

# BUSINESS<sup>in</sup>SURREY



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## SPECIAL REPORT BY MICHAEL YAHN

# Geeking Out on the Job: Essential Business Tools



In today's business world the technology range is vast, and it seems the good old fashioned, landline phone conversation is becoming less important. You can now be electronically linked in to your job 24-7 and chase down anybody anywhere in the world quite easily. This has definitely made business much easier and broken down barriers that once existed – but do you really need all these tools, and do you really need to sink a bunch of money into them?

The best way to look at it is to determine your essential business needs. Do you travel a lot? Are you mobile most of the time? Do you deal with large files such as hi-res graphics? Do you need

to present to clients often? Are those clients half way across the world?

"A smartphone is a must [for business], in order to handle email as well as maintain a solid level of security," said Rob Catherwood – Senior Merchandise Manager for Best Buy Mobile. The most popular device for business today is the Blackberry – a cellular device that also allows you to send and receive your emails, surf the web, use calendars and many other essential functions. "It has PIN to PIN functionality and a tactile (vs. virtual) QWERTY keyboard, great for email and texting,"

Apple offers the popular iPhone, which is growing as

a business tool. The iPhone's appeal is its touch screen and thousands of downloadable applications that cover most business functions. It is considered one of the coolest gadgets ever made, but it is best to demo both a Blackberry and an iPhone to see what works and feels best for you.

All smartphones require you to sign up for service with one of the major carriers (Telus, Bell etc), and email and web browsing require a data plan, where you pay for the amount of bytes you use monthly. Voice and data plans can be pricey, so ensure you monitor what you will use and ensure your plan covers your needs, as the real expense comes

when you go beyond your plans minutes or bytes of data.

With the recent laws in place to stop cell phone use in vehicles, the best companion to your smartphone is a Bluetooth hands-free device. For business it is important when talking to clients or the office to have voice clarity, and with hands-free devices you get what you pay for.

Birinder Singh, Merchandise Manager for Cellular Accessories for Future Shop recommends the BlueAnt S4 Bluetooth Hands-free Speakerphone. "It offers full contact download off of your handheld device. This allows for hands free calling by simply saying "call John Doe," - the best part about it is that

you don't even have to use your hands," explained Singh. "It has voice features so you can ask the BlueAnt S4 what you want to do. Start off by saying "BlueAnt talk to me" and the device responds and you then say "What can I say" it will then list of a string of different commands of what you can do. It is the best hands free in car speakerphone in the marketplace today and it makes being on the go and connected safer." These great features, along with the safety aspect and voice clarity, make this a great business tool while on the go.

The notebook (or laptop) has eclipsed the desktop in business popularity over the years, as peo-

see GEEKING OUT ☺ page 13



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# BUSINESS in SURREY

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## Surrey Board of Trade releases its 2010-2011 Strategic Plan

Just like any other business, the Surrey Board of Trade (SBOT) needs a strategic plan to get to its destination with a clear understanding of specific goals and priorities to be worked on over the upcoming year. As a result, the SBOT's Board of Directors and senior staff sequestered themselves on July 8 in the conference room at the Guildford Golf Course to work on these issues. This was also the first opportunity for the newly elected directors to get to know their organization better, as well as their colleagues on the board.

This year we were assisted by Patrick McGaughey. Pat is an instructor for the US Chamber of Commerce Institute for Organization Management, a man steeped in the board of trade/chamber of commerce ideology and practices and a former president of the Idaho Association Chamber of Commerce. We hired him because we wanted our team to be open to new ways of thinking and new ideas. With his expert guidance we prioritized our goals for this next year to the following areas:

**Membership:** We want to take a detailed look at how we package our benefits and services and the way we charge for them. This is all about the value proposition that we offer. For example, can we offer something special or unique that will make us attractive to more businesses? Should we have tiered benefits with different membership fees for various levels of participation?

**Economic Development:** Create a vision group to investigate far-reaching business development opportunities in Surrey. What

about a convention centre or a destination theme park/amenity, or an international centre for excellence (perhaps in healthcare by establishing a health cluster in a particular discipline like cardiovascular research) or a tax-free zone to create quick growth opportunities for businesses moving to surrey? Whatever our ambitious dreams are, we need them to complement and work in conjunction with the city's economic development plan.

**Utilize our Universities:** Foster greater engagement in our board of trade activities by Surrey's university student population and its faculty members. We would benefit enormously from their brain power and research capabilities. At the same time, they will learn much more about their community and will put their academic training to practical use.

**Develop a comprehensive communication plan:** Does the business community know enough about what we do and why? Do we market/promote ourselves well? Do we have brand recognition?

**Develop a phase two of our Business Resource Centre (BRC):** Already the largest in BC, what can we add to it to create even more value for our members in addition to complementing it with the creation of Surrey's International Trade Centre.

**Establish a business hot line/help line:** This may become part of our expanded BRC, but our intent is to set up an information line that businesses can call to facilitate their business dealings. Need to know how to submit an RFP to the City of Surrey, who to contact at city hall re planning permission or who to talk to for

### FROM THE PRESIDENT

Nigel Watkinson



advice on doing business in an overseas country? Contact the hotline and we will get the answer to get you going.

**Address staff workload issues:** What is our ratio of staff to revenue and how does it compare to other similar organizations? How can we get more done with less effort? How do we prevent burnout of an already stretched staff?

**Research and benchmark SBOT to the world:** Our mission is to foster best business practices, so how does the SBOT compare to other chambers world-wide and what should we be doing to ensure we are the best?

**Continue to develop and improve our relationships with politicians to strengthen our advocacy efforts:** What other contacts do we need to make in the political field? What should we be doing differently to get our message across effectively and get results for our members?

We have a board director championing each of these goals for 2010-2011, and all board directors will be part of one of these action teams. Our champions will also be seeking input from our members where appropriate so if you have any thoughts on any of these topics, please be sure to contact our CEO, Anita Huberman (anita@businessinsurrey.com).

Apart from these priorities, our 16 other working teams will continue to pursue their own mandates and will be consulted on the above goals where ever there is an overlap.

It will be another busy year for your SBOT but, at the end of it, we should finish a stronger, bigger and better organization as a result.

*Act quickly to grab a share of the global market before  
you get left behind.*

## Surrey Business Leaders to go to India in April 2011

According to the Canadian Chamber of Commerce report "Canadian Businesses Go Global For Growth", (available at [www.businessinsurrey.com](http://www.businessinsurrey.com)) projections suggest the global economic balance of power will continue to transition toward developing countries, and their share of global trade will increase. These trends present new challenges and opportunities. In 2009, Canada exported \$436.3 billion worth of goods and services — \$369.5 billion in goods and \$66.7 billion in services (commercial, travel, transportation and government).

