

BUSINESS *in* SURREY

*Happy
New Year*

From the Surrey Board of Trade

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THE SURREY BOARD OF TRADE ANNOUNCES THE
"PAINT THE TOWN RED" BUSINESS CONTEST
TO CELEBRATE THE 2010 GAMES. DETAILS PAGE 5



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Retirement or Second Wind

— *Is the Aging Workforce a Concern?*

Like a fine wine, do workers get better with age or do they eventually expire? Is it about holding on to experience and wisdom or making room for the next generation? Some people are working well into their sixties - is this a good thing or does it have a downside? What impact do aging workers and leaders have on the business, and how does a business prepare for long-time talent to ride off into the sunset?

"Retirement at sixty-five is a concept that worked well in an industrial economy when life-expectancy was about seventy years of age," explains Ginger Grant, PhD - an Adjunct Professor in the School of Interactive Arts and Technology and Faculty of Business at Simon Fraser University, author, as well as Managing Partner at Creativity in Business Canada Inc. "Our world has changed to a knowledge-based

economy. Advances in medicine have also extended our ability to be productive for longer periods of time. Current research indicates that approximately one in three people will live to be one hundred years old. If you consider that some people are retiring at age fifty-five, they might be retired longer than they worked! Are you prepared - financially, emotionally, socially - to be retired for as long as you worked?"

In Canada, the 2008 average age of retirement, according to Statistics Canada, was 61.4 with British Columbia a full year more than the national average. The national average was 65.1 in 1976 and had dropped to 60.6 in 2007. The province has \$96,300 residents over the age of sixty-five with \$9,000 still working - or 9.9% (about the same percentage nationally). It is estimated that, by 2011, approximately 41% of the

working population will be between the ages of forty-five and sixty-four, compared to 29% in 1991. With fertility rates below replacement rates and longer life expectancies today, the working population is bound to get older over the next few years or create a shortage of skilled labour.

"When you add demographics, the upcoming intellectual capital shortage in North America and our current economic situation - we can't afford to lose any productive member of the workforce," adds Grant. "There are now more 'honours' students in China and India than population in North America. Our ability to generate creative capital is our only chance for competitive advantage. Assets now have feet."

Retaining workers and leaders with vast knowledge and skill is obviously a good thing - but companies have to weigh these

benefits to other factors - like the salary that experience brings with it or the ability to still perform the necessary tasks or adapt to new technologies.

Working beyond sixty-five may, in the opinion of Nigel Watkinson of Assante Wealth Management, "prevent a younger person from being employed or being promoted, lack of creativity and innovation as an older person may be more resistant to change, resentment and negative attitude towards employer and society from being forced by necessity to continue working for survival. Positive things about working beyond 65 - older person still has sense of self-worth, can ease into retirement by working part-time, still maintain social network, need to save for retirement is reduced as employment income still available, employer

see RETIREMENT ☉ page 13



Dr. Ginger Grant of SFU, Nigel Watkinson, 1st VP Surrey Board of Trade



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Editor:
Ray Hudson

Associate Editor:
Don Summers

Editorial Consultant:
Beau Simpson

Publisher:
Anita Patil Huberman
Anita@businessinsurrey.com

Publisher/GM, Now Newspaper:
Gary Hollick

Business Development & Special Projects Manager, Now Newspaper:
Arlie McClurg

Contributing Writers:
Ray Hudson, Michael Yahn, Don Summers, Anita Huberman, Brad Funk

Photography:
Ray Hudson, Don Summers

Cover:
Paint the Town Red:
Photo & Cover Design Ray Hudson
Graphic Design Ellen Gallant

Delivery Issues:
delivery@thenownewspaper.com

Office:
Tel: 604.581.7130
Fax: 604.588.7549

Web:
www.businessinsurrey.com

#101, 14439-104 Avenue



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Money is Not Enough

- doing things differently may be

It's nice and, of course, more money is even nicer. But simply throwing money at a problem rarely solves that problem. It may mute the effect for awhile, but that is only temporary. Demanding more money for problems such as homelessness or medical care or education is like demanding more morphine to take the edge off the pain of a shattered ankle – it feels better for a while, but you still can't walk and, if you don't do something about it, you may never walk again.

Not only is money not enough, there is not enough money. When the Surrey Board of Trade hosted a luncheon on December 9th with the Health Services Minister, Kevin Falcon, and the CEO of Fraser Health Authority, Dr. Nigel Murray, the Minister made the point that funding health services in British Columbia currently consumes just under 50% of the provincial budget. That funding will soon grow to exceed 50% of the budget and will, if nothing is done, keep on growing. How can the government possibly continue to deliver services in other areas if that happens?

The astonishing amount spent on health care is made all the more astonishing when you realize that, in the last fifteen years, the amount spent on health care by the government has essentially doubled. And still some people attack the government for not

spending more. Well where is that money going to come from? It's going to come from you and me. It's going to come from other programs like education, housing and the criminal justice system that we want just as much as we want the health care system. And despite all of the money spent on health care, few people would tell you that the system has improved. In fact, many would say just the opposite.

If we want things to just stay the same, if we want to just keep doing what we are doing and maintain the current level of service provided by the government in all areas, we are going to have to agree to pay more service fees and taxes. If we want things to improve, we are going to have to start doing things differently. This was part of Minister Falcon's message on December 9th. He provided examples of efforts that are paying off such as the consolidation and sharing of some administrative functions by the Health Authorities, the pooling of the purchasing power of some hospitals and the pursuit of strategies that emphasize prevention and health maintenance. It was also part of the message that the Attorney-General, Michael de Jong brought to a meeting of the Surrey Bar Association on December 16th when he recognized that with declining revenues for government and in the face of the Health

FROM THE PRESIDENT

James Stewart



Services juggernaut, Ministries such as his will have to streamline their processes and the means by which services are delivered and business is carried out in areas under their jurisdiction.

The Surrey Board of Trade is keen to help the move to do things differently. We recognize that there will never be enough money and that helpful suggestions will have taken that into consideration. For example, in the meeting with Kevin Falcon the Surrey Board of Trade proposed that a "health care cluster" be developed in Surrey. A cluster is "a geographically proximate group of interconnected companies and associated institutions in a particular field, including product producers, service providers, suppliers, universities and trade associations." The idea is that the cluster promotes research, innovation, employment and a general improvement in the economy where the cluster is formed. In the health care field, a cluster would promote the delivery of better, more cost-effective and efficient health care to the people of the community. It also fosters investment by the private sector rather than relying on the government for funding.

