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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Precision Disc ................. p6

Falcon on Health................ p10
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JANUARY 2010

BNQ2
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 596,300 residents over the age of sixty-five with 59,000 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
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 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

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!

FROM THE PRESIDENT
James Stewart

FROM THE CEO
Anita Patil Huberman

FROM THE BOARD
Surrey Board of Trade
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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Precision Disc owners Bruce Durnie, Mike Arnold and Paul Durnie

Precision Disc Manufacturing Corp

Cornering the market on the Northwest Corner of North America

"The last one standing" is one of the descriptors 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 vynl 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 “pitts 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, but 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 these 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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SURREY BOARD OF TRADE NEW YEAR’S OPEN HOUSE CELEBRATION
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Location: Surrey Board of Trade (101 14439 104th Ave, Surrey)
Admission: Free

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Hear how TransLink will deal with the changes in funding and what that means for the whole organization as well as the South Fraser.
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Admission: $50

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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
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Must be working in Surrey or doing business in Surrey

Deadline: Friday, February 5, 2010
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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. PAWLIW-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

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.

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 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.

Falcon Talks Health With Surrey Board of Trade
- Commitment to promote Surrey for health related businesses

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 counseling, 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
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 devices.
- 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 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. The Surrey Board of Trade’s Crime & Justice Team. Together we can make a difference!
We see a balance sheet for the planet.

<table>
<thead>
<tr>
<th>Description</th>
<th>Gross amount</th>
<th>Specific allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>In operations warrants</td>
<td>53,256</td>
<td>$ 64,025</td>
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<tr>
<td>General obligations</td>
<td>38,752</td>
<td>35,065</td>
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<tr>
<td>Other obligations</td>
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<td>55,265</td>
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<tr>
<td>Other accounts</td>
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<td>189,672</td>
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<tr>
<td>Total</td>
<td>$ 1,513,188</td>
<td>$ 632,837</td>
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</tbody>
</table>

Certified General Accountants see more than numbers. We see the implications and opportunities behind the numbers. Whether as an employee or trusted consultant, your CGA looks beyond the balance sheet to help every player on your team find efficiencies, create opportunity and maximize value for every stakeholder. That’s because they’ve learned sometimes what’s at stake is more than numbers on a spreadsheet. For a look beyond the numbers, choose a CGA.

cga-more.org
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-some-things 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-specifc. 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,” says 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 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 at 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 quality 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).

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 camellina, a weedy flower.

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 L.A.’s closest rival New York.

Retirement

from page 3

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 U.S. organic market is worth about US$24.6-billion in 2008, up from $3.6-billion in 2007.
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 Tricot, Banquet Manager and Ismael Gatchalian, Assistant Banquet Manager. Holt is the Surrey School District 36 Board representative. Photo: Ursula Maxwell-Lewin; More info: 604.657.2403; www.SWCC.ca.

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.

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

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

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 available to partner businesses. More info: www.tourismsurrey.com.

TransLink’s Employer Pass Program (EPP) membership recently surpassed 20,000 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: 604.453.4861; epdesk@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.
Deli Junction Bar & Restaurant
Helen S. Davies, CA
Homelié Trendsetter
Leah Yallop, RMT
Natalie Defilin, RMT
PCI Contractors Westcoast Inc.
Prestige Business & Management Consulting
Speed Metal Alloys Milg Inc.
Stantec Consulting
Surrey Hearing Care
Swift Sure Miling & Moulding
The Career Coaching Centre
Westflex Project Inc.
With Purpose Wellness Centre

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!

More info: indra@surreyartscommerce.com.

ONGOING SPONSORS

New Member Referrals
Jas Rayat
of Jas Rayat Inc

SHERATON VANCAN

Sherraton 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
604.764.0680
Official water supplier.
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.

Choose an executive program or build a custom program that fits the individual needs of your organization. Find out about our flexible admission and what students are saying at www.royalroads.ca/exec or call an enrolment advisor at 1-877-778-6227.
“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

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

- Albert Einstein

“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.