



Cold Lake Regional Chamber of Commerce

Chamber Beat

NOVEMBER 2009

November 2009
Calendar of Events

Phone: (780) 594-4747



Fax: (780) 594-3711



www.coldlakechamber.ca

President's Message

What Does the Chamber Do and is it Worth My Investment?



You've probably heard that question asked at one time or another and you may have wondered about it yourself. It is a legitimate question. A lot of people, including many to whom the Chamber is very important, have no real concept of exactly what a Chamber of Commerce is, how it works, or what it is for. For example, there are those who believe that the Chamber gathers statistics, prints nice brochures, answers inquiries and advertises what a great place we have to visit, live, work and enjoy the good life. They are right, up to a point. We do all these things, and proudly so. All of these jobs are important. But they are not the only reasons the Chamber is here. They are the things we do as a matter of routine because they need doing and we are good at them. The functions of the Chamber, though, go far deeper; the Chamber of Commerce is a catalyst ...a common vehicle through which the enlightened mutual interests of all segments of the business community work together for the common good of the total community. A better community means better business and we are working for a better community for everyone here. That's why we do what we do. Which brings us back to that original question, what do we do? There is, in the final analysis, one reason for the Chamber of Commerce to exist and that is to do whatever is possible to keep this area's economic condition such that people will be willing to bring their resources and invest here.

In any community, even in the trying financial times we are experiencing, it is from the profitable operation of business that all other benefits are derived. Only by succeeding in this fundamental goal can we support our community in providing the jobs and to produce the wealth to finance all of the governmental, civic, cultural and charitable needs that our community is faced with everyday. We are involved in many diverse projects to accomplish that goal.

The Chamber staff executes and administers all Chamber programs and activities in conjunction with various committees comprised of Chamber Board Members and other volunteers. The members of the Board of Directors, serving staggered terms, are elected as the policy-making or legislative arm of the Chamber. The Board is composed of local business leaders who volunteer their time and energies to make sure that the many and varied programs of the Chamber are carried out. I make the point that they are volunteers. To clear up one very common misconception, no public money supports the Chamber office financially. We do work with the City in their efforts and it is all on a volunteer basis. The Chamber office staff is paid by your membership investment.

In order to carry out the major programs of the Chamber, a volunteer system of committees is organized. Major areas in which committees function include organizational affairs, economic and business development, governmental and community affairs, membership and public relations, and other specific areas such as marketing, fund-raising and special events.

Where does the money come from to support an office, pay the staff, buy the supplies, conduct the programs? From the membership. Most of the members of the Chamber are retailers, hospitality providers, professional individuals, Real Estate brokers & developers, service providers, banks restaurants, etc. in the Cold Lake Region. We have a dues structure and categories based on size and number of employees. We respect our members' investment and in turn our members support the Chamber's programs every year because they believe in what is being accomplished.

The major benefit of membership in the Cold Lake Regional Chamber of Commerce is that the Chamber acts as the unified voice of hundreds of area businesses, including professional firms. We maintain our vitality because our members want to get involved in those matters which concern the economic well being of the area. Besides providing a unified approach to common problems, the Chamber can also benefit a member business with business assistance, networking opportunities, marketing aids as well as advertising in our publications, on the web and via the internet.

There has been a lot of work by a lot of dedicated people behind every accomplishment of the Chamber, so this begs the question: who is the "we" that does all this? "We" are "you" the people of the community and all your business neighbors who are members of the Cold Lake Regional Chamber of Commerce. The "we" and "you" provide the ideas, the drive, the goals, the funds and the voluntary service to keep the Chamber going.

You will soon receive your dues investment invoice for 2010 in this thriving, growing, dedicated not for profit Chamber of Commerce that represents the business community at large. Should you have any questions regarding your membership, please give us a call at 780-594-4747.

We are the Cold Lake Regional Chamber of Commerce ~The Voice of the Business Community.

7- St. John's Pre-Christmas
Craft & Bake Sale

St. John Evangelist Church
Marg 780-594-4193

14-15- Craft Sale
Military Family Resource
Centre 780-594-6006

18- Chamber Monthly
Board Meeting

27-28- Festival of Peace
780-594-5095



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WELCOME New Members

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Contact: 780-942-2795 or
info@partycentral.com
www.partycentral.ca



Cold Lake Regional Chamber of Commerce Contact Information

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Sherri Bohme
Executive Director

Sharon Martin
Executive Assistant

Province Wide

The Way Forward

Premier's TV Address
October 14, 2009

Good evening and thanks for joining me tonight.

