



November Calendar of Events



3 Curtis Hargrove
Charity Gala
Shelley- 780-812 1414

10 Fall Arts & Crafts Sale
MFRC 780-594-6006

11 Remembrance Day

21 Chamber Board
Meeting—Chamber Board
Room

23 Santa Clause Parade –
City of Cold Lake

23-24 Festival of Peace
DMSCS—780-594-3353



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Happenings



Cold Lake Regional Chamber of Commerce

Chamber Beat

November 2012

Phone: (780) 594-4747

Fax: (780) 594-3711

www.coldlakechamber.ca

Director's Message



Lisa Borowitz– Director

Well, it's that time of the year again when we get out the warm coats, hats and boots for yet another Alberta winter! Most of us are already thinking about the fast approaching Christmas Season, while others are hoping for the lake to freeze so they can get out ice fishing, and then there are the lucky ones, waiting for their relaxing winter vacation at a destination much warmer than Cold Lake.

With the Christmas season fast approaching, the Cold Lake Regional Chamber of Commerce in partnership with 95.3 K-Rock are proud to present our new "Shop local" campaign. There will be a series of radio advertisements and postings on our new digital board reminding Cold Lake residents the benefits to our local business community and our local economy.

The catch phrase of the campaign is "*WORK HERE, LIVE HERE, SPEND HERE*," it's a great slogan, especially with our city getting busier by the day and filled with so many visitors working in our area. Cold Lake has several amazing shops and services to look after just about anyone. Sometimes when we make that trip to Edmonton for some shopping we forget the cost of gasoline and how spending 6 hours getting there and back is often not the best use of our valuable personal time. Business + Community = one great City!

The best part about the campaign is that there is a **SPECIAL OFFER** for chamber members, which includes a "one-hour, live on location" with 95.3 K-Rock to promote your business, this will run in conjunction with the "kick off to Christmas" and Santa Clause parade, all on Friday, November 23, 2012. Additionally, this incredible deal also includes free advertising on the Chamber's digital display board. **ACT NOW!** Be one of the first 12 members to call the Chamber office and get this incredible deal for only \$288 + GST.

In closing, on behalf of the Cold Lake Regional Chamber of Commerce, we hope you enjoy the new "shop local" campaign. Don't forget about attending and/or entering your float in the Santa Clause Parade on Friday, November 23! (For parade details contact Svea at 780-639-6404 or email to: spinch@coldlake.com)

Best Wishes for a prosperous Christmas shopping season!

Lisa Borowitz
ATB Branch Manager

Province Wide.....

Want to retain your foreign workers?
We can help.

The Government of Alberta is presenting three new webinars in October and November about the Alberta Immigrant Nominee Program (AINP) Semi-Skilled Worker Category.

Learn about:

- Your role in the application process as an Alberta employer
- Myths about employer responsibilities for semi-skilled workers
 - Processing times

How applying now can save you time and money later

An Immigration Specialist will be available to answer your questions.

[Register](#) now to learn more about the AINP and why it's a great time to apply!

Please forward this email to anyone you think may be interested.

www.albertacanada.com/immigration

Alberta Enterprise and Advanced Education
Workforce Strategies
4th floor, Commerce Place, 10155 102 St

Corporate Sponsors

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Consumer concerns spark new rules for prepaid credit card



Finance Minister Jim Flaherty announced new regulations for the prepaid credit card market Wednesday, requiring what the finance minister called "reasonable disclosure" and eliminating some things about the cards the finance minister says are "quite unfair."

"This is a relatively new product," he said. "We're catching up with some of the practices that were put in place." Issuers of prepaid cards will no longer be able to impose expiry dates. Now they have to be more clear about previously-hidden fees and conditions.

Flaherty told reporters that the arrival of prepaid credit cards was "both advantageous and welcome in our competitive financial services marketplace."

The cards fill a need, Flaherty said, especially for people who are unable to get conventional credit or debit cards. "But as a government, we need to ensure that an appropriate consumer protection framework applies to these new payment product offerings so that Canadians can take advantage of them fully aware of all fees and conditions that might apply," the finance minister said.

Some cards carry fees that significantly reduce their face value, including monthly or annual fees, maintenance costs and ATM charges.

Vulnerable consumers benefit

The rules will require the card's fees to be prominently disclosed in an information box on the card's packaging. Other conditions and other important information about using the card must now be provided in "clear, simple and unambiguous language," Flaherty said.

Under the new rules, cards will no longer expire. Financial institutions will not be able to impose maintenance fees or dormancy fees within the first year of the card's activation.

Fee increases or new fees for the card will require advance notice to consumers.

