



October 2012
Calendar of
Events

Breast Cancer
Awareness Month

8– Thanksgiving

7-13 Fire
Prevention Week

15-19 Small
Business Week

24– Chamber
Board Meeting
Chamber Board room

24– Chamber
Business Mixer
Hosted by Realty
Executive Cold Lake
Real Estate

31– Halloween



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Page 3 Canada Wide
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Happenings



Cold Lake Regional Chamber of Commerce

Chamber Beat

October 2012

Phone: (780) 594-4747

Fax: (780) 594-3711

www.coldlakechamber.ca

Director's Message



In slow times, we entrepreneurs clamour for economic growth. And in boom times, we often hear grumbings of the challenges that growth brings, such as the difficulty of finding qualified personnel to the time it takes to get work orders filled, and the rising costs of doing business. We face an interesting paradox. As demand for our goods and services rises, our ability to meet the service expectations of our clients is put to the test. For many businesses, economic growth creates an uneasy tension that leaves the owners feeling overwhelmed and exhausted. Despite record activity, doing business gets to be “no fun anymore”.

Greg Sylvestre—Vice President

So how can business owners restore the balance, when faced with obstacles like labour shortages and rising costs? They must recognize the need to change and to innovate. To quote J. Sidlow Baxter, “every opportunity has a difficulty and every difficulty has an opportunity”. What opportunities exist to do more with less? How can we leverage our existing resources to meet rising demand? And how can we change our service model to capture the work that is most meaningful to us, and generate a strong return for our efforts?

I am fortunate in my work to see many examples of innovation. Recently, an owner of an automotive repair shop adopted a new strategy to serve fewer clients, but to do so in a more comprehensive manner. He recognized that trying to serve too many customers resulted in much time lost shuffling vehicles on and off the hoists, and that only the immediate concerns were being addressed while important maintenance issues were being overlooked. His new strategy is to book fewer clients, while focusing on a full-service approach to repair and maintenance. His goal: improve client satisfaction, while reducing lost chargeable time.

Another example of innovation is the use of cutting edge technologies and advanced training, like this example from a professional services firm. Along with cutting-edge software, the firm invested considerable time and resources to build a best-practices methodology and training system. The result is faster turnaround of work and greater productivity per professional, a higher degree of quality and consistency among the various staff, and a boost in firm morale.

Lastly, companies are looking abroad to find talented individuals to join their teams. While it is now common place in the food and beverage and lodging industries, recruiting out-of-province and foreign workers is becoming an increasingly popular choice for businesses seeking skilled tradespeople. The Canadian government has responded to labour shortages by creating incentive programs, and accelerated immigration programs for certain labour markets.

With our strong economy and currency, and with economic challenges elsewhere, this is a great time to look at ways to do what we do, differently.

Greg Sylvestre,

Ross & Sylvestre LLP Chartered Accountants

Province Wide.....

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Oct 15-19 Small Business Week

When is a business "small"?

The size of a business can be defined in many ways, by the value of its annual sales or shipments, its annual gross or net revenue, the size of its assets or the number of its employees. Many institutions define small businesses according to their own needs—the Canadian Bankers Association classifies a company as "small" if it qualifies for a loan authorization of less than \$250,000, whereas the Export Development Corporation defines small or "emerging" exporters as firms with export sales under \$1 million. In some instances, Industry Canada has used a definition based on the number of employees, which varies according to the sector—goods-producing firms are considered "small" if they have fewer than 100 employees, whereas for service-producing firms the cut-off point is 50 employees. Above that size, and up to 499 employees, a firm is considered medium-sized. The smallest of small businesses are called micro-enterprises, most often defined as having fewer than five employees. The term "SME" (for small and medium sized enterprise) refers to all businesses with fewer than 500 employees, whereas firms with 500 or more employees are classified as "large" businesses. As will be seen, in practice, reporting on small businesses seldom adheres to any strict definition due to data limitations.

Taken from the 2012 edition of the
"Key Small Business Statistics"

Canada Small Business Financing Program

Small businesses are an important part of Canada's economy, but they face unique challenges when seeking financing. The Canada Small Business Financing Program makes it easier for small businesses to obtain loans from financial institutions by sharing the risks with lenders.

Eligibility

Small businesses operating for profit in Canada with gross annual revenues of \$5 million or less. Farming businesses, not-for-profit organizations, or charitable and religious organizations are not eligible under this program.

Loans can be used to finance up to 90 percent of the cost of
purchasing or improving land, real property or immovables;
purchasing leasehold improvements or improving leased property; or
purchasing or improving new or used equipment.

Amount of Financing

Up to a maximum of \$500 000 for any one business, of which no more than \$350 000 can be used for purchasing leasehold improvements or improving leased property and purchasing or improving new or used equipment.

Interest Rate

The interest rate is determined by the financial institution. The following two options are available:

Variable rate: The maximum chargeable is the lender's prime lending rate plus 3 percent.