These are challenging times for our province, and I want to share what your government is doing to address those challenges.....and to achieve the goals we share as Albertans: A world-class quality of life, opportunities for the future, and core public services — like education, health and seniors' benefits — things that we can all be proud of.

Aiming high is never easy, particularly during the worst global recession in half a century. Economies around the world are going through major changes and readjustments.

In the U.S. we've seen bank failures, the collapse of the real estate market, and in the U.S. and Canada, massive bailouts to the auto sector.

Here in Alberta, businesses are hurting. Our natural gas producers in particular, have been hit hard by a double-whammy of falling demand and over-supply — and that's also meant a serious hit to government revenue.

There's no question these are difficult times, and I know many Albertans are concerned about their jobs, paying their bills, saving for their kids' education, and planning for their retirement and old age. But I also know that Albertans remain confident in the future... and with good reason. Alberta is blessed with the energy, food and forestry resources the world will need to power a return to economic growth.

So our goals for the immediate future are clear. We'll tighten government spending. We'll protect seniors and low income Albertans. And we'll position our province for a strong recovery. Alberta will be ready when growth returns.

There are four points to our economic recovery plan.

First...

We'll take firm action to deal with the fiscal challenges we face.

We'll limit government spending and live within our means.

And we will have Alberta back into a surplus position — saving for the future — in three years. To help accomplish this, salaries for Civil Service Managers will be frozen for two years. And we will be asking the entire public sector to share in this effort. For a short while, we must all share in the goal of putting jobs before raises.

Second...

We'll use our cash reserves — the Sustainability Fund — to cover our revenue shortfall.

Our savings during the good years were substantial. We socked away 17 billion dollars to help us with times like these. We'll use it to protect key programs *now*... and in three years we will once again begin replenishing that account.

Third...

We'll continue to invest in public infrastructure — to get value for the taxpayer, to support jobs and to prepare for a return to economic growth. And in a few minutes I'll explain how individual Albertans can participate in building Alberta's future.

Fourth...

We'll make sure that our energy and other industries are competitive and attract the investment we need to develop Alberta's resources. At the core of this four-point plan is a deep faith in Albertans' community spirit and in the values we share. We will tackle these problems *together*.

And as I've said before... this plan will not increase taxes.

You cannot tax your way out of recession. That would only hurt the fragile recovery that's starting to emerge.

** The entire presentation can be viewed at http://premier.alberta.ca/speeches/2009_Premiers_Address.cfm

Source: <http://alberta.ca/home/>

Canada Wide

Open Letter From The President Of Retail Council Of Canada To All Merchants Urgent Update — Credit And Debit Card Merchant Fees

October 19, 2009

As many of you know, Retail Council of Canada and the *Stop Sticking It To Us* Coalition of more than 30 associations across the country have been fighting on your behalf to stop the unprecedented increases in merchant credit and debit card fees in Canada. Thanks to our combined efforts and your support, these issues are front and centre in Ottawa and we continue to lead the fight on your behalf!

Of particular importance, given the imminent entry of Visa and MasterCard into the Canadian debit market, is the potential negative impact on your business and the increased costs associated with accepting these new debit products in your store.

With the help of more than 250,000 merchant businesses, RCC has made it clear to the Government that the following rules must be in place to protect your business and ensure competition.

Flat Fees

Fees charged to merchants for debit transactions shall be on a flat, per-transaction basis.

Merchant Choice — Acceptance

Merchants shall have the choice whether to accept both debit and credit products from a payment network.

Merchants shall receive notice in writing of their right to choose whether to accept both debit and credit products from a payment network. Express authorization shall be sought from merchants as to their choice in this regard.

Merchants shall not face additional fees or charges for exercising their right not to accept both debit and credit products from a payment network.

Merchant Choice — Presentation ("priority routing")

Merchants shall be able to choose the order in which payment networks are presented to their customers.

A routing choice is required when two or more payment networks are present on a single debit card.

When enabling merchants to accept co-badged cards, processors shall provide merchants with the ability to switch the order of presentation of payment networks to the customer.

Merchants shall not face additional fees or charges for being enabled to switch the order of presentation of payment networks or for exercising that right to refuse a certain card.

Discounting/Surcharge

Merchants may provide discounts or surcharges for different methods of payments and/or card brands and/or particular products offered by payment networks.

Debit = Cash

Debit payments shall be irrevocable and final (no charge-backs).