Flaherty said that the proposed regulations for prepaid credit cards will be published shortly. Both industry and consumer groups were consulted in advance.

Flaherty made Wednesday's announcement at a community resource centre that helps vulnerable individuals and families with services that include financial literacy and tax preparation assistance. The finance minister mentioned that his announcement coincides with "financial literacy month," which starts in November.

Financial literacy is a national priority, the finance minister said.

Flaherty said the changes were motivated by the fact that young people are big users of prepaid credit cards. Some parents use these cards to introduce their children to using plastic for payments, while limiting the risk of theft and over-spending.

While the government has done a lot to regulate credit and debit cards, it hadn't done much on the prepaid credit cards, he said.

The move is part of the government's [expanding code of conduct measures to govern credit and debit transactions](#).

Chamber Happenings

Cold Lake Regional
Chamber of Commerce

Contact Information

Phone: (780) 594-4747

Fax: (780) 594-3711

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Box 454, Cold Lake

Alberta, T9M 1P1

Email:

info@coldlakechamber.ca

Website:

www.coldlakechamber.ca



Sherri Bohme
Executive Director

Nicole Mansfield
Administrative Assistant

Kathy Dutrisac
Administrative Assistant



2012

COMING EVENTS

Dec 5, 2012

**Maple Flag Meet &
Greet**

Dec 6, 2012

**Holiday Heroes
Day**

**And Chamber
Mixer**

VALUE ADDED PROGRAM

FEATURED PROGRAM OF THE MONTH

ADTEL®

ADTEL ON-HOLD INFOPACS

Special packages are offered to Chambers of Commerce members for customized on-hold services for your business.

AT WORK FOR
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Bryon Pearman

Phone: (780) 594-1857

Toll Free: (888) 594-1857

Email:

bpearman@assante.com

www.chamberplan.ca

Welcome New Members

Re/MAX Beaver River Realty

306-839-2251

Runaway Suitcases & More

5308 50 Ave, CL

JV Driver Projects

www.jvdriver.com

www.coldlakechamber.com



**Registration is
now open!**

**Register soon
before this event
sells out!**

2013 Lakeland Regional **JOB FAIR & CAREER EXPO**

March 13, 2013

Cold Lake Energy Centre
7825 - 51 Street, Cold Lake, AB

Job Fair: Noon - 7:00 p.m.

Career Expo: 9:00 a.m. - 7:00 p.m.

*Employers: Register online at www.coldlakechamber.ca or call
the Cold Lake Regional Chamber of Commerce
at 780-594-4747*

Canada

Alberta

DID YOU

KNOW.....

The Chamber has several items that you can rent for your next function. Some of the items we currently have available include:

- 100 cup Coffee Pot
- 30 cup Coffee Pot
- Room Dividers
- Sandwich Board
- White Pedestals
- Aisle Markers
- Draw Barrels

Contact us for more details.....

NO SHOW/ PAYMENT POLICY

Remember:
When registering for a Chamber event, payment should be received at the time of registration unless prior arrangement has been made. Members who sign up for, but do not show up for an event, will be billed. Please give 48 hrs notice of cancellation as meals are often purchased according to the number of attendees.

2012 Business of the Year Nominations

Have you received exceptional service? Do you know a business deserving of recognition?

NOMINATE a business today!

Our 2012 Business of the Year Awards evening is fast approaching. February 22, 2013 is the day we celebrate the accomplishments of our business community.

Call or drop in to the chamber office for a nomination form.

Chamber Happenings

Cold Lake Regional
Chamber of Commerce
Regular Office Hours

- ♦ Mon- 8am-5pm
- ♦ Tues-8am-5pm
- ♦ Wed-8am-5pm
- ♦ Thurs-8am-5pm
- ♦ Fri-8am-5pm
- ♦ Closed
- ♦ Closed



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fo@coldlakechamber.ca

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Maple Flag 46 Meet & Greet

Don't miss the opportunity to show case your business !

On Dec 5, 2012, The Chamber of Commerce will be hosting a "Meet & Greet" for the business community and the visiting Maple Flag contingents to meet .

For more information, or to register your business please call the Chamber Office. 780-594-4747

General Meeting

The Chamber has a few board member positions available.

If anyone is interested in filling a spot , contact the Chamber office for a nomination form

(Nomination forms must be turned in by 3PM, Nov 21)

Date: Nov 21, 2012

Time: 7:00PM

Where: Chamber office (Information Centre – Back door)

Digital Messaging Centre

Thinking of new ways to advertise for the upcoming Christmas Season? Why not take advantage of our digital messaging centre. This advertising is only available to members of the Cold Lake Regional Chamber of Commerce.

