

# SURREY BUSINESS NEWS

#### **BUSINESSINSURREY.COM**

### **EVENTS**

#### June 27

Chair's Networking Dinner and 54th AGM

#### **July 13**

Nomination Deadline Surrey Police Officer of the Year Awards

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Nomination Deadline Surrey Environment and Business Awards

#### September 11

Lunch with TransLink CEO Kevin Desmond

#### September 12

Nomination Deadline Surrey Business Excellence Awards

#### September 13

Surrey International Trade Awards Reception

#### September 18

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#### September 20

B2B Networking Reception Hosted by Semiahmoo House Society

#### September 27

Surrey Environment Awards Lunch

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# Policies Work

The Surrey Board of Trade team attended the BC Chamber of Commerce Annual General Meeting held late May in Kamloops. Team SBOT, including CEO Anita Huberman, Chair Dr. Greg Thomas, Director Tammy Rea, and Policy & Research Manager Anne Peterson, were very busy reviewing and voting on over 54 policies submitted by member chambers. Further, Anita Huberman pictured above, facilitated one of the Green Economy panels — see page 9 Cannabis at Work for more information. SBOT submitted five policies for the BC Chamber members to consider and adopt, and supported several more.

Continued on page 3



#### **Surrey Industry Bus Tour**

CEO Anita Huberman kicks off SBOT's 9th Annual Surrey Industry Bus Tour on Friday, May 4. Three buses carrying over 130 members and guests traveled the highways and byways of Surrey. The overall impression by guests was how incredibly fast the city is growing and changing. Don't miss the 10th annual tour — save the date for May 3, 2019. P.14



#### MPs come to visit

Chair Dr. Greg Thomas recently facilitated a roundtable with MP Tony Clement.
Roundtables, open only to SBOT members, offer a unique opportunity to interact personally with government officials, politicians, consular generals, and ambassadors that is often impossible to do at a networking event. See who else came to visit SBOT, P.7 and P.15



#### SBOT attends G7 Symposium

The Surrey Board of Trade was invited to participate at the G7 Economic Ministers' Symposium in Whistler. Hosted by Canada's Minister of Finance, Bill Morneau (pictured with Policy & Research Manager Anne Peterson), finance ministers from all G7 nations were joined by the heads of the IMF & World Bank to discuss stabilizing global economies. P.7

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INNOVATIVE INDEPENDENT

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### SBOT IN ACTION



The Surrey Board of Trade took a leadership role at the BC Chamber of Commerce. SBOT's Policy & Research Manager, Anne Peterson, chaired the Lower Mainland Caucus meeting, taking members through all the policies prior to debate on the floor. *Photo courtesy of BC Chamber.* 



CEO Anita Huberman, SBOT Chair Dr. Greg Thomas, and SBOT Director Tammy Rea are just visible in the background voting on policies with provincial chamber colleagues. *Photo courtesy of BC Chamber.* 



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- New Business of the Year (operating for less than 3 years)
- Young Entrepreneur of the Year

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Anita Huberman and Dr. Greg Thomas get into a fairly in-depth discussion with MLA Andrew Weaver, leader of the provincial Green Party before turning to pose for a photo. Dr. Weaver had given a speech to the conference delegates, focusing on how he would run the province given the chance.





Dr. Greg Thomas, along with Anita Huberman, join Opposition Leader Andrew Wilkinson on stage after his speech on how he, and the provincial Liberals, would run the province given the chance. Dr. Thomas then escorts Anita Huberman and Tammy Rea to the President's banquet.





Anne Peterson chats with Minister of Finance Carole James after her keynote speech on how the government is running the province. Anne then takes the microphone the next day to introduce SBOT's Agriculture policy – garnering support for its final adoption. *Photo courtesy of BC Chamber.* 

### ➡ INSTIGATING CHANGE

### SBOT Policies Recommend Change at **BC Chamber of Commerce AGM**



SBOT CEO Anita Huberman speaks to BC Chamber members about SBOT's policy on the continuum of Affordable Housing. Photo courtesy of BC Chamber.

Nearly 400 representatives of 61 chambers and boards of trade gathered in Kamloops at the end of May to share ideas, take part in learning panels, and most importantly, to debate policy.

These policies are written specifically as strong recommendations to the BC government or the Federal government to support business, or to address a barrier due to programs or legislation, or to change current legislation or government policy that the chamber representatives believe are challenging to business interests or the community at large.

"The Surrey Board of Trade recognized the valuable opportunity that policy recommendations present and have developed anywhere from 8 to 14 per year for both the provincial and federal governments to consider," said CEO Anita Huberman. "Not only have we been successful in gaining the necessary 2/3rds support of the Chamber members for nearly all of them over the years, we have also been successful in getting the attention of government representatives. Many of our policies have been acted on by governments for the betterment of our members and the business community at large," she said.

For the BC Chamber of Commerce, the Surrey

Board of Trade submitted five policies and supported an additional four that were in line with SBOT's existing policies. All were adopted by the membership with no amendments.

"Although we can always advocate for our members' concerns to governments through our own contacts, having the support of our colleagues across the province, does confirm for us the value of our recommendations," said Huberman.

The BC Chamber of Commerce will take the adopted policies to the relevant provincial ministries and track the feedback received.

The Surrey Board of Trade representatives were kept busy throughout the AGM as they were asked to take leadership roles with their peers. CEO Anita Huberman moderated a timely dialogue on the Green Economy: Cannabis Comes to Canada. More on this and the launch of SBOT's Workplace Guide for Employers on page 9. SBOT's Policy & Research Manager, Anne Peterson, dusted off her Robert's Rules of Order to manage the Lower Mainland Caucus review of the policies prior to the formal adoption sessions. Anita, Anne and SBOT Chair Dr. Greg Thomas spoke to SBOT's policies, debated points of order, and otherwise ensured that the interests of SBOT's members were well presented.

For more details on the policies, read through

this issue of the Surrey Business News, or go online to businessinsurrey.com/policy. For more information on policies, the advocacy teams, or how you can get involved in the process of instigating change for the betterment

of the business community, contact CEO Anita Huberman at Anita@businessinsurrey. com or Policy & Research Manager Anne@ businessinsurrey.com. We look forward to hearing from you.

### Surrey Board of Trade Calls for Stability in Minimum Wage Increases

The Surrey Board of Trade gained the support of the BC Chamber of Commerce members recently for the call to stabilize minimum wage

"We recognize and accept the work done by the Fair Wage Commission," said Anita Huberman, CEO of the Surrey Board of Trade. "And while we still feel a 5 year implementation would have been better, we acknowledge the recommendation to go to \$15.20 by June 2021."

However, starting 2022, the Surrey Board of Trade calls for the minimum wage increases to be indexed to the BC Consumer Price Index. This is to provide stability for minimum wage earners and predictability for employers going

"A long period of stagnation followed by a huge 'catch-up' jump in wages is too hard on everyone, and can be very unfair to small business owners," said Huberman.

There is precedence for doing so. Several provinces have indexed their minimum wages to their provincial CPI: New Brunswick, Nova Scotia, Saskatchewan, and Yukon. Alberta & Ontario did until recently, however, their policies indicate that they intend to do so again within the next 2 or 3 years.

"It only makes sense to stabilize increases by indexing to a significantly important and impartial metric, the CPI," said Huberman. "The sooner that government assures us that this will happen, the better for businesses going forward."

To read the full policy, go to businessinsurrey. com/policy/social-policy/. To find out more about the Social Policy Team or to join, contact Anne@businessinsurrey.com.

### The Provincial 30 Point Plan for Housing Needs "Tweaking"

The Surrey Board of Trade's Social Policy Team developed the Continuum of Affordable Housing for Workers policy that was adopted at the 2018 BC Chamber of Commerce AGM. This policy works as an addendum to the policy previously authored by SBOT and adopted by the BC Chamber members in 2016, the Affordable Housing and a Fluid Labour Market.

"After the 2018 Budget was released, along with the 30 point Housing plan, we realized that we needed a policy to address several gaps, which may impact workers attempting to find adequate housing for themselves and their families," said CEO Anita Huberman.

The 2018 policy recommends that the BC government not wait for the completion of a proposed 3 year study performed by the "Housing Hub" stakeholders to determine the housing needs in each municipality.

"Given that most local governments have reviewed their housing needs through their own Affordable Housing Task Force, or other similar working groups, waiting an additional 3 years to come to the same or similar conclusions is not really justifiable," said CEO Anita Huberman. "We are basically

suggesting to government that the work has already been done, and we need to act on the recommendations that currently exist now.'

Another gap identified pertains to the ability of owners of strata condos to rent out their units if their strata by-laws do not allow it. Section 8 of the Strata Legislation overrides strata rental prohibitions for immediate family members only. Those who have condos as second homes in the regional areas identified for additional speculation taxes will be punished for something that they are prohibited from doing. The SBOT recommends that the government review this and provide clarity to those owners.

"We note," said Huberman, "that there is a Rental Housing Task Force underway. Recent statements have definitely addressed renters' challenges. However, we believe that unless the concerns raised by landlords are addressed, they will be dissuaded from renting out their units or developing more for rental housing. It cannot be a one-sided conversation," said Huberman.

To read the full policy, go to businessinsurrey.com/policy/social-policy. For more information on this or the Social Policy Team, contact Anne@businessinsurrey.com.

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#### **JULY - AUGUST 2018**

The official newspaper of the

#### **Surrey Board of Trade.**

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### > FROM THE OUTGOING CHAIR

### Everything has it's Time and Opportunity to Grow



Dr. Greg Thomas



### The first responsibility of a leader is to define reality - Max DePree

I was asked recently, "why should I join the Surrey Board of Trade," and I gave my pat motivational answer about the need to grow your business and having a unified vision for an innovative, growing Surrey. Though this is a good and truthful answer, it is however, not

a complete answer. An individual or business should not need to be convinced to join a great organization; rather, there should be a compelling desire to want to become part of something extraordinary. When so many business organizations are suffering from attrition and a lack of raison d'être, the Surrey Board of Trade stands above the others as an example of how an organization can elevate its brand, not only to business and the City, but also to the individual. In my time at the Surrey Board of Trade I have come to learn what it means to be a part of something great and let me tell you, it is addictive.

I have learned many things some of which, as my parting present to you, I wish to share. Though life can be very unfair from time to time, there are a few simple truths: you only get as much out of life as you put in and nothing worthwhile comes easy. If you want to blossom in life, you have to put more into it than others do and investing in nothing brings nothing. What I am saying is, whether it's the Board of Trade, your business, relationships or health, you have to invest if you expect a return. The greater the investment, the greater the return.

Don't view your membership to the Surrey Board of Trade as something static that you review once a year and casually use, expecting great things in return. Dive in, head first. Get involved, invest your time to learn what our City is and what it can be. Help shape the future by action and involvement. This is what

makes the Surrey Board of Trade so compelling. It is motivated by hundreds of volunteers that have a desire to make a difference, excel, learn and to drive that change. The staff, CEO and Board Directors get this and work tirelessly on behalf of Surrey, in its entirety, to make it the very best it can be, recognizing that we are voung and full of potential and not wanting to squander our moment. Make your membership count and it will repay you in ways you didn't think possible.

As my term as Chair of the Surrey Board of Trade winds down, I part with a sense of humility, having had the opportunity to lead such a remarkable organization and work with a truly unique, capable and dedicated board of Directors and staff. As stated by Max DePree, "the first responsibility of a leader is to define reality. The last is to say thank you. In between, the leader is a servant." I have tried in my time to help envisage a new reality for the Surrey Board of Trade and be a servant to that vision. I know I am leaving the leadership of the organization in good hands and will be excited to see its continued growth and relevance, locally and nationally. To all of you, directors, staff, volunteers, sponsors, suppliers and owners, Thank You.

I will leave you with this: If you would not be forgotten, as soon as you are dead and rotten, either write things worth reading, or do things worth the writing (Benjamin Franklin).

Dr. Greg Thomas, President, G3 Consulting.

### > FROM THE INCOMING CHAIR

### 100 Years of Serving Surrey



Steve Dooley

I am humbled and honoured to be the 53rd chair of the Surrey Board of Trade during the 100th year of this proud organization. I follow in the footsteps of many amazing leaders, most recently Dr. Greg Thomas. I'm thrilled to have the opportunity to roll up my sleeves with fellow board directors to support and further the needs and interests of the business community in Surrey.

For those who do not know me, I have been the Executive Director of the SFU Surrey campus for the past 5 years, and have worked in Surrey for more than 20 years while at KPU.

