Board Director Nominations
Through March 31 ............... p5

Education: On a Global Scale
Conversation with Arvinder Bubber ... p13

BUSINESS LEADER’S TRIP TO INDIA
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Crossing The Line

- The Challenge of Maintaining the Bridge across the Border

Crossing the line: something taken for granted by Americans and Canadians going back and forth across the 49th parallel, until 9-11-2001. Since then, necessary security concerns would have made it increasingly more complex for the "children of a common mother" to get together, were it not for a research initiative which may now be in jeopardy.

Don Alper is the Director of the Center for Canadian-American Studies, the Border Policy Research Institute, and a Professor of Political Science at Western Washington University in Bellingham, Washington. David Davidson is the Associate Director of the Border Policy Research Institute. They spoke in Bellingham, Washington, a place so close to Canada-US border.

The Center for Canadian-American Studies began 40 years ago when a group of faculty members, many of them Canadians and community leaders, believed that they should be teaching "Canada," particularly in Washington, a place so close to the border.

That led to an academic program; the Center for Canadian American Studies, which comprises:

- Curriculum, including an interdisciplinary major and minor in Canadian American Studies
- Outreach, to produce curricula and help train K-12 teachers across America, so they can teach about Canada and Canada-US relations
- Business relations; having expert staff who can speak authoritatively about Canada-US trade issues and facilitating specific research on Canada-US trade relations
- The establishment of the Ross Distinguished Professorship in Canada-US Business and Economic Relations in 1988 reflects the fact that it was important to have that kind of expertise on this campus.

"Because 9-11 raised such a huge interest in and about the Canada-US border, there was an interest that the university create some kind of focused institute concerned with issues related to transportation, border infrastructure, security and trade, in this specific NW corner of the state," recalls Alper. "So we created the Border Policy Research Institute, launched with a grant from the U.S. Department of Transportation. The Institute is very closely related to the Center for Canadian-American Studies, but officially separate."

Why should a business person in lower mainland BC, be concerned?

"Obviously Canada and the US are each other's largest trading partners," says Alper. "Trade relationships are enormously dynamic and will only increase, particularly with the Pacific Rim opportunities for both the state and the province."

"The border is really a potential choke point for the massive amount of goods and services and tourism. If the border isn’t functioning well, there are enormous delays for cargo, and many people won’t travel north or south because they don’t want to deal with hassles and long line-ups at the border. These problems have severe economic consequences for both BC and Washington State."

"Although it’s not an advocacy organization, we’re clearly interested in making the border work more efficiently. Certainly for business people in Vancouver, the lower mainland, and Washington State, there is a strong interest in having an institute like ours available to do the kind of research we do. I don’t think any other entity is focusing on producing good evidence-based research on border issues and problems related to trade and mobility, to the same level."

That research provides the knowledge base necessary to deal with these issues at local, state and province, and the federal levels of governments for both countries as well as the private sector right up to the Canadian and US Chambers of Commerce.

David Davidson also added an additional perspective to the impetus for the work being done here.

“We can’t neglect the social interaction and the fabric of the cross border culture that has grown up in this region. People choose for pleasure purposes to cross the border in one direction or the other for church, clubs, for shopping. Close to 90% of the traffic across our border is discretionary.” This means that without an efficient border interaction of this kind is likely to decrease.

see CROSSING THE LINE page 10

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JANUARY/FEBRUARY 2011
Leadership on Two Key Issues Affecting Our Economy

A New Year arrives, and with it comes potential new leaders for our 2 major political parties in BC and possibly some new approaches to Government. One thing is for sure – all the contenders will be asked what their positions are on a number of key issues affecting our economy. Two of those are likely to be Minimum Wage and HST.

The future of HST impacts all of us in BC, and the sooner we get a decision on whether it stays or goes the better. The uncertainty hanging over this is detrimental to the business climate. The SBOT and the BC Chamber of Commerce both support the tax.

In theory, the Minimum Wage law also affects all British Columbians but in reality impacts very few. In November the SBOT debated the Minimum Wage issue and then passed the following Motion – “That the SBOT supports an increase in the provincial minimum wage to a level more reflective of the cost of living in BC, that the increase to the higher level be made incrementally to ensure a smooth transition to that level and that the minimum wage be reviewed by government on an annual basis.”

Before the Board discussed the Minimum Wage issue, we polled our members and of those who replied, 77% supported an increase.

The minimum wage in BC was last raised in November 2001 and currently we have the lowest minimum wage in Canada and the highest cost of living. The minimum wage is $8.5 an hour for most workers and there is still an ‘entry-level wage’ of $6 for those who are applying for their first paid job and which is effective for their first 500 hours of work experience. According to the WorkRights group in BC, about 4.6% of working British Columbians earned minimum wage in 2006 and of these, 38% were aged between 15 and 19 years.

Some people argue that a minimum wage is irrelevant and that the law should be abolished. However, every province and territory in Canada has a minimum wage, and generally, a minimum wage exists in most countries around the world.

The question that is often raised is – ‘Does a higher minimum wage create job losses?’ The arguments for and against this thesis have raged ever since Minimum Wage was first introduced in Canada in 1918, and there is no conclusive proof one way or another. Economic theory would seem to dictate that employers will cut back on hiring if minimum wages are increased but this does not seem to be the general practice. A study done recently by the US Department of Labor reported that 3 American states, which did not have minimum wages, had unemployment rates greater than 3 other states whose minimum wage was actually higher than the federal rate.

