient to generate the tax revenues needed to eliminate the fiscal imbalance. When governments run deficits, businesses become more cautious on investment because they expect that governments will ultimately need to raise taxes to balance the books.

"Sooner than later, we need to move toward a balanced budget and be not only prepared, but be in a good fiscal position to ride out any economic uncertainty whether domestic or global in nature."

For the Financial Report, go to fin.gc.ca/ n18/18-094-eng.asp

SBOT Receives Support for CRA Audit Position

The Surrey Board of Trade developed a policy in response to members concerned about the sudden increase in Audit Letters from the Canadian Revenue Agency. In the past two years, small businesses have noticed a significant increase in Canada Revenue Agency (CRA) Business Audit Requests asking for additional evidence or information to substantiate claims made on filing documents. Some of the requests are for tax returns of previous years. These requests provide a deadline to comply or assessments will be re-adjusted.

To gather the required information and subsequently upload on the website takes between two to ten hours per request. With the number of audit requests increasing, the cost of complying is subsequently increased. For small businesses, it is becoming unreasonable.

In response, SBOT developed a policy that was endorsed by the Canadian Chamber of Commerce (CCC) Board to ask that the federal government direct the Canada Revenue Agency to:

- Provide evidence that the strategy to substantially increase small business audit requests is necessary when balanced with the cost to businesses,
- Live up to the spirit and intent of the Taxpayers Bill of Rights to minimize costs of compliance,
- 3. Provide timely written responses, which
- a. Acknowledge the auditee's position and any submissions,
- b. Justify any adjustments including explanations in difference of interpretation of all evidence provided by the auditee, and
- Provide appropriate training and supervision to CRA front-line staff to ensure accuracy of responses.

The CCC will now present this policy, along with those endorsed at the September AGM, to the Ministry of Finance. The Surrey Board of Trade, along with the Canadian Chamber of Commerce and its members continue to call for a major overhaul of the tax system with the goal to simplify and ensure fairness across all sectors. However, until that is done, SBOT will continue to monitor the CRA and strongly advocate for members when necessary.





In the business world, conflict happen from time to time. That's why the SURREY BOARD OF TRADE (SBOT) in partnership with the Alternative Dispute Resolution Institute of B.C. (ADRIBC), is launching a new Dispute Resolution Program, available exclusively to SBOT Members.

This forum will address matters including

- Internal workplace disputes, e.g. conflicts between management and employees, or between co-workers; and,
 Business-to-business disputes, e.g.,
- Business-to-business disputes, e.g., conflicts arising out of oral or written contracts, commercial leases, or conflicts of interest with contractors, clients, and others.

To learn more about this valuable new Program, come to the SBOT's Business in the City events. Representatives from ADRIBC will be in attendance to provide further details.



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More Taxes

Employer Health Tax Needs Adjustment

As part of their 2018 Budget tabled in February, the BC Government announced that they will be eliminating Medical Service Plans (MSP) premiums and implement a new Employer Health Tax (EHT) in its place. The legislation to enable this shift was tabled mid-October. However, implementation of the new Employer Health Tax will overlap the MSP engendering a "double-hit." The EHT is effective January 1, 2019, but the MSP is not eliminated until 2020.

"The Surrey Board of Trade agrees that MSP Premiums are a regressive tax," said Anita Huberman, CEO, Surrey Board of Trade. "We put forward a position in early 2016 requesting the provincial government to consider overhauling the MSP system, following the recommendations from the new Provincial Tax Competitiveness Commission (PTCC)."

As it stands, the double payment could stall economic growth for those businesses and agencies that currently pay a portion to all of their employees' MSP. It will also impact those that have a payroll of more than \$1 Million. Less than 5% of B.C. businesses will pay the full EHT rate of 1.95%, and the majority of small businesses are protected with a \$500,000 exemption amount that phases-out gradually. The legislation also establishes a \$1.5-million exemption amount for charities and non-profits, which is similarly phased out.

"Implementing a replacement tax for the MSP was not anticipated by businesses and, what with other provincial tax changes rapidly occurring, they are feeling overly-burdened. Visit: www.gov.bc.ca/EmployerHealthTax.

BC's Speculation Tax Harming Surrey's Economy

The BC Government announced in mid-October that it will be moving ahead with the speculation and vacancy tax, the first legislation of its kind to be introduced in Canada.

The announcement indicated that BC will have the strongest protections in Canada against people looking to use the housing market as a resting place for both foreign capital and other speculative investments. It will also ensure satellite families and people who use local services without paying B.C. income taxes contribute their fair share. Foreign and domestic investments in property within the predetermined geographic boundaries are already experiencing an impact as housing sales slow.

"The Surrey Board of Trade urges the BC Government to delay the tax and pursue a comprehensive economic study that will measure the tax's performance against the government's expected outcomes," said Anita Huberman, CEO, Surrey Board of Trade.

The biggest concern with any tax is navigating through additional red tape and bureaucracy that a business or investor must face to determine if one is eligible for an exemption through this tax or if this will be an additional cost.

Surrey is set to become the most populated city in British Columbia over the next 30 years as 250,000 people from around the world to make a new life in one of the youngest and most culturally diverse cities in Canada. Surrey is a city in transition with



CEO Anita Huberman speaks for the Surrey Board of Trade to the BC Ministry of Finance Standing Committee on B.C. Budget 2019 Priorities for Surrey. The presentation covered Employer Health Tax, Speculation Tax, Art investments, Education investments for KPU, SFU, Surrey School District, Cannabis Legalization, CyberCrime, Health Care, and more.

approximately 1,000 new residents every month and accounts for approximately 30% of Metro Vancouver's growth.

"Certainly, we need to create the right balance of rental and market housing options. Surrey is building an economy that will be Metro Vancouver's next metropolitan centre. This growth will focus on diverse and innovative industries," said Huberman. "This attracts labour, and with labour come families."

Surrey has the greatest number of manufacturers in BC. The talk of a speculation tax has already created unintended consequences for Surrey's business community. The real estate and development sector has cooled in recent months. As a result, those manufacturers who supply to the development industry in Surrey are seeing reduced business activity.

Don't Lose Your Mortgage Security



Christ Bettenourt

The British Columbia Court of Appeal recently ruled on a subject that will be of interest to anyone lending money in the province. This decision illustrates potential consequences for lenders who fail to collect debt within the limitation period, which can be as short as two years from the first breach

or defect.

In Leatherman v 0969708 BC Ltd., the borrower agreed to pay back the lender on demand and a mortgage was registered against the borrower's real property to secure the debt. The borrower was required to make annual interest payments until the demand was made. In addition, the lender had the right to enforce the mortgage security upon default. The borrower subsequently failed to make the interest payments in accordance with the agreement from October 2013 onwards, but the lender did not take any action against the borrower. In November 2015, the two parties exchanged correspondence about the debt and its repayment. In October 2016, the borrower again failed to make the interest payment as agreed upon. In response, the lender issued a demand for repayment and commenced foreclosure proceedings against the property.

The *Limitation Act* limits the time in which someone may make a civil claim to a two-year

period for most civil claims. Generally this twoyear period begins on the date that the claim is considered 'discovered.' The issue in this case was whether the lender began the foreclosure proceedings within the limitation period.

In its decision the Court stated that the twoyear period to enforce the mortgage security ran from the first default and not the date of demand. Since the lender did not commence an action within two years of the borrower failing to make the first interest payment, they were not able to make a claim to enforce the mortgage security. As a result, the mortgage security was no longer enforceable and the claim became unsecured.

Conclusion

This decision is a good example that the language of a mortgage can trigger the limitation period at a time earlier than expected. As a result, the period of enforcement may start to run from the date of the first default even if no demand for payment has been made.

Lenders should be aware that they may lose the ability to enforce a mortgage security if a default carries on for more than two years. Therefore, lenders should both monitor and scrutinize defaults to ensure that remedies are available. If not, they should commence a proceeding within two years of the first default to avoid losing the right to enforce the mortgage security.

If you are a lender and you do not want to lose the right to enforce a mortgage security, please contact McQuarrie Hunter LLP at 604.581.7001 or visit mcquarrie.com for assistance.

Christ Bettencourt is a lawyer with McQuarrie LLP. www.mcquarrie.com.



➡ INTERNATIONAL TRADE

Cascadia Region Opportunity



John Michener

After two years of the current U.S. Administration talking about "throwing out NAFTA" and NAFTA being the "worst trade deal ever"; we now have a new "NAFTA": The United States-Mexico-Canada Agreement (USMCA). This agreement, once ratified by all three countries, will incorporate changes to Country of origin rules, labor provisions, intellectual property, digital trade and increased access for U.S. farmers to the Canadian dairy market. There are also new provisions regarding the digital economy which prohibit duties on music and e-books and protections for internet companies. There will be no section 232 tariff protections and the agreement has a "built in" 16 year sunset clause. This 16 year automatic dissolution of the agreement has the potential to create uncertainty about how investing in international business projects will proceed or, it can be seen as an opportunity to look beyond the 16 year time frame and continue to create and strengthen long term regional cross border

We are fortunate that the conversation about a trans-national regional economy is already taking place. Washington State's Governor, Jay Inslee, in a September 2017 Seattle Times article stated. "The Cascadia region is more than geography. Cascadia is the strong and enduring ties between two remarkable countries, and between a forward-looking state and province with shared values, connected economies and a beautiful natural landscape that knows no boundaries. We are stronger when we collaborate. It's why Washington State and British Columbia joined together to form the Cascadia Innovation Corridor last year."

The 3rd annual Cascadia Innovation Corridor Conference was recently held in downtown Vancouver, BC. This conference, said Inslee, "brings together business, academic, and government leaders from both sides of the border to explore new strategies for the region to come together, maximize our shared competitive advantages, and elevate our global economic position." Areas of focus center on shared challenges across the region, including transportation, economic opportunity, education, health, climate change and housing.

