

# Chamber Voice



LEADING THE WAY...

Parksville & District  
Chamber of Commerce

A Single Voice... Dedicated  
to the Prosperity of  
Our Business Community

THE OFFICIAL PULLOUT OF THE PARKSVILLE & DISTRICT CHAMBER OF COMMERCE

## SMALL BUSINESS WEEK®

OCTOBER 17-23, 2010

POWER UP  
YOUR BUSINESS  
INVEST. INNOVATE. GROW.

Small and medium-sized enterprises (SMEs) are the foundation of the economy because they account for 98 percent of all businesses in Canada. As of 2009, SMEs employed approximately 5.1 million Canadians. A quarter of Canada's gross domestic product is provided by small businesses with fewer than 50 employees, and this amount has been increasing.

A small business is described as having fewer than 100 employees, while medium-sized businesses consist of 100 to 499 employees. Canada has one of the highest rates of small businesses entering the mar-

ketplace among industrialized countries — approximately 130 000 new small businesses are created annually. Small businesses employed 48 percent of the labour force in 2009. In the same year, small business employees in Canada earned around \$723 per week.

The survival rate for small businesses in Canada is strong. About 96 percent of small businesses in Canada survive for one full year after they enter the marketplace, 85 percent survive for three years and 70 percent survive for five years. Three quarters of SMEs operate in the service industries, while one

quarter is in the goods-producing sector.

SMEs encourage the expansion and prosperity of the Canadian economy and have helped secure a more stable position for Canada during the economic recession. These enterprises extend Canadian international trade because small businesses account for 21 percent of the total value of Canada's exports.

Parksville was recently rated by the Canadian Federation of independent business as the second best place in Canada to start a business. To read the full article, go to [www.parksvillechamber.com](http://www.parksvillechamber.com).

## Benefits of Membership

### “Why should I join the Chamber of Commerce?” – “What’s in it for my business?”

- **REPUTATION** - 63% of consumers are more likely to buy from a Chamber member, believing that they are leaders in their sector, leaders in their community and a reputable business.
- **FOCUS** – The Chamber helps build stronger businesses, and stronger communities, by staying focused and involved in the top business priorities.
- **IMPACT** – Our advocacy efforts bring the voices of all our members to bear on issues which face the business community. The Chamber of Commerce maintains a healthy working relationship with local government, Provincial and Federal Governments. “The Voice of Business” is not only loud and clear at the municipal level, but Provincially and Federally as well, through the BC and Canadian Chambers of Commerce.

- **ECONOMIC OPPORTUNITY** – The Chamber gives you unmatched access to the business community through our promotion, advertising and sponsorship vehicles. In addition, we provide numerous opportunities to meet fellow business people – a very effective way to build your business, since it's often who we know that makes us successful. Savings are also important and we deliver, through our affinity programs such as the Chambers Group Insurance Plan, and our Member to Member discount program.

**Group Insurance Plan** – A benefits plan designed for small, medium and large sized firms on convenient and competitive cost basis.

**Merchant Visa/Mastercard Preferred Rates** – A preferred merchant Visa rate of

1.68% and 1.79% for Mastercard through TD Merchant Services.

**Payworks** – The most competitively-priced program of on-line payroll services available. Will remit your Revenue Canada payments for free. Special Chamber pricing - \$12.50 run fee, \$1.25 per payment.

**Husky/Mohawk Discount Program** – 2¢ per litre discount on all fuel purchases.

**PetroCanada Super Pass Card** – 2¢ per litre discount off fuel purchases, 5% discount off service at Centigard Car Care Centre and Petro Can carwash.

**Shell (Triton) Fleet Plan Gas Card** – 3¢ per litre discount off fuel purchases.

**Esso Imperial Oil Gas Card** – 3¢ per litre discount off of fuel purchases.

**Hotel Discounts** – BC Chamber of Com-

merce member rate at Accent Inns in British Columbia, as well as the Century Plaza Hotel & Spa in Vancouver.

**Members Serving Members** – varied discounts offered by Chamber members to fellow Chamber members.

**Website** – Our website, linked to the BC Chamber of Commerce, contains a directory of all of our members. Your own listing and link are posted at no extra charge.

**Monthly newsletter (Chamber Voice) & weekly e-flash**—we stay in touch, so you're always in the know.

**Brochure racking** – rack your business cards or brochure at the Chamber of Commerce office/Visitor Centre.

Please note your membership investment is tax deductible as a business expense; please consult your accountant.

## President's REPORT

**GARY CHILD**

As you know, School District 69 has recently engaged in a facilities review. This review resulted in three recommendations for consideration by the board of trustees. All of these recommendations include the closing of one of our secondary schools, KSS.

