

EVENTS MEMO

HR WORKSHOP: HIRING
XMAS RETAIL SEASON
AUG 31, 8 – 10 am

CRESCENT BEACH BUSINESS
AFTER BUSINESS ALEXANDRA
NEIGHBOURHOOD HOUSE
SEPT 8, 5:30 – 7:30pm

LUNCHEON WITH ADRIAN DIX
OPPOSITION LEADER
SEPT 9, 12:00 – 1:30pm

LEADERSHIP SURREY
DIALOGUE SERIES:

1. BUSINESS & HOMELESSNESS
SEPT 13, 8 – 10 am
2. BUSINESS & TRANSPORTATION
OCT 14, 8 – 10 am
3. BUSINESS & FAMILIES FIRST
OCT 25, 8 – 10 am

ENVIRONMENTAL & BUSINESS
AWARDS LUNCHEON
SEPT 15, 12:00 – 1:30 pm

Details and registration

www.businessinsurrey.com

ON THE INSIDE

TOP 25 UNDER 25 p5

PROFILE: MARY JANE STENBERG
NEW PRESIDENT p6

WORKPLACE DIVERSITY p6

MICHAEL LEVY OUTLOOK
& WORLD DEBT CRISIS p8-9

HAZARDOUS WASTES p8

Improving the Competitive Level of Canada's Airports - Surrey Board seeking Canadian Chamber Support

The "leakage" of the Canadian flying public to American airports, with the economic consequences, is becoming a veritable tsunami and it's costing the Canadian economy at least \$1.1-billion a year in economic output, according to AirTrav Inc., a Toronto-

based consulting firm.

It is a problem that many feel will result in the continued deterioration of Canadian air travel if steps are not taken to improve the competitiveness of Canada's airports, and although the Surrey Board of Trade is a strong advo-

cate of free movement of goods and services across the US-Canada border, the advantage clearly belongs to US airports. The Surrey Board of Trade is seeking the support of the Canadian Chamber of Commerce, at its AGM in September, to advocate that the federal

government review the issues around the disparity between Canadian and US border airports and move to make those border airports, such as Abbotsford more competitive.

see CANADIAN
AIRPORTS on ➔
page 7



Changing of the Guard



The Surrey Board of Trade has completed another year as President Nigel Wilkinson passes the gavel to the 48th President, Mary Jane Stenberg.

See page 6 for her profile as well as meet the new Board of Directors for 2011-2012. p4

HST, India and Education mark Wilkinson's year

- President Passes the Gavel and Active Files

It was a year ago that the Provincial Government introduced the HST, just as I started my term as President of the Surrey Board of Trade. A year later, as I finish my 1 year term, the Provincial Government is about to conduct a referendum to find out if it goes or stays. Meanwhile, in its brief tumultuous history, the HST has caused political heads to roll, has created an intense, emotional response across the Province and has divided British Columbians like no other event before it. We will not know the outcome of the referendum until late September but I hope that common sense rather than emotional rhetoric and misleading statements will win the day and that the HST will survive.

Every major tax change causes headaches and adjustments and inevitably some inequities. With the recently announced changes to drop the HST rate and with the tax credits available, lower income British Columbians will land up better off financially than they were under PST/GST.

It may take a few years to work its way through our economy but I am convinced that sticking with the HST will eventually translate into more jobs, stronger companies and increased trade. If you are a business owner, you owe it to your employees to tell them how HST affects your business before they cast their vote this July.

see WATKINSON'S YEAR
on ➔ page 3

SURREY BOARD OF TRADE BUSINESS EXCELLENCE AWARDS

November 3, 2011 Sheraton Vancouver Guildford Sheraton Hotel

CALL FOR NOMINATIONS FOR: Business Person of the Year, Best New Business; Business 21+ Employees; 6 – 20 Employees; 1 – 5 Employees; Student Entrepreneur; Non-Profit (budget): under \$500k and over \$500k.

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☞ continued from page 1

Watkinson's Year

It has been a few months since we returned from our trade mission to India. Since our return we have had ongoing email communication with a number of companies we met there and we are working hard to match their business needs with ours. Developing business opportunities through International trade relationships will be an increasing part of the Surrey Board of Trade's mandate and focus as we seek more ways to help our local businesses grow. Getting into international trade can be a daunting task for small and medium sized enterprises, which is why we are also working to launch an International Trade Centre which will provide resources and expertise for those companies who need help in locating, then doing business with a company in another country.

As I complete my term, I look back on our India trip as a milestone in the business development efforts of the Surrey Board of Trade. This is, I believe, the beginning of a new era in our involvement with international trade.

I am delighted to also look back upon a more collaborative working relationship with our sister Chamber organizations in Surrey – South Surrey & White Rock and the Cloverdale District Chambers. For the first time, we are working together on business attraction initiatives to support the City of Surrey's economic development plans.

One of my priorities this past year has been to make progress with our provincial politicians on correcting some of the inequities in education funding in Surrey. We launched our position paper last September on 'Education Today, Productivity Tomorrow' which has been widely distributed and acknowledged in Victoria. While we have been advocating directly for a fairer proportionate distribution of education funds for Surrey, we have also joined forces with a group of concerned stakeholders in Surrey who are directly impacted by the inadequate capital funding for Surrey Schools and the consequent overcrowding and extensive use of portables. This 'ad hoc' group, which has come together

with a common purpose, represents the City of Surrey, the Business Community, the Parent Advisory groups, the Teachers Association, the School Board support staff and the Students themselves. Together, we aim to secure immediate capital funding for Surrey School building as well as a long term funding plan from the provincial government that meets the needs of Surrey's growing community. Please take every opportunity you can to talk to your MLAs about the unfair funding of Surrey's education needs and eventually we can together ensure these inequities will be corrected.

A strong education system is essential to our economic success in an increasingly competitive world. No one knows this better than your incoming President, Mary Jane Stenberg, who has spent her career in the education field. I wish her every success in the year ahead and I know she will continue to advocate strongly for a fairer distribution of the education budget for an underfunded and growing Surrey School District.