In one form or another, each of these challenges is being addressed across our region. For example, a small, but symbolic, step in terms of transportation has already come into place with the advent of twice daily seaplane flights Monday through Friday between Coal Harbour in Vancouver and Lake Union in Seattle. Conversations continue about the implementation of high speed rail allowing passengers to travel between Portland, Seattle, and Vancouver in two hours.

By continuing to work together and focusing on the Cascadia region as one cohesive economic engine, both British Columbia and Washington State will serve as an example to all of what can be achieved when thought and collaboration go beyond international borders.

John Michener is the Economic Development Specialist, Port of Bellingham/Whatcom Bellingham Economic Development Alliance, JohnMi@portofbellingham.com

SBOT Connects to Mexico



The Surrey Board of Trade met with ProMexico Trade and Investment Commissioner, Luis Brasdefer at the B.C. Chamber of Commerce TradeTalks Conference at the River Rock Convention Centre in October.



Business Purchase/ Relocation Opportunity Bellingham, Washington

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Last Saturday of the Month 2:45-4pm Pantry Rest. Guildford Mall

Dave Hayer served as MLA for Surrey for 12 years

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■ INTERNATIONAL TRADE, continued

The U.S.A. Reality



Robert Levy

In the wake of a trilateral trade agreement between the US, Canada, and Mexico, the reaction from commentators and economists might not have been the excitement and fanfare some were expecting. It was quick to be called NAFTA 2.0, despite receiving the new name of the United States Mexico Canada Agreement (USMCA) because of the perspective there was not much difference to the original trade deal. CIBC's economics department might have provided one of the more apt examples of this with a note to clients headlined: "Behold the USMCA: Now Expect Growth to Slow."

Given the geopolitical circumstances in dealing with a rash and unpredictable US administration, the similarities between the two trade deals and the lack of concessions made by the United States should not be viewed as a shortfall. It was very evident from President Trump's first days in office that the preservation of a trade agreement with the United States would be a task upon itself. It challenged Canadian negotiators to be on defence instead of offence. But it unfortunately doesn't mean the resolution of a trade agreement will invite a wave of investment and opportunity to the Canadian economy. For that further measures will have to be taken.

As this publication goes to press before the Fall Economic Statement from the Federal Finance Minister, it's a challenge to guess what measures will be made for Canadian businesses, but reasonable to assume some policy changes are in the queue. What is

known in the lead up to this, is that the landscape has tilted in favor of the United States in terms of more favorable corporate tax rates, a more financially beneficial way of writing off capital investments in the short term, and a robust domestic US economy that according to the latest economic data is fending off punitive trade tariffs as relations between the United States and China intensify.

Fortunately, it looks as if the pressure is off the Bank of Canada in the short term. As the announcement of a trade deal removes the uncertainty over access to our biggest export market, it keeps the Bank of Canada in a position where they can trail the US Federal Reserve in terms of raising interest rates. The Bank will avoid being in a position of giving the Canadian dollar an unwanted boost. This is a welcome gift for our country's exporters. According to World Bank and OECD statistics, the contribution of trade to Canadian GDP has fallen from a high of 83%in 2000 to 64% in 2017. In 2000, the average exchange rate for a Canadian dollar was US\$0.6735 versus US\$77.13 in 2017. What is commonly reported is how that ratio has been supported by energy exports; moreover, the lack of Canadian productivity and competitiveness has challenged non-energy exporters.

As CIBC has remarked, "now expect growth to slow." What is referenced above for the most part seems status quo. We kept a trade deal with United States intact. We did not move any closer to freer trade. Tariffs on steel and aluminum remain in place. Canadian softwood lumber and paper products such as newsprint remain targets of US protectionary tariffs. So simply put, while a cloud of uncertainty has been cleared in terms of part of the trade picture, nothing has changed to brighten the prospects for the Canadian and global economy beyond that. Ten years past a global recession, it seems the struggle is creating new opportunities (energy aside, of course as this country lacks the serious dialogue on pipeline debates).

Robert Levy is the Managing Director of Border Gold and a financial commentator on CKNW. rlevy@bordergold.com

Canada Needs to Focus on Other International Markets

The Surrey Board of Trade is pleased that Canada, Mexico, and United States have reached a tentative deal. The new United States-Mexico-Canada Agreement (USMCA) in principle is a step forward, but as with any trade agreement of this breadth and scope, the Surrey Board of Trade (and their Advocacy Teams) will review its impacts to Surrey's manufacturing, agriculture, and other industry sectors.

"Surrey has the greatest number of manufacturers in BC, and one-third of Surrey's land base is agriculture. We need to review the details of the USMCA agreement. As a border city, we will want to ensure that Surrey businesses are not compromised in this deal," said Anita Huberman, CEO, Surrey Board of Trade. "We must also continue to diversify our global markets to protect businesses from uncertainty and reduce our reliance on one market."

The Surrey Board of Trade congratulates Minister Freeland and Canada's negotiating team for delivering an agreement that remains trilateral, which we hope will continue to deliver prosperity for Canadian businesses.

Export Policy Leadership

The Standing Senate Committee on Banking, Trade and Commerce released a report in October 2018: *Canada: Still Open for Business?* The Canadian Chamber of Commerce (CCC) noted that specifically, the report recommends that the federal government:

- Establish a Royal Commission to review Canada's taxation system
- Needs to reduce the regulatory burden on husinesses
- Eliminate internal trade barriers
- Invest in Canada's trade-enabling infrastructure
- Pursue aggressive trade diversification strategy

The full report can be found at sencanada. ca/en/committees/report/64209/42-1

The Surrey Board of Trade fully agrees with these recommendations. However, at the Canadian Chamber of Commerce AGM late September, SBOT put forward a resolution calling for more support for small to medium sized businesses on export market opportunities.

"We have found that businesses considering trade as part of their growth plans are needing assistance right from the beginning, from that first glimmer of an idea," said CEO Anita Huberman.

"Canada is potentially losing up to \$225 billion in export growth, according to Export Development Canada. In order to diversify and be ready, our businesses need the tools to get them started."

SBOT's policy was adopted by CCC members and recommends that the federal government, along with Export Development Canada:

- Work with business organizations, such as chambers of commerce and other stakeholders to develop free business-friendly guides that are easily accessible to SMEs, and include (but not limited to) such information as:
- A basic introduction to exporting, including an outline of steps required to develop the capacity to export,
- A very preliminary self-assessment guide,

- An introduction to Canadian Trade
 Commission Services and Export
 Development Canada, and other useful
 resources: what they do, and at what level
 of readiness would be required before
 engaging
- An easy-to-understand introduction to the rules, regulations, trade agreements, compliance requirements, etc.,
- Regional considerations of potential products (such as agricultural products) to export, and potential global markets that extend beyond the traditional North American market, and
- Exporting services guide intellectual property, trade agreements, etc.
- Work with business organizations, such as chambers of commerce and other stakeholders to utilize their vast network to develop outreach and awareness strategies.

For more information on this or the Industry & International Trade team, contact Anne@businessinsurrey.com or Jasroop@businessinsurrey.com.





⇒ WOMEN IN BUSINESS

Advice and Support for Women Seeking Entrepreneurship



Tammy Rea

Over the past decade, Canadian women have been leading the charge into entrepreneurship.

According to a special report by TD Economics in 2015, self-employment among women has expanded, while having contracted among men. This same report suggests Canadian women are increasingly opting to pursue an entrepreneurial path to take control of their lives and be their own hosses

According to Tammy Rea, Area Manager for TD Business Banking in Surrey and Delta, many women are attracted to entrepreneurship for both the independence it affords and the ability to balance work and family responsibilities.

"When thinking about venturing out on your own it can be both exciting and intimidating at the same time," says Rea. "That's why it's important to use all the resources available to you to become successful. Fortunately, there's a lot of help and advice available."

Rea says that an account manager at a financial institution understands the challenges small business people face and can help in meaningful ways like understanding your ongoing business needs, simplifying your finances and helping you stay committed to your long-term goals.

"We're a part of your community and we want to see you succeed," says Rea.

Another area of support for female entrepreneurs can be through workshops. Diana Carlisle, a TD Investment Advisor in Surrey, says that despite the growing successes of many female entrepreneurs, only 31% of women consider themselves to be financially knowledgeable. She notes this is concerning, especially for those looking to make the leap into self-employment.



Diana Carlisle

Carlisle also says that while women start four out of five new businesses in Canada, less than half work with an advisor and only 3 in 10 Canadian women have a financial plan.

In response, TD developed a free workshop called *Your Story, Your Future* which is tailored to women who are seeking to venture out on their own, to better understand how to manage their finances and to learn more about investing.

TD recognized that while women influence a large – and growing – share of wealth in Canada, most investment outreach and support hasn't reflected what women say they want when it comes to managing their investable assets.

"When entering the world of entrepreneurship and self-employment, there are steps women can take to educate themselves, so they can feel more confident in their financial and investment decisions and become more financially secure," says Tracey Lundell, a TD Investment Advisor and the facilitator of the *Your Story, Your Future* workshops in Surrey. "This can ultimately make an entrepreneur more successful in the long term."

For example, Lundell believes women should be taking a more active role in their own finances and investments to gain more clarity, confidence and control of their lives. In order to do so, women need to learn as much as possible about money, finance and investing.

The workshops at TD are designed to provide an environment that can help empower women investors through education, while offering proactive outreach and an array of options to meet their needs, all in a friendly, comfortable and pressure-free environment.

"These workshops and materials are tailored to the preferences and



Tracey Lundell

needs of female business owners and professionals and are designed to help women feel confident about setting and achieving their financial goals, address typical learning gaps and help them prepare for and deal with transitions in the family lifecycle," says Lundell.