The city of Surrey is growing and so too is the membership of the Board. With more than 2,500 members, over 100 events per year, and more programs and services provided through our service centres and multiple portfolios than can be counted, the SBOT is the voice of business, for all of Surrey – from north to south (Bridgeview to Grandview) and from east to west (Campbell Heights to the Delta border).

Through the tireless work of CEO Anita Huberman and her team, the Surrey Board of Trade maintains a strong leadership role in the transformation of Surrey. Working closely with our members, government and community leaders, the SBOT has, and continues to, create policies, organize events and advocate for the day-to-day needs of new and established businesses in Surrey. The Board is here for all businesses; from the large head office organization to supporting the recent refugee who wants to open a small shop.

Indeed, these are exciting times for Surrey, a city that is clearly on the move in so many ways. With two border crossings, a port serving international trade, and a soon-to-bedeveloped Light Rapid Transit (LRT) system,

Surrey is uniquely located to serve local, national and international business interests. Surrey is growing by nearly 1,000 people a month and will, in the very near future, have a population base larger than Vancouver.

Geographically, the city of Surrey takes up a lot of acreage: it is as large as the cities of Vancouver, Burnaby and Richmond combined. Our amazing city is defined by six unique, but increasingly integrated, town centres. With more than 104 languages spoken Surrey, it is a very diverse city, and let there be no mistake, the diversity of this great city is a key strength. Surrey is poised to become the next major Metro hub, the go-to place to live, work and play. If the future lives here, the future is now!

Building on the legacy of previous Chairs of the SBOT, I will continue to work with our team to advocate for much needed support and resources in health, education, affordable housing and transportation, as well as emerging opportunities in sectors such as the health tech, clean tech, agro-innovation and creative economies. In sum, my goal is to ensure the Surrey Board of Trade continues to be strong voice for its members and the business community at large.

As the SBOT turns 100 years young, let's celebrate a city that is thriving and arriving.

Steve Dooley, Executive Director, SFU-Surrey



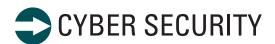
June 27, 2018

Calling all Members of the Surrey Board of

Network, dine, and be a witness to the swearing in of your new board of directors and Chair. This is your Surrey Board of Trade. Be a part of something extraordinary!

Venue: Eaglequest Golf Course, 7778 152 Street, Surrey

**Time:** 5:30 – 8:30 p.m. Tickets: Members \$65



# PwC Global Economic Crime Survey Results Released at Surrey Board of Trade Press Conference









PriceWaterhouseCooper Canada, in partnership with the Surrey Board of Trade, launched their "Pulling Fraud out of the Shadows" report at a press conference in early May. CEO Anita Huberman spoke to the collaboration and SBOT's policies on cyber security; Mike Shields and other PwC representatives walked the press and attendees through the study's findings; Jinny Sims, Minister of Citizens' Services which holds the portfolio for cyber security, gave an update on what the provincial government is doing to address concerns.

The accounting firm of PwC unveiled their Global Economic Crime Survey Results in partnership with the Surrey Board of Trade at a Press Conference on May 11. The Surrey Board of Trade reiterated their request for a cohesive approach to cybercrime to help business (small and large) by different levels of government.

"We conducted the survey (291 Canadian respondents) to give our clients a clear understanding of what constitutes economic crime, what trends to watch for, and what measures can and should be taken to prevent it. It is clear that Canada is below the global norm when it comes to mitigation strategies to deal with economic fraud issues," said Mike Shields, PwC, Partner and Fraser Valley Leader.

"The Surrey Board of Trade with our Business & International Trade Centre partner, PwC, are committed to cybercrime education. Further, we are working to advance and instigate change on cybercrime — a topic so often forgotten about by

businesses," said Anita Huberman, CEO, Surrey Board of Trade.

The Cyber Crime Policy Statement put forward by the Surrey Board of Trade asks that federal and provincial governments work collaboratively to strengthen and promote the Canadian Cyber Incident Response Centre (CCIRC) and the Canadian Anti-Fraud Centre (CAFC); ensure that the newly-formed Electronic Crime Committee (ECC) includes business association representatives to assist with communications and outreach strategies to businesses; and invest in additional resources required to increase the RCMP's ability to investigate and prosecute criminal activities with collaborating investigative agencies and local authorities.

"The BC Government takes cyber security very seriously. As part of my ministerial portfolio, our cyber security team is very agile in their responses and plans. I look forward to working on cybercrime outreach strategies with the

business community," said Jinny Sims, Minister of Citizen Services.

Overview of results:

- 55% of Canadian organizations report being victims of economic crime in the last 24 months. Fraud is more public, more detectable and more visible than ever before;
- 13% report financial losses of more than \$1 million;
- The gap between external and internal fraud is still noticeable. 58% of frauds were committed by external perpetrators (2016: 55%). 35% were committed by internal perpetrators (2016: 38%);
- Damages from economic crime include financial losses, brand/reputation, business relations and employee morale;
- The number of Canadian organizations asked to pay a bribe has increased to 8% (Global: 23%). There is a growing recognition that corruption and economic fraud have become too costly, that they impede organizations' ability to compete on the world stage;
- 41% of Canadian businesses surveyed had not carried out a general fraud risk assessment to look at key fraud risks in the

- past two years;
- Canadian businesses need to seize opportunities to establish cross-functional processes to tackle fraud;
- 36% of internal frauds are committed by middle management, down from 45% (2016).
- 15% of external frauds are committed by those with which you do business – agents/ intermediaries, vendors and shared service providers;
- 91% of Canadian respondents reported they brought fraud incidents to the Board;
- 13% of Canadian organizations are using technology as the primary technique for monitoring fraud. An additional 46% say that fraud detection technologies are part of a wider program of monitoring;
- As many as 48% of Canadian respondents have no plans to use AI or advanced analytics to combat fraud;
- Canada is below the global average in using advanced techniques for fraud prevention; and
- As many as 5% of Canadian companies who are using these technologies say they are not finding value.

# Fast, forward: How to accelerate your digital transformation

"Digital" is no longer a separate division of a company; rather, it's a shift to a new culture—a way of doing things—that changes the focus of an organization's entire business model. When it's done well, it can truly transform a business to make it more efficient, collaborative, and successful. However, many small-to-medium businesses fail to realize the full benefits of going digital, believing that doing so is reserved for tech companies. This inaction may be driven by uncertainty or intimidation, perhaps due to the pace and seemingly complex nature of technological change. In fact, keeping up with change can appear to be out of reach for a smaller business. But this simply isn't the case anymore.

As technologies scale, they become more affordable, and it doesn't take much to lay the foundations for a strong digital framework.

Here are five key areas to consider when going digital:

**Digital disruption:** The innovations that are transforming business practices today are

also streamlining efficiencies at every level. For example, investing in mobile solutions, cloud computing, and data analytics are a great way to start a digital transformation and stay viable in this changing business landscape. They have the potential to change your day-to-day practices for the better—for instance, incorporating predictive analytics into weekly sales meetings to improve sales effectiveness, or using data mining tools to identify duplicate payments to vendors.

**Digital experience:** Whether a company manufactures products, sells goods, or provides services, going digital is a powerful means of driving customer engagement. Once mobile solutions, cloud computing and data analytics are in place, there are many ways in which companies can streamline customer-facing front office processes.

**Digital operations:** Data analytics and cloud computing allow companies to improve their back office processes as well. After all, companies amass huge amounts of data;

Continued on page 6

#### **COFFEE WITH DAVE**

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### The Surrey Board of Trade Advocates for Agriculture Tax Reform

Using a two-pronged approach, the Surrey Board of Trade came out strong for the needs of Surrey and provincial agriculture. SBOT's Agriculture team took over two years to work through all the research material and the various positions other organizations took, to narrow the focus down for a workable position.

"We used that position," said CEO Anita Huberman, "to develop both a policy to submit to the BC Chamber of Commerce, and an advocacy letter to submit to the provincial government's Agriculture Task Force. We took the time to ensure what we're asking is not only do-able, but desirable by those in the agriculture industry."

Both submissions are available to read in full on businessinsurrey.com/agriculture. To find out more about the Agriculture team or to join, contact Anne@businessinsurrey.com.

#### Surrey Board of Trade Receives Support on BC Government Policy

A Surrey Board of Trade policy calling for using property tax reform to support agriculture production passed at the BC Chamber of Commerce Annual General Meeting and Conference in Kamloops.

The policy recommends that the BC Government reform the school tax exemption to apply strictly to land classified as farm, and to remove residential classification from the School Act (Section 30); change the minimum farm receipt threshold across all parcels, regardless of size, to \$3,500; create a tier system where farms that meet a higher threshold of gross farm receipts receive greater tax benefits; and audit and/or make public the ownership of Bare Land Trust ownership of ALR properties.

"The Agricultural Land Reserve (ALR) was designed to protect farmland; only 5% of BC is in the ALR, and only 1% of all of BC is prime

farmland — much of which is close to urban centres. Non-farm residential and non-farm commercial uses are becoming more numerous and take advantage of tax breaks designed to foster farm production without meaningfully contributing to BC's overall Farm Cash Receipts (FCR). We recommend that property tax benefits for agricultural land be reformed to ensure that the recipients are farmers, not speculators," said Anita Huberman, CEO, Surrey Board of Trade.

The Property Tax Reform Policy to Support Agriculture Production received two-thirds of votes to pass and is now official BC Chamber policy. It will be advocated by the Surrey Board of Trade and the BC Chamber of Commerce to appropriate levels of government over 2018-19.

"The Surrey Board of Trade is proud to see this policy pass and receive support from our peers across the province," said Huberman.

"The Surrey Board of Trade is committed to creating a more business-friendly Surrey and a more business-friendly BC — and that includes the business of growing food."

#### Surrey Board of Trade Provides Input on BC's Agricultural Land Reserve Review

The Surrey Board of Trade provided feedback to the BC Government's consultation on revitalizing the Agricultural Land Reserve and the Agricultural Land Commission prior to the end of April deadline.

One-third of Surrey's land base is dedicated to agriculture, comprising 9,290 hectares, with 53% farmed. There is approximately one-third agricultural land (roughly 7,500 acres) within Surrey that is under-utilized or non-productive. Most of this land is comprised of small parcels. Approximately 3,300 could be readily rehabilitated and made productive; however, new farmers are having difficulty finding

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### Fast, forward: How to accelerate...

and with the right software, all this information can be harnessed to predict everything from customer behaviour and buying habits, to managing risk and fighting fraud, to determining staffing requirements well into the future.

**Digital workforce:** When technology is integrated into every facet of a business instead of being limited to an IT department, an inevitable shift in workplace culture will follow. Digitally-sophisticated companies are nimble, fluid, and flexible, working across disciplines in cross-functional teams to find creative solutions. Companies with digital workforces will also be better positioned to attract new talent, as today's new entrants are seeking—and trained for—digital experiences and systems.

**Digital trust:** Taking a company digital entails certain legal considerations as well. There is also the possibility that a company will be targeted by

cyber-attacks, since data is very valuable; but with the proper protocols, these risks can be managed and mitigated, and shouldn't deter a company's digital transformation.

We've all seen businesses that are hesitant to embrace and adapt to change—look no further than Blockbuster Video to understand how important it is for companies to continue innovating and investing in their own digital transformations. Thankfully, due to the scalability of new technology, and the relative ease of implementation with a more knowledgeable and savvy workforce, businesses today can more easily adapt the systems and tools they need to embrace all things digital.

Sign up for PwC Canada's Accelerating Digital content series to learn more.



affordable land with which to begin their own farms

To add to current challenges faced by Surrey farmers, there is a disconnect between local food producers and major chains; in part due to concerns regarding consistency in delivering a certain level of product at a specified volume. Also, a consistent supply of water for irrigation is needed in Surrey, particularly with climate change impacts and potential drought conditions during peak growing season.

While the general public is not as aware of how much land is farmed in Surrey, the volume of produce produced, and the challenges local food producers encounter, the Surrey Board of Trade recognizes the value that agricultural activity brings to Surrey's economy. Its Agriculture Advocacy team explores, investigates, and advocates on everything "from seed to shelf." Team members have reviewed the BC Government's Discussion Paper for consultation, and many have participated in the online survey.

The City of Surrey has also developed a strong "2 for 1" agricultural land replacement policy, which helps to stem loss of agricultural land. However, policy and legislation is required to protect agricultural land from speculative development holding companies or those who would create "estates."

"The ALR should be looked upon as a solid foundation for the business of agriculture in BC," said Anita Huberman, CEO Surrey Board of Trade. "The Surrey Board of Trade would like to see targeted reviews of ALR boundaries to ensure that the ALR is more accurate and includes land that is both capable and

suitable for agricultural use. The Board also recommends a proactive planning model that will enable ALR planning to strengthen ties to local government land use planning."

