

83RD ANNUAL GENERAL MEETING

Tuesday, June 17, 2014
Cascades Casino Resort Ballroom
20393 Fraser Highway, Langley



The Multi Material BC Packaging and Printed Paper Stewardship Program

With Special Guest Speaker:

Allen Langdon Managing Director

Will provide an overview of the new
stewardship program for packaging and
printed paper and how it will impact BC
Businesses.

Networking: 5:00 pm to 6:30 pm (dinner) with presentations to follow.

**RESERVATIONS REQUIRED BEFORE
5:00 PM ON FRIDAY, JUNE 13th.**

Members: \$35⁰⁰ + GST ~ Non Members: \$50⁰⁰ + GST
p: 604-530-6656 e: info@langleychamber.com
w: www.langleychamber.com

Cancellation Deadline: 24 hours prior ~
Sorry, "No Shows" will be invoiced.

What's Your Plan?

Recent studies indicate that anywhere from about 35% to about 59% of Canadians may have a financial plan. However, other studies also indicate that many of those plans are a decade old and out of date. Studies also indicate the majority of Canadian adults do not have a will and even more (71%) don't have a signed Power of Attorney. According to information released in March from Statistics Canada, there was a decrease down to 23.2% of Canadian tax filers who contributed to their RRSPs in 2012.

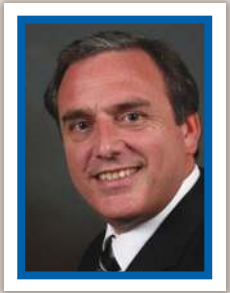
It is also interesting that according to a poll commissioned by Credit Canada Debt Solutions and Capital One Canada that finds about one-third of Canadian respondents admit their financial plan includes winning the lottery or receiving a large inheritance.

Recently the Financial Planners Standards Council of Canada also did a survey and they found that "81% of those with comprehensive financial plans feel on track with their financial affairs, versus 73% with limited planning and only 44% with no planning" and "62% of those with comprehensive financial plans report that they have improved their ability to save in the last five years, versus 56% with limited planning and only 40% with no planning".

It should be pretty clear that as Canadians we need to spend a bit more time working on our financial planning and estate planning, and less time counting on winning the lottery. According to a BMO Financial Group study they found the reasons people don't have a financial plan are: 1) Do not have enough money to warrant a financial plan, 2) Never thought of doing a financial plan, 3) Not sure how to start the process and 4) Not sure what a financial plan involves.

What's your plan? If you don't have a financial plan or if your plan is old, or if you don't have a will or a signed Power of Attorney, I recommend you spend a bit of time visiting someone like us who can put a plan together for you and can have our associated legal representatives draft up any legal documents that you need. Your financial plan will give you clarity about how much you need to save for retirement, how much you can spend in retirement, what level of return you need, what types of accounts to use, how to improve your after-tax returns and minimize your income tax, and how to protect your growing wealth.

HollisWealth™

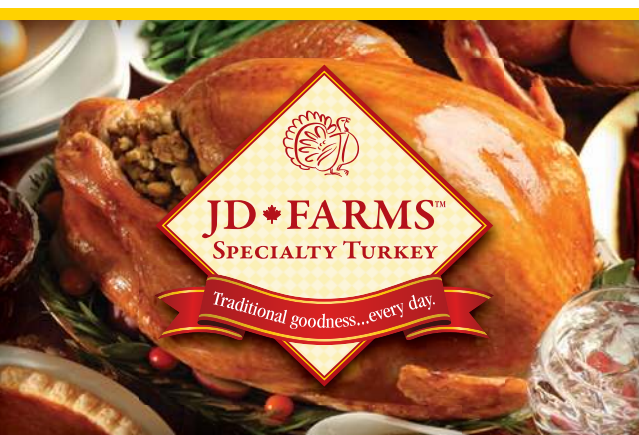


Taylor Teague and David Booth are both **CERTIFIED FINANCIAL PLANNER®** professionals as well as having the Fellow of the Canadian Securities Institute designations (FCSI). Our office in Langley has been in continuous operation for close to 40 years.