We need to do things differently or we must resign ourselves to paying more for less. The Surrey Board of Trade prefers to do things differently.

2010 Business Resolutions

FROM THE CEO

Anita Patil Huberman



It is 2010 – the much anticipated year of good change. And yes life will continue after the Olympic Games. The question is how you will make it the year to remember for your business. Here are a series of resolutions that will bring you back to the basics when thinking about your business.

1. Evaluate your Prices - Evaluate your cost of doing business and reassess your pricing.

2. Get a Grip on Your Finances - Resolve to talk to your accountant about other tax breaks for your business.

3. Get and Stay Focused - In order to succeed, you need to know what you want, choose how you are going to get there and then stay focused on achieving your objectives.

4. Get Your Employees More Involved - Share your vision with your employees and encourage them to adopt it as their own. Make sure they understand their role and the benefits they'll enjoy as a result of their efforts.

5. Think Strategically, Get Creative - Set aside time each week to think about new ideas and initiatives for your company. Brainstorm with your staff on "crazy" ideas for the business – some of them may not be so crazy after all.

6. Know and Appreciate Your Customers - Find out who your customers are, how to communicate with them and what they need

from you. Something as basic as a good old-fashioned "thank you for your business" can go a long way.

7. Read More, Learn More - Take the time to read books, newspapers, and magazines. Information is power and can affect your business by helping you to provide value to your customers, inspiring new ideas and leading to new prospective markets to expand your business.

8. Upgrade Your Technology - Commit to make technology second nature in all aspects of your business and reap the rewards over the long-term in on-the-job ease, efficiency, profitability and enjoyment for you and your employees.

9. Expand Your Online Marketing Presence - It is a great way to promote your business and sell your product or service. Don't abandon traditionally effective tools. Continue to create and distribute brochures, newsletters, postcards, fliers and advertisements to get the word out about what you have to offer. One message delivered in multiple ways can effectively grab the attention of customers and potential clients.

10. Consider Partnership Marketing Opportunities - Partner with associated companies so that you can share information, clients, and opportunities. For example, if you

run a wine store, think about cross-marketing with a gourmet foods store. Link to each other's websites and increase the service and excitement you currently offer your customers.

11. Use employee training to retain top talent - Devote time to retraining staff and correcting bad habits. Schedule weekly seminars to teach your employees every asset of the business and strengthen necessary skills.

12. Re-evaluate all suppliers in search for the best prices and service - Make it a point to find the best possible prices without sacrificing quality.

13. Bring Balance and Fun to Your Life - Don't lose sight of the joy of being your own boss by becoming a slave to your business. Take time out for a vacation this year and insist on scheduling time to spend with your family and friends.

14. Establish a business network - Connect with local businesses. There are many ways to benefit from your network – it all starts with an active effort to expand and activate your network. A good way is by joining the Surrey Board of Trade, a great networking vehicle for your business (www.businessinsurrey.com).

15. Make it a great business year! - A happy and prosperous 2010 to you all!



Paint the Town **RED**

- New Business Contest

To show our support for all Canadian athletes during the 2010 Olympic and Paralympic Winter Games, the Surrey Board of Trade is encouraging all businesses to 'Paint the Town Red' and wear the colors of the Canadian flag.

'Paint the Town Red' is a national program that encourages everyone in the country to display Canadian pride, provide athlete support and engage all communities in positive Olympic spirit and energy. The official launch date of the Surrey Paint the Town Red program will be on February 8, 2010. It is simple and it will only cost you what you want to spend.

- Decorate your storefront and windows with red and white – with the Canadian Flag
- Have your staff wear red and white say on a Friday as part of a team building exercise
- Build special displays
- Offer special 'red' promotions
- Use your imagination

Want to participate in the Surrey Board of Trade Paint the Town Red contest? Email Anita Huberman at the Surrey Board of Trade at anita@businessinsurrey.com and let her know of your participation. Participating businesses will be visited, judged and the winning business will receive a photo and profile in the Business in Surrey newspaper, as published by the Surrey Board of Trade and distributed to all businesses in Surrey.

Fan the flame:

Be there when the Olympic Torch arrives in Surrey on February 8th. For more information, please see www.paint-town-red.olympic.ca



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SURREY BUSINESS PROFILE

Cornering the market on the Northwest Corner of North America



Precision Disc owners Bruce Durnie, Mike Arnold and Paul Durnie

Precision Disc Manufacturing Corp

"The last one standing" is one of the descriptives for this successful manufacturer of CDs DVDs, and other diversified services, the final such company west of Ontario and North of central California.

From a "one product" operation, purchased out of receivership in December of 2000, the firm run by brothers Paul and Bruce Durnie, and cousin Mike Arnold, the President, Vice President and Operations Manager, and General Manager respectively, the company which regularly employs around 25, has flourished adding a number of new disc technologies and diversifying into other services.

Editor Ray Hudson spoke with Arnold in a recent tour of the plant situated near the Langley Bypass in east Surrey.

Paul (Durnie), who had worked in the construction industry for a number of years, wanted to get into a manufacturing enterprise. He approached his uncle, my father, to help him. After some searching they came across Advanced Disc, a business which basically went out of business before it really got underway. The owners had invested in machines and marketing but they really didn't have any business prospects to help get them off the ground.

We opened for business in January of 2001 with one machine that made a promotional "credit card" sized CD, really new to the industry at that time. Unfortunately, that's all it made. So Paul and Bruce purchased another machine that manufactured the standard audio CD's that you'd see in the store, essentially the bread and butter of the business. That's where the volume was. That machine got them off the ground and started generating sales. When our customers found we were manufacturing the

rectangular "hockey rink" style, as well, they pretty much went out and sold it for us.

Another plus for us, we are basically the only ones in North America that mold these products to size. Everybody else makes a full size disc and then cuts it to shape, throwing away two-thirds of the material. This gives us the advantage of using much less material, making a full sized disc in one operation.

We are the only ones in North America to make five distinct shapes which are molded, and the molded product is a superior product because you're not risking damage to the data with the cutting process. When it comes out of the machine, it's done. You don't have to handle it after that except to package it.