The Surrey Board of Trade Business Delegation to India from April 12-21, 2011 (for 10 days) to Delhi and Mumbai (including Agra and Jaipur) is for anyone wanting to do business in India or simply experience India. Surrey businesses that attend will be able to introduce themselves to on-the-ground business and industry connections in India.

Industries that you may want to connect with are:

Textile, Retail, Software, Cement, Steel, Auto, Manufacturing, IT, Salt, Wine and more.

Business meetings/receptions will be set up in advance to departure, and for those wanting simply a sightseeing/cultural option, this is available also. Those that book will be required to indicate which business or industry they want to meet with in India. With the assistance of key partners in India, the Surrey Board of Trade will set up these meetings in advance. The Business and Cultural experience is priced at \$2790 + tax per person and the Tourist/Cultural Experience is priced at \$2190 + tax per person. Price includes airfare, accommodation, daily buffet breakfast, English speaking tour manager, luggage handling and airport transfers.

The first information session is scheduled for Thursday, September 30, 2010 at 6pm at the Surrey Board of Trade Conference Room (#101, 14439-104 Avenue). You can view trip itinerary details at [www.businessinsurrey.com](http://www.businessinsurrey.com).

### FROM THE CEO

Anita Patil Huberman



If you have any questions, please let me know at 604.581.7130 or at [anita@businessinsurrey.com](mailto:anita@businessinsurrey.com)

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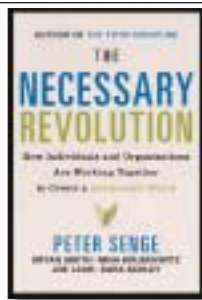
Contact the Surrey Board of Trade at 604.581.7130 or go online at [www.businessinsurrey.com](http://www.businessinsurrey.com)

Find out how membership in the Surrey Board of Trade opens doors to new business opportunities, locally and internationally! Be a part of Surrey's business voice at all levels of government.

The Surrey Board of Trade invites Surrey Businesses to attend the Thursday October 16 Environment Lunch, at Eaglequest Golf Course (7778 152 St) from 11:30am-1:30pm. Register online at [www.businessinsurrey.com](http://www.businessinsurrey.com) or call Heather at 604.581.7130

# The Business of the Environment

## The Necessary Revolution – A Review



More than two hundred years ago, the Industrial Revolution gave us new, seemingly unlimited sources of energy – coal, and then oil – and machines which resulted in an incredible range of inventions which gave us much better lives than our pre-Industrial ancestors. But, like the Bronze Age and the Stone Age, the Industrial Age is ending. The assumptions of infinite and cheap energy, of unlimited resources such as water and topsoil, of enough room to dispose of our waste, etc. – are no longer valid. We have to change, or our planet will no longer be able to support us.

In *The Necessary Revolution*, Peter Senge and his colleagues show us how to make this change. Through their years of consulting around the world, they have seen many positive examples of businesses, business groups, NGOs, governments, and networks that are moving productively – and usually, for the businesses, with increased profitability – towards the new age.

The book outlines the new thinking and vision necessary to get beyond the Industrial Age, using positive examples from over thirty companies – from Alcoa to Xerox, including Coca-Cola, Dean's Beans, Enterprise Rent-a-Car, Greystone Bakery, Harley Davidson, Hudson's Bay Co., Nike, Seventh Generation, Starbucks, and so on. Examples of collaborations with organizations such as the Business Alliance for Local Living Economies (BALLE, based in Bellingham and comprising 22,000 small businesses in Canada and the US), the Cleantech Venture Network, and the US Green Building

Council (USGBC, which developed the LEED building certification program) are also highlighted.

The authors note that "the deep problems we face today are not a result of bad luck or a greedy few. They are the result of a way of thinking whose time has passed." *The Necessary Revolution* shows how we can make transformational changes in our thinking and in our business systems and actions, one small step at a time, how to see the whole iceberg: not only events visible above the surface, or patterns and trends just below the surface, but the deeper systems below these.

We see beyond the boundaries of businesses to the interlinked systems of which they're a part, and we'll collaborate across those boundaries to improve those systems. We'll know that "the economy is the wholly owned subsidiary of nature", and that, to ensure long-term, reliable, quality supply, the best view of our product flow is "cradle-to-cradle". Together with our business partners, our employees, and others, we'll be able to act on that knowledge and create systems that are economically, socially and ecologically sustainable, systems that will allow us and our children to live here.

It's a down-to-earth guide to working together to transform our thinking and our systems to create a sustainable economy on this earth. I strongly recommend it.

*Reviewer Geoff Dean teaches math and physics at Kwantlen Polytechnic University and is a member of the Surrey Board of Trade's Social Policy Team*

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SURREY BOARD OF TRADE 2010

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# Police Officer of the Year

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The Surrey Board of Trade invites Surrey citizens to the 13th Anniversary of the Annual Police Officer of the Year Awards Dinner.

This first class event takes place on:

**Wednesday, September 22, 2010 from 6pm to 10pm**

**at the Sheraton Vancouver Guildford Hotel  
15269 - 104 Avenue**

**Ticket Price: \$90 per person or \$790 for a table of 10**

*Five Course Dinner • Awards Presentation • Gifts • Musical Entertainment*

### Keynote Speakers

**Bev Busson, former Commissioner of the RCMP**

*The RCMP's connection to the community, the changing face of Surrey and the evolution of the Royal Canadian Mounted Police.*

**Kamal S. Dhillon, Author of Black & Blue Sari**

**Winner of a Community Leader Award 2010**

*A compelling, emotional story of a South Asian woman who faced a personal tragedy and how the RCMP helped her.*

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# IRLY Distributors Limited

## – Building Success in Surrey and Beyond

Susan Robinson,  
President and CEO



Susan Robinson has a clear understanding of her business and the direction it should move. As one of the winners of the Surrey Board of Trade Women In Business Awards, and SBOT Director, she brings a strong and varied background to the CEO's desk. She's a self-described seasoned senior executive in the world of lumber sales and distribution, but with a varied background of produce, liquor distribution as well as electrical distribution. "Somewhere along the way, I squeezed in the time for bread manufacturing, mining and textile manufacturing as well. Most of it in BC and I've been really privileged to work most of my career in BC," she said. She spoke about her career and her company with BiS Editor, Ray Hudson.