Alan Blinder, a former Federal Reserve vice-chair and Princeton economics professor, was quoted as saying – “My thinking on this has changed dramatically. The evidence appears to be against the single-minded theory that a modest increase in the minimum wages causes substantial job loss.”

It is unrealistic to think that we can dispense with the Minimum Wage law. It has been in existence for close to a century and is a world-wide practice. However, the key questions to be answered might be: ‘What should the minimum wage be set at? Should it be at a level that provides a livable income? Should it be set at a percentage of the average hourly wage in BC? Should minimum wage be related to age as it is in some countries, with those under 21 receiving a smaller amount? Should minimum wage be less for those in industries where gratuities are normally received? Perhaps these are legitimate questions to put to the potential leadership candidates for both our major political parties.

Walt Disney World Came to Surrey

The Surrey Board of Trade and Kwantlen Polytechnic University brought the magic of Walt Disney to Surrey for the first time, at the end of November. Over 300 businesses attended a full day conference to learn the quality customer service principles that Walt Disney is famous for around the world. And in 2011, we’re bringing them back. So stay tuned.

Disney is special because it emulates showing what you can do to treat your customer right. You don’t just talk about it, but you go above and beyond – and that means thinking outside of the box. When you are with a customer or your employees, you are performing. You are never showing how tired you are, how busy you are – you are there in that moment for that one customer in front of you. And it doesn’t cost a thing, just thinking how to create those little wows that will make a service experience memorable. This is the same in a retail environment, construction, manufacturing, government, not for profit - all industries!

Disney is also special because it taught me, through this course, that we need to celebrate failure. If we are not trying new things, new strategies, then we are not making our business move forward. Yes some things will not work out, but some things will.

In the Disney Language, the ‘Value Chain’ to understand your competitive advantage and to define what success looks like is in the form of:

- Quality Cast Experience (Staff) +
- Quality Guest Experience (Clients) +
- Quality Business Practices (Processes) = Future

Staff are to be charged with the responsibility of creating that quality guest experience and carrying out the business practices. As your business grows, it is more critical than ever to recognize the importance of maintaining a quality Cast Experience. It is your Cast (staff) that bring your success formula to life.

We are Guest-Driven (clients). The guests are the central focus of everything that we should do. We must continually concentrate on exceeding our Guests’ expectations. This is why we are in business.

We strive to continually find new ways to streamline, simplify and add value. This is how your business will be successful in the long run.

Disney’s life and its business practices have evolved and changed, from small creative partnerships to one of the most successful companies in the world. It is critical, as Disney has done and advised at this conference, to maintain the appropriate balance between these facets of doing business.

As Walt Disney said, “Get a good idea and stay with it. Dog it and work at it until it’s done, and done right.”

Wear Pink on February 23rd

Bullying is a major problem in our schools, workplaces, homes, and over the Internet. The Surrey Board of Trade invites businesses to help raise awareness on these issues by wearing pink on February 23rd, 2011. The Surrey Board of Trade encourages all of you to wear something pink to symbolize that we are a society that will not tolerate bullying anywhere.

Why Pink? It originates from an incident that happened when two Nova Scotia high school students organized a school protest in sympathy with a new Grade 9 boy. The boy had been bullied for wearing a pink shirt to school, thus the two students handed out pink shirts to all boys in the school, making a non-violent statement that bullying will not be tolerated.

CKNW will be promoting this en masse in February. You can purchase pink shirts from them at info@pinkshirtsday.ca or call (604) 331-2873 or check out the website www.pinkshirtsday.ca. All proceeds go to benefit Boys and Girls Clubs.
Call for Nominations
- Be a Board Director:
  Influence the direction of your city

Each year in accordance with the bylaws, the Surrey Board of Trade elects new members to the Board of Directors to provide leadership and direction to our organization. This is your opportunity to initiate new ideas to affect, inform and influence the Surrey business community. A Director of the Surrey Board of Trade must be committed to leadership and is expected to perform specific duties within the business community.

WHAT IS EXPECTED OF DIRECTORS?
The Surrey Board of Trade has incorporated selection criteria to guide the Board in determining who should be recommended as per bylaw 9.2: The Nominating Team will recommend at least one candidate for each vacancy on the Board.

The bylaws mandate that any board director shall be:
• a member in good standing for a minimum of two years,
• free of any conflict of interest,
• be willing and able to attend board meetings on a regular basis.

In addition, it is highly desirable that candidates should be able to demonstrate a familiarity with the Board of Trade’s operations and activities and show a level of involvement that demonstrates an ongoing commitment to the Board of Trade’s goals and objectives.

Current involvement in a Board of Trade Team is an excellent way for a candidate to gain experience and demonstrate commitment. In addition, the Board recognizes that it should represent as broad a range of industry as possible. This is important for the Surrey Board of Trade to be effective, forward thinking and have the ability to provide worthwhile input to municipal, provincial and federal regulators on a variety of issues.

CALL FOR NOMINATIONS
We are now accepting nominations from the Surrey Board of Trade membership. Nomination packages can be picked up at the Surrey Board of Trade office or e-mailed to you, and must be submitted to the Surrey Board of Trade office by 5:00 pm by THURSDAY, MARCH 31, 2011. Two members in good standing must sign your nomination.