☒ NO
☐ YES

Vote 'NO' to Save the HST

A 'NO' vote means you are voting NOT to Extinguish (do away with) the HST

Surrey Board of Trade wants you to support the HST

– Vote No to keep the HST

The Surrey Board of Trade's a campaign entitled "Vote 'No' to Save the HST". The draft referendum question is: *Are you in favour of extinguishing the HST (Harmonized Sales Tax) and reinstating the PST (Provincial Sales Tax) in conjunction with the GST (Goods and Services Tax)? Yes / No.*

"The question itself is confusing", says Anita Huberman CEO, Surrey Board of Trade. "Voters really need to read the question to understand it. If the voting is from an emotional perspective, then they will automatically vote 'yes' without really reading the question. When you want to get rid of something, people automatically say 'yes'. The Surrey Board of Trade believes the HST is far better than the PST plus GST tax regime, par-

ticularly in light of the modifications announced by Premier Clark and Minister Falcon. We urge everyone to vote 'NO' - Keep the HST."

The Surrey Board of Trade met with Deputy Premier and Finance Minister Kevin Falcon on June 21st to outline our campaign.

In the interim, the Surrey Board of Trade will:

- 1 Inform its membership via emails and newspaper articles
- 2 Distribute 'Vote No' to 'Save the HST' cards through its board of directors and membership
- 3 Disseminate information on the value of the HST to business
- 4 Promote community HST forums



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Welcome President Stenberg - 48th President

I am extremely excited to have the opportunity to lead the Surrey Board of Trade in 2011-2012, and to build upon the tremendous work done by both Nigel Watkinson and James Stewart immediately before me. The achievements that they have made (under the very capable leadership of CEO Anita Huberman and her team) in international trade, member relations, member education and especially advocacy have truly moved the Surrey Board of Trade into a "voice of business" leadership position in the region and, indeed, in the Province.

My intention as President this year is to continue to expand upon the good work that has been done, but, also, to introduce my more personal goals of connecting the Board of Trade to young and student entrepreneurs who are the next generation of business leaders in Surrey. We started that work this year with the 25 Under 25 Business Awards, and we will continue to expand initiatives that connect the new and young business leaders who are our future. This will include youth representation on the Board, but also more significant outreach to university students and innovators who are looking to move their products and services from the classroom to the business community. I also want to continue to draw attention to, and advocate for, more funding for our K-12 system and

focus upon the critical lack of post secondary spaces available in both of our Surrey universities. Universities are central to the economic prosperity and development of a region (one need look no further than the University of Waterloo and Research In Motion), and the success of our region lies with our educated youth and innovators. In this region, we are seriously lagging behind with only 50% of the available post secondary seats per capita compared to the rest of the Province. This cannot continue.

I am also interested in exploring and developing initiatives that will connect Surrey's senior business leaders and CEO's more closely to the Board of Trade. The Board has a role to play in business retention and it is critical for us to listen to the leaders of our large companies and major employers to ensure that we have the systems and programs in place to meet their needs, address their concerns, and keep those jobs in Surrey.

We will continue to build and maintain a healthy and respectful relationship with our Mayor and Council, and we will support and promote the visionary economic and infrastructure development work that is being led by Mayor Watts. We will also work more closely this year with the Cloverdale

FROM THE PRESIDENT

Mary Jane Stenberg



and South Surrey/White Rock Chambers of Commerce toward our common goal of advancing the interests of business in Surrey.

This will be a challenging year for the business community in general. The "triple threat" of an upcoming HST referendum, municipal election and the possibility of a provincial election in the fall (with the always present chance of a change in government) will create a great deal of uncertainty and, no doubt, anxiety for our members. The Board of Trade's work in representing our members' views and interests to all political parties has rarely been more critical to our future and the success of all our members. The very good advocacy work that we have done for our members in transportation and infrastructure, education, social policy, and finance must continue and we must press hard to ensure the needs of our community and the south Fraser region are represented and recognized by the key decision makers in the Province. Surrey is the future of British Columbia, and we must ensure that we are not forgotten or overlooked.

Canucks Spirit promoted Teamwork and Productivity

- Utilizing community team sports as a Team-builder

This past hockey season gave businesses the opportunity and the challenge to treat their employee's right. It was exciting! The Surrey Board of Trade was featured on Global TV and in the Globe and Mail for our Canucks Fever which showcased what could be done when we rally around a community team. I let my staff go early and paid them for the extra hour. We wore hockey jerseys, hockey-themed some of our events, creatively decorated the office and more.

*Sport - and conversations between staff and customers, managers and staff, men and women - can have a positive impact on boosting morale and improving mood, motivation and productivity in the working environment.

- 63% of men and 52% of women said that sporting success (i.e. their team winning) has an impact on their approach to work.

- 47% women and 40% of men said that sporting success lifts their mood and makes them more productive in their jobs.

- A fifth of men said sport increases their motivation at work compared to 12% of women.

- Only 3% said that sporting success is distracting and makes them less productive.

In a survey that the Surrey Board of Trade sent in May during the Final Stanley Cup Playoffs to determine what workplaces were doing, the responses were as follows:

Is your company doing anything to celebrate and support the Canucks in the Stanley Cup Series?

74.4% said yes - 25.6% said no

Individual comments:

- We have posters all over the place and also have staff wearing Canucks T-shirts and jerseys
- The staff arranges parties to watch the games together
- Attend each game as a company at a local pub
- Front office is covered with Canucks Memorabilia. We have given away Canuck tickets to good customers for the past few years
- Let the staff go early

What have you/your company done to express support for the Canucks?

- 68.6% Encouraged to wear Canucks jerseys to work
- 40% Altered Work Hours
- 28.6% Decorated the office
- 25.7% After work get-together's
- 5.7% Charity Component
- 2.9% Held special lunches
- 2.9% Best dress or other contests
- 2.9% Split Team Competitions

Individual comments:

- Facebook application - special promotion
- Share views about our favorite players
- Game Days - we set up our banquet room for guests to watch the game

FROM THE CEO

Anita Patil Huberman



- Give kids a free Canuck Tattoo or Sticker
- Food and drink specials in our lounge
- Close the office early and continued to pay staff for this as a usual work time.

How has celebrating the Canucks impacted your business?