My dad was a building contractor. At a young age, we worked right on the site with him. Initially cleanup, but eventually I became a helper on everything from mixing concrete to cutting lumber, hoofing shingles, whatever was required.

I joined the military when I was 17, and when I got out a couple of years later, I recognized that I really liked working with my hands. But I had a good computer and math background from school as well, so I got into operations, one of the few women in that field at the time. In '75 there were very few women working in manufacturing, mining or anything like that. I was willing to make sacrifices that others weren't. I was willing to go to school, I was willing to take training and I was willing to take risk. I was also mobile, because I was single at the time and I could move.

As more responsibilities or opportunities opened up, I pursued them. And I pursued them with a vengeance, because I always wanted to make more money, or take on more responsibility or try a different industry.

**The 'glass ceiling', what's it like now, as opposed to 10-15 years ago?**

I think things have improved for women.

**Almost half of the directors of the Surrey Board of Trade are women.**

Exactly. But taking my industry, I recently gave a talk to 1800 executives in our industry and there were 8 women there. The year before, I was at another presentation

We've been around for 47 years, formed in 1963 as IRLY Bird. Three independent lumber yards came together to buy and take advantage of volume buying, but they very quickly realized the benefits of shipping together, taking deliveries together, doing drop shipments, all of that. The world of logistics, distribution and warehousing was starting to gain some acknowledgement and credibility in the business world. There was recognition



One of the few dealers (in Ladner) still operating under the IRLY banner.

with 188 people and there were 4 women there. I went to the golf tournament a couple of months ago and there were 4 women and 400+ men.

So in some industries women are still underrepresented. In our industry, if you went into the retail side of the business, on the front end, more than half the employees in the stores are women. They own that part of the business. They are the most knowledgeable, they do the bull work, they know the background of the business and understand the margins and the sales side better than anybody in the business. But they haven't chosen to progress, and I think in many cases, many women choose not to. I think they seek life balance more so than others, and if the work doesn't let that happen, they don't take the work on.

**Tell me about IRLY Distributors. I remember seeing the IRLY bird all over the place years ago, but you don't see that as often now.**

that by being better in that area, you could decrease your supply chain, your wait time, and improve customer service.

They bought some property in New Westminster and very quickly their membership mushroomed: from 3 people in one year to 13 members in two years, and 25 members by year three. All were independent stores, as there were no chains then. They bought 20 acres in Surrey, our current site – we have 8 acres today, where we've been for about 45 years. We have about 50 employees in the company. Our company hasn't really changed a lot. Even though our membership has gone up and down on the retail side, the amount of business we've done has remained about the same. As we lost members, we grew product lines.

We were IRLY Bird for the first forty years, then seven years ago, we upgrade the name and the image. We belonged to a national buying group at the time, but we

didn't have a high profile and we were inconsistent with our branding. Yet today we own 14-15% of the real estate in BC, but only about 8-9% of the market share.

So we adopted IRLY Building Centres as our name on the retail side, and in the last 2 years we've distinguished them further. Our distribution side now is called IRLY Distributors Ltd., our stores are IRLY Building Centres and now we're a member of Spancan and the Tim-BR Mart group. They have 750 stores across the country. Our volumes combined, we own about 28% of the retail lumber building materials marketing in Canada. We're actually the biggest buying group in Canada, bigger than Rona, bigger than Home Depot, bigger than anyone else.

**And yet, they seem to be the biggest names around here.**

Well a lot of our dealers here in the lower mainland don't operate under our banner. They are loyal, long-term customers that operate under names like Kerrisdale Lumber, Dunbar Lumber, and TIM-BR Mart stores like WoodStop in North Vancouver. South Ridge in Surrey is a long term TIM-BR Mart player. So our customers are here, but you don't always know that it's us.

**How do you differentiate from the Home Depot and Rona stores? It seems that your stores are neighbourhood niche stores.**

In every case, our owners are present in the community. We have two or three store owners that own multiple locations, but that's like Sicamous/Salmon Arm where the owner lives in one community and travels back and forth. That is our niche. We are an independent, family owned business, and we live, work and play in the community where we do business.

**So what do you see in the future for your organization? It seems to have a good grip on the market it has.**

Yes, but I think we also have to look at the independents of the world. What we've seen in the independent grocery world, or the independent pharmacy business, is that the independents have struggled to hang on. So I think we're going to see some consolidation. Our relationship with TIM-BR Mart would be a big piece of that in Canada. We're going to see our relationship move closer and closer together. They are a great business partner and I don't think the consolidation is done yet. There are several thousand lumber and building materials stores in Canada that are still independent, so we'll see some changes there.

**What is your one driving ambition that you want to achieve.**

Our ambition is to be a national company and then to follow that up immediately with being an international company. We think we have an excellent business model, because we include distribution. Many of the independents are not tied to distribution in any way, shape or form. We distribute lumber building materials and hardware all together, and we think that business model is one that we can take across Canada, and then into the US and beyond.

**Is your mantra, a store in every community?**

A store in every community, and we love the rural communities. That's where we do well, and still, our stores here in Vancouver can rival any big box stores. We rival the retail market for customer service and our knowledge. When you come into an IRLY store like a Kerrisdale Lumber or a South Ridge, or any of our stores, looking for help, you'll find it. That will make it a very interesting year! ☺



## events

### Mark Your Calendar:

#### POLICE OFFICER OF THE YEAR AWARDS

Keynote speaker Bev Busson, former Commissioner of the RCMP discusses the RCMP's connection to the community and the changing face of the Force, and Kamal Dhillon, author of "Black and Blue Sari" talks about her work.

**Date:** Wednesday September 22, 2010; 6-9:30pm

**Location:** Sheraton Vancouver Guildford Hotel  
(15269 104th Ave, Surrey)

**Admission:** \$90.00ea/ \$790.00 for a Table of 10.



#### INFO SESSION: BUSINESS LEADERS' TRIP TO INDIA

Find out more about the itinerary and opportunities available on this business delegation.

**Date:** Thursday September 30, 2010; 6:00-7:00pm

**Location:** Surrey Board of Trade Conference Room  
(14439 104th Ave, Surrey)

**Admission:** Complementary



#### BUSINESS RECEPTION AT THE SURREY ARTS CENTRE

Meet the Surrey Mayor and Council at this special Business and the Arts Networking Reception

**Date:** Thursday October 7, 2010; 6:00-8:00pm

**Location:** Surrey Arts Centre (13750 88th Ave, Surrey)

**Admission:** Free



#### LUNCH WITH MINISTER OF LABOUR, MURRAY COELL

**Date:** Tuesday October 19; Registration 11:30am;

**Lunch and Program 12:00-1:30pm**

**Location:** Eaglequest Golf Course (7778 152 St, Surrey)

**Admission:** Free, lunch included



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## Business – Alive and Well in Surrey High Schools -Organizing Youth Entrepreneurs for 2011!