Interviews with the Nominating Committee will take place afterwards. Ballot packages will be sent to all voting delegates (members) in good standing in May 2011.

If you have any questions or would like a nomination package, please contact Anita Huberman at the Surrey Board of Trade at 604.581.7130 or at e-mail: anita@businessinsurrey.com.

Accomplish 2011 resolutions
Rewire your thoughts, remove negative patterns, instill positive ones. Reprogram yourself, like a computer, to take on new roles, goals and mental patterns that lead to positive habits, more wealth, better relationships and improved health. Increase SELF CONFIDENCE, lose WEIGHT, lessen PAIN, freedom from PANIC ATTACKS & FEARS, release STRESS, be ALCOHOL free, QUIT SMOKING in ONE session!

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Earl’s Restaurant – Strawberry Hills

- Leadership over management

Earls Restaurants was begun in Edmonton in 1982 by Leroy Earl Fuller. He then brought the restaurant to Vancouver where its popularity exploded. More than twenty years later, Earls restaurants populate areas across Western Canada, the United States, and Ontario. The restaurant remains a family-run, private business with many equity shareholders. Leroy handed the management reins over to son Stanley Fuller in the mid-1990s. Fuller also owns Joey Tomato’s Mediterranean Grill.

At the Strawberry Hill store, Lee Ellis, is Restaurant Leader and Andy Slinn, is Kitchen Leader. They spoke with editor, Ray Hudson, who asked about their rather non-traditional titles.

LE: For us it starts with out kitchen – it’s the soul of our restaurant. We make 90% of our sauces and our food in-house, from scratch, every single day. So to take that kind of magic from the kitchen out to the guests each day, telling product stories every day, like how our chicken and food is never frozen. You can’t get that in other places. We have a fresh baked bread program that is going on right now. Our burger buns, our pizza dough, our ciabatta bread is all done every morning from scratch; we never carry it over. So the kitchen is the soul, the fresh ingredients and the great people we have, the product telling stories and flavours that guests can’t get anywhere else, that’s the magic of Earls.

On the service side of things, you can be an order taker anywhere. We can train people to ask what you want to eat and drink. We feel that the people we hire and train are people that have great personalities, that can enter the spotlight of a table and entertain a guest, creating an unbelievable guest experience that you can’t get at our competition.

When you think of restaurant, you tend to think of general public, but there’s a business focus on some of what you do.

LE: The business community is super important for us. Whether it’s lunch or dinner, the business community lives in Surrey and makes decisions about where they are going to go. We want to get involved with businesses so they know we’re here and provide an outlet for them to come in for business meetings, or like with the Surrey Board of Trade, we can host events for them; the golf tournament, Seasonal Sizzle catering, and so on.

We’re a business that survives from the community, so we want to make sure that we not only give back to the community by doing great events, but also to be that outlet for businesses to come here and have us do their events and business meetings.

You’ve talked about the kind of individual you look for to be a server. What kind of training and orientation do you apply to them that’s signature Earls?

LE: It’s a 5 day training session with everything from how important the initial greeting is, to the fundamentals of serving, hosting, expediting and even the quality of food when it comes out and what it should look like. We cover every aspect of the restaurant from wine training, to drink training, to food training. A major focus of ours is product knowledge, and that has to be 100% before they can even talk to a guest. They need the product knowledge and the personality where they can take over the spotlight.

How about in the kitchen, Andy? We’re in a day and age where a lot of people are showing up with food allergies and sensitivities. Has that made your life more complicated?

AS: It is a little more complicated, but on the positive side, there are so many tools and resources available now. With my staff, even before they come into an orientation, they will have a week of studying to do on food safety and sanitation, as well as some

of our books and checklists to study. Before they get into the business and iron up a uniform, before they get into the kitchen, they need to be aware of those things around them like allergies, food borne illnesses and all that kind of stuff. Then they come in for a two day orientation with me. Everyone starts out washing dishes, because that’s where you learn about all those skills that help you out later like being clean and organized. All the training is done by me, because I’m the only one that’s been through the whole grind. As you wash dishes, you get two shifts beside me and the same thing happens as you move through the line and into prep. Every single station has a daily routine that they get taught and I don’t sign off for them until I can give them the ok and approval.

Finally, Lee, you have something called the Chef’s Table. What is that?

The Chef’s table is a sales tool for us so the public knows what we can do. We take 5-6 guests into the back of our kitchen where I host and serve them. It’s a different look at Earls and they actually sit and eat in our kitchen. People are able to call and set those up with us. The approximate value is about $500. We can talk about price when they call, but it’s a great idea for Xmas gifts for business contacts and meetings or even outings in general.