Give us a call today at (604) 534-6624 to arrange for your no obligation consultation.

As the old saying goes, "people don't plan to fail, they just fail to plan".

HollisWealth is a division of Scotia Capital Inc., a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada. This article was prepared solely by David Booth who is a registered representative of HollisWealth™. The views and opinions, including any recommendations, expressed in this article are those of David Booth alone and not those of HollisWealth. TM Trademark of The Bank of Nova Scotia, used under license.



From Our Family to Yours

24726 - 52nd Avenue, Langley, BC, Phone: 604-856-2431
Open Monday - Saturday 9:30 am - 6 pm
Sundays 10 am - 5 pm

Visit us at our deli and bistro in Langley or
check us out online at:

 www.jdfarms.ca 

HouseFindBC.com
Find Your Way Home



David Foxwell
Tel 604-530-4141 | Cell 604-537-7393
dfoxwell@housefindbc.com
Fax 888-241-9215
Homelife Benchmark Realty
6323 - 197 Street, Langley, BC V2Y 1K8

Best Western Country Meadows
PLUS
3070 264th St., Aldergrove, BC
604-856-9880 toll free 1-800-834-0833
www.bestwesterncountry.com
Completely Renovated
Ask about our Business Class and Jacuzzi Suites where comfort and luxury awaits you.
Call us now to book your accommodation and Best Rates in the Valley!
Special Wedding Group Rates available
Centrally located between Langley & Abbotsford on 264th St & Fraser Hwy intersection.



Now featuring our
Luxury Style Pillow Top
Mattresses, Duvets,
HD TVs in Guest Rooms
and with our Full Hot
Buffet Breakfast along
with Indoor Pool
& Hot Tub.

DRIEDIGER FARMS
Opening Thursday, June 12

Driediger Farms celebrates 50 years as your summer Retail Farm Market. Offering farm fresh berries, home baked pies, jams, local honey and fresh produce!

PICKED OR YOU PICK
Bring your buckets to pick your own berries
Open mid-June to August
EVERY DAY
8am-6pm
Families Welcome!



Driediger Farms Market

23823 72 Avenue • 604-888-1665
www.driedigerfarms.com

Successful Year Ends on a High Note for Chamber

> Last weekend I, along with several members of the Board and our Executive Director, attended the BC Chamber Annual General Meeting in Richmond. The meeting brought together approximately 200 voting delegates representing communities from across BC. The event also provided an opportunity for us to meet and network with business leaders from every region to share best practices and explore opportunities to better serve our membership and our communities. A main focus of the meeting is the policy sessions where delegates debated and voted on 39 new business and economic policies. Of particular interest to the Langley delegates were the resolutions we submitted concerning:

Reinstatement of the Business Vote – we received support of the delegates for our resolution to address the concern that businesses pay significant municipal taxes but do not have a right to vote in the election process, essentially taxation without representation. Our resolution has been referred to the BC Chamber Board to expand on the recommendations. Once the amendments have been completed we will distribute the details to the membership.

Return To 3-Year Funding For Licensed Charities – licensed charities and non-profit societies play vital roles in communities and provide essential services that would otherwise fall on government or not be available. The processes for gaming grant applications are quite onerous and time consuming, and can result in valuable programs being in jeopardy. Our recommendations that approved charitable and non-profit programs with longer term needs have the ability to apply for three year funding commitments was supported unanimously by the delegates.

East-West Connector Between Abbotsford Airport & Hwy. 99 – 16th Avenue is part of the major road network that serves as a much needed connector between Abbotsford Airport and Hwy. 99 and direct access to Canada-US Border Crossings. Our resolution calling for provincial designation



and investment to address significant safety issues and provide for projected growth in the Fraser Valley Region was also supported.