As we start into the new school year, the Surrey Board of Trade is preparing to launch its 4th year of involvement with the Youth Leaders of Today Business Mentorship Program partnered with Junior Achievement of BC. We have chosen to work with high school students; grades ten to twelve, versus university students to help youth develop practical career skills while they are in their earlier years. Students at this age particularly are searching for their identity in this world and the opportunity of mentorship will guide them in this decision making process.

This past year (2009/10), a group of 14 students were selected through the Surrey School District who chose their executive roles and each student also acted as a shareholder within the business. Real cash was exchanged, with the hope of making a profit to donate to a selected charity as well as divide amongst the shareholders. The students learned about business ethics, sales strategies, raising capital and managing money.

Their business 'Hang On' generated \$400 net profit from the sale of a multi-purpose use lanyard. They paid themselves each as shareholders plus they donated \$195 to the 'Right to Play' charity.

Mentors were selected to meet with our students on a weekly basis at SFU-Surrey to guide them through the development of their own company. These advisors are well versed in the areas of finance, entrepreneurship, marketing, and communications and coach students to experience the excitement and future career potential in developing their own business. If you would like to get involved for the 2011 program, please contact Brianne at [brianne@businessin-surrey.com](mailto:brianne@businessin-surrey.com) or at 604.581.7130.

### MENTORS:

Laura Addinall – Junior Achievement of BC

Barb Jones – Junior Achievement of BC

Tom Taylor – Taylor Office Systems

Wayne Harris – Synergos Real Estate Investing Group



**Rico Hizon,**  
BBC World News  
Singapore



**Steve Forbes,**  
Forbes magazine

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**Dr. Kishore Mahbubani,**  
National University  
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The past few years have seen major changes to the world's economies. As a small, open economy, British Columbia needs to understand these changes to succeed in the global marketplace. At the 2010 Surrey Regional Economic Summit, international business experts and local and national commentators will share their unique perspectives on changes to international economies, and how the rise of China and India impact Canada, British Columbia and the USA.

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*"The Skills Connect for Immigrants Program is part of the WelcomeBC umbrella of services, made possible through funding from the Government of Canada and the Province of British Columbia."*



# New Technology: Maptmedia

## — finding your way through the maze

If you approach the directory kiosk at SFU Surrey you will see a new technology at work to help you find your way around the campus through a series of interactive maps, including exploded views. A bright green light shows you where you are and traces a path to where you're going. It's intuitive and easy to understand, and is likely to become the standard for "wayfinding" around universities, malls, hospitals and virtually any location that requires assistance to navigate.

Gordon Manson and Matthew Jefferey are the men who put it together, and are the partners in their company, Maptmedia Inc. They met as students at SFU Surrey in the Surrey Interactive Arts and Technology program (SIAT) and after identifying their "wayfinder" technology project, they decided to work together to develop and market their product.

"We build interactive or way-finding signage," says Manson. "Imagine walking up to a mall directory and being able to interact with it while it comes to life with rich, multimedia content. You can touch a location and it will

guide you to where you go with a big glowing green dot that tells you instantly where you are in that environment. It's a lot easier, compared to the static signage you see in malls, where you have to spend time looking for where you are, finding where the store is and figuring out how to get there."

"It's a simple graphic display – tell it in pictures – which most people can relate to. We can cut off all that time, and we don't have to inundate the user with scads of stores and maybe confusing data that they don't need. It's information on demand, which is great."

It's a powerful tool for marketing as well. The signage itself is able to track what users are looking for and the time of day they are looking for it, so if there are sales or promotions, that can add to the data that a client needs when they are advertising on the system, for example. They do this through 2-D and 3-D maps. In addition the display has the ability to advertize, to show current events rotating through, as well as the ability to show store information.

And it's not just for universi-

ties or malls, the two obvious potential clients. They have approached Fraser Health, who have also expressed an interest in it. It would be ideal for the Surrey Memorial Hospital Campus, as well as convention centres, airports, cruise ships and amusement parks. Wherever a directory is required, they can build it.

It would seem to have an obvious application online to allow people to search the directory from their phone or laptop even before arriving on site. "We can put the system on a map, the exact same system as on the kiosk on location itself. We just got approved for research in mobility development as well, said Manson."

The next area they want to focus on is connectivity with GPS to allow it to function inside facilities. If a GPS unit can't "see" the satellite, it won't work

As far as cost is concerned, Manson said that, typically, a three month project - a mall-sized operation - would be \$30-45 thousand in software development, a one time cost, but includes a content management tool that the client



Gordon Manson (left) with partner Matthew Jefferey

can use to update their maps when they need to. They don't need to swap out their signage whenever there is a new store coming in, or whenever there is a change to the map. There is the hardware, the kiosks, at about \$10-15 thousand.

"We charge them a small maintenance fee to keep the software running and up to date. Once the software is finished that's it, the one time cost for how many locations they want."

Once someone gets a great idea, and have all the technical skills, what do they do to pick up the business acumen? "There are a couple of resources," said Manson. "One of the first I've just discovered is the Surrey Board of Trade with all kinds of features to choose from, and I've been trying to schedule in those things. Within SFU itself, we have the mentor connections program, so I've been using those resources. They've

given us office space to operate from. And that branches out to so many other opportunities."

Where does this go down the road? Will it sell off to Google for trillions of dollars? "That would be ideal," says Manson. "I don't think Google would be interested in the kiosk side of the business, but I think they might be interested in our mobility research. I see us integrating heavily with mobility devices, perhaps with a 10-20 year business. We'll see what happens, right? We just hired on our first guy last week, and that's a nice change to the business. It's exciting for us and we've got a couple of volunteers working professionally for us, so we've got a bit of an organization now."

Check out this up-and-comer new Board of Trade member at [www.maptmedia.com](http://www.maptmedia.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, he is the founder and Managing Director of Border Gold Corporation.