- 13.5% Enhanced Productivity
- 43.2% Enhanced Morale
- 45.9% No particular impact, but it sure was fun
- 13.5% Reduced productivity

Individual comments:

- Puts everyone in a positive mood. Customers are helped with a smile always!
- Lots of fun
- Brings a feeling of community
- Everyone talks about the Canucks
- Loss of business as people focus on game

I challenge your business to support local sporting teams. Make your workplace rewarding and fun!

**Study commissioned by HR UK Firm Hudson, and conducted by The Social Issues Research Centre (SIRC), assesses the impact of sporting success and failure on the UK workplace.*

Welcome Your Newly Elected Directors - see page 9 for mid-term directors

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Surrey's Top 25 Under 25 Recognized

On Monday, May 30, the Surrey Board of Trade hosted the first annual Surrey's Top 25 Under 25 Awards event to celebrate the incredible initiatives of Surrey's youth under the Age of 25.

"Their community and entrepreneurial spirit were showcased through their nominations. We have amazing talent in these winners who will take our businesses now and in the future to amazing heights," said Anita Huberman, CEO, Surrey Board of Trade (SBOT).

The Surrey Board of Trade also announced, as Surrey's business organization representing over 3600 business contacts that all 25 winners, and for all future winners, will receive a Surrey Board of Trade Youth Leader Designation. They will be a part of a program of young active citizens ages 18 to 40, dedicated to creating positive change in their communities. The SBOT will be creating a Student Board Position on their Board of Directors, with this Student Director responsible for leading the SBOT Youth Leader Program, to be expanded from the current SBOT Youth Leaders of Today Program for Grade 10-12 students. The Surrey Board of Trade is

searching for Youth that take ownership of Surrey by identifying problems and targeting solutions through community projects.

The four areas of opportunity will be:

1. Individual Development
2. Business Development
3. Community Development
4. International Development

Stay tuned for more details as the SBOT develops this during the Board's July Strategic Planning Session.

"As the Surrey Board of Trade it is in our mandate to grow our business community by instilling in our youth entrepreneurial support and spirit – and for them to be an active part of Surrey," said Anita Huberman.

All Winners are at

www.businessinsurrey.com

Presenting Sponsor: **Coast Capital**

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Polytechnic University; Media

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Surrey Board of Trade meets with MLA's to find solution to Surrey Education Funding needs

May 27th was a day where Education Funding was the focus, as part of the Surrey Board of Trade's Education Today, Productivity Campaign. In a collaboration with the City of Surrey, SFU, Kwantlen Polytechnic University and the Surrey School District – in this campaign led by the Surrey Board of Trade – 2 meetings took place, one with the Liberal MLA's in the morning and the second with the NDP MLA's. It was clear that 2 different strategies need to be had for education funding – one with cities/towns that have

declining enrollment and one for cities – specifically Surrey – where enrollment is increasing. The message was clear by this collaboration, which also included the Cloverdale Chamber of Commerce: A solution needs to be announced now. The Surrey Board of Trade is leading this cause because the quality education of our youth will build businesses for today and tomorrow.

The Surrey Board of Trade's Position Paper is at www.businessinsurrey.com



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The NEW PRESIDENT'S PROFILE

Mary Jane Stenberg, 48th President of the Surrey Board of Trade - Educator President at a Critical Time for Surrey

The Executive Director of External Relations for Kwantlen Polytechnic University, and former owner of Stenberg College spoke with Ray Hudson about her background:

I was born in Vancouver and raised on Vancouver Island in Duncan, graduated from high school in Duncan and went on to the University of Victoria. Then I moved to Vancouver and through a series of circumstances ended up going between Langley and Surrey. Right now I live in Langley. When I started my business I started it in Surrey.

Did you plan to go into education all along?

No. I started off by doing an undergraduate degree in psychology and worked in mental health in the early part of my career. I was in a management position with Coast Mental Health and I could never find the people to hire who had the skills I needed. So I decided to start training people with those skills in order to find people I needed. I ended up opening up my own private post secondary institution called Stenberg College. I offered a whole variety of programs, achieved accreditation and ultimately went back to school for my Masters degree. I sold Stenberg College about seven years ago and now I'm working for Kwantlen.

How did you come to make the switch over to Kwantlen?

Kwantlen's former president, Skip Triplett hired me as a consultant at the

time it was trying to make the move from being a university college to being a university. I had done a fair amount of government relations work with my own college, and as the Chair of the BC Career Colleges Association, a lot of that work was government lobbying. I was initially hired to work with the university and government to achieve the university status which we achieved. Afterwards, I was invited to take the role of Executive Director of External Relations for the university, which means I handle government relations, all the community relations, and do a lot of liaison with our faculty and deans in the external community.

What are the biggest challenges you have in that position?

The fact that faculty, who are extremely bright and gifted and are very interested in their fields of research and teaching, tend to really focus on the students and the university. They tend not to, for the most part, think about how the university interacts with the outside world. My job is to be a liaison, a link, to try and bring all the good work our faculty and deans do to the community at large and let them know what's happening with the university. I love it.

You're now President of one of the major Boards of Trade in the province. How do you view coming into that and what are

some of the issues that you see we need to deal with in this business community and beyond?

I am excited about coming on to the Board of Trade as President. I think I bring a unique mix of business and entrepreneurial expertise and also a real understanding of government, education and how governments work. Logically my biggest issue is going to be access to education in the Surrey area and that's not just post secondary education. It's also expanding on the good work the Surrey Board of Trade has already done with the K to 12 system, ensuring there are enough quality spaces for students, and new schools are going to be built to accommodate the growing population here. Also to make sure that when those students move onto post secondary and make no mistake, every kid who wants to have a good job will have to have some kind of post secondary education as they move forward, whether it be a one year certificate or a four year university degree - it doesn't matter. There is a need right now. We, in Surrey, have half the number of seats per capita than the rest of British Columbia has for our students which means our Surrey kids are either going to have to move away or go outside the province to get post secondary education or not be educated at all. That's



not going to help us economically going forward to soon become one of the largest cities in Canada.

Also, my other interest is involving youth and youth entrepreneurs in the Surrey Board of Trade because we want to make sure that this is a vibrant strong organization moving forward and we have to renew ourselves with younger members and younger businesses all the time to remain current and relevant.

Who is the off duty Mary Jane Stenberg?