Your Story, Your Future
workshops are hosted and led
by TD investment professionals,
like Lundell, across Canada.
These individuals have been
specifically trained to provide a
unique experience for women
investors. TD has been offering
these workshops across the Lower
Mainland, including Surrey, on a
regular basis. To register for an
upcoming session or to find out
about future workshops, please
e-mail tracey.lundell@td.com

Upcoming Workshop: Jan. 22, 2019; 8:00 — 9:30 a.m. Tammy Rea, Area Manager, TD Business Banking tammy.rea@td.com Diana Carlisle,
diana.carlisle@td.com
Tracey Lundell,
tracey.lundell@td.com
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AWARD CATEGORIES

- 1. ENTREPRENEUR: owner or significant shareholder of any business
- 2. CORPORATE/LEADERSHIP: senior/executive level position in a business
- 3. PROFESSIONAL: holds a professional designation
- 4. NOT-FOR-PROFIT LEADER: paid position as senior leader
- 5. SOCIAL TRAILBLAZER: makes a significant social, economic, or environmental impact
- 6. INDIGENOUS ENTREPRENEUR OR LEADER: Is an owner, significant shareholder, or holds a paid position as a senior leader of any business size First Nation (Status or Non Status), Inuit or Metis ancestry.

ABOUT THE AWARDS

Help us celebrate the successful women in Surrey that make our business community such a vibrant place! Nominate a Surrey businesswoman in one of the five award categories!

IMPORTANT DATES

February 7, 2019: Nomination Deadline. Please submit fully completed applications by 5:00pm



VISIT BUSINESSINSURREY.COM/EVENTS FOR MORE INFORMATION

For assistance: Melissa - events@businessinsurrey.com or 604.634.0347

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> PERSONALITIES & EVENTS



CEO Anita Huberman with Rana Vig, host of the 100 Year Journey Gala at the Parq Hotel in Vancouver. This is an annual journey celebrating our South Asian Pioneers in Canada.



TD Bank hosted a reception early October at South Surrey's MyShanti. TD's Nina Nagra with Vikram Vij, and Anita Huberman.



Surrey Board of Trade's Anita Huberman and Indra Bhan flank former Mayor Linda Hepner at the Annual Mayor's Gala in mid-October.



The Honourable Shane Simpson, Minister of Social Development and Poverty Reduction joins Satbir Cheema, CEO of Progressive Intercultural Community Services, and CEO Anita Huberman at the PICS Gala early October.



SBOT's Anita Huberman and Indra Bhan are with Jasbir Mann at the B.C. India Business Council Grand Diwali Dinner at the Fairmont Waterfront Hotel, mid-October



SBOT's CEO Anita Huberman was invited to participate on the CBC Vancouver Editorial Board to discuss the potential impact of Local Government Election results, and other City of Surrey issues.



The Surrey Board of Trade was the Marketing Sponsor of September's Pacific Community Resource Society & WorkBC Hiring Fair in Surrey. COO Indra Bhan (in blue near middle) and Ujjwal Sareen (far right) represented SBOT.



Surrey Board of Trade attended the opening of MIXT Lobby Lounge at the Sheraton Vancouver Guildford Hotel. COO Indra Bhan and CEO Anita Huberman joined Emmanuel Maderios and Chef Mark Grigg. New menu, new look and live music by FUSIONpresents — all good reasons to see what people are talking about.



Surrey Board of Trade attended the Newton BIA State of Newton Update. L-R is Carol Girardi, Arts Council of Surrey, SBOT's Indra Bhan, Minister of Labour Harry Bains, Mike Starchuk, Shara Nixon, and KPU's Marlyn Graziano.



Surrey Board of Trade attended the official grand opening of Surrey's newest hotel, the Civic Hotel. Joining Anita Huberman, is Vivek Savkur, Mannu Sandhu, Franklin Jackson, and Lucky Randhawa.



Surrey Board of Trade was the Marketing Sponsor of the Real Estate Institute of BC lunch in early September at the Civic Hotel. CEO Anita Huberman is with Surrey City Development Corp (SCDC) President & CEO Michael Heeney



Surrey Board of Trade at the LRT celebration event on September 10 at Surrey City Hall. Although this project is over, the position of SBOT is that the LRT is still the better transit option for Surrey.

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The Surrey Board of Trade's 22nd Annual Surrey Police Officer of the Years Awards was held on Thursday, October 4 at the Sheraton Vancouver Guildford Hotel. The over 350-person gathering was addressed by Assistant Commissioner Dwayne McDonald, Officer in Charge of the Surrey RCMP and then Surrey Mayor Linda Hepner.



Arnold Silzer Community Policing Initiative

Staff Sergeant Neil Kennedy

Presented by Tim Hortons



Police and Business Partnership

Super Save Group

Presented by Blackwood Partners/Central City



Police Municipal Employee of the Year

Craig Munro

Presented by Copytek Print Centres



Police Volunteer of the Year **Bill Ingram**Presented by ICBC

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RCMP Auxiliary of the Year
RCMP Auxiliary Doyle Willett
Presented by Anthem



Police Team of the Year

Police Mental Health Intervention Unit – Car 67

Presented by Guildford Town Centre



Police Officer of the Year - by Peers

Corporal Aaron Labrum

Presented by Surrey NOW-Leader



Police Officer of the Year - by Community
Inspector Wendy Mehat
Presented by Fraser Valley Real Estate Board



The Surrey Board of Trade's 20th Annual Event

2018 Winners

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1-10 Employees Winner

Symbiosis Pediatric Therapy Inc.

Sponsored by Kwantlen Polytechnic University



11-40 Employees Winner

HealthTech Connex Inc.

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41+ Employees Winner Silver Icing Inc.
Sponsored by MNP



New Business of the Year Winner

Maple Organics

Sponsored by Century Group



Not-for-Profit of the Year Winner **Surrey Hospital Foundation** Sponsored by Copytek Print Centres



Business Person of the Year Winner
Philip Aguirre
Sponsored by Hamilton Duncan



Corporate Social Responsibility Winner
Silver Icing Inc.
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EVENT DATE: November 6, 2018

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Umoja Operation Compassion Society of British Columbia, a not-forprofit aimed at assisting immigrants and refugees with integrating into society, hosted a fundraising dinner at the new Civic Hotel in Surrey. L-R: Raj Bhan, Amos Kambere, Indra Bhan, and Steve Dooley.



Surrey Board of Trade's Ujjwal Sareen and Moiez Babar attended the The Times Of Canada Diwali Gala 2018.



Surrey Board of Trade's past-Chair, Dr. Greg Thomas, spoke at the BikeHub AGM in early September. He focused on connecting SBOT's transportation advocacy with needed bicycle infrastructure.



Surrey Board of Trade's Vice-Chair Doug Tennant (right) with Minister of Social Development & Poverty Reduction, Shane Simpson, at the Accessible Employers workshop.



The Surrey Local Immigration Partnership Consultation at Surrey City Hall, end of October, focused on brainstorming gaps, service models for immigrants and refugees with Immigration, Refugees and Citizenship Canada staff.



SBOT CEO Anita Huberman with the Honourable Patty Hajdu, Minister of Employment, Workforce and Labour, SBOT Chair Steve Dooley, and Vice-Chair Doug Tennant, at the Canadian Chamber of Commerce AGM in Thunder Bay, Ontario.



2018 Surrey Environment Award Winners, L-R: Dick Freeman, EcoSafe Zero Waste, winner of the Small Business Award; Navdeep Arora & Fuat Ramazanov, Affinity Manufacturing, winner of the Medium Business Award; Jennifer Robertson, FortisBC Energy Inc., winner of the Circular Economy Award; Anita Huberman, CEO Surrey Board of Trade; and from PowerTech Lab, Angela Das, Madhvi Raminal and Giuseppe Stanciulescu, winner of the Large Business Award.



SFU's 11th Diwali Gala. Great initiatives from SFU's India Advisory Council, building education and community development ties between Surrey and India.



Surrey Board of Trade's CEO Anita Huberman with Minister of Jobs, Trade & Technology, Bruce Ralston. SBOT was proud to be a sponsor of the Diabetes Canada South Asian Healthy Banquet. Reduce your sugar intake everyone!



The arts are alive in Surrey. Xba School of Dance Art Exhibit at their beautiful studio. Surrey Board of Trade congratulated Xba on their leadership in dance performance art. Dancers are involved in the yearly creative process of staging completely original live and digital dance performance through Nela's mentorship.



FINALLY! A comprehensive global sales strategy for the 20-year-old empty building on 104 Avenue and 142 Street. 270,000 square feet for sale. Let the Surrey Board of Trade know if you want more information. anita@businessinsurrey.com.

DIALOGUES, ROUNDTABLES & LUNCHES



CEO Anita Huberman discusses policy with the Leader of the Opposition, Andrew Wilkinson, while past-Chair Dr. Greg Thomas looks on.



SBOT Chair Steve Dooley and CEO Anita Huberman speak with ICBC President and CEO Nicolas Jimenez

MLA Wilkinson Drops in for Lunch

The Leader of the provincial Liberal Party, MLA Andrew Wilkinson, had much to say to a full room of Surrey Board of Trade members and guests towards the end of October. From taxes to future elections, Wilkinson did not hold back when he described what he heard and what he feels business leaders need to know.

The Speculation Tax is targeting the wrong people, he indicated, and will stifle development and growth, while the double hit of the Employment Health Tax will hit most businesses. Members of the audience asked questions about these as well as other measures that they are trying to understand.

Of concern, however, is the referendum on how future provincial governments will be elected. There is nothing wrong with the current system and much wrong with proportional representation, Wilkinson noted.

ICBC Road Tests its Changes at SBOT

After the "Dumpster Fire" headlines of last year and early into 2018, the Insurance Company of BC, a crown corporation, has been busy developing new operational strategies to increase revenue, decrease costs, and, most importantly, increase safety on roads.

ICBC President and CEO Nicolas Jimenez, along with several ICBC senior staff, came to the Surrey Board of Trade for a roundtable exclusively with members to discuss what the changes will be and how members will be impacted. A few members operated trucking or delivery services and their questions focused on how they will be treated. Others wanted to know about how to penalize bad drivers, how intersections will be made safer, and will their insurance rates increase.