Farming practices have and continue to evolve. Entrepreneurial opportunities exist by integrating agriculture with industry, ecorehabilitation, circular economy, and more.

In summary, the Surrey Board of Trade's recommendations are:

- Removal of the two zone ALR designations.
   They diminish the importance of the ALR;
- 2. Given that Surrey's best agriculture land cannot access the Fraser River during dry summer months when local rivers are very low, meeting water demand is a growing concern. Water licenses are challenging for Surrey and these have not been updated in many years. The process and the administration of licenses needs to be reviewed:
- To deter speculation, reform the school tax exemption to apply strictly to land classified as farm and remove the residential classification from the School Act (Section 30);
- To further deter speculation, Bare Land Trust ownership of ALR properties be audited and made available to the public; and
- 5. To encourage farming activities on farm land, change the minimum farm receipt threshold across all parcels, regardless of size, to \$3,500; and create a tier system where farms that meet a higher threshold of gross farm receipts receive greater tax benefits.

## Regulatory Burden Undermining Business Competitiveness

Canada's regulatory system is smothering business in Canada, thanks to a growing mix of complex, costly and overlapping rules from all levels of government. A new report by the Canadian Chamber of Commerce, and supported by the Surrey Board of Trade, Death by

130,000 Cuts: Improving Canada's Regulatory Competitiveness, calls on governments to modernize their regulatory frameworks and give businesses in Canada room to thrive.

"Inconsistent and unpredictable rules and processes are making it difficult for businesses—whether large or small—to keep up and comply. This leads to our businesses being less competitive and Canada becoming

a less attractive place to invest, start or grow a business," said the Hon. Perrin Beatty, President and CEO of the Canadian Chamber of Commerce. "Regulations are designed to keep us safe and to create a level playing field. But when they start to smother businesses, that becomes a real

problem."

As the US, our largest competitor and trading partner, has recently implemented significant corporate tax and regulatory reforms, Canada cannot afford to fall further behind. The Chamber's

report identifies opportunities to increase public and investor confidence in Canada's regulatory systems and provides clear recommendations to government on how it should be done.

"While we don't want to engage in a race to the bottom," said CEO Anita Huberman, "we do need to ensure our businesses locally and those that engage in global trade are able to succeed. We have created a far too complicated

system of rules and regulations. We need to address old regulations and amalgamate those that are still relevant each and every time a government proposes a new measure."

The report is available online at businessinsurrey.com/policy/economic-policy-reports.

### ➡ INTERNATIONAL TRADE

The Surrey Board of Trade has an International and Business Centre to serve clients in Surrey. The following is but a sample of where the Surry Board of Trade has gone to spread the word that Surrey is open for business and is the best place to grow your entrepreneurial vision.





#### India

Surrey Board of Trade International Trade Centre hosted a roundtable for SBOT members in early May to meet and discuss trade with India Consul General Smt Abhilasha Joshi. Without doubt, the need for a robust trade agreement between Canada and India is not only desirable, but necessary to fully engage the opportunity that trade between the two nations would bring to Surrey's businesses, particularly those who are exploring import/export markets.



#### **Belarus**

Surrey Board of Trade's International Trade Centre welcomed the Charge'd Affaires Dmitry Basik from the Embassy of the Republic of Belarus late April. SBOT members had an opportunity to discuss agriculture, dairy, education, health care and manufacturing industry sectors for co-location or trade opportunities with Mr. Basik and embassy staff.



#### **Turkey**

Members of the Surrey Board of Trade were invited by SBOT International Trade Centre to meet with the Consulate General of the Republic of Turkey, Anil Bora Inan and Orkun tosun of the Turkish Young Business Association. Turkey considers Canada to be a priority market to increase trade volume and cultural interaction. There are incentives for Canadian businesses to

do business in Turkey and Turkish businesses are looking to Surrey and to other areas for business alliances and co-location opportunities.





#### **G7 Symposium**

The Surrey Board of Trade had the privilege of being invited by the Hon. Bill Morneau, Canada's Minister of Finance to the "G7 Symposium on Investing in Growth That Works for Everyone" in Whistler, May 31. The Symposium took place a week prior to the G7 Summit in Charlevoix, Quebec. The G7 Symposium provided a window into the work of G7 Finance Ministers and Central Bank Governors and allow for public engagement on the issues, challenges and opportunities they are confronted with on a daily basis.

Opened by Minister Bill Morneau, invited guests took part in three panels: Economic Resilience and Stability, Economic Growth for Everyone, and Women's Economic Empowerment. Stephen S. Poloz, Governor of the Bank of Canada, closed the public portion of the symposium.

### Steel and Aluminum Tariffs

Unless you've been living under a rock (or perhaps within a rolled steel coil), you have no doubt seen all the news these days about the looming threat of steel and aluminum tariffs being imposed by the United States.

Last year, the U.S. Department of Commerce initiated an investigation into whether steel and aluminum imports were impairing America's national security. These investigations occurred under Section 232 of the Trade Expansion Act of 1962. The investigation's recommendations were released in February and proposed a number of measures, including a mix of tariffs and quotas on steel and aluminum exports from around the globe.

President Trump opted to impose global tariffs of 25% on steel products and 10% on aluminum products that are entering the U.S. To be exempted from the tariff stick, Washington seems to be offering the quota carrot to countries. South Korea has already negotiated its package, which focuses on quotas, and agreements in principle have been reached with Brazil, Argentina and Australia on yet to be specified measures. Although, as recent news from Brazil indicates, some of these agreements in principle may have a way to go

But looking closer to the home, the threat of tariffs continues to loom large for Canada. We

received a temporary exemption—along with the European Union and Mexico—until June 1. The Canadian Chamber of Commerce's position continues to be that Canada should be fully and permanently exempted from any tariffs, quotas or other measures designed to reduce the cross-border flow of steel and aluminum products. Canadian imports to the U.S. do not pose a national security threat. In fact, Canadian aluminum is integrated into the U.S. defense industry to allow America to build its military hardware. In the case of steel, Canada is the top export destination for U.S. steel products, with trade roughly balanced between our countries.

The Chamber applauds the federal government for its firm stance on this issue in opposing U.S. pressure for Canada to accept export restrictions. We also fully support the government's position to oppose any links between these tariffs and the NAFTA negotiations. Such a connection would only be an unhelpful distraction from what should be our main focus.

There are certainly wider systemic issues that affect the industry; U.S. tariffs will divert third-country steel and aluminum products onto already saturated global markets. Additionally, there is the issue of trans-shipment, where companies could attempt to use Canada as a backdoor to circumvent U.S. tariffs. It is vital

the government be watchful of these issues. The government's recent announcement of additional funding for the Canada Border Services Agency is a good first step, meeting a request from the Chamber and our members.

At the end of the day, it is about providing certainty for business. This means no arbitrary implementation of tariffs or quotas and ensuring the rules are consistently enforced. The 5 Minutes for Business is a policy brief from the Canadian Chamber of Commerce. This was published mid-May before the recent imposition of tariffs by the Trump Administration, regarding national security. policy@chamber.ca.

### Follow up comment from the Canadian Chamber

The decision by the U.S. Administration ignores the truth about Canada's relationship with the US, will do nothing to address the issue of dumping [steel from China], and will ultimately hurt businesses, jobs and the economies of both countries.

The Canadian Chamber calls on the federal government to respond quickly and in a manner strong enough to obtain an exclusion for Canada. We need to act vigorously to support our domestic industries, and to send a message to the US Administration that their unilateral protectionist measures will not come without a serious cost to themselves.



Awards will be presented in the following categories:

Small Business | Large Business

Small Business | Large Business

The event will feature an international trade show with international businesses and consulates from around the world.

EXHIBITOR AND SPONSORSHIP OPPORTUNITIES ARE AVAILABLE!

MEDIA SPONSORS







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### A Trade War on the Horizon

Unless something dramatically occurs (and, given how President Trump can pivot on a tweet, it could), Canada will counter the Trump Administration's tariffs on steel and aluminum with dollar-for-dollar tariffs on a shopping list of about 100 goods, starting July 1.

At the SBOT Economic Forecast lunch in early February, Chief Economist Helmut Pastrick, of Central 1 Credit Union, forecasted a fairly robust economy, with housing being the most challenging issue — unless trade negotiations go sideways. In that case, he said, the instability that would result could trigger a geopolitical crisis. After the G7 Summit in Charlevoix, Quebec, there aren't too many democracies left with any illusion that we are negotiating in a stable environment with predictable, if boring outcomes.

As stated in a press release by the Canadian Chamber of Commerce, Canada is an ally, supplier, and customer of the US. We are partners in NATO and NORAD. Our steel and aluminum industries are a source of critical

supply for American manufacturers and its defence industry. Business, defence and political leaders of all stripes and on both sides of our border understand this and we remain grateful for the strong support they have shown.

The International Chamber of Commerce Chairman had this to say: "Open markets underpinned by the rules-based multilateral trading system have been a vital driver of prosperity across the world over the past 50 years. Any erosion of that system will come at quite a cost to us all."

At the Surrey Board of Trade, staff have participated in numerous conference calls with manufacturing industry associations and the Canadian Chamber. The prevailing view is less than optimistic. "What we are hearing is that it could get worse before it gets better," said CEO Anita Huberman. "A lot worse."

Many industries, both north and south, have developed such integrated and complex supply chains over the years, that – like the children's

game of "pick up sticks" — if you don't pull out one or more elements very carefully, the whole pile collapses.

Tariff hikes will inevitably impact small businesses that often rely heavily on imported goods and services. Longstanding US trade policies, such as the Generalized System of Preferences (GSP), have been shown to play a key role in supporting the growth of domestic small businesses and associated job creation.

Signaling the growing tension between G7 nations and the United States, SBOT was present when the May 31 confirmation of tariffs was announced and the representatives on the panel began to talk about G6+1 to express their consternation with such arbitrary action by one of their allies and trading partners.

A progressive closing of the world's largest economy to trade will damage both US and

global growth prospects. In an interconnected world, international commerce cannot be governed by zero-sum policy decisions.

"As a border city, Surrey's businesses will ultimately be impacted. Our manufacturers requiring raw materials are impacted. Our commercial and service sectors that have customers and clients across international borders will be impacted," said Huberman. "We stand with our chamber colleagues in our support of our Federal government's respectful but firm response to unwarranted tariffs. We also look to our Federal government to ensure that all efforts are made to overcome this current crisis before it does spiral into a full trade war."

To find out more about SBOT's Industry & International Trade Team, contact Anne@ businessinsurrey.com.

## Voice of Carmona Worldwide Society is Celebrating Twentieth Anniversary! 1998-2018

Our Voice of Carmona will be always non-political and a not-for-profit charity. It has been incorporated in BC, Canada since October 1, 2014. Its Canadian charity registration has been under processing. Altruism or selflessness is our only mission and philosophy. Our purposes are to advance education by giving scholarships in poor countries and to relieve poverty by providing feeding program in poor countries. "World-class Scholarship Program and Feeding Program."

### For information, please visit: https://voiceofcarmona.org

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### 8

### Members! Did you know?

The Surrey Board of Trade is proud to offer opportunities for you to join us on global trips throughout 2018 and 2019. Learn more about international markets, create new contacts, and expand your business. Interested in traveling to learn more about the culture and attractions of international countries? We have opportunities for those too!

#### **Explore Classic Italy**

#### Discover Ancient Egypt & Modern Dubai

Departs April 29, 2019

Departs March 04, 2019

\*Book online and use Promo Code: SBOT19

The Surrey Board of Trade Global Trips are provided by Indus Travels, a tour operator that offers custom, escorted tours & independent vacations to over 50 countries.

For more information on tour package details and pricing, please visit <u>businessinsurrey.com/international/global-trips/</u>, or contact Moiez Babar at <u>membership@businessinsurrey.com,</u> 604-634-0348.



### SBOT Supports Employers with Cannabis Guide



SBOT CEO Anita Huberman facilitated the 'Green Economy' Cannabis comes to Canada Panel at the BC Chamber of Commerce AGM in Kamloops. Seated to Anita's left are panelists Chris Wagner, CEO of Emerald Health; Terry Lake, former BC Minister of Health, VP Corporate Responsibility, Hydropothecary Medical Marijuana; Linda Stromberg, COO Niche Canada; and, Tom Brocklehurst, Director Regulatory Practices, Worksafe BC.