Oh off duty Mary Jane Stenberg? Hockey fan - go Canucks go - married for 24 years, have a 16 year old son who is going into grade 11, so I'm very concerned about education in that perspective too. I'm active. I'm a voracious reader, all sorts of things. I'm a passionate cook, and I like good wine. I'm interested in everything that goes on in our community.

The Next Level of Company Performance: - Business Case and Strategy for Workplace Diversity

Embracing cultural diversity in the workplace is no different than the trend of 'fusion' cooking: it requires various ingredients, colours and flavours from different parts of the world to make a delicious dish. Hiring new Canadians or people from different cultural backgrounds is a strategic way to spice up a company's performance, become more innovative and compete in today's international marketplace.

The BC Business Council predicts over 1 million job openings in the province over the next 12 years. Canada's low birth rate, expansive retiring population and the natural economic growth rate of the province, combined with increased international competition for employees from other countries, means that BC employers must look to the immigration population to fulfill vacancies at all levels. As BC's demography shifts to an economy that is becoming globally interdependent, local communities continue to struggle to recognize the full economic and social integration of immigrants. Academic research and experts continue to "voice" the importance of immigration to alleviate the pressures of the retiring population, the need for Canada

to compete in the global market and the importance of changing existing political and economic systems to harness a labour force that is being underutilized.

As an immigrant-serving agency, DIVERSEcity Community Resources Society hears frustrations from both employers and immigrants alike. Employers are saying that it is difficult to assess foreign skills and abilities, that immigrants lack Canadian cultural competence, have strong accents, have inadequate English language abilities for the employment position, don't "fit" the work environment and/or don't know how to properly represent themselves in an interview.

Recently the Surrey Board of Trade and DIVERSEcity joined forces with other employers and community partners to create "Embracing Cultural Diversity in the BC Workplace". The project is designed to represent a cross-section of community stakeholders interested in building inclusive communities, workplace diversity and recognizing the importance of having a corporate competitive edge in the market place. The resources created, especially the website

www.getintheknow.ca, are intended to bridge the gap between employer expectations, perceptions and recruitment needs with the immigrant perception of unfair employment practices. This resource shares tips and strategies to move companies to the next business level such as the following examples of how to retain, develop and promote new immigrant hires:

- Provide onsite ESL language instruction.
- Promote career advancement by paying for courses that add to an employee's skill set, e.g. technical writing and computer classes.
- Support career development by sponsoring memberships to professional associations.
- Provide financial support for new immigrants' career development.
- Provide training to senior employees to assist new immigrant staff in developing career plans.

To create a workplace environment that is culturally friendly and raise productivity, businesses might:

- Host monthly company luncheons and holiday events, enabling employees to practice their English language skills and build

relationships with peers.

- Regularly update equity policies, recruiting processes and training procedures to ensure that diversity initiatives remain current.

- Provide diversity awareness training to all employees.

- Provide staff training on communication in a culturally diverse workplace.

New immigrant workers offer a company multiple language skills, have an awareness of other cultures, and know how to connect with their communities. Clear benefits to creating culturally diverse workforces include access to new local markets and customers; access to international markets; improved customer service, and contributing to a more dynamic and successful workplace. Embracing cultural diversity in the workplace is more than just the optics of being a good corporate citizen. It makes a good business case and should become common HR practice.

For more information contact DIVERSEcity Community Resources Society at 604-597-0205 or visit www.dcrs.ca

- Submitted By Dean Lin and Sanjeev Nand.



the year in pictures



☉ continued from page 1

Competitive Canadian Airports

In various publications the scope of the problem is big and getting bigger:

- about half the passengers flying out of Bellingham, WA are from Canada, about half of Alaska Airlines' passengers on the Bellingham-to-Honolulu flights are Canadian

- 21% of Canadians say they travel to U.S. airports, where the cost of a ticket can be between half and three-quarters of the price at home

- Over the past decade, the number of trips taken at U.S. airports by Canadians has more than doubled, according to an analysis of 14 American airports by The Globe and Mail newspaper. In 2010 a record 2.3 million Canadians flew to or from the U.S. terminals studied by The Globe

BC residents are driving from the Lower Mainland to Bellingham and Seattle. In the interior they may also travel to Spokane. In Alberta, Saskatchewan and Manitoba, the airports of Montana, North Dakota and Minnesota are readily available. There are many available to Ontario and Quebec residents including Buffalo and Plattsburg and in the Maritimes, Burlington Vermont, Bangor and Portland Maine. There is abundant opportunity for most Canadians to avail

themselves of the dramatically cheaper air fares in the US.

The Federal Government used to operate, as well as own, the major airports until they shifted management to not-for-profit community-based authorities. The airports then became a substantial source of cash for the government. From 1992 through 2009, the country's fourteen leading airports paid a total of \$3.3 billion in rent to Ottawa.

According to the Globe report, Jacobs Consultancy Canada Inc. estimates the federal government invested \$4.1 billion in the Canadian air transport sector from 1999 through 2009. But over the same 11 year period the government took in \$7.1 billion in revenue with a net benefit of \$3 billion going into government coffers.

With the continuing flight of passengers south to US airports, there is much at stake. If the Canadian government changed its view of airports as a source of revenue and more as a generator of revenue, if it cancelled airport rent, eliminated security charges on tickets, excise taxes on fuel, and encouraged greater travel through Canadian airports, there would be a substantial growth in the direct and indirect employment connected with airports,

a stimulus to the airline sector and an important economic stimulator, a positive alternative to the current revenue source.

By comparison, the U.S. federal government provides billions of dollars each year to the largest airports in the U.S. while state and local governments heavily subsidize local airports. Airports do not pay rents and are seen as eco-

nomic generators. This results in lower fees to American carriers using the airports and in lower ticket prices to consumers flying from and into American airports.

It is now time for the Canadian government to act to deal with these serious and on-going economic losses, which impact our airlines, associated businesses, and the travelling public.

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Michael Levy is the Financial Commentator for the Corus Radio Network and is regularly heard on CKNW. He is the Surrey Board of Trade's Economist as well as the founder and Managing Director of Border Gold Corporation.

Slow down But No Recession For Canada

OPEC has said they are not going to increase oil output; there is a concern over that there is going to be a correction in the price of housing, so, Editor Ray Hudson asked what this means as our business community moves into the summer months?