For more information on all the changes that will be implemented in 2019, go to icbc.com/about-icbc/changing-auto-insurance-BC/Pages/default.aspx.



SBOT CEO Anita Huberman stands behind panelists Cindy Zheng of McQuarrie Hunter LLP, Jeremy Jacob, president of Canadian Association of Medical Cannabis Dispensaries, Dheeraj Bisla of PwC, and Markita Kaulius of Families For Justice



L-R: SBOT Vice-Chair Doug Tennant with Meghan Winters, SFU; Pegah Abdolhosseini, Mobi Bikes; CEO Anita Huberman, SBOT; and Michael van Hemmen, Uber Vancouver

Cannabis and the Workplace: Issues, Impacts & Responsibilities

The Surrey Board of Trade has long been concerned about the impact of legalization of cannabinoids to workplace safety and productivity. Similar to past dialogues on cannabis, SBOT members were concerned about what it means for employers to accommodate those with medical marijuana, how to deal with someone who seems to be impaired, and is it really safe. While one panelist focused on the traumatic outcomes of driving impaired, others focused on how to ensure workplace guidelines and policies are updated to reflect current practice.

For more information, and to access a workplace guide and template developed by SBOT, go to businessinsurrey.com/policy/workforce-development/.

Sharing the Road

The disruptive economy of Uber or other such apps that provide services for much less than traditional markets is changing the way we think about travel, ownership, and userpay systems. The panelists at the Ridesharing Dialogue discussed how the sharing economy opens up such markets as bikesharing, or other potential means of travel. It is, said SFU Associate Professor Meghan Winters with the Cities, Health, and Active Transportation Research (CHATR) Lab, beneficial to people's health and economic well-being if mobility strategies and transit options are integrated throughout the region.

Go to businessinsurrey.com/policy/transportation for more information on SBOT's advocacy for ridesharing legislation. For more information on SBOT's Transportation team, contact Jasroop@businessinsurrey.com.

Hot Topic Dialogues Series

SBOT is proud to host a series of informative dialogues with expert panelists on a range of topical issues. The breakfast dialogues are free to members and their guests. Registration in advance is required, either online, businessinsurrey.com/events/ or with info@businessinsurrey.com.

Want to be a part of upcoming events? Sponsorship opportunities are available. Contact Jasroop@ businessinsurrey.com to find out more.

Media Sponsor: Surrey NOW-Leader

Venue Sponsors: Eaglequest Golf Course, Civic Hotel **Time:** 7:30 a.m. Registration; 8:00 - 9:30 p.m. program

November 27, 2018

Gas Prices and Energy

Want to know how the price of gas is determined? Have questions about electric vehicles and the future of transportation? Join the discussion on the future of energy. *Eaglequest Golf Course*, 7778 152 St., Surrey.

January 29, 2019

RCMP or Municipal Policy Force

What are the costs and benefits of switching to a municipal force? How will it help reduce crime? Concerned about the safety of your community? Come find out more about what could be next. *Civic Hotel*, 13475 Central Ave., Surrey.

March 12, 2019

Cyber Crime and Your DATA

Despite all the warnings and firewalls, data is still stolen regularly costing Canadian businesses billions annually. What do you need to know to protect the core of your business? Experts will help you. *Civic Hotel*, 13475 Central Ave., Surrey.

June 4, 2019

Fraser River Economy

Are we fully taking advantage of the opportunities that the Fraser River and its adjoining districts can employ? Is there room to grow economic benefits? Panelists explore the River's future potential. *Civic Hotel*, 13475 Central Ave., Surrey.

P Did you know?

SBOT has an Employer Tool for Cannabis

The Surrey Board of Trade, earlier this year, released a support guide to help Surrey employers manage cannabis in the workplace. As cannabis usage was legalized mid-October, SBOT advises all businesses to review their workplace policies. SBOT developed a guide and a sample template for members to use. The *Employer Guide* and *Sample Policy* can be found businessinsurrey.com/policy/workforce-development/

"Our objective is to inform employers and provide them with a strong tool to use as they manage both the health and safety risks as well as the accommodation requirements related to both medical and recreational cannabis," said CEO Anita Huberman.

The Surrey Board of Trade does recommend that legal advice for Human Resource policies is necessary to ensure compliance.

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TECHNOLOGY & INNOVATION

This is the CRA Calling ...

...The reason behind this call is to notify you that we have registered a criminal case against your name concerning a tax evasion and tax fraud in the federal court house...



Bob Milliken

Are you getting calls like this from people claiming to represent the Canada Revenue Agency, demanding you pay thousands or risk being jailed? Well, you're not alone.

My first thought on receiving my first "CRA"

call was that there was a serious problem with an outstanding routine query that had somehow gone off the rails. I was a bit concerned to say the least. The CRA threatened me with an arrest warrant but then were kind enough to leave me a call back number. Being more than curious, I returned the call and was told that "We found something unusual in the calculation of your tax filing," Yikes! The tax filing was the very reason for my original inquiry, so the call seemed entirely plausible.

However, a little investigative questioning soon had me scratching my head. Nicky Johnson from the CRA couldn't tell me from what city she was calling from (if in Surrey I was going to drive up to the CRA offices on King George), nor could she tell me why the call back number didn't appear to be a government number. When I was told that payment could be made in Bitcoins, red flags were popping

up everywhere. Not only does the CRA not conduct transactions using Bitcoins, a payment in Bitcoins is completely untraceable and there is no way to get it back.

A quick check with my accountant confirmed my suspicions – someone was playing games with me. As it turns out - deadly games, as many others have found out. A recent CBC Marketplace show (www.cbc. ca/news/canada/cra-phone-scam-operationunderway-1.4840164) reported several instances where victims have been defrauded of large sums of money by groups operating out of Mumbai, India. According to the CBC report, at least 60,000 Canadians have complained about being targeted by the phone scam, and that the scammers have stolen more than \$10 million dollars, making this one of the biggest cyber scams in Canadian history.

By now these calls have become somewhat

of a nuisance. I routinely get five or more a week, including at least one in Chinese. I am very comfortable knowing that our government is not going to make a lien on my assets, seize my back account, drag me to court, throw me in jail or push me under the bus over my tax status inquiry.

The next time you get a "CRA" call by all means pick it up and listen. Have a laugh. Do not pay up. Do nothing. Hang-up and enjoy the rest of your day. However, on the off chance you are concerned, contact the real CRA through their website or by phone (800-959-8281) and verify that there are no issues with vour account.

Bob Milliken is a master marketer specializing in helping businesses achieve outrageous levels of success. thenaughtymarketer@ rfmholdings.com, 604.270.1730

New Privacy Rules for DATA Breaches



As of November 1, new rules regarding business data and customer privacy will be implemented. These are part of the Personal Information Protection and Electronic Documents Act (PIPEDA). There are 10 principles outlined for businesses in a handy guide, which deal with such topics as consent, safeguards, compliance, accountability and more. These may, on the surface, appear onerous; however, as the privacy commissioner's office states, if your customers see you following these, they will feel more secure with you as a vendor and as a client. For more information, go to www.priv.gc.ca/en/privacy-topics/privacylaws-in-canada/the-personal-informationprotection-and-electronic-documents-actpipeda/

BC Businesses Urged to Assess **Online Safety**

The growing volume, complexity and diversity of threats online make it vitally important for people to do all they can to safeguard electronic information from email fraud, ransomware, online scams or other attacks.

"Staying safe online is just as important as the efforts we take to protect our homes and loved ones each day," said Jinny Sims, Minister of Citizens' Services, whose ministry oversees government information management and technology. "People must think critically when being asked for their personal information and only interact with companies and organizations they know and trust."

The cost of cybercrime is growing exponentially and is expected to reach \$6 trillion globally by 2021. This is an increase from \$400 billion in early 2015.

Here are 10 tips to help keep British Columbians safe online:

- Do not provide personal information to unknown requesters - look up the name and phone number independently to call them back and verify their identity.
- 2. Use strong passwords with letters, numbers and symbols, and do not share
- 3. Do not click on unfamiliar links and attachments.
- Delete social media profiles that are no longer in use (e.g., MySpace)
- Search yourself online (e.g., Google) to assess your digital footprint — see what
- 6. Make sure operating systems and apps are up-to-date.
- 7. Be selective when downloading and do not download from unknown sources.
- Back up important data, files or information to the cloud or an external device.
- Use up-to-date anti-virus and anti-malware software.
- 10. Do not plug unknown devices into a laptop or computer.

Canadian Centre for Cyber Security: www.cyber.gc.ca

Clean Economy Leadership Required

The BC government asked for input on clean transportation, clean and efficient buildings, and a clean-growth program for industry. The government is seeking to meet legislated carbon reduction targets and take responsibility for building a low-carbon economy for current and future generations. As global markets shift towards a demand for cleaner solutions, BC must take a leadership role.

The Surrey Board of Trade provided input to the Intention Papers that will inform the government's strategy.

"In summary, the Surrey Board of Trade wants the BC Government to focus on passing legislation that will encourage businesses and stakeholders to use processes, equipment, automobiles, systems etc. that will generate as little polluting waste as possible and with the smallest carbon footprint," said Anita Huberman, CEO, Surrey Board of Trade.

"The BC Government can incentivize technology that will use renewable energy, such as solar and wind energy. Encourage innovation, research and development within BC, targeted on the reduction of carbon emissions in various polluting sectors. The Surrey Board of Trade wants the BC Government to invest in a "Zero Waste" culture throughout BC."

"Rebate programs are not enough to ensure a "clean growth future. The impacts of such programs to carbon emissions or energy consumption across BC may not be significant. I cannot think of any significant incentive or rebate currently in place that significantly affect people's mindset to change to something more environmentally friendly."

For immediate consideration:

Transportation sector — With buses, cars, trucks etc. producing 39% of carbon emissions, how are we going to motivate the conversion to electric vehicles? What rebates are currently in place? Investment is required to construct

charging stations across major road routes. Would an EV lane in major highways just like HOV lanes be an option?

