

DECEMBER DINNER MEETING

Tuesday, December 8, 2015
Cascades Casino Resort Ballroom
20393 Fraser Highway, Langley

**Come celebrate the holidays
with the Chamber and Elvis!**



President Scott Johnston and the Chamber Board of Directors invite you and your staff to join them for an evening of fun with a turkey dinner, a pie dessert buffet, entertainment by Steve "Elvis" Elliott and presentation of the 2015 Good Citizen of the Year Award!

Registration and Networking: 5:00 pm to 6:30 pm.
Dinner and presentations to follow.

**RESERVATIONS REQUIRED BEFORE
5:00 PM ON FRIDAY, DECEMBER 4**

Members: \$35⁰⁰ + GST ~ Non Members: \$50⁰⁰ + GST
p: 604-371-3770 e: info@langleychamber.com
w: www.langleychamber.com

*Greater Langley Chamber of Commerce Cancellation Policy:
Event payment is due upon registration. No cancellations,
refunds or credits after 12:00 pm on Monday, Dec. 7, 2015.*

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SPONSORS OF THE MONTH

Experience JD Farms, Krause Berry Farms and the rest of the historic Otter 248th Trail

For the month of December, we bring you Joint Sponsors of the Month, – Krause Berry Farms and JD Farms, both located on the historic Otter 248 Trail.

Turkeys raised under the JD Farms Specialty certified brand are given no animal by-products since birth and are fed no animal byproducts in their feed.

The Froese Family invites you to visit the JD Farms Bistro & Store, where you will find a wide variety of turkey products, including Debbie's famous homemade fresh and smoked JD Farms turkey sausages. These succulent sausages are made with fresh, skinless JD Farms turkey thigh meat and seasoned with Debbie's own secret spice mix.

JD Farms makes it easy to make turkey a part of your regular meals. At the JD Farms Bistro & Store there is a broad range of fresh and frozen turkeys and turkey products, fresh deli cuts, as well as wholesome ready-made meals to tempt you. Choose from a variety of JD Farms turkey lasagna, pizza, cannelloni, soups and meat pies.

Also available are salads, organic bread and flour, sauces, spice mixes, organic beans and rice and other items to complement the JD Farms turkey products.

The JD Farms Bistro & Store is located at: 24726 52 Ave, Langley, BC, call 604-856-2431.

It's that time when Krause Berry Farms & Estate Winery is transformed into a magical old fashioned Mercantile with unique gifts, gift baskets, from scratch Christmas baking – all made in



our harvest kitchen – along with all the other delicious berry products that are created on the farm.

Berry jams, jellies, syrups, pies, ice cream and savoury goods such as roasted corn pizza, corn chowder, salsa and other specialty items. We have great corporate gift ideas & gift baskets, along with offering culinary and traditional meal menu's for private dinners with friends, family or corporate events. Wolfgang at the Farmer's Table Cooking School gift certificates also make great gifts!

Krause Berry Farms & Estate Winery is owned and operated by Alf & Sandee Krause. Their farm produces some of Fraser Valley's best strawberries, raspberries, blueberries and blackberries, along with a mix of vegetables including flavorful asparagus, sweet corn and green beans.

Saddle Up and enjoy a taste of our award winning wines! Cookie's Kitchen is ready to serve up some cowboy nachos, krauseadillas or farm chili!

We are open Wednesdays to Sundays from 9:30am to 5:00pm, remaining open until 9pm on Thursdays.

A complete list of special events can be found on the website at www.krauseberryfarms.com.

Experience what Christmas in the Country is like on the Historic Otter 248th Trail. JD Farms Specialty Turkey Store & Krause Berry Farms, along with Bonetti Meats, Kensington Prairie Farms, the Otter Co Op & Thunderbird Showpark all invite you to experience the Historic Otter 248th Trail this Christmas & all year long. Check it out at www.shophistoricotter248thtrail.com.




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President's Report

Small Business Month kept Chamber busy

For this report I would like to reflect on the very busy Small Business Month activities that your Chamber participated in.

First of all, I extend our congratulations to the Township of Langley for hosting two very successful initiatives. The Economic Forum held at Langley Events Centre with emcee Frank Bucholtz saw a 'full house' hear a variety of speakers on Age Friendly communities - a very real concern as baby boomers move into and through their senior years.

I was honoured, along with Vice-President Jack Nicholson and Community Director Brad Kiendl, to join members of Township Council and Staff in the Brookwood Village Business Walk. The program provided a terrific opportunity for us to meet one-on-one with village merchants to discuss business concerns, and to share information on Chamber benefits and activities. We look forward to participating in similar "walks" in each of the unique neighbourhoods within the Township.