The Surrey Board of Trade authored a policy in 2017, strongly supported by Canadian Chamber of Commerce members, asking the Federal government to provide a standard guide that all employers can use to ensure a safe worksite and respect for all employees. Hearing little in response, SBOT, in partnership with MedReleaf, has developed a guide to help Surrey employers manage cannabis in the workplace. The guide, along with a policy template for employers, can be accessed at https://businessinsurrey.com/policy/workforce-

Drug impairment on the job is a complex challenge for employers at the best of times. With the pending legalization by the Federal government of recreational cannabis usage, employers will need to review what they know and what they need to know to be prepared. The guide and policy template were designed in response to the many questions SBOT has received this past year, as well as from the recent Hot Topic Dialogue on Cannabis, and through the members on the





Workforce Development Team.

The Surrey Board of Trade has submitted their feedback to the BC and Federal Government throughout the consultation period regarding the regulation of cannabis such as distribution, retail, and a range of

other matters. In April 2017, the Government of Canada introduced the Cannabis Act and amendments to the Criminal Code to address cannabis impaired driving with plans to make non-medical cannabis legal in Canada by July

"What is missing from the consultation and conversation on cannabis are workplace related issues and how the employer/employee will be impacted. This Employer Support Guide and supporting Sample Workplace Substance Management Policy is only part of Phase 1 to help businesses as cannabis becomes legalized later this year," said Anita Huberman, CEO, Surrey Board of Trade.

The Surrey Board of Trade recommends that legal advice for Human Resource policies is necessary to ensure compliance.

### Positive Disclosure Obligations in Workplace Policy

### Can Manage Risks in Safety Sensitive Positions



Workplace accidents caused by drug and alcohol impairment can have devastating impacts on a company and its employees. In response, employers have used "zero tolerance" policies to dismiss employees for impairment in the workplace, but such terminations may be found to be a breach of

human rights legislation. In a recent decision, the Supreme Court of Canada ("SCC") provided insight into when a termination under a "zero tolerance" policy may be upheld. In the case of Steward v. Elk Valley, there was an employee, in a "safety sensitive" position within a mining operation, who was involved in an accident with is loader. Afterwards, the employee tested positive for cocaine. The employer had a workplace policy that required employees to disclose substance dependency or additions, which he breached. The employer applied their "no free accident rule" in order to meet its safety objectives and terminated the employee (with the potential for reinstatement in 6 months). This, in essence, was the employer applying a "zero tolerance" policy for employee who attended work while impaired.

The employee filed a complaint with the Alberta Human Rights Tribunal, claiming discrimination on the basis of mental or physical disability. The employee must first prove a "prima facie" case of discrimination, i.e. that the addiction was a factor in the employer's decision to terminate the employee. If proven, the employer must show that it accommodated the employee's disability up to the point of undue hardship. The Tribunal found that the employer was not terminated for having an addiction; instead the employee was terminated for his failure to comply with a workplace policy, i.e. failing to disclose the addiction prior to any workplace accidents. Despite the addiction, the tribunal found that the employee made "rational choices" regarding his drug use, knew that he should not take drugs prior to work, and had the capacity to disclose his drug use to the employer. The Tribunal concluded that the employee did not prove discrimination. The employee applied to court for a review of the Tribunal's decision and the SCC upheld the Tribunal's decision as reasonable.

With this decision, employers may be permitted to terminate employees where: (a) the employee holds a "safety sensitive" position; (b) the employer has a policy that requires the employer to disclose the substance dependency or addiction problems; and (c) the employee fails to comply with

their disclosure obligation, despite having the capacity to do so. To manage safety risks in the workplace, employers ought to create a policy that requires its employees to selfreport drug use, addiction or substance abuse (and receive treatment). These policies must be clearly communicated so employees. If proper procedures are used in investigating the breach, the employer can better defend itself against a human rights complaint. Developing workplace policies regarding employee disclosure obligations without breaching employee's privacy right can be difficult, especially with the anticipated change in laws to legalize cannabis. As such, employers ought to retain legal counsel to assist them in this process.

Cindy Zheng, Business & Employment Lawyer at McQuarrie Hunter LLP. Mcquarrie.com



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### Ride-Sharing for BC – Needed Now!

In the face of rising gas prices and the need for alternative transportation options, especially in Surrey and south of the Fraser, the Surrey Board of Trade calls for action and implementation on ride-sharing to the BC Government.

"The Surrey Board of Trade understood the need for the newly formed government to review ride sharing legislation and ensure a level playing competitive field," said Anita Huberman, CEO Surrey Board of Trade.

"However, some time has passed since the BC Government finished its consultation."

The Surrey Board of Trade is seeking province-wide support for Ride-Sharing Legislation to bring forward ride-sharing regulations that establish province-wide rules for safety and consumer protection, and evaluate and remove unnecessary red tape on existing transportation providers.

"Our Transportation Team has reviewed and endorsed the need to include ride-sharing as a

transportation option for BC," said Huberman.

The sharing economy is providing new economic opportunities for individuals and small businesses to increase the utilization of their assets by connecting with new customers via a software app. PWC estimates that in 2013 the sharing economy generated \$15 billion in annual revenue compared to \$240 billion in the traditional rental sector. By 2025, it estimates that both sectors will grow to reach \$335 billion for combined revenue of \$670 billion.

Ride-sharing and traditional transportation models can complement each other to better serve British Columbia, just as they do in communities across Canada and around the world

"Let's have some action finally on ridesharing in British Columbia. We need it," said Huberman

For more about the Transportation team and its work, go to businessinsurrey.com/transportation or contact Anne@businessinsurrey.com.

### LRT Vehicle - A View of the Future



CEO Anita Huberman spoke at the Vehicle Showcase launch late May. L-R: CIIr Tom Gill, Mayor Linda Hepner, Anita, Elizabeth Model DNSBIA, and Philip Aguirre, Newton BIA. The sample car will be displayed at various locations in Surrey through to beginning of August.

Mayor Linda Hepner and Surrey City
Council launched the Light Rail Transit Vehicle
Showcase at Central City Mall this past
May. On hand for the launch were the Surrey
Board of Trade and a number of business and
community advocates in support of Surrey
Light Rail Transit. Throughout the month and
into June, Surrey residents have been given
the opportunity to explore the LRV and see
what future transit technology will look like.

"I am very pleased to the see the example of what our future will be like," said Anita Huberman. "The LRT will run in front of our office and I am looking forward to seeing cars such as this one carrying so many local and commuting people past our doors. The light rail transit, using leading edge technology, will ensure Surrey is a destination and that the South Fraser economic region is connected."

The demonstration vehicle is an example of the wide selection of light rail cars available for LRT projects. The actual light rail car for the SNG LRT project will be selected through an open and competitive procurement process.

"By having a Light Rail Transit Vehicle for our residents to explore will allow them to see firsthand the urban-style LRT that is coming soon to Surrey," said Mayor Linda Hepner. "This sneak peak of what is to come in Surrey will allow our residents to learn more about LRT and how it is an integral component of Surrey's city building vision."

The Light Rail Transit Vehicle will be on display at several locations until July 1 including Newton, City Centre, Guildford, the Surrey International Children's Festival and the Canada Day Celebration in Cloverdale.

#### Supporting Light Rail Transportation in Surrey

The Surrey Board of Trade's support for LRT is based on a clear and decisive vision for Surrey's future. The SBOT sees a Surrey and South Fraser Region that demonstrates a nationally-recognized reputation for innovative city-building; welcomes a rich diversity of people needed to fuel growth and prosperity; and offers access to quality-of-life services and amenities favoured by highly-mobile talent for businesses and their workforces. The SBOT looks to harness LRT technology strategically for its key city-building priorities; employment and job creation, a focus on modern infrastructure, rapid and reliable transportation to provide access and opportunity for Surrey citizens, and responding to climate change to ensure the quality of life for future generations

Last month TransLink released details of its \$7.3 billion investment plan for improvements



CEO Anita Huberman, far right, joined a number of Metro Mayors and Councillors, along with TransLink CEO Kevin Desmond, on a 2-day trip to Phoenix, Arizona. The purpose was to experience light rail in action — the smooth, quiet ride, and the ease of traffic integration — and truly see how the construction of LRT had transformed once tired streets of strip malls and empty lots into vibrant commercial and residential streets that are desirable to businesses and residents alike. Investments by businesses to grow the economy of those streets have happened as a result of introducing an adaptable, and easily expandable transit system. Phoenix is currently working to extend the line another 40 miles to link more neighbourhoods and towns into its transit hub.

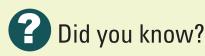
to Metro Vancouver's transit and transportation system.

"The Phase Two investment plan for the 10-Year Vision to fund vital major transportation projects in Metro Vancouver will ensure that Surrey, finally, will get the transportation investments that the city so desperately needs. Light Rail Transit through leading-edge technology will ensure that Surrey is a destination and that the South Fraser economic region is connected," said Anita Huberman, CEO, Surrey Board of Trade.

The Investment Plan includes, among a number of necessary improvements, the extension of the Millennium Line and construction of six new SkyTrain stations along Broadway from VCC-Clark to Arbutus Street; the long awaited construction of the Surrey-Newton-Guildford LRT Line along 104 Avenue, City Parkway and King George Boulevard; and the planning and design for Surrey-Langley rapid transit which will be along the Fraser Highway corridor.

"The Surrey Board of Trade has long advocated for all 27 kms of the highly adaptable and affordable light rail be committed to by governments responsible, and built as one project. This way, the vendor and governments can experience savings through economies of scale," said Huberman.

In the meantime, TransLink is introducing a new B-Line bus to the Fraser Highway to begin building a ridership in anticipation of light rail. The 104/Guildford corridors have been using the 96B for numerous years.



#### New Tap to Pay Options Go Live Across Metro Vancouver

Customers now have more ways to pay for transit trips in Metro Vancouver. TransLink's "Tap to Pay" feature allows customers to pay their adult fare by tapping a contactless Visa or Mastercard credit card, or mobile wallet at fare gates and on buses.

The new Tap to Pay options are meant to provide a more convenient option for occasional riders and tourists. Customers will no longer need a Compass Card or ticket to pass through fare gates, or exact change for the bus. With these new, convenient payment methods customers can transfer seamlessly across all modes in the same way as customers with Compass Cards.

### > PERSONALITIES & EVENTS



CEO Anita Huberman and COO Indra Bhan staff the SBOT tent for the annual Surrey Vasaikhi Parade in April.



Surrey Board of Trade's Chief Operating Officer Indra Bhan at the Grand Opening of Fasken — a law firm from Vancouver investing in Surrey.



Surrey Board of Trade International Trade Centre meeting with Ryan Leonhard, Marketing Director of the Canadian Chamber of Commerce (Vietnam) discussing the ASEAN market strategy.



CEO Anita Huberman attended the BC India Business Network Dinner at the end of May, at the Fairmont Waterfront Hotel.



BC-India Business Network Dinner at Fairmont Waterfront with Guest speaker Peter Hall, VP & Chief Economist, EDC. The message from the event is that we need a Canada India Free Trade Agreement. Surrey Board of Trade agrees!



In May, SBOT attended a PwC executive panel dialogue on digital disruption and the importance of businesses understanding the role of digital consolidation and proactive brand presence. Mike Shields, Fraser Valley Leader at PwC, speaking.



Surrey Board of Trade Chief Operating Officer Indra Bhan with Charan Sethi at the launch of The Maverick Development by Tien Sher Construction Group.



Surrey Board of Trade's Indra Bhan (in the white blazer) cutting the ribbon at PICS Cloverdale Child Care Centre Launch with Minister of State for Child Care Katrina Chen, and numerous dignitaries.



Indra attended the Whitecaps Multi Chamber Event with Paul Fruitman, Senior Manager Sales and Premiere Seating.



Surrey's Health and Technology District Grand Opening of City Centre 2 boosting health technology investments, virtual reality training for nurses, and a collaboration with Science World. Congratulations to the Lark Group for their commitment to Surrey.



Surrey Board of Trade's Indra Bhan and Moiez Babar at the annual Toronto Dominion Bank Vaisakhi celebration lunch at the Bombay Banquet Hall.



Moiez Babar, Membership Coordinator of the Surrey Board of Trade, at The Franchise Expo at Vancouver Convention Centre in May.

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### Surrey's Top 25 Under 25 Winners









The Surrey Board of Trade's 8th Annual Surrey's Top 25 Under 25 Awards Reception was held April 26th, and celebrated the incredible initiatives of Surrey's youth 25 years old or younger. The 25 winners were chosen based upon their business or community achievements, leadership ability, community involvement, professional achievements and uniqueness of their business or community projects.

This year's keynote speaker was Sara Hodson founder and president of LIVE WELL Exercise Clinic and 2017 Surrey Business Person of the Year. She is a tenacious entrepreneur who maximizes clients' health, in spite of their medical issues.