We have considered the issue of school closures carefully, and we are told the

problem is declining enrolment. It is the position of the Parksville & District Chamber of Commerce that declining enrolment is not the problem, but rather the symptom of a far larger and greater problem. Municipal policies and public sentiment that is contrary to economic development.



Economic Development is the creation of new businesses and expansion of existing businesses, in a way that expands the total number of jobs and results in a rising average wage. Our current median wage in Oceanside is \$10.31/hr, which is 37% below the provincial median, while our housing costs are among the highest. In order to address this imbalance, we must

embrace the goal of attracting new businesses, and young working families into our community.

It is our belief that we should focus our attention on economic development, with the expectation that this will result in a vibrant community and put a stop to declining enrolment and school closures.

The general tenor of our community, however, is that growth is a four letter word. Opponents of growth and change profess to protect our quality of life, but they fail to see that our quality of life is intricately linked with the prosperity of our economy, of our business community and of our demographic diversity. We need old folks, babies, teenagers, little kids, middle-aged people, toddlers, 20-somethings and 30-somethings. Only in this way can we demonstrate a vibrant community.

In addition, our municipalities have enacted policies that clearly illustrate Oceanside is closed for business. The municipal permitting process for developers is not measured in weeks and months like other municipalities, but rather in years.

New business and potential new residents look for a vibrant and growing community. When they look to Oceanside, they see population caps, increased financial burdens on developers and politically-driven acceptance criteria for any new development. We are now proposing to add closing schools to this long list of detractors. Hardly a warm and inviting environment to start a new business or raise a family.

These are all contributing factors for a community in decline. These policies not only fail to encourage economic growth and development, but serve to detract. One of the first visible signs of this decline is the closing of one of our community treasures, Kwalikum Secondary School. As we move towards a community that accepts economic growth as a guiding principal, as we work towards presenting a growing and vibrant face to the world, it is critical as a community to do whatever we can to ensure that our schools stay open, and that we are truly the paradise where people want to live, work and play.

**Gary Child** President  
Parksville & District Chamber of Commerce

**AGS**

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Change, Growth and Adapt are actions which are considered as positive attributes in people. We admire people as they take on personal growth challenges. There are people who make a good living counselling these attributes in individuals. We look on those who grow, adapt and change in their personal circumstances with respect; but apply these words to a community and we fight these actions with tenacity. Organizations spring up as alliances are formed to oppose growth and change.

So, if personal growth and change is an attribute in individuals why can't we apply that same perspective to the growth of a community?

## Executive Director's REPORT

**KIM BURDEN**

I attend a number of meetings where the growth discussion is the 'topic de jour'. At most of these meetings someone is putting forward a belief that it is desirable to stop any further growth by stopping people from coming to live here. How is that first of all possible and second moral or realistic? Most of us came here from somewhere for a variety of reasons; surely we didn't honestly expect to be able to pull up the drawbridge and stop others from coming once we had arrived to put

our personal stamp on our interpretation of paradise.

So now we are starting to see the fruit of restricting growth and opportunity. The School District is seeing a decline in enrolment and looking at ways they can adjust their business model to ensure that the young people that are enrolled in school receive the best education available.

While this is not a problem unique to our community, it is certainly exacerbated by the manner in which our community has developed. We have been billing ourselves as a great place to retire and visit. Seniors and tourists do not fill our schools. They don't create or participate in employment, and they tend to seek more by way of taxpayer funded services.

I certainly don't want to advocate for seniors to leave our community as this is a fantastic place to retire and enjoy all that our

area has to offer and I am very close to receiving my own coveted gold card. I do want to see us achieve the balance that a diverse demographic brings.

I want to enjoy my retirement when I get there; I want to be able to rely on the services that I will need when I am no longer able to do many of the things I take for granted now; mowing my lawn; performing minor repairs around my house; being able to purchase goods I need on a regular basis without driving to Nanaimo; having my car repaired. We take so many things for granted and assume they will always be available, BUT without a work force we will need to look to other communities for these services and pay a premium. Without successful businesses we will be shouldering a higher percentage of the tax burden. We need growth and that growth needs to be focused on attracting jobs and the young and middle-aged families that will fill those jobs and whose children will fill our schools.

A few months ago I cited an example of a no growth movement in upstate New York. It is worth mentioning again.

I recently read an article in the Vancouver Sun citing an example of stifled development gone bad in New York and the 30 year results "the population is aging, a school closes every 18 months, private business has fled, there is no internet or cell phone coverage, young people have left, property tax revenues crashed, welfare and social service requirements have spiked".

There is a lesson here. We cannot manage without growth.



### Marlin Travel would like to welcome Kelly Speers to their team.



**KELLY SPEERS**

#### Kelly

has over ten years travel experience and is Island born and raised. She has done some extensive cruises and travelled to some exotic places such as Fiji, Mexico, Caribbean, Bali.