Christmas advertising specials on now so don't delay call the chamber office to book your ad space.



SHOW YOUR CARD AND SAVE.....MEMBER TO MEMBER BENEFITS

[Action Plus Flooring](#) - Contact: 780-594-0013

[Cold Lake Golf and Winter Club](#) - Contact: 780-594-5341

[Baby Bear Specialty Boutique](#) - Contact: 780-594-1303

[Furniture Galaxy](#) - Contact: 780-594-3602

[Kia Cold Lake/Budget Rent A Car](#) - Contact: 780-594-6200

[Marina Bowling Centre](#) - Contact : 780-639-2950



EXCLUSIVE CHAMBER MEMBER **ADVERTISING OPPORTUNITIES**



From 8 am to 8 pm on November 23rd, 95.3 K rock will be broadcasting live from a maximum of 12 businesses.

As a Feature Business during this event you will receive:

4 x 60 Second Live Cut-ins during your chosen hour (1st come 1st serve)

K-ROCK Vehicle and Announcer on-site

Name mention share in 60 x 30 second messages promoting this event airing Nov 17-22/12

Name mention share during announcer live reads Nov 19-22/12

Your name in lights on the Cold Lake Chamber LED sign!

Option A: \$288 plus gst

Option B: On location as above plus 20x30 second

Reach (6a-mid) commercials to run anytime before Christmas!

\$688 plus gst

Chamber LED Sign Advertising

Have your business name or logo in lights! You can have your business name or logo placed on our Seasons Greetings message for only \$100.00 + GST.

This campaign will run from Dec 1, 2012-Jan 2, 2013, however you can take advantage of this offer at anytime throughout the month of December.

Call the Chamber office at 780.594.4747 to book either one or both of these offers!

As a Chamber member, your business...

- ◆ Is a part of an organization that represents over 300 local businesses and over 22, 000 provincially.
- ◆ Benefits from business referrals that non-members do not receive.
- ◆ Develops instant credibility through the Chamber Seal of Trust.
- ◆ Is positioned to access and communicate with all levels of government on issues that affect business
- ◆ Will learn about rising government issues that affect business and your voice is heard on these issues.
- ◆ Benefits from great networking opportunities.
- ◆ Receives a monthly copy of the Chamber Beat newsletter, keeping you informed.
- ◆ Gains access to information on workshops and seminars that will keep you on the cutting edge of business.
- ◆ Can be showcased at a Grand Opening event.
- ◆ Reduces costs through Chamber discounts on all activities and events.
- ◆ Receive substantial savings by taking advantage of the Alberta Chambers of Commerce and Cold Lake Regional Chamber of Commerce's discounts available to you and your staff.
- ◆ Is eligible for Group Insurance - medical, dental, and disability.
- ◆ You can be a part of the Chamber member discount program when you offer discounts to local members in exchange for advertising.
- ◆ Can deduct membership fees on your income tax.

2012 Membership Investment

# of Employees	Membership Fee	GST	Total
1-5	\$165.00	\$8.25	\$173.25
6-15	\$275.00	\$13.75	\$288.75
16-50	\$400.00	\$20.00	\$420.00
Over 50	\$500.00	\$25.00	\$525.00
Non Profit	\$61.00	\$3.05	\$64.05
2 nd Business	\$30.00	\$1.50	\$31.50

Core Chamber Activities:

- ◆ Building a successful environment for a business
- ◆ Membership services
- ◆ Lobbying
- ◆ Economic development
- ◆ Member to member benefits
- ◆ Networking/Promotions
- ◆ Information services

Chamber of Commerce 2010 Board of Directors

President	Rob Brassard, Lakeland Credit Union
Vice President	Greg Sylvestre, Ross & Sylvestre LLP
Director	Chris Emerson, Canada Brokerlink Inc
Director	Dean Burkart, Taco Time Cold Lake
Director	Dave Piche, J.F.D. Contracting
Director	Vacant
Director	Carla Beaupre, K-Rock 95.3FM
Director	Eva Urlacher, Ketron Construction Ltd.
Director	Patti Ouellette, Remax 2000
Director	Lisa Borowitz, ATB Financial
Director	Vacant

Get the Chamber Working for Your Business!!!

www.coldlakechamber.ca
Your online business portal.

FREE JOB POSTINGS

If you are in a labor crunch, email the position details to;

admin@coldlakechamber.ca

Make sure to include:

- ◆ business name & contact information
- ◆ position title/work description
- ◆ wage & deadline to apply