



MISSION REGIONAL CHAMBER OF COMMERCE

# BusinessTRACK

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## The Accelerating Pace of Change

### Technology, Uncertainty and the Opportunities Ahead in 2019

Every year, the Canadian Chamber of Commerce's *Crystal Ball Report* provides business leaders and policy-makers with a look at the year ahead.

Things move fast in business, this is a fact. As a business owner, the issues that can keep you up at night have not necessarily changed over the years (adequate funding, expansion, distribution channels, marketing reach, red-tape, taxes) but the pace of the global market certainly has.

This article highlights a few key areas taken from the annual report.

- Across Canada, the membership has expressed difficulties navigating an environment where economic ties, trade routes, and growth rates are constantly in flux. Canadian businesses are having to now contend with heightened economic competition between countries and a "winner take all" system.
- Businesses are concerned about the fragility of the Canadian economy and our ability to respond to a downturn with continued deficits and accumulating debt.
- Canadian Businesses face competitiveness issues such as our burdensome tax and regulatory systems,

- Business innovation requires regular and consistent investments in technologies and skills training to keep up and compete as faster product cycles and market adoption are becoming the new norm.

While the federal government's *Fall Economic Update* contained a number of important measures to address Canada's competitiveness gap, the Canadian Chamber and many business leaders felt that it did not go far enough, or with enough urgency.

"Canada has some difficult decisions ahead because we have reached the end of the competitive runway, and we need serious effort to give our collective ability to grow our prosperity some lift. The consequences of failure here are simply too great."

— Perrin Beatty, CEO of the Canadian Chamber



The report also outlines implications for Canada's policy-makers, with a focus on areas such as fiscal sustainability, the need for a more digital government, more agile regulation, getting resources to market, next-generation trade policy, and innovation boxes.

As the unified voice of more than **200,000 Canadian businesses**, every Chamber has a role in developing and advocating policies that will

help create a Canada that is attractive to those who want to start or grow a business, create jobs, and that is attractive to investors. The *Crystal Ball Report* allows corporate leaders, elected officials, senior public servants, and international partners to hear directly from the business community on the economic issues facing Canada. The full report, news, and information are available at **Chamber.ca**



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## President's Report FEBRUARY 2019

While business success is most often evaluated in dollars, being awarded the best in your community is a reward that transcends profits and margins. It rewards the daily grinds, the extra workload, the time spent innovating or the extra community involvement.

Business Excellence honours what can't always be measured financially, the elements of business that build and shape our community. Appearing on a nominee's list is not just a listing. Your place on the list is not just during award season. Your win reaches

far beyond our gala evening. This is a legacy inspiring more business owners to go above and beyond, to innovate and to shape our region. Be energized by the stories and the successes of businesses in Mission.

To all the Business Excellence finalists and all the nominees, and of course the winners, congratulations, and thank you for inspiring myself, our business community and the next generation of entrepreneurs.

**Andrea Walker**  
PRESIDENT



## The Path Of An Entrepreneur

I love that it was a tremendous challenge and took years of hard work to make Locomotive Clothing & Supply sustainable and stable. This is what keeps me hungry and gets me out of bed every morning—the long game.

The path of entrepreneurship is hard but with the right amount of hustle the payoff can be more than worth it.

From Locomotive's launch in 2003, and until 2014, it was a side project. My gut feeling back when it all began was that, eventually, I needed to go all-in as a full-time profession. Having friends and customers get excited about my products and becoming fans was intoxicating. I knew I was born to do this. Isn't that what being an entrepreneur is all about?

Sometimes it can be intimidating to become an entrepreneur, but if we spend more time doing things we love and less time on Netflix or scrolling Instagram, the ROI of being productive or creating something far outweighs evenings of dry eyeball boredom. I did just that. I got sick of partying at the bars and watching skateboard videos, so I turned to my creative side and found that it woke me up.