Fixed Rate: The maximum chargeable is the lender's single family residential mortgage rate for the term of the loan plus 3 percent.

How to apply for a loan

Financial institutions deliver the program and make all credit decisions. Small businesses must visit their local bank, credit union or Caisse populaire to obtain a loan under the program.

For more information on the Canada Small Business Financing Program

Tel. (toll free): 866-959-1699

Fax: 613-952-0290

Email: CSBFP-PFPEC@ic.gc.ca

Website: www.ic.gc.ca/csbfp

Chamber Happenings

Cold Lake Regional
Chamber of Commerce
Contact Information
Phone: (780) 594-4747
Fax: (780) 594-3711
4009 50 Street
Box 454, Cold Lake
Alberta, T9M 1P1
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www.coldlakechamber.ca



Sherri Bohme
Executive Director

Nicole Mansfield
Administrative Assistant

Kathy Dutrisac
Administrative Assistant



2012

COMING EVENTS

***2012 Business of the Year ***
**Nomination forms are now
available**

***October 24 ***

Chamber Board Meeting

October 24, 5-7pm

Chamber Business Mixer

**Hosted by Realty Executive
Cold Lake Real Estate**

VALUE ADDED Program

*Featured Program of the
Month*

Pacrim Preferred Program



The Pacrim Preferred Program offers business and leisure travelers a guaranteed discount of 15% off Best Available Rates (BAR) on each of their 60 hotels across Canada and the USA. Pacrim prides themselves on their award-winning customer service, and being able to offer all the features you need to enjoy a great and memorable stay. Discount applies regardless of season or location but not in combination with other discounts. Rates based on standard rooms.

AT WORK FOR
SMALL BUSINESS
SINCE 1970



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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

Ramada Edmonton

780-454-5454

Birchwood Resources Inc

www.birchwood.ca

Happy House Daycare

780-594-3933



Join us as we celebrate Small Business

Calendar of Events:

Tuesday October 23, 2012 - Small Business Symposium
RABC Event –pre-registration required

Wednesday October 24, 2012 -Realty Executives
Business Mixer 4pm-6pm—Drop In

Thursday October 25, 2012 -Chambers Group Insurance
Plan Luncheon at the Lakeland Inn - No charge however
pre-registration is required 11:30am-1:15pm

Call the chamber office by October 19, 2012 to register for any or all of these
events. 780.594.4747



Chambers of Commerce
Group Insurance Plan®

Rural Alberta
Business Centre

Cold Lake

"It's all about your business"



Cold Lake Regional
Chamber
of Commerce
"The Voice of Business"

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.

WAGES AT WORK Employment Standards WORKSHOP



Wages are often the largest expense in a business.

A good understanding of Alberta's minimum standards for pay entitlements leads to improved employer/employee relations. It also helps employers to establish appropriate company policy and avoid policies that may require time-consuming (and costly) corrections later.

The **WAGES AT WORK** workshop provides a comprehensive hands-on learning experience designed to provide participants with a better understanding of the rights and obligations of employers and employees under the Employment Standards Code.

Topics to be discussed:

- Payment of earnings
- Minimum wage
- Payroll records
- Statement of earnings and deductions
- Hours of work and rest
- Overtime and overtime pay
- Vacation and vacation pay
- General Holidays and general holiday pay
- Termination of employment
- Maternity, parental and reservist leave
- Employment of adolescents and young persons

This is a half day workshop targeted at business owners, managers, supervisors, human resource practitioners, payroll and accounting administrators.

Monday November 5th, 2012
1pm to 4pm
Cold Lake Regional Chamber of
Commerce Building
Cost \$5.00
To register, call the Rural Alberta
Business Centre at 780-594-1090

Government of Alberta ■
Human Services

Rural Alberta
Business Centre

Cold Lake

"It's all about your business"



"The Voice of Business"

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



Cold Lake Regional
Chamber of Commerce

Contact Information

Phone: (780) 594-4747

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4009 50 Street

Box 454, Cold Lake

Alberta, T9M 1P1

Email: in-

fo@coldlakechamber.ca

Website:

www.coldlakechamber.ca



Chamber Happenings

6th Annual Photo Contest

*Don't Leave your cameras at home
You might miss that perfect shot!*

*Contact the Chamber for contest
rules and registration forms*



780-594-4747

*Deadline Date Extended till
Oct 14, 2012*

2013 Community Guide

*Put your ad in Cold Lake's most widely distributed
Guide with 15,000 copies printed annually.*

Distribution includes local businesses
and community groups as well as tourist
information centers and conventions
throughout Alberta.



Call 780-594-4747 for further details

Ad space is selling quickly.....don't delay!

You are Invited to attend our

Business Mixer @

Realty Executive Cold Lake

Real Estate

*OCTOBER 24 2011 4:00pm
to 6:00pm*

*There is no cost to attend
this event*



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

[Renegade Recreation](#) - Contact: 306-236-3210

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