For Canada particularly, slower times are ahead because the commodity markets have slowed down and that impacts BC. China is trying to put the brakes on so as not to overheat their economy and suffer an early 1980s style crash like we suffered here in North America. Their problem is inflation, particularly food inflation, so Canada is going to slow down.

On the plus side we have low interest rates. That means we can borrow money to buy the things we want because interest rates are going to stay down. On June 7, the US Federal Reserve Chair, Ben Bernanke, said their economy is not growing as quickly as they wanted - actually it is well below. That will impact us because if the US isn't buying we aren't selling. Also the unemployment numbers in the US are bad. In Canada they're better, but they've got to keep on improving here in BC, as we're not running at the national average. What we've got to hope is that the US economy starts to pick up steam, as Bernanke wants, and that the Bank of Canada sees better figures for

September - October. If we do, be assured, that at their meeting in late September, the Bank of Canada and Mark Carney are going to announce an increase in interest rates. I think it has to come.

In our conversations before you said that this emergency rate just can't continue and yet the US isn't changing theirs.

They don't want a QE (Quantitative Easing - Three) and Bernanke made that clear, but going into a presidential election year, which begins late this fall and goes all of 2012, the US will pull out all the stops to get their economy going. The repercussions afterwards don't matter. So watch out, even though they say they're not going to ease more - yes they could - and yes they will, even though they would like to raise interest rates because they fear inflation. If the US economy isn't picking up they won't raise interest rates, and that washes over Canada.

You've also said the Bank of Montreal was expecting a housing price correction which could be up to 20%.

It's a very very good study but I think we have to look at the underlying assumptions. Number one, they say we could get a big correction if the interest rates go up and if unemployment turns around. Those are two big ifs and neither of those are hap-

pening. Meanwhile, and I think this is really important, the average house on the lower mainland is costing an astounding 11.2 times a family's average (mean) income. The areas that are specifically affected are South Surrey, Burnaby, Richmond, and Vancouver, because they are attractive to Asian buyers. "Mean income" refers to the incomes of people who are living here now, not the incomes of people who are worth tens if not hundreds of millions of dollars from offshore. Those offshore buyers don't care if the properties are \$1.5, \$2.5 or even \$5 million dollars. It doesn't mean anything in their greater overall wealth scheme. As far as growth and price increases are concerned, it is beyond the pale and way above normal. Until those factors change it will stay that way. We live in the best city in the best province in the best country in the world, why wouldn't everybody want to come here?

OPEC says they're not going to increase their output, which could put pressure on fuel costs, while the provincial government is continuing to increase the carbon taxes on the highest fuel costs in Canada. Is this a good move because that will impact the cost of delivering all of our goods?

The taxes we pay here in the lower mainland of British Columbia and specifically Metro Vancouver, are the highest in

Canada. To keep adding to that burden, the taxpayer, the same person who is filling their tank with gas, can ill afford increases. I'm all for meaningfully addressing pollution, carbon, global warming and the like, but I don't know that this is working on the backs of consumers. I don't see it achieving anything except that it's forcing some people not to drive as much. The problem is that the people that it's forcing not to drive because of affordability, are the people who can least afford not to drive.

The overall planning in the sixties and the seventies for the lower mainland was not to have perimeter highways around, and freeways through, our city. Well for lifestyle that is great but take a look at the gridlock and how much fuel you have to burn to get to work, for those who have no alternative whatsoever.

When we talk again in late August where are we going to be in our economy?

We're going to be in the midst of a slowdown, but I don't think we're going to be in a recession. However Canada has its commodities, that even with the slowdown in China, will continue to flow. And the gem out that's going to outpace China in the decades to come in its need for commodities is India. China, India and that juggernaut of Asia is going to be very very good for Canada.

Be Aware Of The Hazardous Wastes Around Us

- Knowledge is the key antidote

Surrey is a growing and vibrant city with a tremendous potential for economic growth in the future. Rapid economic growth brings into focus the issue of responsible management of the environment which in this industrialized world cannot be neglected. High on the City of Surrey's agenda is its focus on the environment. Just as the crude oil spill in the Gulf of Mexico in 2010, brought focus to the damage caused by toxic petroleum hydrocarbons in the marine environment, so too we must be vigilant concerning the many other toxins in our day to day environment.

Surrey has large industrial and commercial zones where busi-

nesses generate wastes that are hazardous. If released into the environment by spills or poor environmental management practices, they can cause significant environmental liability. Common hazardous wastes include waste automotive oils, degreasing solvents, dry cleaning chemicals, metals, and pesticides; biomedical and radiological wastes have a strong potential to adversely affect human health and the environment, if they are not handled, managed and disposed of appropriately. As well, they can be toxic to aquatic life and contaminate sub-surface aquifers which could be used currently or in the future for drinking purposes. Some chemicals in hazardous wastes can

dissolve in the groundwater and travel large distances and be toxic at low concentrations while some can vaporize from groundwater and seep into residential dwellings threatening the health of occupants. Some may remain persistent in the environment for lengthy periods. These hazardous wastes must be stored, handled, transported or disposed of properly to avoid risk to ourselves and our environment.

Non-hazardous municipal waste generated in households, in Surrey, is collected by the municipality and transported to a regional municipal landfill, while recyclable wastes are collected into blue boxes and taken to a recycling facility.

Used batteries, waste paints, and solvents generated by households have to be disposed of at facilities authorized to accept such materials. Even chemicals and cleaning products with an expired "best before" date, can be classified as hazardous and should not be disposed of with the regular household garbage.

In the commercial and industrial setting, knowledge of handling, labelling, storage, transportation and disposal techniques to eliminate or reduce the hazard is required by the business which deals with hazardous wastes. Used motor oil, acids, pesticides, waste or spent solvents, biomedical and radiological wastes, PCBs, met-



Jay Rao,
Levelton Consultants Inc.

als and asbestos are common examples of hazardous materials. Improper storage and handling of solvents for example, can cause great harm to the environment and could result in a high cost of clean-up and compliance. The BC Ministry of Environment regulates contaminated sites and has legal standards for many substances that are considered to pose a risk to the environment. Typically, several thousand dollars have to be spent

☺ continued on next page

When A Country Fails To Pay Its Bills

- the impact of European Debt

There has been a great deal of concern expressed throughout the financial world over the vulnerability of the European economy with respect to the debt crises of Greece, Ireland, Italy, Portugal and Spain. But what does that really mean? If a country defaults the lenders can't seize the country's properties and throw the tenants out. So what are the consequences? Financial commentator Michael Levy explored the problem with editor Ray Hudson.