I want upcoming artisans and entrepreneurs to do well and be happy. My message is that a side hobby crocheting or baking yummy treats... that can be a new venture. Do that. You can do it—I know you can. Why? Because you think about it constantly. Every morning you dread the same routine—that's why. Think about it. You deserve it.

Written by Jay Matte of  
Locomotive Clothing & Supply

## BEA Winners

**Riverside College** Educational Leader Award  
Sponsored by the University of the Fraser Valley,  
Faculty of Professional Studies

**The Stage** Big Bang Award  
Sponsored by Bridgeview Dental Health Clinic

**Hottiesfoods Emporio** Power Of Small Award  
Sponsored by Rona, FVBS

**Inspire Me Fitness** Local Focus Award  
Sponsored by the District of Mission,  
Economic Development

**Heritage Park Pharmacy** Customer First Award  
Sponsored by Chances Casino

**Emma's Acres** Community Builder Award  
Sponsored by Fortis BC

**Community Futures North Fraser**  
Marketing & Communication Award  
Sponsored by the Mission City Record

**Bob Ingram** Presidents Award  
Sponsored by the Canadian Association of  
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# BusinessTRACK



Mission Regional Chamber of Commerce names Bob Ingram as specially-selected 2018 President's Award recipient at Business Excellence Awards in January at The Stage.

## Spotlight on Business Excellence

### President's Award: Ingram is among those special Mission volunteers who contribute, make life better

by Rick Rake  
CLICK MEDIA WORKS

After falling in love with Mission, Bob Ingram is proud to say it is a unique place populated by very special people. His living heroes here are Cal Crawford, Sean Melia and Judith Ray. "We are fortunate to be blessed with a large cadre of volunteers," he said.

Ingram is key among those who give of their time, a familiar face at as many as 14 local board tables and myriad events since he moved here from New West with his wife Gayle in 2005.

For all his precious work, Mission Regional Chamber of Commerce chose him as 2018 President's Award recipient. "You get involved and winning awards is something you don't think about," said Ingram who was named 2014 Citizen of the Year by the District of Mission.

"I am blessed at my age to still be able to contribute. Health has a lot to do with it," said Ingram, 76, who is marking 55 years of marriage and has two grown daughters and four grandchildren.

The former Burnaby School District Secretary-Treasurer was born in Powell River and moved to several communities with his military family, making new friends in Edmonton, Halifax, Hamilton, Portsmouth, and Victoria.

"For some kids all that moving would be unpleasant experience, but for me, I loved it," he said.

Ingram also worked with school districts in Merritt, Chilliwack and Coquitlam after serving in the RCAF, working with an Ontario oil company, and the BC Government.

Today, Ingram is President of Mission Community Services Society and Mission Seniors Association boards, and Vice-

President of Mission Association for Seniors Housing (MASH) which, after working with three councils, secured approval for construction of a 12,000 square foot seniors centre, featuring 74 affordable housing units neighbouring Mission Leisure Centre.

Ingram for a time chaired the board of Mission Association for Community Living (MACL) and, including his involvement with Mainstream Association for Proactive Living in Burnaby, can say he was engaged with community living for 17 years.

"I was first involved with MACL and, at that time, I observed there was a silo effect in Mission, so I became more involved with other organizations to get them working together, talking to each other," he said, adding it takes partnerships to raise a village.

"Be a dreamer. Believe in oneself and trust in others," he said.

## Chamber Events

Thursday, Feb 21, 2019

### Chamber Dinner: The Story of Entrepreneurship

We are excited to welcome you into 2019 with our first Chamber Dinner of the year. This dinner features local entrepreneur, Jay Matte of Locomotive Clothing & Supply.

Place: Mission Golf and Country Club

Time: 5:30pm-7:30pm

Price: \$40 Per Person

\*\*\*\$8 off for members\*\*\*

Wednesday, Feb 27, 2019

### Lunch & Learn: Business Operations

These 1.5 hour sessions are combined with networking and a light lunch, and are designed around key learning outcomes to help your business and your skill-set grow. Allan Main, Executive Director for Community Futures North Fraser, is presenting this seminar all about "Business Operation Guidelines." \*Seats limited!