Metro Vancouver Bylaw 280 concerning solid waste flow control - last month we reported on information and presentations concerning Metro Vancouver's proposed solid waste management bylaw that will restrict

removal of waste outside Metro boundaries and restrict new waste management technologies, and concerns the Board has with the current proposal. Delegates at the AGM passed a policy calling on the BC Government to reject the bylaw and bring business to the table to consider including private sector solutions. We believe that modifications to the bylaw are required to retain a cost effective, accountable and competitive waste management industry. The planned increases in tipping fees in conjunction with a flow control measure proposed in Bylaw 280 will force businesses to transfer more waste out of the region to manage disposal costs. Continued private sector innovation and progress toward waste reduction targets requires open market opportunities and consumer choices that are environmentally-sound, good for communities and financially sustainable.

We will post the final version of all the policies that were passed on the Chamber website once the amendments have been completed.

On June 17 we will host the 83rd Annual General Meeting of the Greater Langley Chamber of Commerce. The Agenda for the meeting will include the election of the Board of Directors, vote on motions concerning bylaw changes and dues, and a review of the past term. We have made good progress on the long range plan and accomplished many goals to better serve and engage the membership, and present issues concerning our business community at all levels of government.

It has been a pleasure for me to work with the Members and Board of Directors to promote and improve the local economy and represent the business community. I want to express my appreciation for the Board Members for their dedication and look forward to working with the 2014/15 Board to continue to grow our organization and strengthen the 'Voice of Business' in Langley.

*Kristine Simpson,
President*

VALLEY TRAFFIC SYSTEMS

**Safety & First Aid Supplies - Equipment Rentals & Sales
Traffic & Custom Signs - Decals - Installations
AutoCAD - Engineered Traffic Management Plans**

9770 - 199A Street
Langley, BC V1M 2X7
email: info@valleytraffic.ca
www.valleytrafficsystems.ca

Tel: 604-513-0210
Fax: 604-513-3661
Toll Free: 1-888-448-8886



PADDLEWHEELER
RIVERBOAT TOURS
"GATEWAY TO BRITISH COLUMBIA'S HISTORY"
604.525.4465



YOUR NEAREST & BEST TOUR & CHARTER VENUE

With 23 years of Experience on BC'S Famous Fraser River

- Scheduled Cruises • Weddings • Corporate Events
- Wilderness and Sightseeing Cruises.

Great Food, Great Fun, Great Memories. Located in New Westminster, BC
www.vancouverpaddlewheeler.com
info@vancouverpaddlewheeler.com



MEMBER OF:
B.B.B
CHAMBER
WGBC

PAYNE PACIFIC CONTRACTING INC.
New Homes & Renovations
Residential & Commercial

Call us now 778-278-3676

www.paynepacificcontracting.ca

Andrea Hammond
Sales Representative
(604) 530-0231

Serving Royal LePage Customers Since 1982

ROYAL LEPAGE
Wolstencroft Realty

INDEPENDENTLY OWNED AND OPERATED

**Fresh Authentic
Greek Dishes**

Daily and
Early Bird
Specials

Open 7 Days for Dinner

**KOSTA'S GREEK
RESTAURANT**

Take Out and Free Delivery

LIVE MUSIC FRIDAY & SATURDAY

Proud supporters of the Chamber of Commerce

20080 FRASER HWY, LANGLEY • 604-530-9531

Working for You with Honesty & Integrity!!

Coffee With Dave

Former MLA for 12 years

Dave will buy your first cup of coffee!