The big worry is if Greece "restructures" - that's the really nice word for defaults on their debt. The European lenders are talking about extending some of the terms of the debt in order to keep debt on the books at full value. Here's what I mean. If you owe the bank money on your house, say \$100,000, the bank has that house on their books worth a \$100,000. That's an asset to them. But, if you can't make your payment right now, and the bank admits you can't pay, then you are defaulting on that \$100,000 at the cost of the bank. If the bank says oh, we are just going to extend it from ten years to twenty years and we're going to keep the asset on our books at \$100,000. Then the bank has this asset and it doesn't cause a problem on their balance sheet. That's exactly what's going on in Europe now and in Greece. All these loans, so many of them owned by the huge bank conglomerates of Europe, and they've got these loans on their books at their full value. Even though Greece has been downgraded, even though they (Greece) say that they can't get any new money by traditional means because interest rates are so high, these banks are still keeping these assets, these loans on their books. Restructuring or default means the banks have to write off these loans.

That could break, and I mean literally break, some major European banks and that will have a domino effect into North America. It can't help it because a lot of the banks that are owed money are the foreign entities of domestic banks here in North America.

Ireland is the worst of that, they're tapped out. The money that is owed in Ireland on their debt, which is huge, is mostly financed by their banks and guaranteed by their government so there is a huge problem. If the major banks go broke, that will have the domino effect here into North America. As long as they can keep those assets, those loans, on their books at full value, it's fine. The minute there's a default, watch out. This is why Germany is stepping in and making sure there is money. This is why the IMF is there, because they're afraid of the consequences if Greece can't pay. By the way, underlined, unequivocal, Greece can't pay and will not be able to.

And, I expect, neither can Ireland.

Neither can Ireland. Italy is questionable. In my estimation Spain and Portugal will be able to. Spain is making some progress right now despite unemployment of 21%. You have to have under 10% to grow your economy, but they do have a handle on their debt which Greece doesn't.

Greece's parliament will have to pass the debt ceiling law, approve of the cutbacks that are going to be made and approve of selling assets. The parliament right now is going up against the Prime Minister, so this is a real problem. The IMF has said in no uncertain terms, when they have to make the next payment in July, they will not put forward their share of what they've guaranteed unless Greece toes the line and makes the cuts they've promised to make.

What does that mean to me sitting over here in Surrey?

Recession again. Period! We will go back into recession because when you lose confidence consumers stop buying.

Now who has a vested interest in helping to make sure this doesn't happen? I would say China and India particularly.

There have been rumblings that China may buy that Greek debt and hold it but everybody's got a vested interest in this not happening. The big problem was the initiating of the Euro currency which was a top down decision, decided by the elites of Europe. Go ask the people of Europe. They didn't want it, don't want it and they never will. You cannot group Portugal and Germany with a common currency and a common debt and deficit situations. They are completely different. If Greece returned to their own drachma, and withdrew from the Euro, they could then reduce the value of their currency as the US has done over the past ten years, and pay back their debt with a currency that's worth much less. When you're into the Euro you can't do that.

That seems like a no way out situation.

It's between a rock and a hard place. I think, and boy this is just a guess, that the European community would arrange

with Greece to drop out before they would be affected by an overall tsunami hitting all of them. That may take a couple of the other week nations and that might put the Euro in jeopardy.

What do you think is the crunch time?

I think the crunch time is coming this fall. Restructuring is different than default but it's not, as I've explained. They are going to do everything they can for Greece not to default but when you look at what they owe, and you look at their GDP, and you look at their taxation, which by the way what pays the interest - it's desperate.

That's quite a mess.

Absolutely and people who think this is not going to affect us are ostriches.



before a site contaminated by hazardous wastes can be cleaned up and redeveloped. Many of these sites end up as "brownfield sites", which is a term coined to describe a site where the cost of environmental clean-up exceeds the cost of the property, thereby drastically reducing its value. They are often seen around town fenced and undeveloped for years at a time.

Hazardous wastes have to be

identified, stored in proper containers that do not leak or breach and must be transported by a licensed hauler under a hazardous waste manifest which tracks the movement of the waste from the place it was generated to the place where it is disposed of.

The BC Ministry of Environment and The BC Environment Industries Association's websites contain

extensive information on hazardous wastes and their management. It's critical to be aware of the hazards. Please visit: <http://www.hazwastebc.com> and <http://www.env.gov.bc.ca/epd/hazwaste/regs/index.htm>.

Jay Rao is an Associate with Levelton Consultants Inc. and participates on the Environment Team.

- from page 4

ON-GOING
DIRECTORS

Continuing with President **Mary Jane Stenberg**, are 1st Vice-President **Jim Mihaley**, Treasurer **Jeff Richards**, Immediate Past President **Nigel Watkinson** and directors **Mary-Lou McCausland**, **Shirley Samujh**, **Susan Thomas**, **Bill Wehnert** and **Peggy White**.

ACROSS the BOARD

Congratulations

The **City of Surrey** received an award at the 16th Annual Cultural DIVERSEcity Awards in the Public Institutions Category. The City was recognized for its commitment and dedication to diversity through City programs, events and community development outreach initiatives. **More Info: Laurie Cavan at 604-598-5765.**

The **City of Surrey** has been recognized as having one of the top-rated green fleets in Canada and has become one of only four municipalities in the country to receive the prestigious E3 Fleet Gold Rating from the **Fraser Basin Council**. The Council's E3 gold rating represents demonstrated reductions in green house gas (GHG) emissions, an investment in low or no-carbon vehicles and energy efficient technologies, as well as a commitment to staff development and management excellence.



Two **City of Surrey** projects were nominated for the **Fraser Valley Real Estate Board's** 2011 Commercial Building Awards. The **Newton Cultural Centre** was named a finalist in the Commercial Renovation/Restoration category and the **Chuck Bailey Recreation Centre** won in the Recreational category.