What you need to know to protect your business:

Your processor (e.g. Moneris, Paymentech, Global, etc.) the banks issuing the cards or Visa and MasterCard may not be telling you the whole story.

The financial institutions issuing Visa or MasterCard may be sending new chip enabled debit cards to consumers in the months to come. Many of these cards may carry Visa or MasterCard in addition to Interac. Brand logos will appear on the back of the debit card.

Currently, as Interac is essentially the sole provider of debit services in Canada charging merchants a low flat fee through your processor, you benefit from cost certainty, finality of payment and reliable service for debit acceptance.

As Visa and MasterCard enter the Canadian debit market, you may not know how the customer's debit transaction will be processed through your terminal and in your store.

By programming the chip in the card as well as programming your point of sale hand held terminals (PIN pad), Visa and MasterCard, some financial institutions and processors will try to ensure that the debit transaction is routed automatically to their preferred debit option - not yours. BUT YOU DO HAVE A CHOICE!

Talk to your processor, credit card company and/or financial institution about the choice you should be making — *IT'S YOUR STORE. IT'S YOUR DECISION.*

Source: Retail Council of Canada

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SILVER



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zenfulspas@gmail.com

www.zenfulspas.com

10% Discount on all services over \$25.00. Cannot be combined with any other offer or package pricing.

Correction

Our apologies to Hilary Weston for the misspelling of her name and email address in the last edition of the Chamber Beat.

Hilary Weston Massage Therapy

10% discount on all treatments of 1/2 hour or longer. Please notify at the time of booking. Some exclusions apply. 780-815-5789 or hilary.massage@yahoo.com

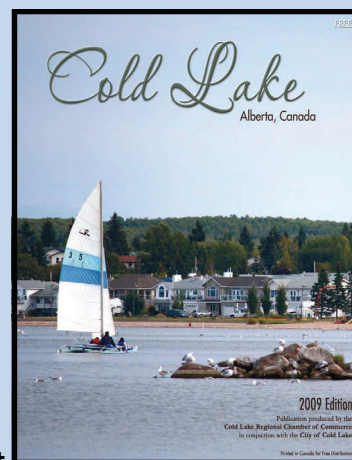
Chamber Happenings

2010 COMMUNITY GUIDE

The Community Guide has been published annually for over 10 years and is the most widely distributed Guide in the Cold Lake area.

Each year approximately 15,000 copies are printed and distributed at:

- ◆ Tourist Information Centres throughout Alberta
- ◆ Trade Shows and Tourist Conventions throughout Alberta
- ◆ Cold Lake Regional Chamber of Commerce and other Chamber offices
- ◆ 4-Wing Cold Lake
- ◆ Maple Flag Planning Conference
- ◆ Real Estate Offices
- ◆ Hotels
- ◆ Relocation Packages
- ◆ Local Businesses
- ◆ Local Community Groups and Organizations
- ◆ NorthWestern Air flights to and from Cold Lake.
- ◆ Cold Lake Sun for insertion and distribution.



All ads are printed in full color so you can be sure that your ad or announcement is receiving maximum coverage at an affordable price.

Contact 780-594-4747 or executiveassistant@coldlakechamber.ca for more information.

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2009 Holiday Heroes Chamber Charity Luncheon

**December 2, 2009
Lakeland Inn**

Tickets on sale
November 10/09

Please call the chamber office
for more information
780-594-4747



Coming Soon!

**2010 Maple Flag
Meet & Greet!**

December 2009

**Tickets On Sale
Mid- November**

ALSO!

**Home & Leisure Trade Show
April 17,18,19, 2010**

**More information to follow in
the December Newsletter**

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:

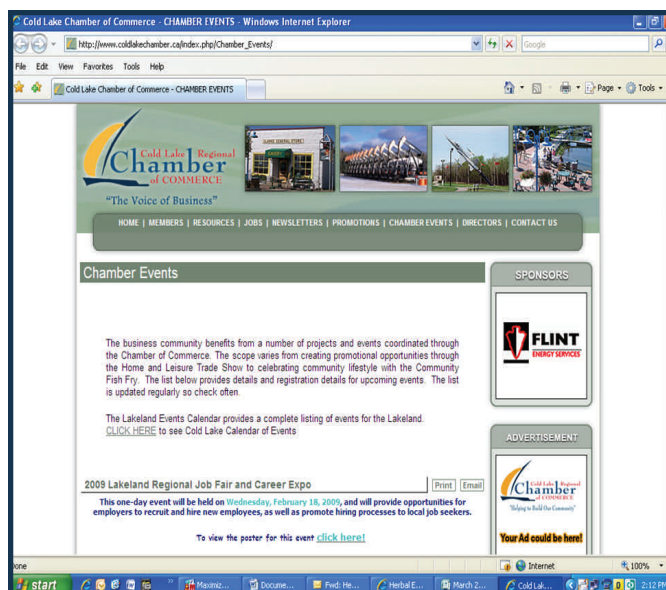
- 100 cup Coffee Pot
- 30 cup Coffee Pot
- Room Dividers
- Sandwich Board
- White Pedestals
- Aisle Markers
- Draw Barrels