The Surrey Board of Trade is grateful for the ongoing support of Surrey's Top 25 Under 25 sponsors, including Co-Presenting Sponsors: Kwantlen Polytechnic University and SFU Beedie School of Business; Supporting Sponsor: Sheraton Vancouver Guildford Hotel; and Community Sponsor: WorkSafeBC.

This year's event was MC'd by award winning journalist, Tanya Fletcher, of CBC RC

#### The winners for 2018 are:

Beenu	Bajwa	Unified 4 Change	21
Harjot	Bal	One Blood for Life Foundation / Project Blue Hands Society	15
Tyler	Carmont	In-Need-No-More	24
Larissa	Chen	Böues / Bridge for Health / Virogen Biotech Ltd.	22
Cody	de Leijer	Enactus Simon Fraser University	20
Annie	Deng	Social Diversity for Children Foundation	18
Rabiah	Dhaliwal	One Blood for Life Foundation	18
Gurneet	Dhatt	Fast Lane Traffic Management Ltd.	22
Prabh	Dhillon	Students for Humanity	22
Stefanie	Huffman	Axis Consulting / Enactus Simon Fraser University	21
Harleen	Jagpal	Cambridge Doors Ltd.	24
Tony	Jure Vukasovic	Smart Parks Canada	23
Ramanjot	Kingra	SOAR Philanthropic Society	22
Vivesh	Kochher	AVR Drywall Recycling Ltd.	21
Brady	Lumsden	Weekend Fuelbag	17
Shilpa	Narayan	How a Struggle Became a Journey	22
Dorothy	Ng	Enactus Simon Fraser University	22
John	Nguyen	Technovus Simon Fraser University	23
Chirag	Patel	SOAR Philanthropic Society	23
Rochelle	Prasad	Camp We Empower	19
Jasanjeet		Kids Play Youth Foundation	23
Talvir	Sahota	Kids Play Youth Foundation	22
Georgiy	Sekretaryuk	Cering Technology Inc.	19
Arman	Turna	Global Cure Foundation	16
Marco	Zenone	Bridge for Health	22



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### 9th Annual Surrey Industry Bus Tour

A selection of photos from one of Surrey Board of Trade's popular events. Three buses provided by Charter Bus Lines tour a selection of Surrey's industries, with representatives from Commentary Sponsor Lee & Associates providing in-depth information on developments and land use plans for a rapidly growing city. Lunch was provided by Pacific Inn, who unveiled their plans to renovate and rebrand. The Surrey Board of Trade thanks these fabulous sponsors whose generosity ensured a very successful day for over 130 SBOT members and guests. Mark your calendar for next year's tour: Friday, May 3, 2019!



























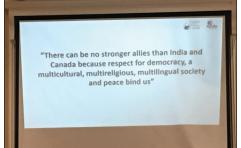








### Canada India Networking Initiative Conference Builds New Health Technology and Global Partnerships



The Canada India Network Society, with partners Fraser Health, Simon Fraser University and the Surrey Board of Trade welcomed over 100 health professionals from India, Canada, the UK and the USA on the weekend of June 8-10, 2018.

The purpose of this third conference builds on the momentum of creating a healthy civil society through engagement, technology and innovation through government, institutional and industry collaboration.

Canada India Networking Initiative (CINI 2018) was very special, as it is also taking place with attendees from the Global Association of Physicians of India Origin-GAPIO (www.gapio.in). In keeping with the strongly held value of connecting the dots and linking with organizations with a similar vision, CINI









2018 was also supported by the Canadian Association of Physicians of India Heritage (CAPIH) and Physicians with interest in South Asia (PISA-BC).

Each session of the conference focused on specific projects either already in progress or planned. The conference provided an opportunity to make specific recommendations. Session topics included:

1. Reducing chronic diseases, especially diabetes through engagement with community. Already confirmed as Co-Chair is George Abbott, former BC Minister of Health. The innovative work of Sean Mcviltey on Diet and Diabetes was featured. A long-standing project of the University of BC South Asia Health led by Dr. Gulzar Cheema was featured as part of this session.

- Palliative Care and End of Life issues led by former President of the BC Cancer Agency Dr. Simon Sutcliff and the work of the BC Palliative Centre and a project in India was shared.
- Mental health and addiction led by Dr. Victoria Lee, Vice President at Fraser Health explored the very difficult issues of mental illness, drug and alcohol addiction in south Asian community.
- 4. The health technology work by BCIT led by Kathy Kinloch, President of BCIT focused on their projects in India
- E-Health led by Dr. Kendal Ho in the emerging area of mobile apps and patient participation.
- 6. Integrating Indian and Chinese medicine

infused in current medical modalities to build even stronger health outcomes led by the Director of Integrative Health Centre at the University of Alberta Dr. Sunita Vohra. Saturday evening was the 500-person

banquet which welcomed BC's Minister of Health, Adrian Dix and BC's Minister of Jobs, Innovation and Technology Bruce Ralston. Organized by the Surrey Board of Trade.

More outcomes and results to be announced this year as a result of the CINI 2018 Conference. Canada India Network Society, www.thecins.org, was founded in 2009 by Dr Arun Garg and is a community partner of SBOT. The conference also builds economic links with India through their focus for a healthy society.

For more information, contact Anita@ businessinsurrey.com.



### ROUNDTABLES & B2Bs

### SBOT Hosts Roundtables for Members

#### **MP Tony Clement**



MP Tony Clement has had a roundtable with Surrey Board of Trade members before, and was happy to field questions by SBOT members again in late May in the SBOT conference room. The former Federal Health Minister, former Minister of Industry, and a past President of the Treasury Board, MP Clement had much to say about current Federal initiatives and their impact on SBOT members. In turn, SBOT members had much to say about the potential impacts of the changes to the Private Corporations tax, and asked whether the Conservatives had positions on Corporate "Welfare" (no), Carbon Tax (not yet), seniors (not really), and legalizing cannabis (we're not ready). The Conservative Party is considering a full comprehensive tax review or reform as part of a developing platform, and could only indicate that the overall tax burden would go down.

#### **MP Jamie Schmale**



The Deputy Opposition Critic for Natural Resources, MP Jamie Schmale, held a roundtable with SBOT members to discuss, in particular, Canada's energy sector. Pipelines became a major focus of the discussion. There was mutual frustration regarding the behaviour of protestors and the inability of Federal agencies and political ministers to enforce the rule of law to ensure approved projects get built. There will be a backlash, MP Schmale warned members. Large infrastructure investments will suffer from an uncertain climate created by the inability to overcome barriers to construction.

#### B2B at McQuarrie

The Surrey Board of Trade encourages members to meet and mingle at business to business receptions held at member



locations throughout the year. These are free for members and their guests to attend, network, enjoy a relaxing post-work gettogether with friends and colleagues, and learn more about one of Surrey Board of Trade members and the great work they do in the City of Surrey.

A recent B2B was held at McQuarrie Hunter law firm in the City Centre tower. Members were treated to a rare birds-eye view of the city, and heard Tako van Popta, a SBOT director and a senior partner of McQuarrie, outline their longevity in Surrey and how their business is growing to continue to meet the legal needs of Surrey's businesses and residents.

Go to businessinsurrey.com/events to find out when the next B2B will take place. These are not to be missed if you wish to grow your network and build relationships for your business!

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### SBOT Does Not Support Using Taxpayer Dollars for Pipeline Politics

After some uncertainty, the Kinder Morgan Canada Limited board announced that the Government of Canada has agreed to purchase the Trans Mountain Pipeline system and expansion project for 4.5 billion. The Government has further agreed to work with Kinder Morgan to find a third party buyer for the project, as well as to guarantee TMEP's expenditures under a separate Federal government recourse credit facility until the close of the transaction. The transaction is expected to close late in the third quarter or early in the fourth quarter of 2018.

The announcement by the Federal government to indemnify financial losses for the Trans Mountain Pipeline Expansion Project was met with concern by the Surrey Board of Trade. Their following announcement to purchase the pipeline outright was likewise concerning.

"Despite the BC Government's decision to further review and consult on the pipeline expansion, the Surrey Board of Trade continues their support of the Kinder Morgan Expansion Project with the development of 15,000 jobs, mostly in the trades," said Anita Huberman, CEO, Surrey Board of Trade. "However, the Canadian government should not be using tax payer money to compensate for project delays and to indemnify financial losses. And now to purchase the pipeline? We will have to wait and see if this proves to be the best approach," said Huberman.

This is a non-partisan issue. The twinning of the Kinder Morgan Pipeline (a pipeline that already exists) will come through Surrey.

In the Surrey Board of Trade's view, there was nothing to stop Kinder Morgan from expanding the Trans Mountain pipeline. Approvals have already been given. The Surrey Board of Trade had encouraged Kinder Morgan to continue working on the federal permissions and guidelines to accomplish this necessary infrastructure program rather than seek taxpayer support.

"The Surrey Board of Trade had applauded the Federal Government for trying to come up with a solution to assist a significant infrastructure project in Canada but using taxpayer dollars for this purpose sets the wrong precedent for local and international investors. There is a risk to Canada's reputation as a place to do business when projects are approved and still don't

happen," said Huberman.

The Surrey Board of Trade reiterates their position in support of the Kinder Morgan Pipeline Twinning project. "Let's get on with creating jobs and infrastructure."

Pipelines play a crucial role in today's economy. They foster international trade, generate investment in research and development and create jobs, a fact that should not to be taken lightly in the current economic landscape.

Access to markets, including building trade infrastructure, is what we want to see government deliver. These infrastructure projects are trade enabling, and they will drive economic growth for decades to come. They will create jobs for Canadian families and generate tax revenues for governments confronting massive deficits.

Pipelines matter because they are crucial to the competitiveness of the energy industry, a sector that supports the livelihood of so many Canadians.

Further, the Surrey Board of Trade believes the reviews that have already taken place

which included a focus on environmental protections such as the 157 binding conditions by the National Energy Board as well as the investments in the Ocean Protection Plan serve to address environmental and other concerns related to the project. Moving crude oil by rail through suburbs has proved to be far more hazardous than using state-of-the art technology in pipelines.

The Kinder Morgan Project had a key role in the Canadian economy. They had shown progressive and innovative efforts to ensure world class environmental protection.

The Surrey Board of Trade had extensively reviewed Kinder Morgan's commitment to ensure that the proposed twinned pipeline will meet and exceed the most stringent conditions to get product to market in the safest possible way.

"We hold out hope that the Federal government does follow through and finds a purchaser for the line once complete," said Huberman.

For more information on the Environment & Resource Team, contact Anne@businessinsurrey.com.

### Lost Opportunity



Robert Levy'

Some things never get old. One of those things continues to be the feud between environmentalists and those in support of the responsible management and transport of our country's natural resources. That fight, like many other divisive socioeconomic issues, carries many common traits. For starters, only a minority of Canadians strongly oppose the Trans Mountain Expansion. The latest lpsos-Reid surveys showed 55% of British Columbians and 56% of Canadians support the expansion of the Kinder Morgan pipeline. As seems often the case in politics, a small minority are dictating a discussion that's against the national interest of the population. Kinder Morgan's Trans Mountain is unfortunately just one example.

Over the last few months, the Chief Executives of Canada's financial institutions have been issuing direct warnings to policy makers in this country that more has to be done in terms of equating the economic competitiveness of Canada to other nations and regions of the world. We saw the United States implement the most drastic tax reform since the Reagan administration, but as pointed out, including by our Federal Finance Minister, at a federal level our corporate tax rates are on par with the US. It's the further unnecessary burden and red-tape placed on

industry where changes can be made.

The burdens and cost imposed on a business for what seems lately to be the low probability of seeing a major energy project approved is becoming a lost economic opportunity for Canada. Pipelines are one example as the logistic and transport restrictions placed on natural resources in this country are seeing multinational companies sell Canadian assets in favour of investments elsewhere. As capital expenditure in the energy sector sits at a 20-year low, it's even more imperative for a nation like Canada to exhibit an openness for business investment.

There are numerous examples and reports highlighting this very fact and the energy industry is one of the better examples. The C.D. Howe Institute released a report in May illustrating how much taxes and the undue regulatory burdens add to a cost of a home in eight major Canadian cities. Vancouver was the most extreme and their estimate was \$644,000 in added cost to the average single-family home, while the average of the eight cities was \$229,000. The missed take-away in the wake of this report is where many pundits are quick to scream about foreign ownership and shady real estate practices; measures can be taken by paring back unnecessary regulations to make Canadian markets more efficient and affordable.