On April 30th, 500 people attended the **Peace Arch Hospital and Community Health Foundation's** 22nd Annual Partners in Caring Gala to celebrate the completion of not one, not two, not three, but four priority projects in four years, raising \$25 million. Dinner with Captain Canuck **Trevor Linden** was the evening's top live auction item. It went for \$18,000. The evening raised more than \$130,000 with gifts still coming in. **More Info: Jackie Smith at 604-535-4520 or jmsmith@peacearchhospital.com**



Left to right: **Martha Davis** accepts a cheque on behalf of the **Foundation** from **Moby Dick** owners **James Morrison, Monika Oswald** and **Ralph Oswald**.

On June 1st, **Ralph and Monika Oswald** and **James Morrison** – owners of **Moby Dick Seafood Restaurant** – presented a cheque for \$1,615 to **Peace Arch Hospital and Community Health Foundation**. This marks the 12th year that Moby Dick has held a fundraiser for the month of March to benefit the foundation. **More Info: jmsmith@peacearchhospital.com**



The **Surrey Board of Trade** team participated in the **Heart & Stroke Foundation's** Big Bike Fundraiser. The team surpassed their goal and raised \$2285. The total funds raised for the day were \$41,651.97. **More Info: Danny DeSouza at ddesouza@hsf.bc.ca.**

Announcements

Alexandra Neighbourhood House is looking for donations of unused/usable arts supplies to be used for their spring/summer camps. **More Info: 604-535-0015**

Analytic Systems has just received their latest order (of a continuing 4 year contract) for the US Army's requirement. This is their first major order on this program for 2011 and involves the latest version with improved EMI protection. This unit is specifically modified to meet the Army's rugged in-theatre requirements to operate their portable radar system. **Analytic Systems** has been working with the Army since mid-2004 on the design, upgrades, modifications and production of this Military Power Supply. **Analytic Systems** is proud to be a partner with the US Army in this project designed to save Warfighter's lives. **billw@analyticsystems.com.**

Jog for the Bog and International Bog Days returns! Mark your calendar! Join the **Burns Bog Conservation Society** for a 5km and 10km trail run through super natural Burns Bog in the morning. The run is followed by International Bog Day with free entertainment, eco-exhibits and bog tours. **More Info: info@burnsbog.org**

The **Canadian Diabetes Association**, Fraser Valley Office, is pleased to announce that **Tiffany McFadyen** (nee Parton) has joined their team as Development Officer, Fraser Valley Region. Tiffany brings extensive knowledge, passion and expertise to the organization. The **Canadian Diabetes Association** is leading the fight against diabetes by helping people with diabetes live healthy lives while we work to find a cure. **More Info: (604) 596-5630 x225 or tiffany.mcfadyen@diabetes.ca.**

Childcare Canada is repositioning to further execute their vision of "Building a Legacy of Hope" for impoverished children around the world. They have just appointed Rod Forrest as their new Executive Director. Formerly with Compassion Canada, Rod brings decades of experience to Childcare Canada's leadership team. **More Info: www.childcare-canada.ca.**

The **City of Surrey** has launched City Watch, a CUPE-BC program designed to encourage City employees to play a role in preventing and reducing crime in the community. Under the program, municipal staff is trained to recognize and report suspicious activity they may witness while carrying out the normal duties of their jobs. Employees do not become directly involved with apprehending offenders, but rather are an extra set of "eyes and ears" around the community, reporting their observations to the **Surrey RCMP**. **More Info: Tara Foslén at 604-375-4584 or Laurie Larsen at 604-230-3757.**

June 2nd marked the Rooftop Celebration of the new **Kinsmen Lodge** at 137A Street, scheduled to open January, 2012. The fundraising campaign "Honouring Elders with Gifts of Safety and Comfort" marks the first time in 35 years that **Kinsmen Lodge** has asked for support from the community. With the enthusiastic endorsement of the campaign by Mayor Watts and Council, and the positive responses within the community, the Board of **Kinsmen Lodge** hopes to meet its goal of \$500,000. There are many ways to engage your community group or employees in what is a most important value in the shifting demography of our population. **More Info: Thomas Harding at tharding@tlag.ca, or www.kinsmenlodge.org.**

Mayor **Dianne Watts** celebrated World Autism Awareness Day with the staff and students at **M.B. Sanford Elementary**. In addition, **M.B. Sanford is Elementary** is one of many schools that is involved with the Canuck Autism Network. **More Info: Emily Stuible at 778-878-1207 or Emily@canucksautism.ca.**

Meyers Norris Penny has officially changed their firm name to **MNP**. In addition, they have unveiled a new logo. At **MNP**, they pride themselves on providing clear, straightforward advice for you and your business and this name change and new logo is a reflection of that philosophy. **More Info: www.mnp.ca.**

Nana's Kitchen is a local Surrey plant that is Federally HACCP Certified and CFIA inspected by a government officer who is onsite in their plant, watching the production and keeping an eye

over their plant. HACCP certified manufacturers make sure their facility, employees, ingredients, packing and distribution are all regulated. On average, it takes over a year to become certified; costs a lot of money and most food manufacturing plants are purpose built to meet the HACCP regulations for food safety. **Nana's Kitchen** is proud to produce top quality FOOD SAFE products from the best ingredients. We invite members of the SBOT to join us on a plant tour. **More Info: Shelina Mawani at smawani@nanasaauce.com**

Newton Advocacy Group Society and **Sources Community Resources Society** have voted unanimously to merge together. The move was precipitated by upcoming changes in the BC Government's funding and delivery model for employment programs as well as the pending retirement of long-time Executive Director **Susan Keeping**. **Sources** Executive Director **David Young** will assume overall administrative responsibility for the amalgamated organization. **More Info: Anthony Intas at 604-531-6226 or aintas@sourcesbc.ca.**

Shaulene Burkett has accepted the position of Advertising Manager with the **Surrey Now Community Newspaper's** sister company the **Abbotsford & Mission Times**. **More Info: Shaulene Burkett at sburkett@abbotsford-times.com.**