Light and heavy industry, small, medium and large commercial businesses —

How do we encourage saw mills, industrial manufacturing facilities, trucking companies, etc. to move away from fossil fuels and convert into other renewable energy options?

Residential, commercial, industrial **buildings** — We need energy efficient buildings. The energy step code, which Surrey just implemented, is a good step forward. Is this now mandated by legislation or are municipalities just taking the initiative to implement due to their own motivation to reduce energy consumption within cities? Zero Waste — Reduce, reuse, recycle waste in every sector. Develop legislation that enforces the zero-waste culture and target municipalities and businesses. Rebates are possible if targets are reached. This will help reduce the pressure for landfill space within the region.

Surrey will be the largest city in British Columbia very soon and is a leader in environmentally focused strategies.

"As the city grows, it is of upmost importance that all economic development incorporates a greener, cleaner approach. The provincial government is uniquely positioned to be a leader in providing guidance and tools to a cleaner economy," said Huberman.

The Surrey Board of Trade Environment Team reviews issues that impact businesses while promoting the development of green initiatives and a clean energy future. Under the guidance of the Team, the Surrey Board of Trade is a member of the National Zero Waste Council. For the complete feedback letter visit: businessinsurrey.com/wp-content/ uploads/2018/08/180822-SBOT-Environment-Submission.pdf



Reducing Poverty Takes Consultation, Legislation, and Strategies

The first week of November saw two legislations reach milestones: the Federal anti-poverty law unveiled in Ottawa; and, the BC Poverty Reduction enabling legislation passing third and final reading in Victoria. Both have ambitious targets; both relied heavily on consultation and an advisory committee or forum; and both claim that their strategies will be sustainable over time.

The Surrey Board of Trade has long recognized that poverty is simply bad for business. "For businesses to thrive, they need to operate in thriving communities. Those who are experiencing poverty are unable to fully engage in their community," said CEO Anita Huberman. "It is our Canadian duty to assist where possible to alleviate poverty in our neighbourhoods."

Over the years, SBOT's Social Policy Team have examined and proposed a number of policies advocating for affordable housing, affordable childcare, expanded post-secondary opportunities in Surrey, and more.

However, one of the more important advocacy Surrey Board of Trade has done to date, is to actively engage on the Ministry of Social Development & Poverty Reduction's Poverty Reduction Forum. Twenty-seven



One of the Social Innovation awards given at the Surrey Social Innovation Summit Reception in early September, was to the Refugee Youth Team, a project from the Surrey Local Immigration Partnership (SLIP). SLIP is co-chaired by then City of Surrey Councillor Judy Villeneuve and Anita Huberman (far right).

representatives where chosen from a large field of candidates, and Surrey Board of Trade's own Policy & Research manager, Anne Peterson, nominated by the BC Chamber, was chosen to represent the business sector. Further, the Chair of SBOT's Social Policy Team sat on the ministry's Business Roundtable.

"After nearly two years of gathering the heart-rending challenges of those experiencing poverty, the list of desired changes is long," said Peterson. "Our final meetings are focusing on prioritizing this list then passing it on to the Ministry's new Advisory Committee as determined by the legislation."

Part of the BC strategy will consider the federal plans, but the purpose is to ensure that BC's unique challenges are addressed. Details of the BC's Strategy will unfold early in 2019, with the tabling of the 2019 Budget. The

final strategic plan will be released in total mid to late Spring. Minister Shane Simpson anticipates that it will be a living document, adapting to crises and needs as they arise. Further, the strategy will cross many ministries and be fully costed.

"We look forward to seeing the strategy when it is released," said Huberman. "The Surrey Board of Trade will look to educational and skills development opportunities, housing and transit plans, and health support. Our Social Policy and Workforce Development Teams will review the strategy and determine how we can help."

For more information, go to: Federal Poverty Reduction Legislation tabled www.canada.ca/en/employment-socialdevelopment/news/2018/11/governmentof-canada-introduces-legislation-to-takeconcrete-action-to-reduce-poverty-in-canada.

BC Poverty Reduction Legislation tabled news. gov.bc.ca/releases/2018SDPR0051-001912 BC Poverty Reduction Legislation at third reading www.leg.bc.ca/parliamentary-business/legislation-debates-proceedings/41st-parliament/3rd-session/bills/

Family Day Change Good for Business

The Surrey Board of Trade was pleased to see BILL M 210 – 2018 FAMILY DAY AMENDMENT ACT, 2018, tabled early in October in the legislature.

"We have been advocating for years to have BC be in sync with the rest of Canada," said CEO Anita Huberman.

While British Columbia has a statutory holiday (Family Day) on the 2nd Monday of February, five other provinces observe holidays on the 3rd Monday of February, which is also a federal holiday in the United States of America. For companies that conduct business in other parts of Canada or in the United States, this misalignment of holidays creates a barrier to commerce and trade and is an inconvenience to businesses of all sizes and sectors. Alignment of BC's Family Day with the February holidays of neighbouring jurisdictions is necessary to ensure that business productivity and economic activity is not unduly adversely affected by the holiday.

"We have heard from our members, particularly those that have business connections and clients throughout Canada and the USA, that this holiday misalignment causes workplace challenges and financial impacts.

The Surrey Board of Trade is pleased that the BC Government has put the interest of businesses first to ensure that economic growth is not hindered by artificial barriers such as misaligned holidays.

Funding Formula Change Needed for K-12

Many secondary and primary schools rely on portables as temporary classrooms when the school's capacity has long been exceeded. In Surrey, most schools have far more students than classrooms which challenges learning opportunities.

"We need to find a better way to fund and support high growth school districts instead of the archaic education funding formula that currently exists," said Anita Huberman, CEO Surrey Board of Trade.

The Surrey Board of Trade has advocated to remove portables for many years and has called for the growing Surrey student population to be adequately housed in permanent classrooms.

"Hundreds of K-12 students in Surrey will yet again be learning in portables for the 2018-2019 school season and the foreseeable future," said Huberman.

The province has struck an independent task force to review the current funding formulae for school districts. They will release findings and recommendations later this Fall. Of note will be how Surrey's high growth will be adequately funded to meet current and anticipated future needs. The challenge is to determine how to distribute more than \$5.65 billion to 60 boards of education throughout BC and meet their unique needs.

"We recognize the challenge that the task force has to ensure that the needs of immigrant and refugee children, special needs children, indigenous children and all those with unique learning development are supported within a large and rapidly growing city," said Huberman. "However, as a business organization, we are also advocating to ensure these children are fully prepared to enter the workforce."

For more information on the Workforce Development Team and SBOT's ongoing advocacy, go to businessinsurrey.com/policy/workforce-development.

Small Business & Export Promotion Minister Ng Wants Mentors for Entrepreneurs



L-R: BC Minister of Jobs, Trade & Technology, Bruce Ralston; SBOT CEO Anita Huberman, MP Randeep Sarai, Federal Minister Mary Ng; and MP Sukh Dhaliwal.

SBOT hosted Canada's Minister of Small Businesses and Export Promotion, the Honourable Mary Ng, mid-October. The Minister applauded Surrey's innovative sectors, with 10% of clean technology in the country, and having local businesses engaging in worldwide distribution. Canada is engaging small businesses to get them export ready and give them the tools to do business with many of the G7 countries that Canada has Free Trade Agreements with. She mentioned that one of the biggest

barriers to small businesses exporting internationally is capital mentorship where not enough inclusion of female and indigenous entrepreneurs led to the government of Canada creating the WES Ecosystem Fund. The Surrey Board of Trade has been engaging with many small businesses, and BDC — a business development bank — to make Surrey an export capital.

For more information got to businessinsurrey.com/policy/international-trade/.

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BUSINESS NEWS

Five Things You Can Do to Increase Your Sales Today



J.P. Laube

Let's be clear... sales in its purest form, is simple. That doesn't mean it's easy however. It requires time, effort, and a bit of brain power.

Here are 5 things you can do today to have an immediate impact on your sales.

1. Are You My Mom?

If you don't take the time to properly identify what your ideal customer looks like, everyone

will look like a potential customer. You only have so much time in a day, and if you don't define your ideal customer profile, you will be spraying and praying. Your ideal customer profile list must be finite, focused, written, and workable. Start by asking yourself questions like: Who are my best customers? Where are they located? How big are they? Are they in certain industries? Then, look for similar prospects.

2. Hammer Please Don't Hurt 'Em

If you take the time to craft a succinct, powerful, targeted power statement, it'll be like hitting your prospects with a hammer. What you're looking to do is craft a statement you can deliver in 30 seconds or less that will elicit one of two responses: How do you do that? Or, Tell me more

A powerful and effective power statement has three basic building blocks:

- 1. Results Achieved or Issues Resolved;
- 2. What you do; and,
- 3. Differentiators.

3. Is This Thing On?

Contrary to many so-called modern-day "sales gurus" cold-calling is NOT dead. Not only is it not dead, but the telephone is still the most effective sales tool for acquiring new business. That said, in order to do it right, you have to do a couple of things first. First, leverage your power statement to create a 15 to 20 second talk track for your cold call introduction. Second, practice, practice, practice.

4. It's All Relative

If you want more sales, block time off for dedicated sales activity. If you're not good at it, or you don't like it, then hire someone else to do it. You're fooling yourself if you think you can "organically" grow your business without dedicating time to proactively pursue targeted sales activity. Once you've done that, hold yourself accountable to complete the activities you've decided will be most effective in generating new sales in that blocked time.

5. Ask – The Remix

The very first sale you need to make is to get the first meeting. Achieving the required level of interest, curiosity, and trust required to have your prospect agree to meet with you is hard, full of rejection, and requires courage. But, it's the most essential sale in the sales process. Here's a tip: compile the most frequently heard rejection/brush off statements and prepare responses for them, such that you can ask for the meeting a second, and third time. That's right. Be prepared to ask for that first meeting 3 times, in one phone call or in-person visit.