# Economic Growth Good Compared to Others

## - But Beware the "D" Word as the Economy Slows

**Taking the economic temperature of the economy as we move into the fall, the question to Michael Levy, in his conversation with Editor Ray Hudson is: Are we where you expected us to be?**

We are basically where I expected, but perhaps a little weaker. Growth in Canada in the first half of the year has been very significant, there are other countries that look at us and say WOW! Our dollar and our stock markets have held very well, but I see a turn coming as we move into the fall. Economic numbers are weaker, the US economic recovery is gasping for breath as the government stimulus comes off, and the private sector is just not stepping up to the plate. They're very afraid of where the economy

is going and so they're not hiring. Unemployment is staying high, and that's cast a bit of a pall over the North American economy. It looks like it's going to get weaker into the fall, and my absolute biggest worry is the "D" word, deflation. We're seeing bond yields come down significantly. The recent consumer price index inflation rate (1.6%) is taking the pressure off of the Bank of Canada to raise interest rates this month (September). They don't have to now, but what's more worrying is that longer-term rates are coming down also.

Now, if you're going to buy a house that's good because your mortgage rates are going to come down, and if you're in a strong position you can negotiate a 5 year mortgage at just

under 4%. But in the broader economy, the bond market doesn't show any strength, and as the yields go down, the cost of mortgage money goes down. That signals a weaker economy.

My concern is how we're going to get out of this and move to significant growth again. I think we'll bump along the bottom for a few years. That doesn't mean we'll go completely negative, but we could have ups and downs without making any significant progress. In fact, it could be the Japan scenario, which started in 1989 and continues to today. At the peak, their Neikki-Dow was about 38,500, and came right down. It rallied a few times in the 20 years, but even now it's sitting at 9,100 and will likely carry on like that for some years yet.

This is the scenario I'm afraid of for our economy, our stock markets.

**BC has tended to weather the storm better than anybody, do you see us continuing like that relative to everyone else, or do you see us dropping off as well?**

We will drop off, but not to the same extent. With our natural resources, the fact that our port is the gateway to Asia here, we do have a high-tech industry, and tourism is reasonable, so I would say we'll probably weather it better than most, but it's not going to be banner years here either.

**We're seeing a huge price differential between Ontario and BC in both fuel and energy. That's got to impact the economy.**



# Speaking of Success

## - Speaking Skills Spell Business Success

One of the main objectives of the Surrey Board of Trade, is to promote our members as the best that they can be in conducting business. One of our prime tenets is successful networking – which is only successful if one can communicate effectively. And effective communication is key to every aspect of your business, whether it's conveying confidence and knowledge when presenting to clients, suppliers, or even employees and colleagues.

We have many accomplished communicators in the SBOT, but there are always improvements that will make us and our businesses more effective.

Toastmasters International (TI) for many years, recently spoke with editor Ray Hudson on his return from Palm Desert CA, where he competed in the TI World Competitions. He placed in the top nine in the world.

"I won the right to represent British Columbia, by competing and winning each level starting from my club, Surrey Business Friends, right up to this competition. Probably 30 thousand people started competing at the club level, so I felt really honoured to have reached the world final."

Founded in 1924 in Santa Ana California, the organization has grown



SBOT Member Jamie MacDonald placed in top 9 Speakers in the World

Member, Jamie MacDonald the President of Maximum Impact Training & Development, actively involved in

to over 250 thousand people in 12,500 clubs around the world. TI "offers a program of communication and lead-

# Environmental Leadership Project in Surrey

## - Climate Smart Training Program

The Surrey Board of Trade and the City of Surrey partnered this year to present the Climate Smart Training Program. This pilot program was offered to interested businesses to provide them with one-on-one technical assistance, access to web-based Green house Gas (GHG) Management Tool, and an expert review of GHG inventory.

Climate Smart, through the 3 sessions that have taken place, have provided hands-on training to small and medium-sized businesses, taking them through the process of creating a greenhouse gas emissions inventory and developing effective reduction strategies with a focus on cost savings and brand development. It is designed to train key staff and provide them with the tools to become more competitive in an era of carbon regulation and volatile energy prices.

### The participating businesses were:

- 99 Truck Parts & Industrial Equipment Ltd.

- Blue Pine Enterprises Ltd.
- Blackwood Partners Management Corporation
- Cobra Electric
- Corporate Images
- Emterra Environmental
- Friction Fit Insulation Inc
- Hazelmere Organic Farm
- PDQ Post Group Inc
- Russell Brewing Co.
- Tri-Arrow Industrial Recovery Inc.
- Surrey Board of Trade

They will be recognized at the September 16th Environmental Awards Luncheon at Eaglequest Golf Course. If you would like more information about this, please contact Anita Huberman at [anita@businessinsurrey.com](mailto:anita@businessinsurrey.com)

ership projects designed to help men and women learn the arts of speaking, listening, and thinking". It continues to be a critical piece in the success of many people in business, entertainment and all walks of life in 120 countries around the world.

Asked why someone running a small business would really need this, he replied,

"There's always the fear that afflicts some people when they have to speak to a group of people, and being involved in Toastmasters helps a person get over that quite quickly. What takes longer to learn is organizing your thoughts. Whether you're a two or three person company or an employee in a 200 or 2000 person firm, you've got to relate to your boss, the people who report to you, colleagues, customers, shareholders and even occasionally members of the media. There's a lot of communication going on in everyday life. If somebody stops you in the hall and asks your opinion on some matter, you'd better be able to deliver your thoughts in a coherent way in about 2 minutes. Or

people who don't speak up at meetings may be thought of as not having anything to contribute."

"So whether you work in a large firm, or run your own small company, nothing gives you a return on investment like communication training. You know, none of us really knows how we come across when we do communicate and there's nothing like having a safe, caring group around you to provide honest feedback on your communication and offer suggestions on how to be even more effective."

The Surrey Board of Trade has long been a strong supporter of TI, having started the Surrey Business Friends. The club meets every Thursday morning at SFU Surrey, Room 3120. Anyone is welcome to attend. For more information, call Neal Negrin, 604.999.6181, [npnegrin@shaw.ca](mailto:npnegrin@shaw.ca).

Toastmasters – don't go to work without it!

LEVY cont. from previous page

Not only are we impacted by other domains outside of the province, but there's a huge gas price difference between Costco in Surrey and in Abbotsford, where the rate is \$1.01 per litre (versus \$1.18 here). It gives you an idea of what our Metro

Vancouver Regional District tax hit is on a litre of gasoline. So when you've got 17 cents a litre difference from Abbotsford, you just can't keep piling on the taxes and expect people to hold any degree of consumer confidence as their discretionary

income is eaten up. The recent increase in electricity (37%) is a huge amount and way above the Canadian average (about 14%).

Two things we must remember, the public can't keep absorbing these costs. Though

we have the lowest corporate and individual income tax rate in Canada, when you start piling on the taxes and license fees in order to do things, you threaten the economic resurgence, because without disposable income and consumer

confidence (that's 70% of your economic activity), confidence that they'll have income, employment or be able to afford the necessities of life, people will pull back. And if that continues, deflation becomes a real worry.