Earls Strawberry Hill is at the north east corner of Scott Road and 72nd Avenue. Contact Lee Ellis at 604.501.2233 or go online at www.earls.ca.
events

Mark Your Calendar:

XCALIBUR BOWLING AND ENTERTAINMENT B2B
Date: Thursday, February 10, 2011; 6:00 – 8:00 p.m.
Location: Xcalibur Bowling & Entertainment (12350 Pattullo Place)
Admission: Free

FUTURE MEMBER ORIENTATION
Date: February 16, 2011; 4:00-5:00pm
Location: Surrey Board of Trade Conference Room (14439 104th Ave, Surrey)
Admission: Free

INDIA DELEGATION I INFORMATION SESSION
Date: February 17, 2011; 6:00-7:00pm
Location: Surrey Board of Trade Conference Room (14439 104th Ave, Surrey)
Admission: Free

SURREY WOMEN IN BUSINESS AWARDS
Date: March 9, 2011; 11:30am-1:30pm
Location: Sheraton Vancouver Guildford Hotel (15269 104th Ave, Surrey)
Admission: $50 each or $300 for a table of 6

NOMINATION DEADLINE: INTERNATIONAL IMPORT/EXPORT AWARDS
Date: Friday, March 4, 2011 (event: Tuesday, April 5, 2011)
Submit nominations to brianne@businesssurrey.com or fax to 604.588.7549

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New Hiring Tool introduced for business

The Surrey Board of Trade is now participating in the Tap Into Talent (www.tapintotalent.ca) initiative as hosted by the Immigrant Employment Council of BC. On November 22nd, we, along with other employer partners which include the Community Savings Credit Union, Goldcorp, HSBC, Investors Group, M&R Environmental, Microsoft Game Studios, Port Metro Vancouver, Schneider Electric, Schenker Logistics, Safeway, Westminster Savings Credit Union, have committed as a partner and participant in the Immigrant Employment Council of BC’s Tap Into Talent resource website and the Skills International hiring resource for employers. The Surrey Board of Trade so far is the only Board of Trade/Chamber of Commerce noted as a partner and participant.

An online tool for Employers:

1. Provides employers with tools and resources to attract, hire and retain skilled immigrants
2. Includes a unique matching database (Skills International) of pre-screened, skilled and motivated internationally trained professionals, who have been tested for English language skills and are job-ready
3. Companies post jobs and the search engine makes matches
4. Employers can search for candidates and view profiles, resumes, portfolios, educational assessments and certificates
5. Additional resources allow the employer to source, track and communicate with prospective new hire, generate interview questions and view recorded candidate interviews and much more

6. No cost

The Benefits to Employers

1. Create a culturally diverse workforce and effectively service the ethnic groups with your community
2. Tap into a very highly skilled and talented group already landed here in BC
3. Identify with your clients and stakeholders through strong cross cultural communication and multilingualism
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5. There is no obligation – you just simply access the site, perform searches and interview/hire at will

Getting Started

1. View the site www.tapintotalent.ca/ and you will find a Skills International link there to access the candidate pool, and also www.iecb.ca/about/about-iecb-bc to learn more about the IECBC and their Working Groups and partners
2. Download and fill out the Employer Participation Agreement on our website, and scan/email or mail it to the locations listed on the last page of the agreement
3. You will then receive a log in and you will be able to use it when the need arises (the site is currently being populated with BC candidates)
4. Free technical support is available to you and your staff to use the site effectively
5. For additional info Email: info@tapintotalent.ca or Phone: 604.629.5364

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Crossing The Line

"Now, with respect to the research we publish, it's applicable across the length of the border. We can't forget that 90% of Canada's population are borderlands-residents and about 60% of people crossing the border are Canadians."

"From the get-go," said Davidson, "our Institute emphasized applied research, directed toward the policy groups which actually manage and make a difference at the border. Our target is federal, provincial, state and local officials. Our research focus has been trying to feed them the data they need to make decisions about how to best manage the border."

"For example, In 2007, we fielded a team of 15 students, to go to the four border crossings separating Whatcom County and the Lower Mainland and interview 15,000 drivers, going each direction, over a span of a few weeks to find out about their residence, Canadian/American, destination, what they were travelling for, how frequently they crossed the border, are they a Nexus member or not, were they in a Nexus lane or not."

This on-going project has produced a big database that's called 'border circulation analysis', to determine if there are changes needed for the road network near the border to minimize delay. It's used by the Canadian Ministry of Transportation and Infrastructure and the Washington State Department of Transportation to understand how people are using the road network and identify efficiencies.

"Aside from the road network, this information helps TransLink and the Whatcom County Transportation Authority think about the market for cross border transit services, and even for determining the market for the Cascades Amtrak service. It's a strong resource for Nexus development, which enjoys very high use in the region. This same study also showed a big pool of regular cross border travelers that could benefit from being in Nexus, particularly in the Surrey and the Bellingham regions, and identified an area for greater focus for promoting the program."

"In 2009," said Davidson, "we did the same kind of applied research for the FAST program for trucks, the commercial equivalent of Nexus, at crossings in Lynden and Sumas. We've discovered that despite the huge investment in infrastructure by BC and Washington, use of the program in our region is low. Washington State is concerned that they spent $52M building a lane at Pacific Highway for trucks to use going to Canada, which currently carries 2% of the traffic. It's become a high level topic of discussion between the Premier and the Governor with investigations about what can be done. That's where we come in to do the research to show the policy people who's crossing the border, what they're carrying, where they're going to and coming from."

"Those are examples of what we do. We attend meetings regionally to determine what the issues are that people are wrestling with in border management, and then we figure out from those issues what research we can do to provide the data stream and analytical capability to help support resolution of those policy issues. That's what we're all about."