In keeping with one of the Board's strategic goals to work with other groups within the regional trade area, we were very happy to work with other Fraser Valley Chambers of Commerce, Public Works and Government Services Canada, and the City and Township of Langley



to host the second Small Biz Expo at the Langley Events Centre. The event brought together service providers of programs and grants available for small business in the Lower Mainland area. The event was very well attended and provided Fraser Valley business operators

with direct contact to the various providers, as well as information on numerous programs to help businesses grow and prosper.

I am also very pleased to announce that we are in the planning stages to host a region-wide networking opportunity with 12 other Lower Mainland Chambers of Commerce on January 14, 2016 entitled "New Year - New Connections" hosted by the Hard Rock Casino in Coquitlam. Watch for registration information very soon as we expect this event to sell out quickly!

And finally I wish to recognize our Committee and Staff on the very successful Celebration of Excellence which recognized 59 outstanding businesses and individuals in our community. At the event we presented awards in 10 categories: truly a difficult selection process for the Council of Past Presidents. Again, I extend our congratulations to all nominees and award recipients alike.

The Transportation Committee,

Executive Director Lynn Whitehouse, and I also had a very informative meeting with Township of Langley Mayor Jack Froese and City of Langley Mayor Ted Schaffer to discuss transportation concerns within the Langleys and the region, and to reiterate the desire of the business community to be actively involved in identifying fair and equitable solutions.

The Greater Langley Chamber of Commerce is taking the lead to co-ordinate Chambers of Commerce in all communities from Hope to North Vancouver to conduct research and develop a strong business case for a single Inter-Municipal Business License covering the entire region. We will also encourage expansion of the list of eligible mobile businesses.

On behalf of the Board of Directors and Staff, I extend our sincere best wishes for the Holiday Season and a Healthy and Prosperous New Year!

Scott Johnston, President

Chamber Holiday Hours

The Chamber office will be closed at 3:00 pm on Thursday, December 24 and will re-open at 9:00 am on Monday, January 4.



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Keep it local this holiday season

Local businesses strengthen communities, build resilience and foster innovation.

They create good jobs, support local charities, contribute significantly to our tax base and re-circulate the dollars they make many times locally by using other local businesses as suppliers for marketing, financial, legal and other services.

The impact of buying local, even a few more purchases each week,



can have a big impact on the local economy and on communities across BC. Imagine what impact could be made if all our holiday purchases were made local?

To see more reasons why shopping local is important, please visit www.locobc.com.

For a list of local businesses who can help you with all

your gift giving needs, check out the Chamber Membership Directory at business.langleychamber.com/list.

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Business Flood Preparation

Information to help you prepare for business interruption due to flooding

Courtesy of Langley Emergency Program ~ www.langleyemergency.ca

In the event of flooding where your business may be impacted, you may be ordered to evacuate. An Evacuation Order may come with little warning, so it is important to be prepared.



Be Prepared!

Each business owner has a responsibility to protect their business where possible. As your business is in a flood plain, by planning ahead and taking precautions, you can minimize damage to your business.

Be Aware

- Watch for warning signs in the river: increase in water flow height and intensity, mudslides, debris in the river, water colour changes, or leaning trees
- Continue to monitor the news media and credible websites for flood information

Business Interruption

- Review your business continuity plan with your employees
- If flooding occurs, be prepared for a business interruption or shut down – make alternate business arrangements, such as an alternate location

- Think about: Are you paying your staff if a shutdown occurs?
- Alert partners, suppliers, or customers that a business interruption may occur
- Even if you are on slightly higher ground and are not evacuated, be prepared for compromised

municipal water and sewer services; public utilities, such as electricity and gas, may also be interrupted

- If contamination occurs, business recovery may take longer due to clean up efforts, so plan ahead

Staff Issues

- Keep staff informed and promote preparedness
- Encourage staff to plan now for temporary lodging with friends or family if they cannot get home
- Even if your business does not flood, be aware that compromised transportation routes may prevent staff from getting to work
- Encourage staff to keep vehicle fuel tanks full

During an Evacuation

If an Evacuation Order occurs during non-business hours, activate your evacuation plan.