# Book **The Headlines** for your next party!

Christmas | New Year's | Staff Parties

**Halloween - October 30th - Central City Brew Pub**



Fresh off a main-stage filled summer of festivals and corporate concerts, Surrey's own rock band The Headlines are taking bookings for staff parties and Christmas parties across the Lower Mainland. And if you hurry, you can still book the band for New Year's.

**To book The Headlines, call 604-506-0006**



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DAL HOTI AND THE HEADLINES



GEEKING OUT *cont. from page 3*

ple no longer want to be chained to their desk. Notebooks today offer very high capacities and processor speeds to handle most tasks.

"Consumers should look for a minimum of 4GB RAM together with an Intel Core-i3 or higher processor. This will allow them to have maximum performance while still going for an ultra thin design and form factor," said Shrey Thakrar, Senior Merchandise manager for Future Shop Laptops.

"We carry some very thin and light models that are targeted towards a segment of consumers who would want ultra thin and light portability without compromising performance." Thakrar recommends models; HP Envy 14-1050CA with 14.5" screen, HP Envy 15-1270CA with larger 15.6 screen, Sony Z122GXB with 13" screen and the Y216FDB with 13.3" screen.

For businesses that work with a lot of graphics and design files an Apple MAC computer is the best bet, although a bit pricier than PCs. Netbooks are also an option – these are smaller versions of laptops that strip out all the extras like CD/DVD drives. They can be found for as low as \$250 now and are handy for travelling and mainly used for surfing the web and answering emails.

"Wireless Internet Sticks from Rogers, Telus and Bell will

help out anyone with a "mobile" office, allowing for hi-speed wireless internet connection wherever there is cellular coverage," said Catherwood. These small devices simply plug into your USB port and require a data plan with the carrier.

Something gaining in popularity that can save your business a lot of money is Voice Over IP (or VoIP). This technology uses the world wide web as your phone line which can be free or require a low monthly fee for unlimited calling. Skype is the most popular and can be downloaded online and used with a Skype-enabled phone that plugs into your computer's USB port. New to Canada is Magic Jack which is simply an adapter that plugs into your USB port and becomes a telephone jack you can plug any home phone into and have unlimited North American calling for fifty dollars a year. Services like this are getting better and better and are saving people hundreds to thousands of dollars a year.

To round out your business network you may want to go "wireless" in the office. A wireless router allows you to use your laptop anywhere in the office and can be set up to allow everyone to use it and access each other's files, calendars etc. The best router for a business is a wireless N router as it is the latest and fastest router for data transfer/downloads and internet

browsing. You will definitely want to secure it. Require a password to access the wi-fi network, or you leave yourself open for outsiders to hack into your files.

For small business you may want to get a home printer, as professional ones can be pricey. Many retailers will discount a printer with your computer purchase. The best printers to look for are called "all-in-ones" – they provide you with a printer, scanner, copier and fax – all key business tools, and a good printer can be purchased for fifty to one hundred dollars. Make sure your printer is a brand name to ensure you will always be able to find the ink cartridges.

Fax machines can cost you about one hundred dollars or more, plus paper refills. Many printers or copiers will have fax capabilities and can be set up through your network to receive "virtual faxes" which come through as computer files – this can be valuable for storing the files and also to save paper – they can be printed as needed.

Some businesses will purchase their electronics south of the border. There may appear to be some savings – for example the Sony VAIO EB series of laptops start at \$719.99 on their US website and \$899.99 on their Canadian site. The price differ-

ence is a factor of the exchange and transport costs, taxes and duties manufacturers must pay when they are brought in from the US or Asia. If looking to save costs buying in the US you must factor in the costs of travelling there to purchase and the taxes and duty you will need to pay on it. In the end the savings may not be worth the hassle.

There are always going to be add-ons that you will want to buy – it is best to shop around or try to download programs or use services available online. You will definitely want to ensure your computer has Microsoft Office, as Word, Excel and Powerpoint are essential business tools. If you have a lot of files and need more memory you may want to look at buying an external hard drive – prices on these have come way down over the years and you can find a one terabyte hard drive for just

\$150. If you want to get fancy for presentations you could add on a webcam to present to clients around the world, or a small media projector for in-person presentations.

Online you will find programs and services to do just about anything either free or for a fee – conference calling, web meeting hosting, conversion tools like turning word documents into PDF files or other formats your clients may use. The possibilities are endless.

You truly can geek yourself out and make life in business much easier at the office and on the go. The business world has certainly changed over the years and now is the time to step into the technology age and reap the benefits. ☺

- By Michael Yahn, BIS Contributor



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Tatyana Domilovskaya, Regional Director, Canada Eurasia Russia Business Association-Vancouver Chapter with Surrey Board of Trade President, Nigel Watkinson



M. Alexandre Garcia, Consul General of France with Surrey Board of Trade CEO, Anita Patil Huberman and MLA Dave Hayer

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## ACROSS the BOARD

## Congratulations

For the second year in a row, Surrey's **Audio Video Unlimited** store was recognized by their corporate head office as "Top Store for Sales Increase in 2009". **More info: 604.587.7000.**

**Kwantlen Polytechnic University** was named a 2010 Progressive Employer of Canada by Connect Moms, momcafé and Lisa Martin International. Kwantlen is the only Canadian post-secondary institution named on the list this year. They were recognized for parent friendly employee benefits. **More info: kwantlen.ca.**

**Steve Lake**, Ca has received a Community Service Award from the Institute of Chartered Accountants of BC (IABC). The former partner with **MacKay LLP** in Surrey has an impressive list of volunteer work with a large and diverse number of community, sports, non-profit and business organizations. **More info: www.ica.bc.ca.**



BC Ambulance Service reps Paul Juszko and Pascal Rodier at McHappy Day.

Lower Mainland and Fraser Valley **McDonald's Restaurants** have raised \$38,367.17 for **Surrey Memorial Hospital Foundation** during this year's McHappy Day. **More info: www.smhfoundation.com.**

**Glynn and Susan Thomas of Printfastic Printing Ltd.** started a "Fresh Start" fundraising campaign with the **Surrey Foundation** to raise a sustainable scholarship for young moms at Guildford Park Secondary. In September, they'll have \$500 for the first recipient. **More info: 604.572.1133 or www.surreyfoundation.org.**

**Ocean Crest Wine Club**, of south Surrey, won 4 medals at the latest Winemaker Magazine wine competition. They won silver medals with their RJ Spagnols Cru Select Platinum Australian Chardonnay and RJ Spagnols Cru Select Platinum Chilean Malbec. **More info: 604.535.2310.**

**John Kageorge**, at **Vital Communications**, has won the 2010 Outstanding Achievement Award from the Canadian Public Relations Society (CPRS). Kageorge was honoured for his work as the chair of the 2009 CPRS National Conference in Vancouver. Congrats John.