But cuts are impacting educational facilities in Washington and WWU and will impact the program

"If the cuts continue the way they look right now, it could mean that one or the other of these programs would have to shut down," says Alper. "I think that would be a disaster, because we are unique in providing a solid educational and research outlet for Canada-US studies right here in a critical cross border region, and we're geographically and academically positioned to be really good at it. I believe the Border Policy Research Institute offers the only research capability in the region right now to actually look at the kind of topics that David was talking about. No other university has this kind of research capacity. So that could be lost and I think that would be a huge loss to the regional business community that depends so heavily on cross border business and trade."

"We've suffered severe cuts this year, so now it's a question of what will happen next year and the year after that. The university is still trying to figure it all out. The whole budget equation for the State of Washington is really in flux right now, so we're always looking at external dollars to ensure these programs continue."

From the get-go, said Davidson, "our Institute emphasized applied research, directed toward the policy groups which actually manage and make a difference at the border. Our target is federal, provincial, state and local officials. Our research focus has been trying to feed them the data they need to make decisions about how to best manage the border."

"The one thing I think our readers should take note of is that the yield on the ten year bonds of both the Government of Canada and the Government of the US is going up significantly. Those yields are where the banks in Canada finance a lot of the mortgage money that they loan out. Now there's not a huge demand for mortgage money right now, so the rates can stay down. But with any kind of a perk-up in consumer demand, the higher interest rates could see mortgage rates go higher too. In the past several weeks, they're already up in the United States about a half of one percent off their historical lows. They haven't started to move up here, but it could very easily follow the US. And that's an area of debt you don't want to be caught in if you have a variable rate mortgage, because those mortgage rates will go higher.

With respect to real estate, where are the inventory levels at currently?

There is very little left. Real estate is still pretty good. We're not seeing the same kind of figures we were at the peak, but we're selling at higher prices and we're selling more than a year ago. In fact, REmax just came out with their report that was published, it's applicable across the length of the border. We can't forget that 90% of Canada's population are borderlands-residents and about 60% of people crossing the border are Canadians."

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"For example, In 2007, we fielded a team of 15 students, to go to the four border crossings separating Whatcom County and the Lower Mainland and interview 15,000 drivers, going each direction, over a span of a few weeks to find out about their residence, Canadian/American, destination, what they were travelling for, how frequently they crossed the border, are they a Nexus member or not, were they in a Nexus lane or not."

This on-going project has produced a big database that's called 'border circulation analysis', to determine if there are changes needed for the road network near the border to minimize delay. It's used by the Canadian Ministry of Transportation and Infrastructure and the Washington State Department of Transportation to understand how people are using the road network and identify efficiencies.

"Aside from the road network, this information helps TransLink and the Whatcom County Transportation Authority think about the market for cross border transit services, and even for determining the market for the Cascades Amtrak service. It's a strong resource for Nexus development, which enjoys very high use in the region. This same study also showed a big pool of regular cross border travelers that could benefit from being in Nexus, particularly in the Surrey and the Bellingham regions, and identified an area for greater focus for promoting the program."

"In 2009," said Davidson, "we did the same kind of applied research for the FAST program for trucks, the commercial equivalent of Nexus, at crossings in Lynden and Sumas. We've discovered that despite the huge investment in infrastructure by BC and Washington, use of the program in our region is low. Washington State is concerned that they spent $52M building a lane at Pacific Highway for trucks to use going to Canada, which currently carries 2% of the traffic. It's become a high level topic of discussion between the Premier and the Governor with investigations about what can be done. That's where we come in to do the research to show the policy people who's crossing the border, what they're carrying, where they're going to and coming from."

"Those are examples of what we do. We attend meetings regionally to determine what the issues are that people are wrestling with in border management, and then we figure out from those issues what research we can do to provide the data stream and analytical capability to help support resolution of those policy issues. That's what we're all about."

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The best way to describe the outlook for the coming year is, tentative. We don't know what's happening in the global recovery. From day to day, Europe is a huge problem, more than is being made out to be, and there's certainly no way of stopping the economic woes that are going on with some of the European Euro nations from coming to the shores of North America. There isn't this huge barrier on the Europe side of the Atlantic Ocean, and I think we saw the first of that when Obama came and talked of a wage freeze for US civil servants. I think that's just the first of many of such situations that are going to manifest themselves in North America, particularly in the US. But I've got to say, with a recent study that the Bank of Canada has just come out with, that they are quite worried about the financial system in Canada, because of the rising family debt: $1.46 in credit card type debt for every dollar of income. The Bank of Canada is worried about what's going on in Europe. They're particularly worried about what's going on in the US and the shape of their recovery, and I think we have to take heed of that. To me, 2011 is a year of great caution, particularly the first six months.

"So if you can pay down your credit cards, you better move those off first."

I would. To me, debt is the most debilitating of all situations, particularly if the interest rates start up. But, there is no sign that the interest rates are going to start up any time soon. The Bank of Canada had kept their rates in December at 1%. With what's going on in the global recovery and the fact that the governor of the Bank of Canada is warning that it's not smooth sailing ahead, we are still going to keep interest rates at this level. But once they start to move, they can move pretty darned fast.