Describe your process for us?

We send a customer's original master copy to a "glass mastering house" where a "glass master" copy is created which holds all of the original data. It is then placed into the machine, optical grade resin is injected into the mold with the glass master, which copies all that information from the master. I compare it to vinyl records which have all those grooves. The stylus or needle then moves along the groove and the shape for the groove dictates the sound you hear. CDs and DVDs are similar in that the laser, reading the surface of the disc, is travelling over the "pits and lands" and duplicates that digital information. It's then stored in the memory to determine the shape of the injection mold.

I think many people, think that CDs are made, the same as those CDs burned on your drive at home, that there are walls of computers here where a continuous process of drives burning discs is underway. It's not like

that. We melt the plastic resin, inject it in to the mold and create a complete disc, on average, every three to three and a half seconds. Then a layer of lacquer is put on to protect it, the disc is checked for surface damage, and it's done. From there, the discs go to the print department where they are labeled by silk screen or offset print process. At that point they are either shipped as a bulk disc or they go into our packaging department.

Where is most of this type of manufacturing done – I understand most of it is in the east?

We're the only manufacturers of CDs and DVDs north of San Jose and west of Toronto, serving Western Canada and the Pacific Northwest. Our last local competitor closed their replication facility in October and although there are still a lot of manufacturers in the east and in California, it's difficult and expensive to ship product here, so we're kind of protected.

What is the biggest challenge you've seen in this industry?

I think it's the ever changing technology. Some consider this a sunset industry because of the growth in downloading music and films from the internet. But there are still problems with signal quality and streaming rates. But CDs and DVDs are very inexpensive "carry" media, and we feel there will be a demand for these products for quite some time. At the same time we are diversifying into other products and services as well.

Tell me a little more about that?

Most CD and DVD manufacturers make those products exclusively, but if you look at any CD or DVD there's a lot more to the package than the disc itself. We used to out-source all of our print work, buy the plastic trays

and bring it all together here and assemble the product. The industry is very competitive so we bought our own printing presses and supply all our own products, the product case liners and folders. We also purchased a company outside of Precision Disc so we can make our own plastic trays.

In today's market, people want things on demand. Although they will order, say, 5 thousand units over the year, they only want to order in units of 500 at a time. What we've done with our digital and offset print services is position ourselves to meet these demands. Our digital print capabilities allows us to offer very small runs. We're one of the few around that can offer specialty cardboard products in runs under a thousand units, as low as 100 units. This has really opened a whole new market for us. We've started to offer products outside of our regular industry, and we're beginning to sell posters and post cards and rack cards, brochures and that type of thing.

So our focus as a company has changed quite a bit to meet the demands of the consumer for "shorter runs solutions" to "eco-conscious solutions". Actually, we've just set up a new brand called "Green Digital Printers"

where we can offer totally green solutions, so we want to go out to the paper industry and line up 100% recycled stock and offer recycled post consumer waste.

That's our direction now, and we're seeing positive results because we are one of the leaders in this areas. Being small works in our favour as well, because we can implement changes quickly and inexpensively, try different product offerings and move into different markets. The big companies need large volumes to make it work for them which makes them quite inflexible to meet changing market demands.

We recognize that the CD/DVD discs aren't going to be around forever so we have to look at what can compliment and prolong the life of that disc. But also look at where we can diversify as a company to secure our future whether it's in disc or something else. We offer digital download solutions as we develop the next steps in this industry, along with discs. If a client wants to offer their product digitally as well as on disc we have the capacity to do that.

For product detail and information, check out the company's website at www.predisc.com



On the Shop floor with DVD maker

events

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Admission: Free



MEET IAN JARVIS, NEW TRANSLINK CEO

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Location: TBA



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Surrey Women in Business Awards

- a new initiative of the Surrey Board of Trade

Call for Nominations

Statistics show that nearly half of all Canadian small and medium-sized enterprises have at least one female owner, and that since 1997, on average, women have started these enterprises at twice the rate of men. Small businesses are the most important component of BC's economy. Companies with fewer than 50 employees represent 98 per cent of all businesses in British Columbia and create over one million jobs. Moreover, almost 36 per cent of BC's small business owners are women. That is quite the market! Today's female entrepreneurs are visionary. These days, it is no more surprising to see a woman who owns a software company or an adventure travel company, than it is to see a woman-owned clothing store or beauty salon.

We are calling for nominations in 3 award categories:

Entrepreneur - Is an owner or significant shareholder of any business size

Corporate - Holds a senior position in a public or private owned business

Professional - Must have a leadership position in a not-for-profit or for-profit business/organization/department

Criteria:

- Nominees may or may not own their own business.
- Proven business acumen
- Outstanding leadership skills
- Notable achievements in her area of expertise
- Exemplary community involvement
- Demonstration of a balanced lifestyle
- Must be working in Surrey or doing business in Surrey

Deadline: Friday, February 5, 2010

Submit applications to the Surrey Board of Trade

Fax: 604.588.7549

Email: brianne@businessinsurrey.com

Application form available online at www.businessinsurrey.com

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FEATURED SPEAKERS

DANIEL PINK



According to Daniel Pink, we are shifting into a new age of commerce, learning and living. Developed nations are moving from an industrial world dominated by left-brain logical thinking to a right-brained intuitive world. There are three forces driving the Western World in this direction: the abundance of material goods, the vast pool of inexpensive labour in Asia, and automation in the workplace.

J.P. PAWLII-FRY



J.P. Pawliw-Fry is a highly sought after thought leader on the subject of Emotional Intelligence to increase leadership and performance. You will learn how EQ differentiates high performers from others in turbulent times. You will walk away with tools to outperform the competition during uncertainty.

CHRISTINE COMAFORD



Renegade entrepreneur—and runaway success story—Christine Comaford has lived the kind of life most of us can only dream about. From model to monk to multi-millionaire, she has always gone after what she wanted—and gotten things done. She's won, lost, worked, played, and every step of the way, she's written her own rules and will share them with you.

JEFF RUBIN



Jeff Rubin is a provocative speaker who brings unparalleled experience, insight and candour to his presentation. Whether speaking about the current economic climate or the impact of energy scarcity and rising oil prices on globalization, he paints a compelling picture of the future - exploring what the new global economy will look like and what it will mean for all of us.