**Surrey Memorial Hospital's** surgical department will gain two new specialized instruments to combat tumours, following a \$93,548 donation by **The Cedar Club Society - Knights of Columbus Council #4767**. **More info: www.smhfoundation.com.**

## Announcements

**Dr. Mahsa Farsh-Chi** has recently bought the **Art of Smile Dental Clinic** at #35 - 15300 105 Ave, Surrey. She is a graduate of the UBC dental school, and a member of California Centre for Advance Dental

new store is on Fraser Highway. Founder **Tony Singh** invites everyone to visit. **More info: www.fruiticana.com.**



Studies with expertise in restorative and cosmetic dentistry. **More info: 604.585.3515; info@theartofsmile.ca.**

**Back in Motion's Skills Connect for Immigrants Program** helps clients

reach their employment goals. Upcoming topics include: Human Resources, Teaching, IT, Finance and Accounting and Health Occupations. **More info: 604.575.3800; www.backinmotion.com.**

**Black Belt Academy & Karate for Kids of Newton** has new employees: **Mark Wilson**, 3rd Degree Black Belt, part-time instructor, and **Nathan Vancuylenburg**, 2nd Degree Black Belt, summer intern instructor. Both were very active at the Newton Community Festival, promoting the Karate Kid movie at the local Strawberry Hills theatre. **More info: http://www.surreyblackbelt.com**

**Black Bond Books** has a new 'Reading Rocks' program. The program offers a special fast track card to kids to 15 years of age. For the younger set they offer craft days at many locations. Participants can also review books and be book critics. Prizes and draws. **More info: www.blackbondbooks.com; 604.536.4444.**

**Brian Choi** has joined **Central Automotive** as service advisor. Choi is an experienced service advisor, a 2nd year Automotive Technician apprentice, and speaks both Korean and English. **More info: www.centralautomotive.ca.**

**Classic Impressions** has new recycled, environmentally friendly house stock: Save-A-Tree 60lb 100% PCW White Offset and have been a Q-Base company since 1998. **More info: 604.524.0852; www.classicimpressions.ca.**



**Naz Kullar** has been appointed as the new Vice-President, Human Resources at **Community Savings Credit Union**. Ms. Kullar is taking over for recently retired **Judy Towill**. **www.ComSavings.com.**

The Surrey Branch of **C.S.T. Consultants Inc.** is celebrating the 50th Anniversary of their Canadian Scholarship Trust Foundation that helps families with education plans for their children. **More info: 604.594.7200.**

**FASTSIGNS Surrey** just invested in the latest wide format printing technology. It includes a latex (water) based ink (printer) that is outdoor durable and is totally recyclable, with no noxious solvent inks that pollute. They also make signs from completely recyclable products. **More info: 604.599.6677.**

**Fisina Scientific** now offers a consulting service on air/water/soil contamination and environmental law. They also have a multi-disciplined staff to provide advice and assistance. **More info: 604.582.4283.**

**Jas Cheema** has been appointed Leader, Diversity Services for **Fraser Health**. Cheema holds a Masters in Professional Communications. Her background includes leadership roles at Surrey Memorial Hospital, Royal Roads University, UBC Centre and the Surrey Public Library. **More info: www.fraserhealth.ca.**

Local business owners **Kristi Ferguson** of **Double You Business Services** and **FraserValleyPulse.com**, and **Danielle Knowles** of **Red Pencil Editing Services** are hosting Fresh! Fraser Valley's Finest, at the Ramada Plaza & Conference Centre in Abbotsford, on September 25. Discover unique, independent local shops, services and artisans, and network with other professionals. **More info: www.freshfraservalley.com; kristi@fraservalleypulse.com.**

In September, to celebrate its 15th anniversary, **Fruiticana** will open its 15th location. The

**Yaser Shaheen** the Manager of **Hakeem Optical Ltd.** will open their new store at 13776 104 Ave, Surrey in August. They'll offer eyeglasses, sunglasses, contact lenses, and have an optometrist on staff for eye exams. **More info: www.hakeemoptical.ca; 604.587.0022.**

**June Strandberg**, founder of **Just Beginnings Flowers** has retired from her executive duties, but will continue as a volunteer. Just Beginnings Flowers supports a floral training, work experience and job placement service for people who face barriers to employment. **More info: 604.783.2161.**

**Casey Morley** has been hired as the **Just Beginnings Flowers' Business, Sales and Marketing Manager**. Casey has over 25 years experience in the floral industry. **Jane O'Connor** is the new General Manager. She has over 10 years of experience in the social enterprise sector. **More info: 604.783.2161.**

**Phillip Weinstein** and **Dr. Mychael Gleeson** have been appointed to the Board of Directors of **Kinsmen Place Lodge**. Weinstein owns and operates United Elevator and brings a wealth of knowledge in fundraising and business best practices to the board. Dr. Gleeson is a behavioural scientist and counselor. The entire Board is poised to launch a fundraising campaign for its new home at 9650 137A Street. **More info: kstrath@kinsmenplace.org.**

Staff and volunteers from **La Belle Fleur Floral Boutique** and **EH Florist Inc.** took part in Teleflora's Make Someone Smile Week. The team, led by **Tracy Bell** of La Belle Fleur and **Lorraine Corbett** of EH Florist, spent July 18 making up floral designs in Teleflora's Be Happy Mugs and delivered the flowers to two Surrey seniors' homes. **More info: www.labellefleur.com.**

**Shelley Ross** has joined **Lantrax Logistics Ltd.** Ross brings seven years of logistical experience to the Lantrax group, which provides a wide range of transportation services. **More info: 604.514.4900; shelley@lantraxlogistics.com.**

**MAAK Enterprises Ltd.** has relocated to Surrey from Delta. Their new contact information is Unit 201, 8299-129th Street, Surrey, BC V3W 0A6. Ph: 604.598.1144; F: 604.598.1199.