The one thing I think our readers should take note of is that the yield on the ten year bonds of both the Government of Canada and the Government of the US is going up significantly. Those yields are where the banks in Canada finance a lot of the mortgage money that they loan out. Now there's not a huge demand for mortgage money right now, so the rates can stay down. But with any kind of a perk-up in consumer demand, the higher interest rates could see mortgage rates go higher too. In the past several weeks, they're already up in the United States about a half of one percent off their historical lows. They haven't started to move up here, but it could very easily follow the US. And that's an area of debt you don't want to be caught in if you have a variable rate mortgage, because those mortgage rates will go higher.

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contrary to the Canadian Real Estate Association’s (CDRA) report, just several weeks apart. CRDA was negative at worst and neutral at best, but RE/MAX was saying that the Lower Mainland of BC could see a 10% increase in sales, year over year, and a 5% increase in price year over year. Now, we’re comparing with pretty weak figures, but the fact remains that currently there is not a lot of inventory coming on the market, and the buyers are still out there, even through December and the Christmas season.

Looking into the spring, where should one be looking to invest?

Well I still like gold, and not so much as an investment but as much as a hedge. You’ve got to have a little hard metal in your portfolio, because you’re protecting your paper assets. The stock market could be vulnerable. What I’m seeing on the stock market is very good results coming in from previous quarters. But in almost all cases, there are warnings from CEO’s and Presidents that the guidance for what’s coming is a little tentative, and they don’t expect to see the same kind of performance going into 2011. That worries me somewhat; so pick your sectors. Remember, not everything gets hit all at once, just as not everything goes up in a bull market all at the same time, so be very, very careful and pick you sectors.

Michael, we live in a society that’s fueled by consumer spending and demand, yet one of our problems is consumer debt. How do we square that circle?

I don’t know. I think we’ve got to get more into what we can afford, and less into slamming more on the credit card. That could temporarily put a bit of a kink in retail sales, but I think that Canadians have been a little more careful. You can’t keep putting debt on the credit cards and not have any repercussions, especially when unemployment rates are still a concern. The last figures that came out in the first Friday in December, although they gained jobs, they weren’t the full time, sustaining jobs, so I think we’ve got to be very, very careful. In other words, keep spending, but keep it within your limits.

Make note that on February 3 the annual Economic Forecast Lunch takes place, featuring Michael Levy with more of his insight in to the year ahead. This year it also includes Dr. Linda Duxbury, Workplace Demographic Expert from Carleton University, who will put context to the coming skills shortages, workplace demographics, and the societal change that is coming! Please register at www.businesssurrey.com

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. Business meetings/receptions will be set up in advance to departure and for those wanting simply a sightseeing/cultural option, this is also available.

NEW DELHI:

1. Mining, Automotive, Telecom, Infrastructure, Agriculture, Food
3. Canada-India Business Council – BC Chapter

MUMBAI:

1. Bombay Chamber of Commerce
2. Indian Merchants Chamber of Commerce

VANCOUVER:

1. Consul General of India
3. Canada-India Business Council – BC Chapter

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.

Information Sessions are scheduled for January 20 and February 17 – all from 6-7pm - in the Surrey Board of Trade Conference Room (#101, 14439-104 Avenue) or you can view trip itinerary details at www.businesssurrey.com.

If you have any questions, please contact Anita Huberman, CEO of the Surrey Board of Trade at 604.581.7130 or at anita@businesssurrey.com
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Thinking and Learning on a Global Scale

– Arvinder Bubber, SBOT’s Business Person of the Year

Arvinder Bubber is one of the most respected and accomplished men in Surrey. He is Chancellor of Kwantlen Polytechnic University, Principle in AS Bubber & Associates, Chartered Accountants, and was recently selected to be the Surrey Board of Trade’s Business Person of the Year.

In light of the recent launch of the Board of Trade’s Education paper, he spoke with editor Ray Hudson about the growing business community in Surrey, and the need for adequate and appropriate education services in the city.

Where does business need to go in this city in the next ten years, what sorts of business do we need here as we have moved from bedroom community to metro centre? The transition has happened quite rapidly over the last twenty years, as we have become a destination place with people coming to Surrey to work. The Surrey business community is growing quite rapidly, and within few years we should see a few head offices and major branch offices and plants here. This is the place to be over the next 30 – 40 years.

What kinds of business can grow here in Surrey? I think we have to be realistic. Being a resource country, our strongest assets are resources that come out of the ground, whether it’s mining or oil. Our other strengths which to build further is our education system which can be a great resource for innovation and research, particularly in Surrey. From that will grow other industries that can flourish in Surrey. Obviously we don’t have any mining or oil in Surrey, but we can have support industries for these as well as eco-friendly industries such as Endurance Wind Power, who were award winners this year’s Business Excellence Awards. I think the future is not just the resources sector but from technology.

And that’s history I think, we’re going to see a very close melding of work and education, and not just specifically in higher education. Even the trades have become so highly skilled and technologically based that a lot of education is required around them from agriculture to the traditional construction trades.

The business council says that seventy percent of the jobs, now and in the future are going to require some sort of post-secondary education. So just going to high school or dropping out, is not going to be enough to secure a job and maintain a growing standard of living. And this speaks to the sentiment that this melding, this shared responsibility between the education sector and the municipalities, is the key to the vibrancy and sustainability of the community. Both of them, and I think they do, realize that you cannot exclude one another, risk of jeopardizing the sustainability of the municipality.