Kelly specializes

in Group travel such as Wedding groups and Individual independent travel such as New Zealand, Australia, Greece, Europe.

*I invite all my past and present clients to stop by and say hi...*

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125 McCarter St., Parksville **250-248-2041**

## New Members

### Mirage Wood Products

– Russ Hannay. **250-248-8134**  
820 Tanya Road, Errington. Manufacturer of spalted alder wood giftware.  
[www.miragewood.com](http://www.miragewood.com)

### Boston Pizza

– Bill & Jennifer Collette. **250-947-9400**  
430 E. Island Highway, Parksville. Boston Pizza offers a casual dining setting with over 100 menu items: pastas & gourmet pizzas made with our signature hand pressed dough. Come in with your family, or catch a game on their big screen TVs.  
[www.bostonpizza.com/parksville](http://www.bostonpizza.com/parksville).

### Smart Thinking Inc.

– Shane Morgan. **1-866-390-7979**  
Smart Thinking Inc. is an entrepreneurial and marketing company that specializes in helping small to medium-sized businesses increase their sales and profits through education and coaching programs. Reach the right people, with the right message, through the right media!  
[www.shanespeaks.com](http://www.shanespeaks.com)

### Vintage Bath Soap & Candle

– Melody Lawson. **250-586-2828**  
#101 – 177 Weld Street, Parksville. Vintage Bath Soap & Candle is all about offering luxurious bath and body products made with quality natural ingredients. Also, seasonal candles, cosmetic bags, gift sets and more.

## Benefit Facts

*“The Top 10 List You Must Read” before you buy group benefits for your business*

*If you're thinking of adding group benefits to your company or looking for a replacement for your current plan – here are 10 great reasons to take a closer look at the Chambers of Commerce Group Insurance Plan®.*

#### #10 – No Minimum Firm Size

Your company is eligible to apply even if it's a one-person operation

#### #9 – No Industry Restrictions

All for-profit businesses are eligible to participate in the Chambers Plan as long as they are members of a participating Chamber.

#### #8 – Guaranteed Approval

With three or more full-time people, you can choose options that guarantee coverage to you and your employees.

#### #7 – Guaranteed Renewable

The Chambers Plan guarantees your firm can renew coverage as long as you pay your premium each month.

#### #6 – Rate Stability

Claims are averaged over more than 20,000 companies just like yours. Higher than usual claims one year? You won't be singled out for a price increase.

#### #5 – Not-for-Profit

The Chambers Plan operates under the direction of the not-for-profit Chamber Insurance Corporation of Canada, by Chamber people, for Chamber people.

#### #4 – Outstanding Service

The plan's service centre works in concert with

your exclusive, local Chambers Plan agent to give you answers to all your questions.

#### #3 – Fast, Accurate Payments

Most health and dental claims turn around under 48 hours. You can also opt for pharmacy card and electronic dental claim submission, and even direct deposit to employee bank accounts.

#### #2 – You Choose the Coverage

Every firm participating in the Chambers Plan has a custom group benefit program, based on the coverages the owner selects.

#### #1 – You Control the Cost

Why pay for a package with benefits you don't want when you can customize? Customization puts you in control so you get top value for your dollar.

Your Chambers Plan representative is ready to help. Your local benefit expert will walk you through the wide range of choices the Chambers Plan offers and help you pick coverages that fit your company. Coverage is customized for every Chambers Plan client, so your group's premium will reflect the choices you make plus your company's demographics. Whatever your budget, we have benefit options that are right for you.

Your Chambers Plan Representative:  
**Frank Allen**  
The Frank Allen Financial Group Inc.  
1605 Bowen Rd, Nan., B.C. V9S 1G5  
Phone: 250-753-2101  
Toll-free: 1-877-753-2101  
mail: [gillian@frankallenfinancial.com](mailto:gillian@frankallenfinancial.com)

## TIPS FOR HEALTHY BUSINESS GROWTH

*As a business owner you're probably looking forward to seeing your business grow over time. But it's important to keep in mind that if you're not prepared for it, sudden growth can create its own problems. Here are a few tips to help you manage growth and avoid strain on your staff and finances.*

### Plan for it

The growth you expect for your business should be part of your overall business plan. If you see your business as dominating the market a year from now, develop a strategy for your operation that accounts for the demands of the kind of output necessary to maintain that position. Your strategy should include your staff, facilities, and suppliers.

### Don't overpromise

Your business reputation is a valuable asset. While it may seem like bad business practise to turn down an order, accepting contracts that you don't have the capacity to fulfill can result in substandard service and unhappy customers. Although you may not have the capacity to fulfill currently, you could always let your client know of your growth plans and interest in doing business with them in the near future.