By no means is the message to blindly and willfully roll back regulations on certain markets and let industry have free-reign. However, following years of trying to cool a housing market by focusing on slowing demand (to no effect in Vancouver), or questioning why investment dollars are fleeing this nation and leaving it to industry to fight fringe politically-motivated movements, the focus should be on easing restrictions on business to improve the efficiency of these markets.

Robert Levy is the Managing Director of Border Gold and a financial commentator on CKNW. rlevy@ bordergold.com

## BC Chamber of Commerce Cautions Investor Confidence is Still Shaken

While the federal government's \$4.5 billion purchase of the Trans Mountain pipeline and its related infrastructure is an extraordinary measure, the BC Chamber is pleased to see the project move forward.

"It's long-overdue good news that Canada will get its resources to tidewater and stop selling to a single customer — but the fact that our federal government had to step in proves there's still deep uncertainty around investing in Canada, said Val Litwin, President and CEO, BC Chamber of Commerce. "Our nation must take a hard look at itself: The regulatory regime in Canada is broken."

The extraordinary measures by the federal

government prove that Canada's regulatory system needs an overhaul. Once a project is federally approved, it should not fall prey to stall tactics from opponents. The BC Chamber has maintained that the Trans Mountain project is about more than a pipeline. It's about rule of law, and our provincial and national brand as a worthy place to invest.

The BC Chamber joins the Canadian Chamber of Commerce and calls on the federal government to limit its investment in the Trans Mountain project to ensure its successful completion and restore the project back to the private sector as soon as possible.



### Call for Nominations!

Save the Date for the 12th Annual Surrey Environment & Business Awards! This event recognizes Surrey-based businesses who have demonstrated exceptional dedication to environmental leadership and issues.

**Thursday, September 27, 2018** from 11:30 a.m.—1:30 p.m. at the Sheraton Vancouver Guildford Hotel (15269 104 Avenue, Surrey).

The Surrey Board of Trade is also looking for nominations for businesses that have made positive impact in the environment, and have made the City of Surrey livable and sustainable through their environmental efforts. businessinsurrey.com/events/environment-and-business-awards/

Note that you can nominate your business or organization as a candidate in four award categories:

- 1. Small Business
- 2. Medium Business
- 3. Large Business
- 4. Circular Economy Award

#### NOMINATION DEADLINE: Friday, July 27, 2018

For any questions, or if you need assistance in the nomination process, please contact Rhona Doria at rhona@businessinsurrey.com



# Advocacy Win: SBOT Pleased with Pharmacare Now Report by Canada's Standing Committee on Health

Bill Casey, Chair of the Standing Committee on Health, has released the long awaited report: *Pharmacare Now: Prescription medicine coverage for all Canadians*.

"The Surrey Board of Trade was very pleased with the 18 recommendations issued in the report. This is a step in the right direction. The only concern is that further consultation is being asked, which could delay what we are asking for—a universal pharmaceutical program in Canada. I believe we have waited long enough. Let's get it done," said Anita Huberman, CEO, Surrey Board of Trade. "The Surrey Board of Trade was referenced often within the report (page 56 and 80 notably), and was the only business organization that took a leadership role in Canada on this very important issue."

The report indicated that the Standing Health Committee believes that the best way to move forward in establishing a universal single payer public prescription drug coverage program is by expanding the Canada Health Act to include prescription drugs dispensed outside of hospitals as an insured service under the Act.

The potential is to reduce total annual prescription pharmaceutical expenditures by \$4.2 billion, based upon prudent estimates. Such an approach would also ensure that all Canadians have equitable and affordable access to life saving prescription drugs. In short, it will save money and lives.

However, the Committee recognizes that in moving towards a single payer universal publicly funded prescription drug coverage, governments

will be assuming significant costs from the private sector in the order of \$10.7 billion before potential savings are realized. The Committee believes that the program should be cost-shared between federal, provincial, and territorial governments. It will also be necessary for the federal government to undertake consultations with employers, unions, private drug plans and Canadians at large to identify the best possible approaches towards financing this new program.

This report contained 18 concrete recommendations that the Committee believes will lay the framework for the provision of pharmaceutical coverage for all Canadians.

According to Huberman, "There are strains on all businesses. Costs are high and uncontrolled for those who do offer drug coverage as part of

their benefit package. Costs are an impediment for some companies to offer any coverage at all "

Employers could use the savings that they obtain from the creation of a national pharmaceutical program to enhance their coverage of other services such as mental health, vision care, dental care, hearing care, and physiotherapy. The coverage offered by the public program would have to be comprehensive, as limited prescription drug coverage programs such as British Columbia's Catastrophic Drug Coverage program, continue to pose burdens on employers by not meeting employee health needs.

For more information on the Social Policy Team, contact Anne@businessinsurrey.com.

### Protecting the National Economy by Managing the Lower Fraser River

The Surrey Board of Trade was successful in gaining the support of the BC Chamber members at the recent AGM for the call to provincial and federal governments to develop a far more collaborative approach with stakeholders for the management of the Lower Fraser River.

As highlighted in the 2016 report titled, *The Economic Importance of the Lower Fraser River*, the region under discussion stretches from Richmond to Hope, and is one of the prime economic generators in BC. As such, the Lower Fraser is a significant contributor to the national economy. Without clear strategic management between all levels of government and key stakeholders, the economic growth potential will not be fully realized. It is time to bring all vested interests together and chart a mutually agreed course forward that maximizes economic potential while managing risks.

The geographical configuration of the Lower Fraser, a wide delta of silt and alluvial fill, is vulnerable to flooding and earthquakes. The port and supporting goods movement infrastructure will feel the impact of a major event: rails, highways, bridges, etc. In 2007, the Fraser nearly overtopped dykes along the Fraser Valley during the freshet jeopardizing national rail lines and the TransCanada Highway.

In 2016, the Fraser Basin Council released its first of a number of reports that studied impacts of flood risks for the Lower Mainland coastal and Fraser River areas. In summary of four flood scenarios, the financial impact are:

- Present-day Lower Mainland flood scenarios would result in losses estimated at:
  - \$19.3 billion (coastal flood)
- \$22.9 billion (Fraser River).
- Year 2100 Lower Mainland flood scenarios would result in losses estimated at:
- \$24.7 billion (coastal flood)
- \$32.7 billion (Fraser River flood).

Although there were assumptions, such as dike failure, the Fraser Basin Council researchers found that 71% of the Lower Mainland dikes assessed by the Provincial Inspector of Dikes

are vulnerable to failure by overtopping during a major flood event. They further found that only 4% of assessed dike segments met provincial standards for "crest height" (0.6m freeboard above water surface elevation) in flood scenarios.

Other reports done, for example, by BC Ministry of Forests, Lands and Natural Resource Operations (2014), or the Pacific Climate Impacts Consortium (2015), found similar impacts. It is of sufficient concern, that the cities of Delta, Surrey and Richmond likewise have done or are currently doing flood risk analyses with anticipated climate change impacts.

The strategic management of economic growth and environmental risks on the Fraser River is challenging because of fragmented jurisdictions throughout the Fraser region. There are 15 municipal governments, 29 First Nations, and 20 provincial and federal ministries, engendering numerous legislative and bylaw regulations.

There are a multitude of issues resulting from fragmented oversight on the Fraser River, including the loss of industrial land due to pressure on local governments for residential or other development (over 3000 hectares in the last 30 years), piecemeal dyking upgrades that are not continuous, and uncoordinated maintenance programs and safety responsibilities. Efforts have been made to coordinate between local governments and to work with other levels of government. However, these are issue or situation-based and not a high-level, over-arching, holistic strategic investment for the region.

As an example of recent efforts to try and bring stakeholders together, the Fraser River Industrial Association (FRIA), a coalition of marine-dependent industries and terminal operators, including the Fraser Surrey Docks, is advocating for key priorities that include broad and collaborative stakeholder engagement, preservation of industrial land, stewardship to protect people and habitats,

channel improvements, marine and public safety, transportation access, and streamlined regulatory processes.

They, along with other stakeholders such as adjacent chambers of commerce, would support the establishment of an integrated agency/ committee to manage strategy, policy and regulation in the lower Fraser River to enhance economic benefit, and would look for the opportunity to be a part of such a coordinated entity. They have identified inconsistent regulation and overburdening of permitting process of a primary stagnation to growth and investment. Lack of collaboration, understanding and awareness of impact of changes or roles is a contributing factor to challenging any future economic growth and development in the region.

The provincial and federal governments need to facilitate a region wide strategic coordination to resolve issues and overcome boundaries of authority, as it is a shared responsibility. Long term strategic planning and ongoing monitoring and mitigation of risks require all relevant

stakeholders to be at the table in an organized, formal process that recognizes each party's role for the river and provide the authority to coordinate region-wide goals.

As a result, the Surrey Board of Trade recommends that the Provincial and Federal Governments:

- Either independently and/or collectively establish a task force, agency or committee to examine the issues and create a mandate and a comprehensive plan that would include (but not be limited to) the following:
  - Broad stakeholder consultation
  - Flood protection
  - Navigation management
  - Seal level rise
  - Agriculture / industrial land protection and enhancement
  - Asia Pacific Gateway potential and the new CP-TPP markets
- 2. And that the established entity commence collective and cooperative action for the objectives outlined.

### Call for Support for Manufacturing Businesses Receives Backing by BC Chamber Members

A Surrey Board of Trade policy calling for A PST rebate on production inputs was passed at the BC Chamber of Commerce Annual General Meeting and Conference in Kamloops this month.

"Until such a time as the provincial government institutes a Value Added Tax (VAT), manufacturers are paying the Provincial Sales Tax (PST) on a variety of inputs required for the creation of a product. Most provinces do not do this, and as a result, there is a competitive imbalance for BC's manufacturers. To address the imbalance, a rebate for the PST on inputs is required, specifically for machinery, equipment and

technology," said Anita Huberman, CEO, Surrey Board of Trade.

The policy received two-thirds of votes to pass and has been adopted by the BC Chamber of Commerce. It will be advocated for by the Surrey Board of Trade and the BC Chamber of Commerce to appropriate levels of government over the 2018-19 fiscal year.

"The Surrey Board of Trade is proud to see this policy pass and receive support from our peers across the province," said Huberman.

Read the full policy on businessinsurrey. com/international-trade. For more information on the Industry and International Trade team, contact Anne@businessinsurrey.com.



### Sometimes Sustainable is Just Another Word for Common Sense

A few years ago, BC Comfort Air Conditioning, a BC-based company with over 45 years experience in mechanical HVAC services, noted employees were leaving the doors wide open in the chilly season for convenience.

One simple change—asking workers to keep that bay door closed—helped cut natural gas use by 65%, saving the company \$7,000 a year and reducing carbon emissions by the same amount as planting 500 trees.

The company appears as one of 12 case studies in a new report, 200 Million Tonnes of Opportunity: How small and medium-sized businesses are driving Canadian clean growth, a report from Climate Smart Businesses. 200 Million Tonnes features stories from 800 SMEs in 13 sectors Climate Smart has worked with, offering real-world examples on how to cut costs by reducing emissions through actions

nclusive | innovative | independent

SURREY BOARD OF TRADE

like route optimization, paperless operations, heat recovery, employee engagement and

In another example, a company saved \$65,000 in hauling costs by diverting 35% of its waste from the local landfill, reducing emissions by an amount equivalent to three tanker trucks of gasoline. A hotel chain in the Yukon was able to save \$180,000 a year by upgrading its incandescent light bulbs to LEDs. Sometimes the company's return on investment was not in savings but in happier employees or improved reputation.

Many small businesses, however, are short on resources but long on to-dos. When it comes to considering the sustainability of business operations, it can be intimidating to figure out that first step.

Luckily, there are tools to help. The World Wildlife Fund's Living Planet @Work program provides a list of activities and programs people can use to start the conversation in their workplaces. The WWF's Smart Office Challenge focuses on IT, which as a part of almost every business and a significant energy consumer, is a natural starting point for sustainability newbies. The tool offers a check list of simple actions that can have a big impact. For example, cutting energy consumption from PCs by half can be as simple as getting employees to turn them off at night. More information is available in this interview with the Canadian Chamber.

The Canadian Chamber is also partnering with Climate Smart to help share its training program across the chamber network. The Victoria Chamber of Commerce and the Mississauga and St. John's boards of trade will pilot the outreach program, offering their members a \$1,000 discount. SMEs that belong

to other member chamber of commerce are also able to access the discount on a first come-first served basis. Contact Christine VanDerwill to learn more.

Flashy new innovations or clean technology start-ups are exciting stories that make headlines and it can sometimes seem that is what sustainability is all about, but much of the time, going green can simply mean finding ways to use resources more efficiently.

When a business reduces its environmental impact by making better choices about how it uses energy and materials, some call it sustainability, but the practice has an older name: common sense.