Sales aren't complicated. Like all skills, it can be learned, practiced, and honed.

There's no better time to start than today. Get out there and make it happen.

Jean-Paul Laube is the District Manager for National Sales at ADP, as well as Managing Director with IAIN Consulting. Email: jplaube@ iainconsulting.com, www.iaianconsulting.com.

Client Focus is Number One for Wotherspoon

Troy Wotherspoon and his family started their first family-operated insurance brokerage in 1974, and have since then expanded their offices across the Lower Mainland, including Surrey, Delta, and Richmond. The primary focus at Troy Wotherspoon Insurance Services is the client, streamlining procedures, improving client management with a personal touch so every client feels part of our family. Along with insurance products for your Home, Commercial operations, Marine & Recreational Toys, they also offer a free convenient delivery service for your ICBC Autoplan.

With most insurance markets available being offered to their clients, they provide "true" broker support and are often viewed as the client's personal shopper for their insurance needs. Not only do they take advantage of their volume of business to ensure clients the best rates, but they will also get clients the maximum discounts, offer solutions that make sense, and review annually to meet the ever-changing needs of our clients.

It is no surprise with the increase in global catastrophic losses that the Insurance Companies are adjusting their rates each year, however, that is not the only reason. In recent years new coverages have become available that were previously uninsurable losses; Personal Cyber Coverage, Overland and Ground Water Coverage can be added to your Home, Condo, and Tenant policies. Did you know that replacing your Hot Water Tank, installing Water Sensors, or a Back Water Valve can decrease your insurance premiums?

Their experienced Commercial Insurance team will put together a package based on the needs of your business: from the average entrepreneurial start-up to large franchises, multimillion-dollar building construction, to Cargo Shipping. They have a vast array of experience and are looking to get to know you and your business to ensure you are adequately covered.

Andy Tan, Insurance, Mortgage & Financial Services, askandytan@gmail.com

BC's Agriculture Minister Lana Popham Visits Surrey's Nanak Foods



Surrey Board of Trade joined the Minister of Agriculture, Lana Popham on a tour of Nanak Foods. The Minister then held a press conference to announce BC's success in the Agriculture sector.

British Columbia's farmers, ranchers, food processors and seafood workers are helping build B.C.'s economy with record revenues in 2017 of \$14.2 billion, up 2.4% over 2016.

The 2017 statistics for BC's agriculture sector signal new highs in sales and exports for the province's evolving food economy, more opportunities for its 61,100 employees and, increasingly, more options for people to Buy BC.

"The data we are releasing reflects the hard work being done and the success achieved by our agriculture and value-added food processing sectors, which are thriving because of the diversity, commitment and hard work of the people behind them," said Lana Popham, Minister of Agriculture. "We're seeing a greater diversity of made-in-BC foods and value-added products that are clearly enjoyed

both here in B.C. and around the world, and each of them creates and supports additional, related jobs and boosts prosperity in our communities."

Popham and Jinny Sims, MLA for Surrey-Panorama, released the statistics while touring Nanak Foods in Surrey, a company that specializes in the production of Indian dairy products, such as paneer and lassi, desserts and appetizers. The company uses BC milk and other products and has customers who enjoy it locally, as well as on five continents.

"We are incredibly proud of our team that has helped us build the company. We manufacture 45 products using ingredients like BC milk," said Gurpreet Arneja, CEO of Nanak Foods. "For 20 years, we have been bringing our products to British Columbians and customers worldwide, while employing people here in Surrey and growing our production capacity. We have just completed our 20th anniversary and are excited to see the growth over the next 20 years."



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→ PROFESSIONAL ADVICE

A New Look at Economic Uncertainty



Kevin Diakiw

Under the quaking of economic uncertainty, most of us expect the worst as we scramble for firm ground. Whether the current economy is affecting us personally, professionally, or both, the effect is much the same.

How is the USMCA (U.S.-Mexico-Canada Agreement) going to play out? What is 2019 going to look like for our businesses and investment portfolios? It's natural and wise for us to plan for possible outcomes. But we get

into trouble when we become too wedded to perceived outcomes.

Our reaction to uncertainty goes back to the time we started walking upright as a species. We have evolved to be hyper-vigilant, expecting the worst to happen. This "negative bias" (assuming the worst) kept us alive when humans were being hunted by hyenas, tigers and other predators. Even though we don't live in that world anymore, our brain continues to fire with the same strong negative bias. It's important to recognize this, as most of the decisions we make in the fog of fear are unproductive. Fear, and our reaction to it, causes tunnel vision as we become fixated on our perceived threat. Uncertain economic times are frightening exactly because they are uncertain.

Because of our evolutionary mental hardwiring, uncertainty causes us to react in one of three ways: fight, flight or freeze.

Focused on the idea of a threat, we fail to see the bigger picture and miss potential opportunities. The most beneficial thing we can do when this fear response arises is to recognize we are experiencing fear. Don't react. Recognize the experience as a natural response to a "perceived" threat. Allow the fog of fear to settle before making any important decisions

I confronted this personally in March 2017 when I was told The Surrey-North Delta Leader newspaper was combining with the Surrey Now. When I was offered a position as a reporter with the new merged product, I felt a measure of relief. However, I was self aware enough to realize that relief I felt was coming from a place of fear and that I should allow that response to settle before making a decision.

It took 90 minutes for me to know with absolute clarity that I needed to part ways with my 22-year media career and push forward with my own business. Building on a lifetime practice, I upgraded my skills and now teach mindfulness to individuals and organizations in finding that clarity of decision making, while building resilience, reducing stress and increasing productivity.

When our natural aversion to uncertainty arises, we can recognize the experience as fear and allow it to settle. Absolute clarity will

follow when it does. Make a decision within that clarity and don't become attached to any particular outcome. That keeps our eyes open to so many more possibilities.

Economic uncertainty can actually be a good thing. It can push us into as-yet unexplored markets and open our eyes to new ways of doing business. It is by no means a comfortable experience. But with the right approach, it has a marvellous way of seeding renewal.

Kevin Diakiw, CMO, www.still-here.ca, 604 307 7726.



Generation Race



Mandie LaMontagne

Decades ago, when Personnel Management meant reactive focus on administration and efficient support of operations; manpower, retirement, and succession planning were infrequent topics of conversation.

Jump forward to witness Personnel replaced with *Human Resources, Human Capital, or People & Culture.* It's around this time when rumblings of well-read demographers begin to surface, and the shift of the Generations hits the main stream. The workplace and employment landscape begin to show signs of visible change, and best-selling books like, *Boom Bust & Echo* (2001), *The Age of Aging (2008),* and *Generations Inc.* (2010), hit the shelves

Post-secondary institutions begin offering courses on manpower planning, cross-generational employee management, and strategic succession planning. The demand for consultants and professional speakers grows and everyone wants to share their views on

how the world is going to be different after the tsunami of Boomer retirements roll over us. For those who can recall, it's like Y2K — only different.

Bandwagon

As with other large scale/global initiatives it was the larger, more structured organizations first out of the gates with research, development and implementation of strategies and tactics. Consulting firms, in partnership with public office, higher learning institutions and large multinationals, spearheaded a movement to staff entire departments of organizational change agents and specialists, dedicated to forecasting and solving the future dated demographic manpower challenges.

Being both new and different, manpower planning and succession planning initiatives were expensive and had little immediate ROI to justify investment of time or effort, especially for small organizations. Not surprisingly, small-medium private businesses have not been guick to jump on the demographic band wagon. Many staying the course, continuing to focus on operations and the status quo. Others, going so far as to believe they will not be affected, and choosing to disregard early warning signs. Lastly, we have a growing group of businesses who remained virtually unaware or involved in the early stages of the demographic shift hype; only in recent years, arriving late to the party and very much in need of assistance.

Today, this is evidenced by a flux of requests for operational and strategic Human Resources assistance, as well as an increase in partnerships with talent/recruitment agencies to fill difficult, long standing vacancies as well

as those forecast in the future.

Highlighting the crisis of talent and the availability of workers, is the recent announcement of labour required to support the LNG project up North, the legalization of Cannabis and explosion of that industry, and the trend toward exploration of untapped workforce markets (immigrant/refuge, mature workers, and workers with disabilities/alternate abilities).

Devil & the Deep Blue Sea

Today's labour market is vastly different from what it was only 5-10 years ago. With the biggest percentage of workers eligible to retire, already well into their transition years, a larger next-gen group of employees has been steadily emerging, bringing with them a new approach to work and life and having a considerable impact on the employment environment. Notably, these Millennials (born early '80s-early 2000s), are known for their use of social media, views on ethics and social responsibility, and for their (perceived) contrasting work ethic to that of the Boomer or even Gen-X.

The challenges faced by employers are many. Whether making the jump into the recruitment and retention arena, managing a changing workforce, or for business owners something as personal as reassessing their dreams of retirement in conjunction with the plans for business continuity/succession, the learning curve is great and the need for help or guidance is greater.

In his book, *The Demographic Cliff: How to Survive and Prosper During the Great Deflation of 2014-2019 (2014)*, Harry Dent Jr. takes it further, showing the great economic shakedown

and pivotal 5-year period where most Boomers will transition away from their traditional roles in the workplace. It is during these years, he predicts, we will see the culmination of all the hype and hysteria arrive in the form of a serious economic adjustment. It is now, he recommends businesses get "lean and mean," learn to do more with less, and operate more effectively.

To do this, it will mean not only learning to work differently with a variety of people and processes, but learning to do it quickly; to plan, to change, and to connect deeply with the next powerhouse demographic group of next-gen workers — The Millennials. Dent may also suggest that organizations consider other alternative solutions. Automation? Al?