PETER SHEAHAN



Peter Sheahan has spent a decade teaching businesses how to flip their thinking and find opportunity where others cannot. He believes that the real money gets made in the cracks, and that the opportunity for mind-blowing success is all around us. The problem is we get conditioned by our experience, blinded by our business models and conned by the popular media to believe success is a product of the economic conditions.

JOSEPH GRENNY



An expert in topics ranging from influence and leadership to organizational change and effectiveness. Joseph has observed leaders struggle with poor performance, stalled change initiatives, low productivity, strained relationships, and general lack of results. His observations confirm that leaders who avoid talking honestly with the right people about the right issues can expect poor results.

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Economic Edge

- It's Canada Vs The World

Stan Behal Photography



Last October, Economic Edge '09, brought together some of Canada's top opinion leaders and decision makers from the private sector, government, and academia to explore strategies to create a competitive advantage for Canada and for Canadian businesses. As part of Economic Edge '09, the Canadian Chamber has released its paper, The Economic Edge: It's Canada vs. The World.

The paper explains the key trends that are radically transforming the economic landscape and their impact on Canada's businesses. It focuses on two key questions: How can businesses succeed in the rapidly changing global marketplace, and what can government do to ensure the long-term prosperity of the economy and the global success of our businesses? In short, how do we create and sustain a competitive edge?

The Surrey Board of Trade is a member of the Canadian Chamber of Commerce. As a result, all members of the Surrey Board of Trade are members of the Canadian Chamber of Commerce. Please visit, <http://businessinsurrey.com/index.php/international-trade/reference> to view the whole report.

Government Help for Computer Upgrades

The Government of Canada is helping businesses in all sectors of the economy by providing a temporary 100-percent capital cost allowance (CCA) rate on new computer hardware and systems software acquired after January 27, 2009, and before February 1, 2011. That means that businesses can deduct the entire cost of new computing equipment in the year it's purchased. The initiative is part of their Economic Action Plan and is expected to cost an estimated \$340 million in 2009-2010 and \$355 million in 2010-2011. More info: <http://bit.ly/djXX2>.



In December, the Surrey Board of Trade's Industry Team and members of the SBOT Board met with Kevin Falcon, BC's Health Services Minister, at a luncheon meeting to hear the Team explain, identify and bring forward implementation ideas to bring health oriented and related industries into Surrey.

In June 2009, the Surrey Board of Trade (SBOT) and Simon Fraser University completed a Health Cluster Study which shows different cities, the business community and the educational community establish medical teaching facilities and attracting health related industries into clusters in their cities both in Canada

and abroad. The partnership between students, the universities that teach them and the ability to place the students with a job after graduation is essential. This visionary study brought forward a myriad of ideas from Italy to Quebec City to Salt Lake City, whereby implementation of these ideas would benefit Surrey. You can read the whole report on the Surrey Board of Trade website at www.businessinsurrey.com under 'Health'. What you will also see in the report is a demographic study of our population, its ethnic diversity, their medical challenges plus the fact that the baby boomers, as they exit the work force in the next 15-20 years, will

Falcon Talks Health With Surrey Board of Trade

- Commitment to promote Surrey for health related businesses

require additional medical services, as the population gets older.

With Kwantlen Polytechnic University and Simon Fraser University committed to their existing and expanding medical teaching programs, it is essential that those students and graduates stay, live and work in our city. This will provide the increased economic activity to grow Surrey even further, and to build an even greater critical mass for a myriad of health related research and applied services as well as industrial applications in this sector. In addition, the businesses that are wanted for Surrey must be identified, and convinced of the benefits

of doing business in, and ultimately moving to, Surrey. This initiative meets the goals of Surrey's Economic Plan as presented last year.

Minister Falcon indicated there would be support from his ministry for this endeavour. He said it was "time to implement the plan". The Minister committed one person from his ministry, to join a representative from the Surrey Board of Trade and the City, to develop an ongoing dialogue and implementation plan. The Surrey Board of Trade's Industry Team will continue to monitor this and will be focusing on next steps in 2010.

Stressing the Need for a Plan

- Chamber Group Insurance for Good Management



The economy remains on everybody's minds, regardless of whether or not your industry has been affected. The stress of the economy could even be affecting your employees' productivity.

While some stress is a normal part of life, excessive stress can lead to illness, being unproductive and distracted at work, or even time off work. More than one in four employees say that when they are experiencing stress, they do not get much work done, according to the 2009 sanofi-aventis Healthcare Survey. According to the same survey, 38% of employees say that workplace stress has made them physically ill in the past year, and 26% of employees called in sick for a few days when experiencing stress.

There is no single indicator that will let you know if an employee is under excessive

stress. Stress can manifest itself in many different ways, including physical, psychosocial and behavioural changes.

Given its impact on productivity and health, it's important to address the issue of stress. If your employees appear to be under stress, a multi-faceted, proactive approach can be the best way to approach them, including through wellness programming, help with counselling, fair workloads, support and communication. One way to offer counselling is through an Employee Assistance Program (EAP). With an EAP, you can offer a helping hand to employees without putting yourself in the potentially uncomfortable position of offering advice to employees.

An EAP helps employees deal with personal issues before they take their toll at home or in the workplace. EAPs offer valuable advice to

employees, whether they are looking for assistance with financial planning, divorce, debt or credit problems, financial stress, bankruptcy, or any number of issues.

The Chambers Plan's EAP, Posaction, provides companies and their employees with quick access to appropriate professional resources to help employees resolve problems affecting health, performance and attendance.

With premiums being equivalent to a cup of coffee a month, you can create a healthy workplace and boost your company's performance, and bottom line.

What else can you do to help?

As an employer, you can assess the workplace for the risk of stress. Look for pressures at work which could cause high and long lasting

levels of stress, and look at employees who may be harmed by these pressures. As an employer, you should:

Be aware of the signs and symptoms that an employee may be having trouble coping with stress.

Regularly communicate with employees.

Give employees some control over their jobs by involving them in some decision making.

Make sure employees have the training, skills and resources they need.

Provide manageable deadlines, hours of work, and clear duties, to ensure employees know what is expected of them.