The Five Minutes for Business is a regular policy update from the Canadian Chamber of Commerce. policy@chamber.ca.

### Take your business a step further JOIN THE SURREY BOARD OF TRADE

The Surrey Board of Trade attracts & supports business in Surrey.

We provide businesses and organizations with: **Economic Opportunities** Workplace Development **Business Support Education & Training** 

International Trade Government Advocacy **Business Connections Cost-Saving Benefits** 

Join today - support the work that the Surrey Board of Trade does to ensure our city is the place to live, work and play!



Anita Huberman Chief Executive Officer



Indra Bhan Chief Operating Officer

FOR MORE INFORMATION CONTACT

Indra Bhan at 604.581.7130 indra@businessinsurrey.com

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### Small Business Task Force Announced



Members of the Surrey Board of Trade were present to support the initiative as Bruce Ralston, Minister of Jobs, Trade and Technology, announced the appointment of Michael Hwang, founder and principal lawyer at Amicus Lawyers, to chair the new Small Business Task Force. The announcement took place at Just Cakes Bakeshop, a small business in Surrey. The Task Force is set to host seven consultations throughout the month of June, during which they hope to hear from small business communities across the province.

The other two members of the Small Business Task Force appointed that day are Cybele Negris, vice-chair of BC's Small Business Roundtable and CEO and co-founder of Webnames.ca, and Shahraz Kassam, owner and CEO of Shamin Diamonds. The Task Force will visit Surrey, Nanaimo, Terrace, Prince George, Richmond, Cranbrook, and Kelowna as part of their consultation

The Surrey Board of Trade provided feedback to the BC Government's Small Business Task Force in matters of managing business costs, supporting the diverse needs of small businesses and entrepreneurs, addressing employment and skills training needs, increasing awareness of and access to government programs and services, and improving government interactions with small businesses. Several SBOT members joined CEO Anita Huberman early June to inform the task force of their challenges and concerns.

For more information on SBOT's Finance & Taxation team, contact Anne@businessinsurrey.com. To engage in the consultation process, go to www.smallbusinessroundtable.ca.

### PROFESSIONAL TIPS

### Why Your Goldfish Can Now Win Staring Contests



Kevin Diakw

The scales of attention have just tipped in favour of your goldfish.

Somewhat alarmingly, Canadians are losing their ability to keep their attention on any one thing, as we are continually distracted by shiny objects, like our phones and computers for instance. In 2013, Microsoft commissioned a study of 2,000 Canadians to find out what is

happening to our ability to focus.

In 2000, we could hold our attention for 12 seconds — while not overly impressive, we managed. The Microsoft-commissioned study found that our attention span had since then dropped to eight seconds. A goldfish can hold its attention for nine seconds.

At the time of the study, smart phones had been around for seven years, and social media use was skyrocketing. These are two of the factors researchers believe have had an impact on our waning attention span.

Our lack of attention staying power has farreaching effects for us at home and at work. On the personal note, we are not able to sustain meaningful conversations the way we used to. We mentally drift, often missing what's being discussed. This happens with in conversation with our spouses, our children, our friends and our boss.

It's said jokingly, but it's true, that a man hears his wife say: "You're not listening to me," and he thinks, "That's a strange way to start a conversation."

A photograph went viral in 2013 of a man on a sailboat watching his cell phone, while a humpback whale emerged right beside the craft. The man who shot the video of that event told news channels that the texting sailor never saw the whale.

Our inattention is leading us to miss out on much of our life. Our failure to communicate effectively is endemic, and costs us dearly both at home and at work.

It's generally accepted that workplace distraction is costing US firms about \$600 billion annually.

In fact, 2010 research by New York-based Basex, a collaborative business environments firm, showed interruptions now consume 28% of a knowledge worker's day, amounting to 28 billion person hours in the US (Canadian numbers weren't readily available at the writing of this column). Basex estimates the annual cost of workplace interruptions was \$588 billion in the US alone.

"It would therefore be an understatement to say that attention management – the area of management science dealing with interruptions – merits immediate attention," the report says.

Distraction is also a source of workplace injury.

Firms are working at several approaches to reducing the incidence of decreased focus. One approach is to ban the use of cell phones in the workplace. While it might prove unpopular at first, employees will eventually get used to the rule and become more focused while on the job.

Another is to implement wellness programs. Some of those could include "microbreaks," encouraging staff to get up and take a brief walk periodically through the day.

The science examining the problem and potential solutions is relatively young. But early indications are the problem is growing, making the search for solutions more pressing.

Kevin Diakw is the Chief Mindfulness officer at Still Here Mindfulness. www.still-here.ca

### Stress-Free Public Speaking



Bob Milliken

a way that points them at the idea, concept, or call to action that is the reason you are speaking. Telling stories that illustrate the main points of your message is the best way to keep the attention of the audience. It is imperative, however, that you tie the whole package together before making the final Call to Action, so they will understand, accept and act on your message.

Of equal importance is the need for feedback. Feedback is the magic sauce that turns a good speech into an outstanding speech. Knowing your strong points, where things did and did not work, and what to improve in the structure, content and delivery, are the keys that give your speech maximum effect and make it memorable. With feedback you can fine tune an already great speech and have your audience rewarding you with applause.

#### Your take away

Good public speakers have an "it factor" that can't always be explained. They're engaging, entertaining, informative and inspiring and get audiences thinking. If you've ever found yourself with public speaker envy, the good news is that you too can learn to present like a star.

Put your fear of public speaking aside and become that star by attending the Surrey Board of Trade "Stress-Free Public Speaking" workshop. This workshop will show you how to be comfortable speaking in any situation. Check with SBOT's businessinsurrey.com/events for workshops in Fall. It may change your life!

Bob Milliken specializes in helping businesses accelerate their marketing and is a toastmaster. thenaughtymarketer@rfmholdings.com, 604.270.1730.

### Verify and Clarify



Cheryl Bishop

Has this happened to you?

We have an employee (team member) in our office who was on the phone connecting with our clients. The phone went dead partway through the conversation. Our team member thought the client hung up on him. He said to another team member in our office, "I just got hung up on!" and declared that he was not going to phone the client back. Two minutes later our team member's phone rang, and it was the client. The client apologized, explaining that his cell phone got disconnected.

This fascinated me. Why would the human mind automatically assume that the client hung up on us? This is one simple example of the human mind not clarifying if that was the truth. In our office we always say to each other, "Did you clarify and verify this?" Which means, "Is that what a client said or is that an assumption?"

Think about this: Let's say my son was to come home after school and slam the house door. Many parents might react with a simple, "Don't slam my door!" However, we don't know what has gone on for that boy. Maybe he got bullied at school. Something obviously upset him. I have found that the best thing to do in this case is let the boy cool off for a few minutes and then talk to him by saying something like, "Son, I noticed

you slammed the door when you came home. There must be something that happened, what was it?"

Same goes for when you are on the phone with an upset client. Often several things have happened to that client that makes them upset. We train our team to be very calm on the phone with an upset client. Thankfully we get very few of these calls due to our culture.

Once we had our receptionist receive a call from a client and the person on the other end of the phone was highly emotional. The receptionist could not even get one word in. Often people cannot think straight in these circumstances; when emotion is high, intelligence is low.

The receptionist finally said to the client on the phone, "I hear you are very upset. Can I suggest that we both get off the phone and talk to each other about this in one hour?"

The client was not happy with this at first, however our receptionist insisted. One hour later, our reception called the client back and the client apologized for being so upset. The receptionist appreciated their apology and asked the client how she could assist them. The conversation went well after that.

I have had conversations with entrepreneurs/ business owners about their potential clients. Often someone will say to me that their potential client is not interested. I always ask them, "How do you know they are not interested?" Often their reply is, "I can tell." I find my reply to them is the same every time. I say back to them, "What? You can tell, you're kidding me! Did they say no thank you to you?" Often the answer to my question is no they did not say no directly.

Unless you clarify and verify, you can never truly know what someone might be thinking.

Cheryl Bishop is the Heart Connections Leader at Make Your Mark Training and Consulting Inc. cherylb@mymsuccess.com, 778-565-4090.

What is it about standing in front of a group of people to say a few words that dries up your mouth and makes your voice squeaky, while the perspiration begins to bead across your forehead and starts to run down your face?

As Jerry Seinfeld once said, "At a funeral, most people would rather be in the coffin than giving the eulogy!"

It's natural to be apprehensive about any situation that contains a risk. However the solution is almost as natural, once you have learned how to manage the process. With practice, you too can sound calm, confident and competent.

The single most important thing about public speaking is knowing what your message is; "What do you want to say?" If the word picture you are planning to "paint" is not clear in your own mind, the audience may not be able to visualize it. Knowing your message will always be your first task.

Almost as important is how to communicate that message to that particular audience. You need a plan.

To begin, you need to get their attention in

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### City of Surrey Wins Recognition

The City of Surrey has won recognition for a number of initiatives ranging from parks to environment to technology.

"It is always gratifying to know that our city council and staff is working hard alongside their partners to improve and ensure our growing city is ahead of the curve," said Anita Huberman, CEO of the Surrey Board of Trade. "I congratulate them on their well-deserved recognition!"

The City's 10-year *Parks, Recreation & Culture (PRC) Strategic Plan,* received a Gold award at the *Planning Institute of British Columbia (PIBC)* 2018 annual conference held in Victoria on Thursday May 31st. The award was presented in the category of Excellence in Policy Planning (City & Urban Areas) for engagement and public consultation work undertaken during the plan.

"When we embarked on developing the 10-year PRC Strategic Plan we wanted to engage our community every step of the way," said Mayor Linda Hepner. "Through extensive consultation the final plan reflected community values and, with this award, we are even more confident that the strategies outlined in the plan are on track to guide us over the next decade."

The cities of Vancouver and Surrey are finalists in the Smart Cities Challenge and could implement Canada's first two collision-free corridors using autonomous vehicles and smart technologies for multi-modal transportation if selected by Infrastructure Canada to bring that idea to reality, with \$50 million in prize money.

Together, both cities undertook extensive public engagement to ensure the proposal reflected the values and priorities of both communities. Being a digital challenge, an online platform was launched to generate

ideas directly from citizens, entrepreneurs, innovators, start-ups and businesses at smartertogether.ca.

Finally, Surrey has received national recognition for the Surrey Biofuel Facility from the Canadian Association of Municipal Administrators (CAMA). Surrey was presented with the 2018 CAMA Willis Award for Innovation, in the over 100,000 population category, during CAMA's national conference in Fredericton, NB.

"CAMA is pleased to recognize the municipal excellence demonstrated by Surrey for their biofuel facility," said Janice Baker, president of CAMA and City Manager for Mississauga, ON. "And the fact that this is the first fully integrated closed-loop organic waste management system in North America."

The facility will divert more than 115,000 tonnes of residential and commercial organic waste from the landfill, producing approximately 120,000 gigajoules of renewable natural gas (RNG) and approximately 45,000 tonnes of nutrient-rich compost annually. This energy will be enough to fuel the city's entire natural gas powered waste collection and service vehicles, as well as provide a renewable fuel source for Surrey's district energy system.

The largest of its kind in Canada, the Biofuel Facility will be instrumental in reducing community-wide greenhouse gas (GHG) emissions by approximately 49,000 tonnes per year, which is the equivalent of taking 10,000 cars off the road annually. This GHG reduction will completely eliminate the City of Surrey's corporate carbon footprint of 17,000 tonnes per year. Further, it will also help the Metro Vancouver region achieve its regional waste diversion goal of 80% by 2020.

# Surrey Schools Coalition Pleased with Surrey Education Investment The Surrey Schools Coalition was present at elementary school in Grandview Heights.

The Surrey Schools Coalition was present at the late April education announcement by the BC Government. As a unique and innovative coalition of business, parents, homebuilders and developers, the Surrey Schools Coalition heard new school project announcements by the BC Government

As of September 2017, the Surrey School District has 70,736 students in K-12, which continues the annual trend of having the highest student enrollment in British Columbia.

"We are very pleased to see that these three projects, combined, add up to 855 new K-7 spaces in Surrey," said Anita Huberman, CEO Surrey Board of Trade.

A new elementary school, two additions to existing schools and procurement of the land needed to build another school will help ease overcrowding and improve classroom conditions for students in Surrey, Premier John Horgan announced today.

The Ministry of Education is investing almost \$64 million to build a new elementary school in the Douglas area of South Surrey; expand Frost Road Elementary and Coyote Creek Elementary schools in Fleetwood; and buy land for a future

The Surrey Schools Coalition still wants to hear some good news on their immediate request for \$217 million to the Surrey School Board (as announced by the previous BC government) and reiterated by the current government's September budget update.