The municipality has to accept that education is the biggest economic driver in any municipality. Most enlightened municipalities have realized that and understand the value of post-secondary education in their communities, and how that community is strong. Which means a large number of students from that community should be going into that post-secondary institution, not only to do undergraduate degrees, but to do graduate, post graduate degrees and research in the community.

We have Kwantlen Polytechnic University and SFU in Surrey. Kwantlen’s research is of the applied nature, as opposed to pure research, which if done strategically, can be a partnership with the municipality and local businesses. If the municipality says that in twenty years we are driving towards creating an industry in a certain sector, then the education sector has to also step up to the plate and try and meet the labour demands for that area. So, I think enlightened leaderships do recognize these sorts of things and understand these partnerships and I know SFU, Kwantlen and the City of Surrey work very closely together, along with the School district, which is the feeder system for students. And unless you can create that demand from the students who are graduating from high school, you lose them.

The blessing in Surrey is that we have an enormous diversity that even communities in other parts of the lower mainland don’t have. But the challenge is bringing these cultures together to take advantage of the wide range of skills and innovative potential that such diversity can create.

I’ll answer that with an example. I attended two functions. One was a South Asian community that had invited the leader of the opposition party, Michael Ignatieff. This clearly showed me that a community of recent migrants are actively involved in the democracy of this great country. They are quoting the senior leaders of the political parties and participating in the process. That’s one!

And in the same evening, I went to a fund-raiser put on by the South Asian community for the BC Children’s hospital. Again there were several hundred people there raising money, and they broke previous records. And since it was great to see people actively involved in supporting one of the great institutions of BC.

Then on Sunday, I accompanied my wife shopping. And literally every aisle I walked down, I heard a language that I did not understand. So other than English and a couple of other languages that I speak, I was listening to different dialogues, different dialects, and I thought, my God, what a rich place. And how fortunate we are to be living here.

I think this creates a great opportunity. So let’s take it one step further and relate it back to what we were saying earlier about the role of post secondary education and the role of the municipality. The role of SFU and Kwantlen is not just local, it’s global, like at the Business Excellence Awards when we heard Dr. Coren speak about our business school. Or the Surrey Board of Trade pursuing business contacts and relationships by going to India in April, we have to play globally, and we have to prepare your adults for a global market. They can live and work and even create jobs locally, but their thinking has to be on a global scale. So I cannot overstate the value of the local economy and education, tied in so strongly with the new immigrant communities that are coming into Canada, bringing wonderful opportunities to connect with the communities across the globe to ultimately create jobs here.

Townshift – Community Evolution By Design

Allen Aubert is a local Architect, past president of the Surrey Board of Trade and the instigator of many community initiatives in Surrey from vertical farming to heritage and community rail, to Townshift. He describes the second phase of Townshift the international design competition to develop ideas for Surrey’s Five town centres apart from the core.

“This phase of Townshift is somewhat unique because normally competitions conclude when the designs are received and the winners are announced,” said Aubert.

The competition generated 138 submissions and notwithstanding the excellent designs that were awarded the prizes, there are an additional 125 designs that wouldn’t normally be seen again. So the committee decided to develop a process through which these designs would also be exposed to the communities. Equally, the mayor was said to be keen to have all the designs received for each community and shared with that community to get some feedback. This was completed during the last couple of weeks of November and the first week of December.

“We developed five stand-alone publications, one for each town centre, which contained the majority of the entries, the very best in our opinion,” said Aubert. “These are not necessarily designs that would get built, but they are ideas that could be imbedded into future projects if the community liked them. In other words to see these ideas that pertain to issues within their community, by designers from around the world, and how they might stimulate new thinking and new development and to try to break the stereotype which is how the developments appear now.”

“It was very well received by the community” said architect Aubert. “Some referred to it as having the horse before the cart for once, and we’ve had some incredible feedback. The sentiment was, ‘I hope we can build some of this someday’.”

Now our plan is to create a sixth book, which will be published in March-April, and feature the views of the community, along with the feedback from the meetings.

“And if it’s possible,” said Aubert, “we may even be able to develop a series of recommendations for those who may be interested in carrying on with this project. We’ll be able to synthesize it down somewhat. So for some people it will become the most important book of all. And this hasn’t been done before either, it’s another first - to take an idea from competition and plant those seeds in the community, have them nurtured by that community and then try to grow things from them.”

Aubert said they were just about at that phase, and in addition, have an opportunity, along with Councilor Marvin Hunt, to present it to the Federation of Canadian Municipalities at their annual meeting, in February, in Victoria.

When that’s done, all the entries and the sixth book will be put on a website hosted by the city. It will be frozen - there will be no further activity, however the material will remain on display for at least five years. The latest information may be seen at www.townshift.ca.
ANNOUNCEMENTS

Analytic Systems has been certified to the International Standards Organization, ISO 9001: 2001. In September 2010 they proceeded through their first audit with the help of their ISO auditor from Intertek Testing Services. Their second and final audit took place in early November also included in its ISO certification are their CNC division: Metal Action Machining in Surrey, BC. More info: www.analytic-systems.com.

Analytic Systems has been approved as a valued supplier to the Quadrus Global Support team. In 2009, Quadrus Supply Network supported the management of more than US$32 billion in spend. Analytic Systems is part of the 60,000 suppliers that can provide buyer solutions to more than 1500 companies around the world such as Rio Tinto, Yale, Sandvik Mining, Thiers, INCO and MM. More info: www.analytic-systems.com.