Submitted by Brad Funk, of Schmidt & Funk Financial Services, www.businessinsurrey.com



Michael Levy is the Financial Commentator for the Corus Radio Network and is regularly heard on CKNW. A Director of the Surrey Board of Trade, Michael is the Senior Executive VP of Custom House Currency Exchange and Managing Director of Border Gold Corporation.

Canada still the best place economically - but pay down the credit cards with Michael Levy

It's 2010, the start of the new decade. Michael Levy spoke with editor Ray Hudson about the next six months and how he sees the economy behaving?

Well the first six months are probably going to be a cliff hanger, but it will be six months of questions. Where do we go now? We've had this big stock market rally which took us into the end of the year, but is the economy going to catch up with the stock market, is the economy going to catch up with what people hoped was going to happen? The market is pricing in values right now. That's showing a vibrant economy, so either there's going to be big disappointment, or we're going to go forward.

I think that's the big question: What's the economy going to do in the first half of the year? There's certainly some overhanging news in credit particularly, but in the United States the housing market hasn't turned around yet. So there are some big questions.

In the news lately, there's a great deal of concern about personal indebtedness of Canadians.

Well that's it exactly, personal indebtedness. And that's total indebtedness from mortgages to credit cards to demand loans. But the big worry is mortgages. If the rates go up when people are going to renew in one year or two years

or five years, are they going to be able to afford the payments? Right now the rates are at historical lows. Five years from now, instead of having a 3% mortgage, you could have a 6% or 7% mortgage. So if you've mortgaged knowing that you can afford 3% or 3.5%, can you afford your mortgage if you go and renegotiate it 5 years down the road and your interest rate has doubled? I think when you buy here you have to take that into consideration. If you aren't taking it into consideration, you may be in for a big shock when your mortgage term runs out.

We've been focusing to some degree on the economy south of the border, but how do things look in Europe and Asia?

Asia looks like it's coming back. China is reporting very strong numbers. The problem with China is that you have to know what to believe, in other words, the numbers are government controlled. I'm not saying that they aren't reporting the right numbers, but you really have to be cautious with those kind of growth figures. Are they sustainable? Is there truly a lot of internal demand, where you have the government legislating prices to be cheaper in China in order to keep factories working and showing good numbers. Does that sustain, or does it run out? So, Asia is good right now, they're showing

good numbers, but again, I always want to question what's behind it.

As far as Europe is concerned, they're in bigger trouble. Greece has been downgraded by Fitch, the big rating service. Its debt has been downgraded and we want to know if this is going to happen in Spain, is it going to happen in Portugal, is Italy susceptible? I'm not saying they are, but when you have one country do this, can there be somebody else not far behind? So, Europe is very questionable right now. I guess if I had to be one place in the world, it would be where we are right now, Canada.

Do you see any impact at all with the imposition of the HST on July 1st?

No. I'm sorry, I know there are a lot of consumers out there that believe it's going to be almost Armageddon, but it's not! It's going to have a bit of an impact on spending, I don't doubt that, but not as much as what people think. There are some areas like restaurants, and so on, that are going to be hiking their prices because of the HST, but unless the economy is really bad - and if the economy is bad everything gets hit - I just can't see people not going out to a restaurant. Let's put this into perspective. If you go out with your family to a restaurant and spend \$50, is it going to stop you from

going out and spending \$53.50? That's the question. Are you going to phone the restaurant and say "how much more is it going to be if we order this"? Well no, that's not going to happen. Remember, if you are ordering liquor or wine, that percentage comes down from 15% to 12%, because there is no PST anymore. The HST is going to be 12%. It used to be 10% liquor tax in the restaurant and 5% GST. So that's going to help a little on your total restaurant bill, if you drink.

Maybe some people should take one less meal out and throw it against their credit card accounts.

There you go. Credit cards are way out of whack right now. People are spending more on their credit cards. Household debt right now is \$1.43 for every dollar earned. That's very significant. It's at a decade high and that could prove to be problematic. The banks are worried about it. They are putting more away in their reserves now for Canadian bad debt, not international bad debt which they were exposed to when the market started to melt down. Now they are putting reserves away because they are worried about Canadian bad debt, the Bank of Canada Governor's warning about it, as well as CEO's of some of the chartered banks.

Diesel a Hot Commodity

- crime is siphoning off your profits

In the early morning hours while on patrol, Police located a suspicious van driving around Port Kells. After conducting a routine check, Police discovered the van had been modified with several drums inside to store stolen fuel. Wires and pumps were located inside the van and the Fire department attended to check the hazardous nature of the van.

This incident has become more and more common in the past few months. Police continue to find vehicles modified to steal and store fuel. Diesel fuel being the

hot commodity. Businesses that store diesel on their properties need to be aware that these thefts are occurring and take steps to prevent it.

- During working hours, prevent anyone from walking around your property and looking around.
- Report all suspicious people to the non-emergency number and have Police conduct patrols.
- Use security devices on fuel pumps to prevent theft.
- Measure your fuel and keep inventory of your supply. This also helps with any employee

theft that you may have.

- If you have large fleet vehicles, consider parking them so that they block or hide the tanks from the street and/or so that the fuel tanks are not accessible.
- For vehicles use locking fuel caps and anti siphoning deterrents.
- Use good security lighting, if appropriate for your location. If the lighting will help other businesses or drivers to see your property, then this is a good crime prevention tip.
- Install strong fences around generators and fuel pumps. The

- second barrier of fencing (the first is around your perimeter) acts as a psychological message that fuel is not easy to access on your site.
- Post appropriate security signage. Displaying outward signs of security is one of the most effective forms of security.
- Look into additional monitored security devices. Devices are available that can notify up to 3 cell phone users that fuel is being stolen from a vehicle gas tank or a stationary one. Video



surveillance with signs is another deterrent. There are challenges associated to the video and the lighting, but these are all viable options that should be researched.

Prevent yourself from becoming a victim. If you see something suspicious, call the RCMP - 911 or non-emergency 604.599.0502, carrie.chattell@rcmp-grc.gc.ca Also consider becoming involved with the Surrey Board of Trade's Crime & Justice Team. Together we can make a difference!