Saturday, June 14, 2014, 3:15 - 4:30 pm

White Spot Restaurant, Langley

19651 Fraser Hwy, Langley

Dave S. Hayer

Candidate for MP Nomination
Cloverdale - Langley City
Conservative Party of Canada



DaveHayer DaveSHayer www.DaveHayer.ca (604) 833-4000



**ELEMENTS
BY SANDHILL**

THE PLACE TO BE...

elementsinlangley.com



DARNELL & COMPANY

Lawyers

**Protecting You
& Your Future**

- Family Law
- Separation
- Divorce
- Wills
- Estates
- Real Estate

202-6351 197 Street, Langley, B.C. • 604-532-9119



**Visit our exciting website
NufloorsLangley.ca**

"40 years in Langley"

- Interactive • Products
- Estimators • Videos



Nufloors Langley • 304 - 20771 Langley Bypass, Hwy. #10
604-533-4231 • fax 604-533-5052

Three Questions You Should Ask Your New Boss

> **F**amiliarizing yourself with a new boss in your department or organization can present its challenges. It is a process that comes with a fair amount of uncertainty as you try to determine how to best perform and interact with a new personality.

Navigating the new employer-employee dynamic can be a challenging adjustment. Managing Up, a Harvard Business Review (HBR) publication that provides support for improving employer-employee relationships, distills this process down to a handful of straightforward questions. In HBR's The Management Tip, there are three essential questions that employees should ask new bosses that will dramatically help to establish an efficient and effective working relationship.

Do you prefer that information be delivered formally or informally?

Asking your new boss this question early on can help you avoid some of the growing pains in the relationship. It will help you establish ground rules for how to best communicate information and in what scenarios he or she will expect that information. According to HBR: "If she prefers the former, prepare documents in advance of meetings and send frequent updates on assigned projects. If the latter, don't clog her inbox; update her at crucial junctures or when you need guidance."

How do you like to process information?

Your new boss may like to see things in writing to keep track of the information. Or he or she may prefer meeting and discussing important information in person. Asking and finding out in the early stages of the relationship can improve how the two of you will best interact from the start and help prevent information from being lost or miscommunicated.

How would you describe your management style?

As critical as a boss's management style is to the dynamics within a workplace, many new bosses don't address their style with employees. According to HBR: "Your boss may not think to articulate her management style, so asking thoughtful questions will demonstrate your attentiveness and interest in efficiency." Asking up front can also reduce much of the uncertainty in a new working relationship and accelerate the process of establishing day-to-day procedures that will satisfy both the employer and the employee.

These straightforward questions can help any employee improve how he or she interacts with a new boss. They're certainly worth asking.

Once you've established a baseline, this Fast Company article offers a few more questions you can ask your boss that may just help out your career.

*Carmen Morgan
Writing on the Wall*



KINETICA PRINT

PREPRESS PRINT MARKETING DIGITAL BINDERY DESIGN

Freshen up Your Print Today
85.Kinetica (855.463.8422)

KINETICAPRINT.COM

McLeary's

Canadian Made Quality Furniture & Mattresses

PROUD CHAMBER MEMBER SINCE 1993

20273 Fraser Highway

604-534-4611 mclearys.com

OTTER CO-OP

LOCALLY INVESTED | COMMUNITY-MINDED | LIFETIME MEMBERSHIP BENEFITS

Locally owned & operated **ottercoop.com**

Located at the corner of 248 Street & Fraser Hwy. 604 856-2517

**Accounting • Auditing • Estates
Personal & Corporate Taxes
Management Consulting**

LOCAL FOCUS. GLOBAL REACH.

EDR **Langley 604-534-1441**
Maple Ridge 604-467-5561
White Rock 604-536-7778

www.eprcga.com

Thank You Jim McGregor

After seven wonderful years with the Greater Langley Chamber of Commerce, Membership Services Coordinator Jim McGregor, is retiring from his position. Over those seven years Jim has worn many hats for the Chamber and he played a major role in the Chamber's success. Thank you for everything, Jim!



Upcoming Chamber Events

For more information about any of our upcoming events, contact the Chamber office. p: 604-530-6656 or e: info@langleychamber.com

Open Late For Business at Langley Arts Council

Thursday, June 26th, 2014, 4:30 pm to 6:30 pm
Langley Arts Council ~ 20550 Fraser Hwy, Langley

Registration is complimentary for all guests but a courtesy RSVP is required for catering purposes.
p: 604-530-6656 e: info@langleychamber.com
w: www.langleychamber.com

Y your business card is your ticket to the Chamber's popular networking event! Hosted on a monthly basis by Chamber members, these events are the perfect opportunity to connect with Langley's business community in a casual and fun environment!