If an Evacuation Order occurs

during business hours:

- Follow emergency personnel instructions:
- Begin evacuating as soon as you learn via emergency personnel or the media that an Evacuation Order is issued
- Use the evacuation route provided by emergency personnel:
- Do not drive or walk through moving water. Water can be deeper than it appears. It only takes 60 cm (2 ft) to sweep a vehicle away and as little as 15 cm (6 in) of moving water can cause you to fall while walking.
- Use extra care when driving as familiar roads will appear drastically different when covered by floodwaters
- If time permits:
- Unplug electrical appliances; move them to a higher level
- Shut off power at the main switches to your business, but do not attempt to turn off power if the room is flooded
- Stack valuable objects or equipment on a higher floor to minimize damage
- Lock doors and windows

For More Information

Emergency Management BC: pep.bc.ca

Public Safety Canada: getprepared.ca

Weather Warning: weatheroffice.ec.gc.ca

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New member spotlight

Please join us in welcoming the newest Chamber members!

Pictured (L-R): Trading Post Brewing, Solutions Organizing Simple, Canadian Western Studio and Backlot, and Brookswood Power Washing.

Unable to attend the Dinner Meeting: Brad Richert PREC – Real Estate Services, Complete Power Systems Ltd., InTown Mobility, JRT Nurseries Inc., and Payless Glass Ltd.

For more details about all Chamber members please visit www.langleychamber.com for a complete Membership Directory.



Tips for borrowing money without traditional collateral

~ Courtesy of
Business Development Bank of Canada

Banks are great when it comes to lending money for hard assets such as real estate and equipment. But if your company needs funds for trademarks, intellectual property, employee training or other intangibles, be prepared to make a very solid case.

It may sound discouraging, but don't despair. As Canada moves increasingly towards a knowledge-based economy, more businesses are selling their know-how and services. For them, intangible assets are their bread and butter.

That's why more financial institutions are warming up to the potential value of intangibles, particularly if you can solidly

demonstrate how they will add value to your company. Doing your homework could pay off in a much-needed business loan.

However, you have to be very prepared to answer a banker's questions. How long will it take to get value from the investment? Are the costs realistic? Are the benefits measurable?

Often, success with a banker will depend on the nature of the intangible asset and the reputation, size and track record of your company. Banks are more likely to open the purse strings for investments that generate future cash flows and add value to your company.

Not all intangibles are created equal

It always helps when intangibles are included on a company's balance sheet because banks will base their decision partly on your firm's financial statements.

So, which intangibles can add value to your company? Often, they will be investments related



to innovation and capacity building. These might include the development of new products, new markets or innovative processes. Capacity building would include new supply agreements, a training program to add new competencies or a trademark acquisition.

But a good idea isn't all a bank will consider. It's also important for your company to be profitable and have a well-balanced financial structure. Banks won't lend unsecured money to solve underlying performance problems.

The right management team

In the end, having the right team could be what makes or breaks your loan application. There's no shortage of great ideas out there. What's often lacking is a motivated and

experienced team that can deliver on what it's promising.

Smaller companies may have to knock on a few doors before making that perfect pitch. But don't give up. If you feel you are very well prepared and a bank still turns you down, try another bank.

Questions you'll be asked

Here are some questions a banker might ask about your intangible investment project.

- Can you demonstrate how the project will create value and/or add capacity to your company?
- How long will the project take?
- Are the costs realistic?
- Are the benefits measurable and realistic?
- What are your skills and experience in the industry?
- What management expertise do you have?
- Do you have an experienced multidisciplinary team that can successfully execute all aspects of the project (e.g. from finance to marketing)?

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Fraud losses to hit last year's \$70-million level

~ Courtesy of
Envision Financial

Mass marketing fraud is big business and Canadians continue to fuel the enterprise. According to the Canadian Anti-Fraud Centre (CAFC), Canadians were scammed out of nearly \$69.5 million by mass marketing fraudsters in 2014. This year is shaping up to be more of the same. One local expert

says part of the problem is Canadians may not realize they possess the means to protect themselves.

"The solution isn't technology alone – the key is right between your ears," says Lindzee Herring, assistant vice-president of corporate security for Envision Financial, a division of First West Credit Union. "While technology helps, the most powerful tool

for protecting yourself against fraud is common sense, your ability to think rationally."

Herring points out that fraud attempts often have a 'too-good-to-be-true' quality to them. "When you hear or read an offer you can't quite believe, that's usually the first clue that something is fishy, that you need to slow down, think and avoid making an emotional response," she

says.

"Essentially, fraudsters craft messages in a way that's intended to persuade or pressure you to do something, like clicking a link in an email that will infect your computer with malware or providing your credit card information over the phone," says Herring. "This is why stopping to think and not feel pressured is so critical."