Place: Mission Chamber of Commerce Boardroom

Time: 11:30am-1pm

Price: FREE!

Wednesday, March 13, 2019

### Business After Hours Networking Event

This vibrant, after hours business social event provides an excellent opportunity for members and prospective members to meet face-to-face, establishing or renewing valuable business relationships. Join us for hors d'oeuvres, refreshments and an opportunity to connect with the Mission business community.

Place: Storage For Your Life  
33433 N Railway Ave

Time: 6:00pm-8:00pm

Price: FREE for members  
Free first time for non-members considering membership

Thursday, March 14, 2019

### Chamber Luncheon: Annual General Meeting

The AGM is a combination of function and information sharing. You will learn about the latest initiatives happening in the Chamber world as well as the lineup of events and educational opportunities that the MRCC will be making available to the community, and the election of new members to the Board of Directors.

Place: TBD

Time: 11:30am-2pm

Price: \$34.00 per person

\*\*\*\$5 off for members\*\*\*

To REGISTER for these events, or for more information, please visit our website at [missionchamber.bc.ca](http://missionchamber.bc.ca) or call 604-826-6914 or email: [events@missionchamber.bc.ca](mailto:events@missionchamber.bc.ca)

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stclandscaping@outlook.com

**L.I.N.C. Society (Emma's Acres)**  
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(604) 852-5514  
seflett@telus.net  
www.lincsociety

**Aplus IT Solutions / Alluring Images BC**  
Mission, BC  
(604)855-2782  
info@aplusitsolutions.ca  
www.alluringimages.ca

## What's New?

Brought to you by:

Jennifer Lago CPA T: (604) 488-9806



### It's here – are you ready?

The BC Employer Health Tax (EHT) is effective January 1, 2019 and applies to your business if total payroll for 2018 was more than \$500,000.

The payroll threshold for charities and non-profits is \$1,500,000.

### What is included in payroll when determining whether your business must pay the EHT?

If you must report the payment to the employee on a T4 or T4A, it is included in the total for determining whether the business pays the EHT.

Salaries, wages, bonuses, commissions, paid out vacation pay, gratuities, and some taxable benefits/allowances.

### Rate of tax

The tax rate is dependent on the total payroll.

\$500,000.01 to \$1,500,000 = 2.925% x (total payroll minus \$500,000)  
\$1,500,000.01 = 1.95% x total payroll

The \$500,000 exemption must be shared among associated employers. Association is determined by applying section 256 of the Income Tax Act. There is no exemption available for any

business where the payroll is in excess of \$1,500,000.

The EHT for the 2019 payroll year is estimated using the 2018 payroll.

### How and when do you pay the EHT?

Installments are required if the EHT is \$2,925 or more. If your payroll is greater than \$600,000 you are required to make installments.

If your business must make installments you need to be registered by May 15, 2019. You must register for EHT if you must pay the tax. Registration began on January 7, 2019.

Installments equaling 25% of the EHT will be due quarterly beginning June 15, 2019.

If the EHT is less than \$2,925, you can choose to make installments or pay the full balance on March 31, 2020, the due date for payment of 2019 EHT.

If you must pay the EHT but you are not required to make installments you must register by December 31, 2019.

### To learn more see:

<https://www2.gov.bc.ca/assets/gov/taxes/employer-health-tax/notice-2018-001-employer-health-tax.pdf>

2019 CHAMBER TEAM

## "Membership has its benefits!"



Jo-Anne Chadwick  
OPERATIONS MANAGER

info@missionchamber.bc.ca



Jamye Dobson  
EVENT COORDINATOR

events@missionchamber.bc.ca



Janessa Derksen  
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