WIN A TRIP TO MAZATLAN MEXICO

Congratulations TO THE WINNERS OF OUR TRIP TO MAZATLAN CONTEST #7

#1 Bonnie Wells of Langley
#2 Penny Hamulas of Langley
#3 Walter Merrell of Langley

WWW.DEBBIEMOZELLE.COM
Next Contest #8
Draw Date August 30th 2014

See winners pictures on our website www.debbiemozelle.com and Facebook/ debbiemozelle designer optical

DEBBIE MOZELLE
DESIGNER EYEWEAR
WWW.DEBBIEMOZELLE.COM

WHITE ROCK CENTRAL PLAZA
1554 Foster St
(behind the TD Bank)
604-538-5100

LANGLEY MALL
#123 - 5501 204 Street
(next to Army & Navy in the Court Yard)
604-532-1158

Family Owned and Operated for over 23 years

FREE SIGHT TESTING
Ask about Digital Progressives with no peripheral distortion!

*With eyewear purchase. Must be over 19 & under 65 years of age.

Facebook Twitter YouTube

Contingency Planning Critical for Today's Small Business Owner

WHO'S WHO at the Chamber

EXECUTIVE COMMITTEE

PRESIDENT ~ Kristine Simpson, BDO Canada LLP

**1ST VICE-PRESIDENT ~ Brian Dougherty,
Horizon Landscape Contractors**

**2ND VICE-PRESIDENT ~ Eric Woodward,
Statewood Properties Ltd.**

COMMUNITY DIRECTORS

**LANGLEY CITY ~ Scott T. Johnston,
Campbell Burton & McMullan LLP**

NORTH LANGLEY ~ Rick Barnett, Valley First Aid Ltd.

ALDERGROVE ~ Scott Waddle, Precision Auto Service Ltd.

DIRECTORS AT LARGE

JOHN CLAUS, Kore Irrigation Ltd.

JANE FEE, Kwantlen Polytechnic University

KRIS MOHAMMED, Langley Pos-Abilities Society

SHERRI-LEE WOYCIK, Social Media Minder

TAMMY REA, TD Canada Trust

MARY REEVES, Big Brothers Big Sisters of Langley

> **L**angley, B.C.—One of the most common pieces of personal financial advice given out is to save for a rainy day.

By putting a small percentage of each pay cheque into a savings account, you can help protect yourself from the unexpected. But what about a small business owner? How can they protect themselves against natural disasters, interruptions to their business or unforeseen events that may threaten their company?

According to Envision Financial expert Brian Burr, the same advice we apply in our personal lives rings true for small business owners—put a little away for a rainy day to help weather the figurative and literal storms.

“Despite the fact that people are aware of the importance of saving for a rainy day, a recent survey showed almost two thirds of small business owners are under-prepared for the unexpected,” says Burr, regional manager of business services. “Thirty-five per cent of those surveyed said they have no contingency plan should their business—and their livelihood—be affected by severe weather conditions, natural disasters or unforeseen events.”

It's easy to point to recent examples such as this past winter's ice storms in Eastern Canada or last year's devastating floods in Calgary to see why contingency planning is so important. Here in B.C., forest fires and floods are common culprits.

There are two key reasons small business owners should build and stress-test solid contingency plans, advises Burr. First, to safeguard personal assets, and, second, to ensure they can maintain business operations during and following a disaster.

“It's not uncommon for a small business owner to be tied personally to his or her company,” says Burr. “For example, many use personal savings to get started or borrow against the value of personal assets, such as their home. When facing the typical challenges that tend to come with start-ups, these business owners may also

be forced to dip into personal reserves to pull themselves through.”