The Burns Bog Conservation Society offers interpretive tours of Burns Bog. The tours are a great way for your employees to discover the globally unique ecosystem in a pristine back-yard. Don your rubber boots and enjoy an afternoon of activity, education and fun. Membership or event sponsorships are also available to show your commitment to a healthy environment. More info: www.burnsbog.org; 604.572.0373.

Robert Half International has released their 2011 Salary Guides. They have been publishing their annual guides since 1950. The guides include data based on thousands of job placements managed by the company’s Canadian Offices. For more info: http://bit.ly/5M4v; For financial: www.roberthalf.com/salarycentre.

The Fraser Valley Real Estate Board (FVREB) has donated $10,000 to the Surrey community housing development for single mothers in Surrey. In partnership with the City of Surrey and BC Housing, Alder Gardens will encompass 64 units that will cater to single mothers and their children with priority given to Surrey residents. As a FYWCA supportive housing model, Alder Gardens will offer a apartments based support system whereby residents pay no more than 30 per cent of their income. In addition, the women will receive comprehensive support services, tools and resources single mothers need to build their economic independence and prevent future homelessness or at-risk of homelessness. More info: ywcavan.org; www.fvreb.bc.ca.

Wally Oppal was appointed this fall as the new co-chair of the SPU India Advisory Council. He is one of former council members and will chair along with SPU President Andrew Petri. More info: www.spu.ca.

Brenda Steele of Mary Kay Cosmetics and her husband Don hosted a “grand-children” reunion in November. Their 3 daughters were home from Japan, Pakistan and Spain. Teachers, colleagues, school chums and family friends attended to celebrate. More info: 604.574.8999.

Mainland Sand & Gravel collected 4 large boxes of canned food for the Surrey Food Bank at their employee Christmas banquet in December. They also raised almost $500 from the employees and their trucking contractors then matched the $50-data amount. What a great way to show the spirit of Surrey Business. More info: 604.882.5660; www.surreyfoodbank.org.

Amanda Curran Murdock, of Murdoch Jewellers, will attend the Gem Show in Tucson, Arizona, February 01 to 08. She hopes to return with a good selection of fine gems, some with unusual shapes and markings for new, hand-crafted, custom designed jewellery. 2011 will also see a new jewellery item – a handcrafte custom design sterling dogtag in recognition of the Imaginatiion Library, sponsored by the South Surrey Kiwanis Club. More info: 604.536.4348.

Mainland Sand & Gravel donates $70,000 as part of their $500,000 pledge to Surrey Memorial Hospital Foundation’s Emergency Centre Campaign. Foundation Board Director Bruce Hayne (L) and President, CEO, and CFO (R) accepted the contribution. In honour of the donation, part of the new Emergency Centre will be named the Surrey Firefighters Mental Health and Addictions Response Unit. More info: www.surreyfirefighters.com; www.smhfound.com.

SBC’s Surrey Regional Commercial Centre presented a $21,000 donation to Surrey Memorial Hospital Foundation. The money was raised during a golf fundraiser this past September in support of the neonatal intensive care unit. The Emergency Centre Campaign also received a $31,141 donation from the Buddhist Compassion Relief Tzu Chi Foundation Canada, a part of their pledge of $175,000 to sponsor one of the Children’s ED isolation Rooms. More info: www.smhfound.com.

The Mayor’s Council on Regional Transportation has reappointed Nancy O’Neillw and two new directors – Berry Liu and Ed disappointment – to the Translink Board, effective January 1, 2011 to January 1, 2014. The new directors will fill the vacates that will be dealt by Dale Parker and David Urrahm who had both elected not to stand for reappointment. Forbes is the President and Chief Executive Officer of Westminster Savings Credit Union. Ross has 20 years experience in commercial and corporate law and more than 12 years in senior governance roles. O’Neillw is a professor in the Department of Economics and director of the Graduate Public Policy Program at Simon Fraser University. More info: www.translink.ca.

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Know someone that should be a member of the Surrey Board of Trade? Let us know, and if they sign up successfully, you’ll receive a $100 SbOIT credit. Contact Indra or Zinnat for more info: 604.581.7130.

JOIN THE SURREY BOARD OF TRADE

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. You are invited to attend our India trip information session on February 17, 6:00-7:00pm in the Surrey Board of Trade Conference Room (101-14439 104th Ave, Surrey). You’ll learn more about our upcoming spring trip to India and how it will help your business grow. Register online at www.businesssurrey- rey.com or call Heather at 604.581.7130.

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Walmart representatives Ashikan Dana and Rebecca Stover (L) present a $5,000 donation to the Surrey Memorial Hospital Foundation. The Foundation’s Sarah McDermid (R) accepted the check. More info: www.smhfound.com.

The Surrey Board of Trade is now running the LINK Line, a unique telephone number for businesses and citizens to call when they come across a homeless person who they feel is in need of assistance but not necessarily the assistance of the RCMP. This is a non-emergency number. Three easy steps: Call the LINK Line 604.589.3465 (LINK), describe the location of the homeless person, and one of our staff will contact the outreach worker for that area and make contact to offer services and shelter. More info: www.businesssurrey.com.


ARTIST OF THE MONTH

Artists Emile Fuselier and Isabel Simpson are currently exhibiting their 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 604.585.2877.
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