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reements, futures and options	546,259	75,678	32,088	19,007
ie contracts	862,763	394,980	276,062	209,999
ge Contracts				
waps	1,068	1,025	2,874	3,789
interest				
	25,873	24,175	18,600	22,814
exchange				
s and options	162,025	7,652	7,524	599
change contracts,				
ons	188,966	32,852	28,998	27,202
tracts				
	29,200	17,500	3,209	860
ons	388,921	159,254	36,547	15
y contracts	418,121	176,754	39,756	875
	32,102	2,562	3,256	2,256
	11,236	25,689	39,456	16,525
mount	\$ 1,513,188	\$ 632,837	\$ 387,528	\$ 256,855
illions)	Gross amount		Specific allowance	
	2008	2007	2008	2007
gines	\$ 53,256	\$ 64,025	\$ 16	\$ 3
owner instalment	38,952	35,065	2	3
overnment grants	63,488	55,265	160	135
ved or purchased				
ee men	17,078	31,562	-	-
	92,714	185,917	178	141
ility under acceptances	12,532	7,336	-	-
	\$ 205.326	\$ 193.253	\$ 157	\$ 153

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Retirement

from page 3

retains experience and wisdom of senior employee."

"Retirement age is a relative concept," says Grant. "The notion that Boomers are going to keep at it regardless of how old they get runs counter to our expectations of 'old people'. I have met ninety-somethings that leave me exhausted, and twenty-somethings whose rigidity indicates that they have quit on the job. We need to 're-vision' this concept of retirement - it just doesn't apply anymore. We are being asked to rethink everything we have taken for granted in the past 30-40 years in business. As long as a person keeps an open mind and continues learning, I don't see any reason why they should stop working if that is their choice. The danger is in intellectual and emotional rigidity - not physical age

What about business leadership - the notion of 'old thinking' or the idea of allowing fresh thinking take over? Does a leader's knowledge warrant their hanging around until they eventually drop or are companies hurting themselves by sticking with the 'old guard'?

"We are in the deepest recession we have had in the past seventy-five years. Do we want our leaders to retire at a younger age?" asks Grant. "I guess it depends on how good they are as leaders! What is in the best interests of the organization? Again, our point of focus needs to be situation-specific. What significant challenges is the organization facing? What significant opportunities are presenting themselves? What are the emerging critical issues for the organization? Answers to these

questions will determine who you need as a leader."

"The Gallup organization found that people join organizations but leave managers," adds Grant. "Bad leadership, especially now with our economic challenges, cannot be tolerated. Bad leadership centers around command and control, instead of taking ideas into action. Leadership is not about age - it is about design-driven innovation - the ability to inspire, motivate and grow people - our intellectual and creative capital. Leadership is the ability to have vision, tolerate ambiguity, achieve excellence in measurable performance, and build responsible citizenship and corporate social responsibility. Attitude and the ability to deliver, not age, determines leadership."

Succession planning is an often-used term in businesses large and small but not always executed well or in enough time to make a smooth transition when veteran workers leave. Succession planning is a key to a strong company long-term.

"Succession planning means aiming to have the right person in the right place at the right time," says Watkinson. "To do this properly a company must identify its key positions, identify the skills and experience necessary for successful performance in that position, then ensure it has training and development plans in place to prepare several employees for readiness to succeed that position when the incumbent is due to retire. If this is not done then the company will be reluctant to let the incumbent go early. One way to encourage senior management to share their knowledge is to appoint them as coaches or mentors for younger staff who may be possible successors and to be measured or rewarded for their

success on their results. This can be monitored by turnover rates, performance evaluations of the younger employees."

"An important part of the role of leadership is to mentor those who follow you, regardless of the age of the leader," explains Grant. "Succession planning is a part of any well-developed strategic plan. Our current challenge is to hang on to valuable intellectual capital - our people, while tightening the organizational belt. That takes a good leader who is capable of doing both today with an eye to innovation and growth potential for tomorrow. If someone is a good leader - why would you want them to step down? If the individual is fulfilled by their leadership role and still passionately committed to the future health of the organization, what would be the point in losing them? What are the performance indicators being used to track the effectiveness of a leader? If you are bleeding intellectual capital in order to serve short-term cost cutting, you have a problem."

So, apart from physical limitations, we need to keep the knowledge and leadership of our aging workforce around. We are not blocking younger professionals from climbing the corporate ladder - we will have more and more space for workers at current pace.

Some may just decide they have had enough of the rat race and want to spend their winters on a beach in Florida. Some still have a long ways to go before hanging up their gloves in the business world. For those dreaming of retirement, Watkinson has some helpful food for thought:

"To many people, retiring at sixty-five is a pipe dream. Most Canadians do not prepare financially for retirement. Most Canadians do not have a pension



plan at their place of employment and yet less than 30% do their own saving for retirement through an RRSP. Of those who do have an RRSP, most have not fully utilized the contribution room despite the availability of special RRSP loan programs offered by many financial institutions. Those who are saving for retirement do not have an adequate financial plan outlining how much they need to save each year and what rate of return they need to earn to generate a sufficient retirement fund for their needs.

Nowadays someone retiring at sixty-five could expect to live fifteen years or more in retirement. Recognizing this, the federal government is introducing changes to the CPP in 2011, such as:

- A greater increase to your CPP if you start it later than age 65 (rising from an extra 6% a year now to 8.4% a year in future so that someone leaving their CPP to age 70 will collect 43% more rather than 30% more as now).
- A greater decrease to CPP if you start it before age 65 (currently it's a 6% reduction for each year between 60 and 65

(maximum of 30% less) but changing to a reduction of 7.2% less a year (maximum 36% reduction for life).

- Ability to receive CPP benefits and to continue contributing after age 60 while continuing to work. Currently you have to stop working for at least 2 months or earn less than the maximum monthly benefit to qualify for early CPP benefits and you can no longer contribute to the plan. Under the new rules you can collect from age 60 onwards, continue to work and continue to contribute to building up your CPP. This will allow people to ease into retirement by working, say, a 3 day work week with possibly no reduction in income.

Nigel Watkinson, CFP, CLU, FCIP, is a Financial Planner with Assante Capital Management Ltd. (Member CIPF). Please contact a professional advisor to discuss your particular circumstances prior to acting on the information above. The opinions expressed are those of the author and not necessarily those of Assante Capital Management Ltd. (Member CIPF).

Standards

The U.S. and Canada have agreed to accept each other's standards for organic food, expanding opportunities for organic food trade. Canadians buy an estimated C\$2.1-billion to \$2.6-billion worth of organic food, about 80 per cent of which is imported. About 75 per cent of those imports come from the U.S. The US organic market is worth about US\$24.6-billion in 2008, up from \$3.6-billion in 2007.