“Although this strategy may work in the short-term,” continues Burr, “Unless you've got an endless pipeline of personal savings, it could leave you in personal financial peril. Suddenly a catastrophe for your small business becomes your own personal financial disaster.”

“It's also important that small business owners ask themselves how they can keep serving customers during and in the aftermath of a disaster,” says Burr. “If you can't deliver your products or services your customers will probably find them somewhere else. Building a contingency fund and having a plan to manage the unexpected can help you move through times of uncertainty with more confidence.”

Unfortunately, for many small business owners, contingency planning isn't made a priority. Much of their income goes straight back into keeping their operations running or further growing the business. However, the case for contingency planning is undeniable.

“When it comes to natural disasters or unforeseen events, such as a burst water tank or a fire, there are ways to protect yourself,” advises Burr. “Commercial insurance such as key man, property and business interruption insurance is an obvious option for most small business owners, however, there are probably some things your policy cannot cover. A rainy day fund, commercial line of credit or a loan secured against your business assets are all options available to help fund those emergency scenarios.”

There is no trick to successfully weathering the storm—it takes planning in advance to determine how you can keep serving your customers. Your financial expert should be able to help you with building a contingency plan for your small business so you can emerge from a disaster unscathed and stronger than ever.

Article Courtesy of Envision Financial

THE VOICE OF BUSINESS CONTACTS:



Lynn Whitehouse

Greater Langley Chamber of Commerce
Executive Director

604-530-6656

lynn@langleychamber.com



Chantelle Bowles

Greater Langley Chamber of Commerce
Events and Communications Coordinator

604-530-6656

events@langleychamber.com



Barb Sytko

The Langley Times,
Advertising Sales Coordinator

604-533-4157

barb@langleytimes.com

Become a Chamber Member & Benefit

Members of the Greater Langley Chamber of Commerce have access to discounted fuel plans. With three options there is sure to be one to meet your needs.

- Esso Direct Driver Billing Program - 3.5¢/litre at any Esso station on fuel, top-up fluids, car wash. No minimum purchase required.

- Shell Fleetplan Gas Discount Card - Savings of 3¢ per litre on gas and diesel. Minimum usage 300 litres per month.

- PetroCanada SuperPass Card - Savings of 2¢ per litre on gas and diesel. Minimum usage 200 litres per month.

For more information or an application form contact Melissa at the Chamber office at 604-530-6656 or info@langleychamber.com.



New Member Spotlight



Coit Services Andrea Carter

3755 Wayburne Drive
Burnaby BC V5G 3L1
(1800) 367-2648
andrea@vancouver.coit.com
www.ca.coit.com
Cleaning Supplies & Services

Maple Reinders (Vancouver) Jeffrey Hansen-Carlson

216 – 9440 202 Street
Langley BC V1M 4A6
(604) 546-0255
maplevancouver@maple.ca
www.maple.ca
Contractors

Mobil 1 Lube Express Adam Coleman

20010 64 Avenue
Langley BC V2Y 1M7
(604) 530-5335
adam@langleymobil1.com
www.langleymobil1.com
Automobile Sales & Services

Pure Form Physiotherapy Daniel Siverston

102 - 19941 72nd Avenue
Langley BC V2Y 3J2
(604) 363-6290
info@pureformphysio.ca
www.pureformphysio.ca
Medical

Ryan Landolt / Raintree Financial Solutions Ryan Landolt

125 – 8288 207A Street
Langley BC V2Y 0L2
(604) 371-3994
rlandolt@raintreecmd.com
www.raintreecmd.com
Financial

Shawn Rose Real Estate Investments Ltd. Financial

Tapsnap Phototainment Lower Mainland Leona Lohn-Winrob

11719 Glenhurst Street
Maple Ridge BC V2X 7Z3
(778) 840-2667
stewartw@tapsnap.net
www.facebook.com/tapsnap1078
Entertainment

Trendz Painting Jared Martin

7475 209A Street
Langley BC V2Y 2E4
(778) 887-8763
info@trendzpainting.com
www.trendzpainting.com
Painting