Whether for the purposes of business or business and personal, the tide is high when it comes to involving professional advisors, lawyers, accountants, financial planners, organizational design specialists, etc. in the search for a solution. We are witnessing prophecy becoming reality. Instead of forecasting the impact of workforce retirement and transition or what the new face and generational makeup of the workplace will be, we are living it in real time - some more successfully than others.

Choices

Look ahead another 5-10 years and ask yourself. Where will I be? Where will my company be? What might I have done differently? Is my organization prepared for the demographic tsunami and generational shift?

Mandie LaMontagne is a Principle with The Intueri Group. www.IntueriGroup.com

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ARTS & CULTURE

Surrey Civic Treasures - Arts Industry



The Surrey Board of Trade organized the 15th annual Business & the Arts Reception in early October. At this festive event, the Surrey Civic Treasures award for 2018 were announced. Artist Roxanne Charles and history buff Jim Foulkes joined the alumnae of past recipients, who sat in the front row to receive them.

The Civic Treasures award, launched a decade ago, is given annually to those "who have

achieved excellence in the production of the arts and/or made significant contributions to the development of arts and heritage in the City of Surrey.

"The Surrey Board of Trade is proud to continue the tradition of celebrating our Civic Teasures and fostering a strong relationship between our creative economy and the business community," said CEO Anita Huberman.

The Royal Canadian Theatre Company Presents a Relaxed Performance

For those with Intellectual, Learning and other Sensory and Communication Disorders

It is sometimes difficult to make live theatre accessible to all, but there is a solution, and the Royal Canadian Theatre Company with the City of Surrey presents a Relaxed Performance this December at Surrey Arts Centre. *Ellie King's*

'Hansel, Gretel & the Strolling Players' will be accessible to all members of the family and not to be missed.

Relaxed Performances
— sometimes called
"sensory friendly
performances" — are
specifically designed
to make theatre more
welcoming for those
with neurological



disorders. Sound and lighting cues are adjusted to be less startling or intense; exiting and entering the auditorium is allowed at any time; auditorium lights are never fully lowered; prior to performance the cast explains what's about to happen; audience noise, movement and even the use of phones is fine.

RCTC is proud to have been the first company to bring this wonderful initiative to Surrey in 2017, and this year welcomes the Mayday neurological diverse choir to join the fun.

Date: Thursday, December 27

Location: Surrey Arts Centre Mainstage

Time: 6:30 - 9:30 pm **Tickets:** \$8.00

To reserve your tickets call 604.501.5566 or online: tickets.surrey.ca/TheatreManager/1/tmEvent/

tmEvent1902.html

For more information or enquiries, ellie@rctheatreco.com



The 3 Wins of Quality Music Entertainment



Sami Ghawi

In order for Surrey to have a thriving and bustling music scene and ultimately become a Music City, it will need to invest in the development and promotion of three very key factors: Venues, Artists, and Audiences. By developing a win-win-win strategy between these three, quality music can be played in venues by talented artists and enjoyed by audiences who appreciate and support live music

Venues & the business community

The first primary win is for the venue. Venues that host quality entertainment are providing their patrons with an elevated customer experience; they are getting more than what they are paying for, will stay longer and consume more. Patrons, in this day of social media, will be quick to promote a venue that provides an enjoyable experience. The free advertising quickly leads to increased traffic, and a ripple economic effect through the community: supplies, nearby commercial businesses, transit, and the potential of developing an area into an attractive destination spot.

For a venue, this is a WIN as hosting quality music performances will have a strong returnon-investment value for both the bottom line and the neighbourhood businesses. For Surrey, businesses are attracted to areas that are thriving.

Artists & the music community

The second key win that comes from quality live entertainment is for the quality

Like any other business, it is imperative that the entertainers and venues have a common understanding that both are partnering to grow their businesses, and as such, as the venue's business grows from the higher traffic, so should the entertainer's compensation.

Quality entertainers that have performance space, have the opportunity to grow their fan base, the most important asset that an artist can have. A fan base will follow and support quality performers, buy merchandise and will even come to your shows when it's raining or snowing in the midst of winter!

Fans, media from live performances, marketing through social and other media, and finally endorsements from music companies wanting exposure for their products, are all possible if quality artists have access to quality venues.

The stage is your marketplace. Songs are your products, and the entertainment is your service.

And as with any business and consumer base,

the more developed and targeted the product and service, the more people are willing to pay for it because it is what they need.

The audience & community

What does quality live music do for the community at large?

Music is known to bring people together. There's no discrimination on the dance floor: everybody dances together. Music connects them. Music is the ultimate unifier and it is our responsibility as entertainers to be aware of the power of music. It becomes the soundtrack of our lives, an expression and connector of emotion. Quality music, played often, not only benefits businesses and the musicians, but entertains a growing, appreciative audience and supports aspiring musicians.

For example, in 2011, I invited one of my 9-year-old students to join me on stage. She was terrified, but I encouraged her, and she received a standing ovation. It sparked such passion that it culminated many years later in a sold-out show at the Blue Frog Studio, a cross country tour of jazz festivals and most recently, a tour of Western Canada promoting her debut album. She is currently in studio working on her second album. It all started at an all-ages jam.

Providing our young artists with the opportunity to play live is invaluable for every aspect of their lives and their communities. Building quality live music venues in Surrey and developing our young musicians will have a long-lasting and positive effect on Surrey's various communities.

The purpose of Surrey Board of Trade's Music City office is to work forward on these three key wins: Venues, Musicians, and Audiences. Surrey businesses, those honing their crafts, and the communities that support both will be a far better place if all come together to explore the opportunities of building Surrey as a Music City destination.

The Surrey Music City Centre will be open once a week and by appointment and is dedicated to building relationships with artists, musicians, businesses and the Surrey community. Contact us at surrey@ fusionpresents.com or at Ext 209 to set up a meeting and learn more!

Samī Ghawī, MBA, is the Director of FUSIONpresents and Manager, Surrey Music City Centre. Fusionpresents.com

LATEST MUSIC CITY NEWS

The Sheraton Vancouver Guildford Hotel is introducing live music entertainment to MIXT, the hotel's rebranded restaurant and lounge. Local Surrey bands and other quality entertainers from the Lower Mainland have the opportunity to perform at MIXT on Fridays and Saturdays starting November and eventually adding live entertainment on Thursdays and special events! Visit mixtlounge.com, and follow on facebook.com/MIXTlounge/

Also, if you operate or aspire to operate in Surrey's growing music economy, please join our online Talent Community and tell us more about what you do (www.fusionpresents.com/talentcommunity). You will be able to include your own links, and assist in helping SBOT & FUSIONpresents gather invaluable information and insights. It's a Win-Win-Win!



SBOT MEMBER ANNOUNCEMENTS, AWARDS AND EVENTS

ANNOUNCEMENTS

Dave Hayer former MLA for the Surrey Tynehead from 2001-2013 was elected as the Vice President of the **Association of Former MLAs of BC.** Founded in 1987, the Association is non-partisan and is made up of former MLAs from all political parties.

Laser Valley Technologies Corp would like to announce three new additions to their team as of September 2018: Thomas Large, Territory Manager, Stuart Reed, Managed Print Technical Specialist and Kurt Zaporozan, Market Development. laservalley.com

The **Royal Canadian Theatre Company** is excited to welcome **Nigel Brooke** to the Board and new President, **Linda McCrossin.** These appointees are settling into their new positions and welcome enquiries from the business community who are interested in joining their board or a committee. For more information, contact ellie@rctheatreco.com.

Park'N Fly announces that their Business Development Manager, **Bill de Groot** was asked to volunteer in the 2018 Dreams Take Flight on October 16. This charitable organization is dedicated to providing the trip of a lifetime to mentally, physically, socially or emotionally challenged children across Canada. dreamstakeflight.ca

The Intueri Group welcomes new team member, **Jennifer Ouimet**, HR Coordinator, Consulting. Jen's arrival will further their ability to offer both strategic and operational client support. Theintuerigroup.com

Effective November 1, **Surrey Digital** will have a new location: Unit #110 7808 132 Street, Surrey, BC. 604-572-8100, surreydigital.com.



The Canadian Mortgage
Brokers Association – British
Columbia announced that
Bill Macklem of Dominion
Macklem Mortgages has been
inducted into the MB Funding
Roll of Honour at the \$1 Billion
Tier. Macklem was conferred
this prestigious honour during a
ceremony held at the Redwoods
Golf Course in Langley, BC.

Margaret Page was recently elected Second Vice President of Toastmasters International. She is the founder and cofounder of several companies, including Westminster Property Management, Precision Contractors, Quality Tire and Treading, Etiquette Page Enterprises and Beyond the Page Coaching and Training.



Breakwater Marine, located on Fraser Highway and 160th in Surrey, is celebrating its 10th Anniversary. A Surrey Board of Trade "New Business of the Year" winner from 2009.



The Government of Canada — Global Affairs, hosted the signing between **Ivey International** (based in Surrey) and **TerraCorrect** of Belgium. Ivey International's technology will help clean contaminated sites in Europe. Another Canadian innovation success story. www.iveyinternational.com.



The Burns Bog Conservation Society would like to thank the following organizations for their generous donations in response to a burglary of their summer camp back in August; the Delta Firefighters Charitable Society, CUPE BC members, Delta public schools, and Delta public employee unions along with Delta MLA Ravi Kahlon. Over \$3500 was raised to prevent future thefts and make the camps more secure. Burnsbog.org

H.Y. Engineering Ltd. is pleased to announce the addition of **Jay Lim (VP Finance)** and **Derek Rempel, P.Eng.**, into the Partnership group of the Firm. This growth step strengthens our role as a leading civil engineering consulting firm within the civil land development and municipal sectors. Hyengineering.com.

The Phoenix Society is pleased to announce the appointment of **Keir Macdonald** to the position of CEO, commencing November 15, 2018. Keir will lead Phoenix in dealing with housing, homelessness and the issues that surround addictions. Phoenixsociety.com.