SOS Children's Village BC would like to welcome their new Executive Director, **Nicole Minions**, to their team. Nicole has previously served on their Board of Directors and has been involved with SOS BC for the past three years. She brings six years of financial industry experience, along with a strong skill-set in Public Relations and Program Management. They look forward to her new ideas and leadership in the future! **More Info: nicole-minions@sosbc.org or 604-574-2964 x225.**

SOS Children's Village BC invites you to spend the day sharing your time and knitting talent for kids in need. Saturday, July 23 at 1pm they will be at Lansdowne Mall in Richmond supplying wool and needles, along with snacks and refreshments. You supply the talent and enthusiasm for making a difference. Together they will collect pledges and knit or crochet 15 cm squares to create blankets to be distributed to kids in need. **More Info: leah-dullum@sosbc.org or 604-574-2964 x228.**

The annual **S.U.C.C.E.S.S.** Walk with the Dragon is one of the premier fundraising events held in Vancouver's scenic Stanley Park. Each July the colourful **S.U.C.C.E.S.S.** Dragon leads over 13,000 participants for a 7-km panoramic walk along the Stanley Park seawall to raise funds for **S.U.C.C.E.S.S.** The Foundation aspires to raise \$430,000 from Walk 2011 to support important **S.U.C.C.E.S.S.** programs that are critical to those in need in the communities particularly seniors, women, youths and families, and to establish opportune services to quench new challenges faced by the communities. **More Info: Eileen Lao at 604-408-7243 or eileen.lao@success.bc.ca.**

Established in 1998, the **S.U.C.C.E.S.S.** Youth Leadership Millennium (YLM) Program has helped transform the lives of youth. By providing the skills needed to feel confident, leading and getting involved in communities, YLM has developed a strong reputation as a fun and influential leadership program for youth ages 14 to 24. After a decade of operation, the program continues to expand with **Shaw Communications** and the **David Suzuki Foundation** as its newest partners. YLM is a holistic leadership training program with five unique focuses to help young people develop leadership and life skills preparing them to be future leaders. Highlights of the program include: overnight camping trips, various physical and social activities, and breakout sessions. YLM promises to give youth an unforgettable learning experience that lasts a lifetime. **More Info: Eileen Lao at 604-408-7243 or eileen.lao@success.bc.ca.**

The Board of Directors of the **Surrey Crime Prevention Society SCPS** are pleased to announce that former Surrey City Councillor **Judy Higginbotham** has been hired as the new Executive Director. **More Info: Judy Higginbotham at 604-813-4498 or Arshi Gill at 604-502-8555.**

The **Surrey Food Bank** is pleased to announce that **Tanya Ponnann** has joined their team in the role of Manager of Development. Tanya recently spent three and half-years volunteering with a Chinese children's charity as their Director of

Development. She brings a vast background of experience in working both locally and internationally with individuals, organizations, foundations and governments, which will sure to be an asset to the **Surrey Food Bank**. Tanya would love to meet Surrey Board of Trade members so please give her a call at the **Surrey Food Bank**. **More Info: 604-581-5443.**

The **Surrey Urban Farmers Market** is returning for its fourth wonderful season! They are excited to promote local farmers, food producers, artisans, musicians and more each week in North Surrey. **More Info: 778-228-3276 or andrea@surreymarket.org**

Voice for the Horse will be hosting its first annual Children's Writing Competition. Contact Yvonne to get involved or learn more. **More Info: angel@voiceforthehorse.com or www.voiceforthehorse.com.**

Mayor **Dianne Watts** officiated a groundbreaking ceremony on April 16th for Surrey's city centre's highest building – **ULTRA**. **ULTRA** is Phase 3 of **WestStone Properties'** \$1 billion master-planned community. **More Info: Bob Dominick at 604-488-4886 or bob@wsprop.com.**

ARTIST OF THE MONTH

Artist **Jean Galbraith** 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

APRIL:

Alliance Web Solutions

AlNoor Teja of ReMax 2000 Realty

Angel Zhou - Junior Achievement Student

Baja Amigos RV Caravan Tours

- South Fraser Shuttle & Tours

BC College of Teachers

Bev Edwards of Sutton West Coast Realty

Canus Trading Ltd.

Celluland

Chandeep - Junior Achievement Student

Cloverdale Rodeo

Colyvan Pacific Real Estate Management Services Ltd.

Dominion Law Group

Douglas College

Dr. Rahil Faruqui Inc.

Dreyer Group Mortgages-VERICO

Dylan Johnson - Junior Achievement Student

Global Trading Gates Inc.

Hashmi & Company

Hoang Nguyen - Junior Achievement Student

ILTA Grain Inc.

Jericho Hill Legacy Trust

Joe and Song cleaning

Jorden Smith - Junior Achievement Student

Joshua Valoma - Junior Achievement Student

La Vie Diamonds

Lucky Sharma - Junior Achievement Student

Magnum Training and Development

Marcin Samiec - Student Member

Michelle Lee -Junior Achievement Student

Mike Wilson of MacNaughton & Ward Insurance

Mortgage Alliance Meridian Pacific

Narima Dela Cruz of Sutton Premier Realty

Newton Crossing Dental

Newton General Store

Nomadic Industries

Ocean Bookkeeping Services Ltd.

Patrick S. Rilkoff

Prem Lata Singh of Dominion Lending Centre

Rachel Ondang - Junior Achievement Student

Samco Software Inc.

Sandhurst Group

Sprott-Shaw Community College

Surrey Coffee News Inc.

Surrey Flower Shop

The Shops at Morgan Crossing

Thilini Amaruntunga

- Junior Achievement Student

Tigertel Communications

Tim Hortons / ColdStone Creamery

Wedler Engineering LLP

Wedler Engineering LLP - Abbotsford

Wedler Engineering LLP - Chilliwack

Wedler Engineering LLP - Courtenay

Your Backup Plan

MAY:

#1 Golf Travel Tours

Able Forklift

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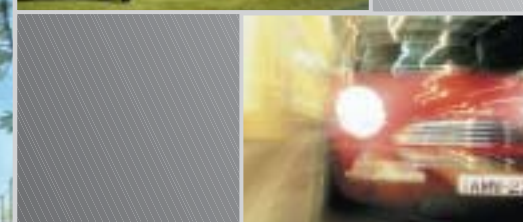


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