**MAPT Media** has been awarded the contract for development of interactive wayfinding signage for **SFU Vancouver's** campus. The new map, designed for large 46" HD touch displays, will feature 3D models of SFU Vancouver's 4 separate buildings. **More info: www.maptmedia.com.**

**NitroLube Lubricants' NITROSEAL** is now being used by an electric scooter manufacturer. NITROSEAL, a new bio-degradable "GREEN product" tire coating, prevents flat tires and air loss and extends the life of the tire. **More info www.nitrolube.com.**

**PICS (Progressive Intercultural Community Services Society)** is planning two new initiatives. The first is a volunteer development and certification initiative (PROVE) to strengthen, expand and enrich the volunteer sector. The second is a Temporary Placement/Employment Agency, to match skilled and professional immigrants with employers' staffing needs. **More info: Barry Goodwin 604.596.7525 (ext. 223).**

Independent Associate **Christine Bennet-Clark**, of **Pre-Paid Legal Care of Canada Corporation** is back in BC, after an absence of 40 years. Christine is collaborating with business owners and not-for-profit associations to develop a Giving-Back Program. **More info: 604.531.2825.**

**Route 99 Tire & Auto Centre** and **Grandview Tire & Auto Centre** are part of the Ask- Patty.com network. Certified Female Friendly Dealers® in North America complete a training and certification process to learn how to best serve women and meet their needs about car buying and maintenance. **More info: www.route99tire.com.**



The **Royal Canadian Theatre Company (RCTC)** is presenting the comedy classic "No Sex Please, We're British", Sept. 21-25. **More info and tickets: Vancouver 604.501.5566; www.arts.surrey.ca; Coquitlam 604.927.555; www.evergreenculturalcentre.ca.**

**RCTC** presents "Shirley Valentine", by Willy Russell. September 16-18, 2010 at the Surrey Arts Centre. **More info: 604-501-5566; www.arts.surrey.ca.**

**Kim LaBrecche** and her team have resumed operations under their previous name of **Saklas & Co. Chartered Accountants**. They were previously Traher LaBrecche Chartered Accountants Inc. Their contact information remains the same. **More info: 604.531.2292; www.saklasaccounting.com.**

**Semiahmoo House Society Foundation** assists people with disabilities to secure employment. They are looking for local businesses participants, full-time, part-time or in contract positions. **More info: Kyli Lum at: 604.536.1242 ext 233.**

The **Surrey Employment Resource Centre Newton** is entering its 13th year. They offer no cost professional employment services to job/career seekers and employers, with funding from the British Columbia-Canada Labour Market Development Agreement. **More info: Susan, 604.501.2224; susan@serc-n.com; www.serc-n.com.**



The Faculty of Applied Sciences at **SFU Surrey** is introducing a new program called "Systems One" for first year applied science students. All students intending to complete programs in mechatronic systems engineering or software systems will complete their first year within Systems One. Combining the two systems will capitalize on synergies between the two program areas. **More info Marilyn Trautman, asadvise@sfu.ca.**

On September 23rd, **Surrey Hospice Society** is hosting their 'Do You Doodle' cocktail reception, art exhibit and auction at **Eaglequest Golf and Country Club**. The exhibits are framed doodles by celebrities and

artists who submit their artistic contributions for auction the fundraiser. 5:30-8:30pm for cocktails, appetizers. **More info: 604.543.7006; www.surreyhospice.com.**

This year's **TB Vets Charitable Foundation's** Green Zebra guide hits shelves in September. Green Zebra is the Lower Mainland's only sustainability-themed coupon book and lifestyle guide. They have corporate gifting, retail distribution, and fundraising opportunities. **More info rebecca@greenzebraguide.ca; www.greenzebraguide.ca.**

**WCG Business Services** now offers flexible and customized training services in Human Resources, Leadership and Team Dynamics Effective Marketing Using Web 2.0, and Customer Experience. They can customize a training plan for your organization and help you explore funding options. **More info: 1.888.562.9283; training@wcginternational.com.**

## Artist Of The Month

Artist Tracy Majhen is currently displaying her work at the Surrey Board of Trade (101-14439 104 Ave, Surrey). For information on art rentals or purchasing, call the **Arts Council of Surrey** at 604.585.2787.

## NEW MEMBERS:

532171 BC Ltd.  
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Bollywood Banquet Hall & Convention Centre Ltd.  
Bradley Music Professional Event Planning Service  
Castle Creek Contracting Ltd.  
Certified Management Accountants Society of BC  
Christina Cummings - Student Member  
Crocus Inc.  
Eagle Mountain Excavating  
Empire Vehicle Solutions  
Health Harmony Acupuncture & TCM Treatment Ltd.  
Kelsey Filion, Lal B. Baniya, and Michael Torp - Student Members  
Office Team  
Palm & Company Legal Counsel  
ProInfo Solutions Inc.  
Robert Half Finance & Accounting  
Robert Half Management Resources  
Robert Half Technology  
Shaun Greffard of TELUS  
Silver Wood Venture Ltd.  
Sky Ride Crane Services Inc.  
Sunshine Coast Health Centre  
Surrey Pain & Wellness Clinic  
TB Vets Charitable Foundation  
The Art of Smile  
Traher & Company Inc.  
Wayburn Digital Media Inc.  
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## Congratulations

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## ONGOING SPONSORS

**Sheraton Vancouver Guildford Hotel**  
604.582.9288  
Official event sponsor for the Surrey Board of Trade.

**Arts Council of Surrey**  
604.585.2787  
Official artwork supplier for the Surrey Board of Trade office.

**Canadian Springs**  
604.764.0608  
Official water supplier.



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Agreements, futures and options	546,259	75,678	32,088	19,007
Energy contracts	862,763	394,980	276,062	209,999
Energy Contracts				
Swaps	1,068	1,025	2,874	3,789
Interest				
	25,873	24,175	18,600	22,814
Exchange				
Options and options	162,025	7,652	7,524	599
Exchange contracts,				
Options	188,966	32,852	28,998	27,202
Contracts				
	29,200	17,500	3,209	860
Options	388,921	159,254	36,547	15
Energy contracts	418,121	176,754	39,756	875
	32,102	2,562	3,256	2,258
	11,236	25,689	39,456	16,523
Amount	\$ 1,513,188	\$ 632,837	\$ 387,528	\$ 256,855
(millions)				
	Gross amount		Specific allowance	
	2008	2007	2008	2007
Grants	\$ 53,256	\$ 64,025	\$ 16	\$ 3
Summer installment	38,952	35,065	2	3
Government loans	63,488	55,265	160	135
owed or purchased				
Agreements	87,098	31,562	-	-
	192,194	185,917	178	141
Liability under acceptances	12,532	7,336	-	-
	\$ 205,326	\$ 193,253	\$ 157	\$ 153

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