Filming

Canada's two busiest centres for film and TV production, Vancouver and Toronto, have seen a significant jump in the number of pilots shot this year. A recent study shows that networks are shunning Los Angeles which has seen its share of total U.S. pilot production drop 42 per cent in the past five years. Canada is now more popular for pilot production than LA's closest rival New York.

Fuel

Earlier this year, in an experimental flight, a Continental jet flew with one of its engines burning fuel derived from microscopic algae to push the 45-ton aircraft into the air, and keep it aloft. Last year, Virgin Atlantic flew the first commercial jet on biofuels on a 40 minute flight between London and Amsterdam in which one engine burned a mix of conventional jet fuel and 20 per cent biofuel derived from coconuts and babassu nuts. Japan Airlines has flown an aircraft using a biofuel from camelina, a weedy flower.



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Members of Surrey Memorial Hospital Foundation & Buddhist Compassion Relief Tzu Chi Foundation, Canada

The Buddhist Compassion Relief Tzu Chi Foundation, Canada has donated \$31,141 to Surrey Memorial Hospital, as part of their pledge of \$155,704 to the Hospital Foundation's Emergency Centre Campaign. **More info:** www.smhfoundation.com; www.tzuchi.ca.



(left to right) Janet Austin, YWCA Vancouver; Terry Johal, Jolly Dhalial, Sonia Virk and Kan Sandhu, IABC; Bobbi Sarai YWCA Vancouver.

The Surrey-based Indo-Canadian Business Association of British Columbia (I-CBA) has donated \$28,000 to the YWCA Vancouver, to support a housing development for single mothers in Surrey. In partnership with the City of Surrey and BC Housing, YWCA Alder Gardens will use a supportive housing model to cater to single mothers and their children. This new housing community will include 36 units, with priority given to Surrey residents. Rental rates will be determined using a pro-rated, income-based rent system whereby women pay no more than 30% of income. The I-CBA raised the funds through a day-long golf tournament and auction at Morgan Creek Golf Course, who generously donated the green fees. **More info:** www.i-cba.com; www.ywcavan.org.



Rana and Minto Vig of Mehfil Magazine present Dr. Robert Adamoski and Jeff Norris of Kwantlen Polytechnic University with a cheque to establish an endowment for Journalism students.

Mehfil Magazine has established a \$40,000 Endowment to provide financial assistance for journalism students at Kwantlen Polytechnic University. Since 1993, the publication has been a source for features on people, lifestyle, and fashion, as well as commentary on issues relating to today's Indo-Canadian.

The Kwantlen Journalism program offers students both a four-year Bachelor of Applied Journalism and a two-year diploma. **More info:** Rana or Minto Vig 604.588.4660; info@mehfilmagazine.com.



"Friends in Art" make a donation to Peace Arch Hospital. Photographed (L-R) are Dehai Wang, Annie Tsai, Cheryl Roller, Bette Hurd, Jess Rice, Jean Chose and Nicole Carrie alongside their work.

"Friends in Art" have donated \$862 to the Peace Arch Hospital and Community Health Foundation from the group's art exhibition held in November 2009. Each artist donated one painting to be raffled off at the show, with proceeds benefiting Peace Arch Hospital and Community Health Foundation's \$5.3-million campaign to build a new maternity ward at Peace Arch Hospital. **More info:** www.peacearchhospital.com; 604.535.4520.

Printfastic Printing Ltd. celebrated their 28th year in business in Nov 2009. Co-founders Glynn & Susan Thomas are planning something big on their 30th in 2011, we're sure. **More info:** 604.572.1133; sales@printfastic.com; www.printfastic.com.

Punjab Milk Foods Inc. has won the BC Export Award in the Primary Products and Resources category. Winners are recognized by their peers, get immediate national and international profile and increased credibility with customers and investors. The award also contributes to an increase in employee morale through recognition of their efforts, and more media coverage. Congratulations folks! **More info:** www.nanakfoods.com; 604.594.9190; www.bcexportawards.com.

Servants Anonymous Society has resumed all operations as of October 2009. The Society offers services to the homeless women and girls of Surrey. **More info:** sasurrey.ca.

Our thanks to members and clients for the generous donations to the poppy fund in the Surrey Board of Trade office in November. We raised \$72.00 for the vets! **More info:** 604.581.7130. www.bcyuk.legion.ca/poppy-fund-offices.

The Surrey Board of Trade received the Surrey Food Bank's 2009 Business Supporter of the Year Award at their annual donor recognition event on Saturday, November 28th. Donations include food, cash and in-kind services to help raise money for the worthy cause. At the Seasonal Sizzle on December 2, SBoT raised over \$2100.00 in cash and checks, and collected 9 boxes of food. **More info:** www.surreyfoodbank.org.



Surrey International Writers' Conference director Tara Holt presented a plaque to Sheraton Vancouver Guildford staff acknowledging their hospitality to the conference since 1993. Accepting the award on behalf of hotel management were Leo Torio, Banquet Manager and Ismael Gatchalian, Assistant Banquet Manager. Holt is the Surrey School District 36 Board representative. Photo: Ursula Maxwell-Lewis; **More info:** 604.575.2403; www.SiWC.ca.

Announcements

Canada Business Network has launched a new website offering a one-stop shop for entrepreneurs on government programs and services for small businesses. The new site offers the ability to customize information by province and type of business and covers all three levels of government. **More info:** www.canadabusiness.ca/eng/blog/entry/2598; www.canadabusiness.ca.



Camp Alexandra and Crescent Beach Community Services are now represented with one name: Alexandra Neighbourhood House. It's a new look and a new name, but represents the same principles and values they've had since 1916, as one of the first social service agencies in Metro Vancouver. **More info:** info@alexhouse.net; www.alexhouse.net.



Community Savings Credit Union has introduced the "Helpful Hands Program" to help clients through financially difficult periods. The program offers financial relief for people who have lost their job, are on parental leave, are overwhelmed by high-interest debt, or are dealing with a death or illness in the family. To learn more about this program, visit comsavings.com/HelpfulHands.