In addition, the Coalition wants a special 'growth fund' of \$4.2 million to pay for portables. The BC Government is being asked to fully commit and fund \$250 million to \$350 million of capital projects in the next three years and fund new schools without district contribution. Education, both quality curriculum and quality surroundings, are needed for our students to be leaders locally and globally through career and entrepreneur pathways.

"Also, the long-term request is a new funding formula for high-growth areas to ensure that other cities do not face this situation in the future," said Huberman.

The Surrey School Coalition's premise is that the construction of new schools in high-growth areas will benefit students in Surrey, contribute to healthy communities, and enable economic growth through development.

## Surrey Board of Trade thanks Surrey Mayor Hepner for her Service to Surrey

The Surrey Board of Trade has learned that City of Surrey Mayor Linda Hepner will not be running again for the Fall municipal elections.

"Mayor Hepner has demonstrated a clear understanding and support of those projects and initiatives that grows the economy for Surrey," said CEO Anita Huberman. "We have worked well together over the years of her service for the city, and we know that she supports the business community and the investments they bring to a growing, thriving city."

Mayor Hepner served first as a senior staff member for Surrey, focusing on economic development. Hepner turned her attention to politics and was elected councillor in 2005. She will have served one term as Mayor

Mayor Hepner was instrumental in advocating for Surrey's Light Rail Transit project, with the final

funding recently put in place.

"We thank Mayor Hepner for her many years of service for Surrey. For her support for economic investments in transit and the Innovation Boulevard, for her ongoing support for the Surrey Board of Trade's



Mayor Linda Hepner

work to grow and attract businesses, and for her unstinting generosity with her time for our events and our new Mayor's Art Awards," said Huberman. "We wish her well in her desire to spend more time with her family."



#### **MUNICIPAL ELECTION NOTICE:**

The Surrey Board of Trade will be holding

Candidate Dialogues in the Fall prior to the October 20

Election. Details of the dialogue events will be posted on businessinsurrey.com/events once finalized. Candidates for mayor, councillors, and school board trustees are invited to connect with Anne@businessinsurrey.com to be included. Please provide contact information of themselves and their campaign managers.



JULY - AUGUST 2018



### SBOT MEMBERS' ANNOUNCEMENTS, AWARDS AND EVENTS

#### **ANNOUNCEMENTS**

**Studiothink,** a Surrey creative agency, has acquired Thornley Creative. Together, these two agencies now offer a powerhouse of branding and web design services. Chris Thornley will remain active in the community, working alongside Studiothink owners Sherry Jacobi and Chandra Blouin.

**Alongside You** in partnership with the **Rare Disease**Foundation, announces that they recently sponsored three
Microgrant research projects to help find cures for the rarest
of diseases. Further, Alongside You's new office opens in
Vancouver in June. www.alongsideyou.ca

**Delta Community Living Society** (DCLS) is seeking summer employment for youth with disabilities. The LEAP project aims to increase employment among people with developmental disabilities. They are looking for business partners to support LEAP with part-time or temporary job opportunities. Contact Sharrie Dahl at 604 230-2265 or leap@dcls.ca.

LandlordBC announces that the Landlord Registry™ is one of the 29 projects that were awarded the Real Estate Foundation of BC grant. The grant will be applied towards translation of the registry into Mandarin & Punjabi by mid-2018, which will help make the e-learning program more accessible to landlords and tenants in BC. For more information visit www. landlordregistry.ca.



The **Park' N Fly Team** of approx. 20 volunteers prepared a wonderful evening of food, entertainment and games for the sick kids and their families of Ronald McDonald House in May. They thank the help of generous partners / donors who supplies most of the food.

Through their new Pulse Cares initiatives, **Pulse FM** recently helped Sullivan Heights Secondary raise \$45,000 to put towards their very first football team, Go Stars. It's just another way they give back to our community. Tune in at PulseFM.ca to find out more.



**Community Savings Credit Union** funds *On The Line, A History of the BC Labour Movement,* a book produced by the BC Labour Heritage Centre. On the Line chronicles British Columbia's labour movement from pre-confederation to today. www.comsavings.com

**OH&S Safety Consulting and Training Solutions** recently opened its Lower Mainland location at 9734 – 201 St, Langley. They invite members to drop in and ask how they can achieve their safety training goals. 778-957-6407, www.ohandscanada.ca



Bill de Groot from Park'N Fly Canada spent the afternoon working the drive through window at McDonalds during McHappy Day. McDonalds donate \$1 from every Big Mac, Happy Meal and McCafé sold in its restaurants to Ronald McDonald Houses and other

children's charities across the country.

Although in Surrey BC since 2014, the **Voice of Carmona Worldwide Society** is celebrating its 20th anniversary of raising funds to provide scholarships for students from developing countries to attend college or university, and to feed the poor. Voiceofcarmona.org.



Employees and friends of **Lantrax Logistics Ltd** rode the Big Bike early May, and raised \$5,200 for the Heart & Stroke Foundation. This is an employee driven event that has donated over \$16,000 over the past five years and was started as a result of the company founder's heart attack in 2013. www.lantraxlogistics.com



H.Y. Engineering Ltd. is pleased to announce the addition of Will Bodnar, P.Eng., to the partnership group of the firm. This growth step strengthens their role as a leading civil engineering consulting firm. They look forward to having Will on their leadership team. www.hyengineering.com

**Karen Cooper,** Executive Director of the **Phoenix Drug & Alcohol Recovery Society,** an organization dedicated to helping in their recovery journey, is resigning to take up a position closer to her family. The society's CFO, Kim Brazil, will act as interim executive director until the recruitment for a

new ED is completed.

#### **AWARDS**



#### **Surrey Crime Prevention Society**

announced their Volunteer of the Year award winner is Charnpreet Basi. In 3 years, their volunteers contributed 95,380 hours towards community safety. View their winners at preventcrime.ca.

#### **EVENTS**

**July 14** – The **Cops for Cancer Tour de Valley Team** is holding a Shred-a-Thon and are accepting cash donations at Rona, 3165 King George Blvd, 10:00a.m.-1:00p.m. surrey.rcmpgrc.gc.ca

**August 22** — Calling all golfers! The **13th Annual LandlordBC Golf Tournament** and Charity Fundraiser benefiting the Covenant House Vancouver is back at the University Golf Club, in Vancouver. The full day of golf will conclude with a dinner and charity auction. Contact Erin Breier at erinb@landlordbc.ca.

**September 5, 6** — Save the date for the **City of Surrey's** annual **Social Innovation Summit.** This year's Summit emphasizes the sort of innovative leadership, partnerships, capacity building and practical tools that are required to take great social innovation ideas off the drawing board and turn them into reality. surrey.ca/community/18053.aspx

#### MEMBER ANNOUNCEMENTS

To post your news here, contact anne@businessinsurrey.com Ask Anne how you can enhance your announcement or take advantage of content marketing opportunities to over 15,000 Surrey Business News readers.

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#### **JOB POSTINGS**

 $Post\ your\ job\ openings\ at\ business in surrey.com.$ 



Registration 3pm. Dinner 7pm

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### The New BC "Health Tax": A Blessing in Disguise



Tony Malyk

The new Health Tax announced in the reading of the 2018 BC provincial budget made it clear that the NDP/Green government wants to transfer the burden of the health care system

onto the backs of BC businesses. The \$500,000 payroll exemption excludes micro businesses from the new tax burden. However, based on an average annual income in Surrey of \$45,000, a business with as little as eleven employees will feel the brunt of this new tax. The plan will see them owing .98% of their payroll over \$500,000 and increasing to 1.95% on a payroll over \$1.5 million. This will typically affect businesses with over 33 employees, which is still very much considered a small business. The bottom line is that a business with a payroll of \$1.5 million will owe about \$30,000.

Depending on the industry, a business with a \$1.5 million payroll will generate sales of about \$5 million, making \$30,000 in taxes seem like a drop in the bucket. Based on my discussions with business owners, however, many are struggling to make a profit. If they do, they

are fighting for every dollar they make, so the \$30K tax is a serious burden for many Surrey businesses

If there is a blessing in disguise for this new tax it is that if forces business owners to review their operations to look for opportunities to reduce costs (including payroll) to offset the tax burden. As we are now approaching the second half of 2018 the time to start the review is now! If you are not currently measuring the productivity of every person in your business start doing it now. Based on my own reviews of dozens of businesses I have found that a high number of businesses with over 10 employees are carrying at least one too many employees. This one review alone could save you over \$45K.

If reducing your employee headcount doesn't fit your business, there are many other strategies such as renegotiating prices with suppliers. Also talk to your accountant about strategies to lower your own or family member's salaries to reduce your payroll and withdrawing cash in dividends or other financial mechanisms. If you would like more information on how to take advantage of this opportunity to improve profits send an email to tony@ empoweredbusiness.ca and I will send you my "magic profit formula" that will give you a template to work from.

Treat this new tax as a catalyst to get leaner and meaner. You might surprise yourself and find your increased profits will not only offset the new tax but make your business more profitable than ever. Get started now as 2019 is fast approaching.

Tony Malyk is a Certified Professional Business Coach. tony@empoweredbusiness.ca

### Surrey Board of Trade Pleased with MSP Task Force Recommendation on Sugary Drinks

BC's MSP Task Force released their report in early June and one of the recommendations is to make sugary drinks more expensive. The three-person panel suggests the province take away the PST exemption on pop, juice and energy drinks.

Three years ago, the Surrey Board of Trade put forward a policy recommendation to both the Provincial and Federal Governments to introduce an excise tax on Sugar-Sweetened Beverages (SSBs) and use the revenues generated to promote

the health of Canadians. It was a leadership-oriented policy that no other business organization provincially or nationally would take on.

"This recommendation by the MSP Task Force is a step in the right direction. However, the Surrey Board of Trade continues to ask both levels of government to work together to implement a specific excise tax on sugary sweet beverages that will produce a greater deterrent," said Anita Huberman, CEO Surrey Board

of Trade.

Various taxation methods have been applied globally to reduce consumption of SSBs. The current best practice recommendation of international and national health organizations is to introduce an excise tax on sugary sweet beverages.

The increased revenue from this approach can be dedicated to education for all Canadians on the positive impacts of a healthy diet and the costs of unhealthy choices.

"As it relates to the impact on business, the Surrey Board of Trade's research has shown that sugary sweet beverages add an excessive amount of sugar to the diet of children and adults leading to increased obesity and the heightened risk of diabetes and numerous other health risks. Further, with our aging population we are currently facing a wave of increased costs from diabetes and other diet and lifestyle related ailments," continues Huberman.

A workplace survey conducted across Canada determined that employees with type 2 diabetes cost employers an estimated \$412 per person annually due to reduced productivity while at work and \$1,042 per person due to missed work (absenteeism). Employees with diabetes who experience nonsevere hypoglycemic events (low blood sugars) lose between 8.3 and 15.9 work hours per month. Those who experience hypoglycemia at night while sleeping, lose an average of 14.7 work hours per month.

The Canadian Diabetes Association, the Dieticians of Canada and other national health organizations are also calling for a national reduction in sugar consumption.

Currently, all non-alcoholic drinks are exempt from the 7% tax. The Task Force proposes that all non-alcoholic beverages, except non-carbonated water and unflavoured milk, be subject to the tax.

The report indicated that "simply removing the PST exemption for these drinks may not generate material health benefits associated with reducing consumption of these drinks, but these drinks do generate material health costs associated with their consumption and there is no nutritional or other benefit of the drinks that justify their tax exemption.... Research demonstrating adverse health effects of consuming high amounts of sugar and sugar substitutes raises a policy concern with the consumption of high sugar and sugar-substitute beverages."

The Ministry of Finance has estimated that applying PST to non-alcoholic beverages, except non-carbonated water and unflavoured milk, would generate up to \$120 million annually.

## What's the best way to resolve your business disputes?

In the business world, conflict happen from time to time. That's why the SURREY BOARD OF TRADE (SBOT) in partnership with the Alternative Dispute Resolution Institute of B.C. (ADRIBC), is launching a new Dispute Resolution Program, available exclusively to SBOT Members.

#### This forum will address matters including

- Internal workplace disputes, e.g. conflicts between management and employees, or between co-workers; and,
- Business-to-business disputes, e.g., conflicts arising out of oral or written contracts, commercial leases, or conflicts of interest with contractors, clients, and others.

To learn more about this valuable new Program, come to the SBOT's Business in the City events. Representatives from ADRIBC will be in attendance to provide further details.



Hilda Strohan ADR Institute of British Columbia www.adrbc.com | info@adrbc.com



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