Thinkspace adds **Ray Wolfe** and **Lee Blanchard** as partners. Ray is an expert in campus design while Lee brings extensive experience in digital modeling. Thinkspace.ca

AWARDS

Realtor **Tom Devlin** of Royal LePage Wolstencroft, was voted **Surrey United Soccer Club's** "Sponsor of the Year!" For information on the club, visit surreyunitedsoccer.com

Soroptimist International of Surrey/Delta received two first place awards from Soroptimist International of the Americas for membership growth in North America. Their mission is to improve the lives of women and girls. sisurreydelta@ soroptimist.net.

Jellybean AutoCrafters recently represented Canada at the Portland Roadster Show with the 1961 Biscayne and the custom-built Chopper they completed. They took top awards in both classes, beating their American competitors. Jellybeanautocrafters.com **Genesis Security** is #70 on the "Business in Vancouver" list of Fastest Growing Companies. For over two decades, they have been a pioneer in BC's security industry for which they would like to extend their deepest gratitude to all their employees, clients and partners for their continuous support and business. genesissecurity.com

Brady Lumsden, the CEO and Co-founder of his own charity, **Weekend Fuelbag,** is the recipient of the Ted Rogers Scholarship. The scholarship is for high school graduates who work to make their community a better place. Brady helps by providing food to students who often go home hungry. weekendfuelbag.ca

EVENTS

December 1 – **Surrey City Orchestra** will perform Handel's Christmas classic "Messiah" at the Fleetwood Christian Reformed Church in Surrey. Tickets at surreycityorch.brownpapertickets.com.

December 5 – Thinking of starting a business? Then attend **Pacific Self Employment Program** Information Session to learn how to achieve business success. You will also find out if you are eligible to receive business plan training and coaching. Call to register: 604-580-9762, pcrs.ca/sep

December 8 – **Vancouver Bach Choir** is presenting Handel's Messiah at the Bell Centre for the Performing Arts. Tickets are available at tickets.bellperformingartscentre.com.

December 21 — The **Phoenix Society** is holding their Annual Holiday Open House, 6:00 p.m. — 9:00 p.m. to celebrate recovery success in the holiday season.

February 5-7, 2019

Cargo Logistics Canada is hosting North America's largest Multimodal Supply Chain Expo at the Vancouver Convention Centre West. With over 150 exhibitors on the tradeshow floor, and a strong lineup of workshops, panels and other programs, the two-day program is geared up to be the best opportunity for freight owners and freight movers to connect.

New for this conference: Canada's Silk Road and The E-Commerce Effect, the Cargo Tech Summit, and Enhanced Priority Shipper Program. Save the date for the biggest conference of the year. Register online at cargologisticscanada.com



NORTH AMERICA'S MULTIMODAL SUPPLY CHAIN EXPO FEBRUARY 5-7, 2019

WORKSHOPS

The Surrey Business News is pleased list the following opportunities for members to learn something new that will benefit their business or brush up on their skills. Bonus — attendees will make new business contacts!

Register for any of the workshops with info@ businessinsurrey.com or 604.581.7130. Except where noted, all workshops will be:

Time: Registration 7:45 a.m., Program 8:00–10:00 a.m. **Location**: SBOT Conference Room, 101 14439 104 Ave, Surrey

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Admission (+GST): SBOT Members, \$25; General Admission, \$35.

To book your next workshop in the Surrey Board of Trade Boardroom, contact Rhona@businessinsurrey.com.

To find out how you can list your workshop here, contact Anne@businessinsurrey.com.

Tuesday, December 4, 2018

Project Management for the Rest of Us

The Project Manager is often seen as an important driver for projects, but in reality, we are all involved in projects, every day. Indeed, the most effective projects are those where everyone works together toward a solution, rather than having one leader drive the masses. This interactive 2-hour session explores the core elements of project management. While it may take deep training and experience to master all the nuances, these core elements are easily within anyone's grasp. With these tools, we can look at more of our work as projects and reap the benefits of this discipline. Much of the session will be based on your experience, so be prepared for interesting and engaging discussion. Facilitated by: Jim Brosseau, principal of the Clarrus Consulting Group

Thursday, December 13

Do You Have the Cultural Edge in Today's Global Workforce?

These days, talent is harder to attract and retain, and today's globalized workforce presents new HR challenges: Immigrant workers struggle to communicate their needs, while their native Canadian co-workers face inter-cultural difficulties. Cultural Edge, developed and delivered by the Lower Mainland's leader in cultural competency training in the workplace, will help you gain a competitive business advantage by boosting your team's ability to relate and perform successfully in the new global work environment. Facilitated by: Immigrant Services Society of BC (ISSofBC)

January 17, 2019

Discover your WHY

Every person has a WHY. Most of us live our lives by accident. Fulfillment comes when we know and live our passion and purpose. Knowing your WHY provides a compass that navigates you to make the right decisions that are aligned with your goals. In this workshop you will discover your personal purpose, the underlying reason you do what you do, the driving force of personal satisfaction. In this workshop you will connect the pieces of WHY you do what you do and how it correlates to your vision and goals. Facilitated by: Conrad Kloc and Likky Lavji of Dante Group — Bridging the Gap

January 22, 2019

Property Tax Workshop

Are you interested to learn how BC Assessment values commercial properties in Surrey? AEC will educate you and provide strategies and advice to manage and minimize your property tax. We will also provide an update on the other newly introduced Real Estate Taxes and tips on how to avoid! Facilitated by: AEC Property Tax Inc.

January 31, 2019

Writing Persuasive Marketing Content

If you're an entrepreneur, small business owner or marketing professional, chances you are also a writer. As demands to create valuable marketing content increase — emails, social media posts, online content — many of us find ourselves writing every day. In this hands-on workshop, facilitated by Kim Whidden, an accomplished copywriter and content marketing expert, you will gain practical approaches to writing persuasive, engaging marketing copy. Learn a simple framework to create effective marketing content quickly and confidently. (Hint: it's not all about the grammar.) Facilitated by: Kim Whidden, an accomplished

copywriter of Kimwhidden.com

February 12, 2019

The Power of the Three "F" Words

Research tells us that about 1/3 of the time feedback leads to momentary performance improvement, 1/3 of the time it results in nothing and in 1/3 of cases it leads to worsening performance. Giving Feedback alone doesn't work. There is a better way! In this workshop, you will discover the power of the three "F" words to inspire and engage people to improve their performance. Find out the real dynamics of "negative" or "positive" feedback.

March 28, 2019

Fraud Prevention Workshop

Identification and prevention of fraud, in its various forms, continues be one of the main financial-crime related challenges facing individuals and firms. In this workshop, Envision Financial will present current information about avoiding frauds and scams. Join us for a discussion about how to spot and avoid identity theft and fraud so you can protect yourself and your business. Those attending will have a greater knowledge of the extent and nature of fraud; why it happens and what the profile of a fraudster looks like. Facilitated by: Envision Financial

April 11, 2019

Managing People Through Networking, Connecting and Influence

How is your networking, influencing and connecting game? Are your company's sales growing quickly and organically? This workshop is constructed from the principles in the best-selling book, The Go-Giver by Bob Burg and John David Mann. In this workshop, discover the 5 Laws of Stratospheric Success for yourself and your business. Learn about: The Law of Value, The Law of Compensation, The Law of Influence, The Law of Authenticity, and The Law of Receptivity and what each of these means in your everyday personal and professional life. Facilitated by: Conrad Kloc and Likky Lavji of Dante Group—Bridging the Gap

April 25, 2019 and May 8, 2019

Stress-Free Public Speaking

This two-part workshop will give you the tools to build a speech that will immediately capture the attention of your audience, engage them with the stories that illustrate and support the points you wish to make, and conclude at the destination you had planned for them. Getting feedback on your speech is the key to making it memorable. Part two of the workshop will involve the evaluation of speeches from the group to identify what did and what didn't work, and how to improve the structure, content, and delivery of the speech for maximum effect. Facilitated by: Allan Corbett and Bob Milliken of Toastmasters

MEMBER ANNOUNCEMENTS

To post your news here, contact anne@businessinsurrey.com Ask Anne how you can enhance your announcement or take advantage of content marketing opportunities to over 15,000 Surrey Business News readers.

ONGOING SURREY BOARD OF TRADE PARTNERS

Sheraton Vancouver Guildford Hotel 604.582.9288

Charter Bus Lines of B.C. 604.940.1707

JOB POSTINGS

Post your job openings at businessinsurrey.com.

Building Revamp Increases KPU Space



Photo courtesy: KPU

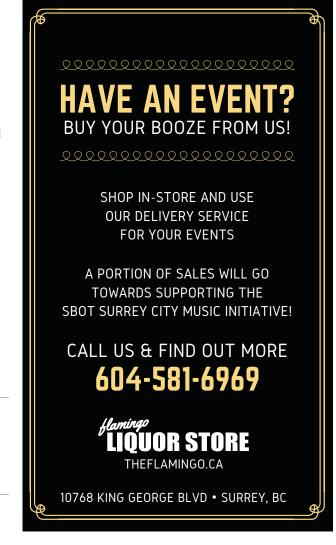
Kwantlen Polytechnic University's Spruce Building is now spruced up for future scientists, health professionals and artists.

The Renovations to the 3,500 square-metre building and a 2,100square-metre addition created space was funded through \$14.7 million and \$7.3 million from the provincial and federal governments respectively, providing space for an additional 300 students.

"Thanks to this investment by the provincial and federal governments, KPU is able to better support its students and meet the needs of growing sectors of the B.C. economy, including the scientific, creative and cultural sectors," says KPU President Dr. Alan Davis.

"The Surrey Board of Trade is pleased to see government investments in post-secondary seats," said CEO Anita Huberman. "The employers of Surrey and South Fraser need skilled, trained employees going forward."

The 27-year-old building was officially reopened by Surrey-Newton MP Sukh Dhaliwal, on behalf of the federal government, and Surrey-Newton MLA Harry Bains on behalf of Melanie Mark, Minister of Advanced Education, Skills and Training.





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