### Manage “bursts” with temporary resources

If you expect a temporary surge in your business, look into temporary contractors who can help you manage it in terms of staff, suppliers, and/or facilities. Review their credentials and establish relationships now, while you have time, and keep their information on file for when the rush comes.

### Arrange credit before you need it

Increased capacity may necessitate increased financial flexibility. Talk to your banker or financial advisor about short and long-term financing to ensure you have the credit you need when you need it.

### Think about doing credit checks on all new clients

Getting paid on time is always important, and late payments can become more problematic during periods of growth. Consider asking for deposits on large orders.

### Focus on what you do best

Don't let expansion distract you from your areas of expertise and specialization. Consider outsourcing new services unless you are sure you have the capacity and expertise to incorporate them into your core offerings.

### Take it slow

Give yourself time to put together the resources you need in order to meet your goals. Add resources and build your staff in stages. Review your growth plan regularly and objectively to make sure your goals are reasonable.

### DTZ Barnicke Profitable restaurant business for sale

Step into full ownership of this popular neighbourhood restaurant located mid-Vancouver Island, surrounded by a mix of semi-rural acreages, estate homes, residential subdivisions and tourist resorts.



The well organized kitchen is equipped to serve a full menu including “takeout” options.

Business is offered for sale at \$89,000.

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# Top 10 stress management tips for leaders

(from [www.bdc.ca](http://www.bdc.ca))

The slow economy has been taking a toll on many Canadian entrepreneurs, creating increased stress for business owners.

In a recent BDC survey, 61% of entrepreneurs allocated a score of 7 out of 10 to their perceived stress levels, a significant jump from last year.

The survey of members of BDC's ViewPoints online panel of entrepreneurs found that respondents attributed their stress to a series of factors, including:

- Dealing with financial insecurity (71%)
- Handling the pressure of building a business (52%)
- Being the only person responsible for the business (51%)
- Spending a huge amount of time at work (38%)

Being aware of personal stress is an important step in managing and mitigating the negative effects, says Michael Campbell, a researcher at the Center for Creative Leadership (CCL), a non-profit global provider of executive education. Once people figure out what's stressing them out, he says, they can take steps to better manage the situation.

*Here are 10 stress management strategies for entrepreneurs recommended by experts:*

1. **Pay attention to your body's stress signals** such as sweating and increased heart rate. It's important to recognize these signals and get them under control. This could involve simple, deep-breathing exercises.
2. **Deal with the stress head on.** Rather than procrastinate, think about what is causing the emotional reaction and get a handle on it. Deal with the cause of stress right away, whether it's a phone call from an angry client or making a difficult business decision.
3. **Take systematic breaks.** When you feel stress coming on, get up and do something else such as taking a brief walk or going outside. This short break can give you a different perspective on a stressful situation and at least provide short-term relief from the physical effects of stress.
4. **Adopt a healthy lifestyle.** Getting 30 minutes of rigorous exercise at least 3 times a week can help you reduce stress. Good eating habits such as including more fruits and vegetables in your diet can give you more energy and help you handle stress better.
5. **Try to achieve work/life balance.** Although today's business environment can be demanding, it's crucial to take time for other activities outside of the office such as family events, hobbies and sports. This is when you recharge your batteries.
6. **Keep perfectionism in check.** Offering a quality product and service doesn't mean obsessing about it. Know when to get a task off your desk and focus on doing your best in a competitive environment.
7. **Delegate to reduce your workload.** Accept that you can't do it all. Rather than micro-managing, pay special attention to delegating responsibility to employees and leaving them alone to do the job. Sharing the load can relieve stress.
8. **Find people you trust and confide in them.** Talking to others about business issues can help you find solutions to deal with challenges. Entrepreneurs can also network with other people in their industries to see how they are handling similar issues.
9. **Get your financial situation under control in your business.** Cash flow is a major source of anxiety for entrepreneurs. Find ways to better monitor your revenues and expenses. Also, find ways to improve productivity and ultimately your company's financial health.
10. **Commit to vacation time.** Give yourself time off to relax, particularly during challenging periods. For example, turn your Blackberry off when you're on a holiday. Postponing a vacation may have short-term benefits for your business but in the long run, your health could suffer and cause greater problems down the road. (from [www.bdc.ca](http://www.bdc.ca))

## Upcoming Chamber Dinners

Our next Chamber dinner will be held one week later than usual, on November 18, due to the Remembrance Day statutory holiday. Don't forget to check the Chamber's calendar of events at [www.parksvillechamber.com](http://www.parksvillechamber.com),

for more information about upcoming Chamber events, such as Business After Business and Food For Thought.



Follow us for timely updates and events... we'd love to follow your tweets in return.