DIVERSEcity Community Resources Society is sponsoring a 'Safe Harbour, Respect for All' program. Among other things, participating businesses and organizations offer a Safe Harbour, or a temporary safe place where a community member who has experienced mistreatment will receive a helping hand, such as a place to sit, a telephone to use, and information on how to seek further assistance. Free, two hour orientation sessions are being held January 18 and 29, and February 12 and 25, 2010 at 202-7380 137th Street Surrey. **More info:** Rupinder Malhotra 604.597.3448 or rmalhotra@dcrcs.ca; www.safeharbour.ca/bc.



Faizal Alimohamed and Peter Confortin have joined as partners in IRLY's Fletcher Building Supplies in Delta, BC. They join Parin and Shamsh Alimohamed. Faizal and Peter will help grow the business and actively pursue contractor and other significant business in the Ladner and Tsawwassen communities. Shamsh will remain working in the business providing valuable guidance and leadership to the team. **More info:** 604-596-1551.

Carol J. Sutton is now a partner with Maximum Impact Training and Development, and they are working with the Better Business Bureau of Mainland BC, offering courses to their members. The courses are open to the general business public. Their inaugural course was called "Selling Like a Pro", presented by Maximum Impact partner Jamie MacDonald in December. **More info:** www.mbc.bbb.org; www.maximumimpact.ca.

Pacific Customs Brokers has two seminars coming up for January. On the 14th, the NAFTA Rules of Origin Workshop will walk you through the North American Duty system. The CFIA/FDA Seminar on January 20th will provide information on CFIA & FDA Regulated Goods. These seminars will provide you with a better understanding of how Customs and other government agencies interact, thus helping your business avoid costly border delays and/or penalties that could in turn, affect your company's bottom line. **More info:** www.pcb.ca/seminars; seminars@pcb.ca.

SFU President Stevenson travelled to Japan and Korea in November, and BC's trade offices in Tokyo and Seoul used the opportunity to assist SFU in building BC Alumni networks in both countries. An event in Tokyo brought out 50 SFU alumni, including individuals who have risen to key positions with companies such as Sony and NEC, and provided an opportunity to build networks for future business development. In Korea, a similar event brought out over 40 SFU alumni – and provided an opportunity for discussions with SFU on opportunities to expand their overseas MBA programs in Seoul. These alumni

help market the Province and its programs. **More info:** www.sfu.ca.



Tourism Surrey has eliminated membership fees and adopted a stakeholder model. Businesses can now pick and choose which marketing programs work for their business. This will give Tourism Surrey the ability to represent all tourism products in the community and make marketing opportunities available to partner businesses. **More info:** www.tourismsurrey.com.

TransLink's Employer Pass Program (EPP) membership recently surpassed 20-thousand from nearly 300 companies. This is one of many ways working people can save money on their commute. Under the EPP, employees purchase transit passes through a payroll deduction plan administered by their company. The program is available to companies that sign up at least 25 employees, and participants get a discount of approximately 15 per cent. The passes allow for unlimited travel through all three zones (including West Coast Express). **More info:** 604.453.4681; eppdesk@translink.ca.

Artist Of The Month

Our current artist is Marlene Strain. Throughout the year, various local artists display their work at the Surrey Board of Trade. You can see their work in our office at 101-14439 104 Ave, Surrey. For information on art rentals or purchasing, call the Surrey Arts Council at 604.585.2787.

New Members:

Davin Management Ltd.
DD3 Media Group Inc.
Desi Junction Bar & Restaurant
Helen S. Davies, CA
Homelife Trendsetter
Leah Yallor, RMT
Natasha Delfin, RMT
PCL Constructors Westcoast Inc.
Prestige Business & Management Consulting
Speed Metal Alloys Mfg Inc.
Stantec Consulting
Surrey Hearing Care
Swift Sure Milling & Moulding
The Career Coaching Centre
Verde Project Mgt. Inc.
With Purpose Wellness Centre

Congratulations

New Member Referrals
Jas Rayat
of Jas Rayat Inc

For the most successful new member referrals
for October 2009

That's members helping members of the
Surrey Board of Trade!
Ask us how you can be a winner too!
indra@businessinsurrey.com

ONGOING SPONSORS

Sheraton Vancouver Guildford Hotel 604.582.9288 Official event sponsor for the Surrey Board of	Trade. Arts Council of Surrey 604.501.5188 Official artwork supplier	for the Surrey Board of Trade office. Canadian Springs 604.764.0608 Official water supplier.
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REACH

BEYOND YOUR LIMIT

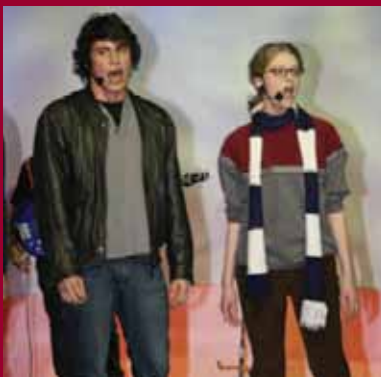
We get it. To survive in today's fast-paced, complex world of business, savvy working professionals need current intelligence and relevant, real-world experience.

Royal Roads University connects you to people, ideas and opportunities to add breadth and depth to your career. Our applied and professional programs combine online learning at a distance with short, on-campus residencies so you can further your education, work and maintain your life.

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"Live a balanced life - learn some and think some, and draw and paint, and sing and dance, and play and work every day some."

- Robert Fulghum



"Every child is an artist. The problem is how to remain an artist once we grow up."

- Pablo Picasso

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"It is the supreme art of the teacher to awaken joy in creative expression and knowledge."

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"The greatest masterpieces were once only pigments on a palette."

- Henry S. Haskins



Celebrating 24 years of educational excellence, MEADOWRIDGE SCHOOL has long believed that instruction in the fine arts plays an important role in a liberal education. Our programs in Music, Visual Arts, and Drama go beyond the technical fundamentals; they strive to instill a life-long appreciation of art, for both its inherent aesthetic value and its relevance to society as a whole.

Busing available for Surrey area families via the Golden Ears Bridge.

Limited spaces in certain grades available for September 2010. Apply early to avoid disappointment.



ISABC

MEADOWRIDGE SCHOOL
12224 - 240th Street, Maple Ridge, BC V4R 1N1
Telephone: (604) 467-4444 Email: info@meadowridge.bc.ca
Visit us online: www.meadowridge.bc.ca