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.

Promote Your Business @ www.coldlakechamber.ca

The Chamber website is a
marketing tool that can
make the difference for
your business.
The promotions page is
available to all Chamber
members and can be used
to let the community know
about special sales and ser-
vices.
Look to the Chamber of
Commerce website for in-
formation, resources, and
updates on the business
community.





MEMBER-TO-MEMBER DISCOUNT PROGRAM

The Cold Lake Chamber of Commerce is over 300 members strong, representing the purchasing power of thousands of consumers. The Member-to-Member Discount Program is your opportunity to target that market and encourage financial success. By providing incentives for members, you are promoting your business. You generate profits for you, and savings for members. Also included in your membership are preferred rates on all Cold Lake Chamber events and services.

Providing incentives for members is an excellent way to network with other Chamber members. Not only do you generate new clients for your business, but you are helping keep the cost of business down for fellow Chamber members. This demonstrates your support and commitment to the economic prosperity of the region.

[Contact the Chamber Office today to set up a discount program that works for you!](#)

SOME OF OUR MEMBER TO MEMBER BENEFITS

[Action Plus Flooring](#) - 10% discount on all products and services. **Contact: 780-594-0013**

[Andrea's Nails](#) - 10% discount on all products and services. **Contact: 780-594-2230**

[Cold Lake Golf and Winter Club](#) - Military rates on green fees **Contact: 780-594-5341**

[Divided Fashions](#) - 10% discount on all regular priced merchandise. **Contact: 780-594-4989**

[Kia Cold Lake/Budget Rent A Car](#) - 10% discount for daily rentals on time and mileage. Valid only and Kia Cold Lake location on in stick vehicles. **Contact: 780-594-6200**

[Furniture Galaxy](#) - 10% discount on regular priced appliances and electronics. 15% discount on regular priced furniture and mattresses. *No payment, no interest for 6 months O.A.C. **Contact: 780-594-3602**

[Renegade Recreation](#) - 20% discount on all parts and accessories. Cost plus 4% on all whole goods. **Contact: 306-236-3210**

[Piece O Cake Event Planning](#) - 10% discount on total cost of any event **Contact: 780-639-1417**

[Hilary Weston Massage Therapy](#) 10% discount on treatments of 30 minutes or longer. Some restrictions apply. **Contact: 780-815-5789 or hilary.massage@yahoo.com**

[Zenful Spas 2 Go](#) 10% Discount on all services over \$25.00. Cannot be combined with any other offer or package pricing. **Contact: 780-573-6161 or zenfulspas@gmail.com**



**Registration is
now open!!**

**Don't delay...
Last year's event was
sold-out early!**

2010 Lakeland Regional JOB FAIR & CAREER EXPO February 17, 2010

Bonnyville & District
Centennial Centre
4313-50 Avenue, Bonnyville, AB

- Job Fair: Noon - 7:00 pm
- Career Expo: 9:00 am - 7:00 pm

**Employers: Register online at www.bonnyvillechamber.com
or call the Bonnyville and District Chamber of
Commerce at (780) 826-3252.**

In partnership with:



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.

2009 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 2009 Board of Directors

President	Rob Brassard, Lakeland Credit Union
Vice President	Greg Sylvestre, Ross Topylki & Sylvestre LLP
Director	Chris Emerson, Canada Brokerlink Inc
Director	Bob Buckle, Original Joes Restaurant & Bar, Husky Market
Director	Dave Piche, Quinn Contracting
Director	Ajaz Quraishi, Accounting Plus
Director	Troy Schmeichel, Digital Connections
Director	Eva Urlacher, Ketron Construction Ltd.
Director	Todd Munday, Grey Munday Stofla LLP
Director	Lisa Borowitz, ATB Financial
Director	Brian Clark, ATB Securities Inc

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