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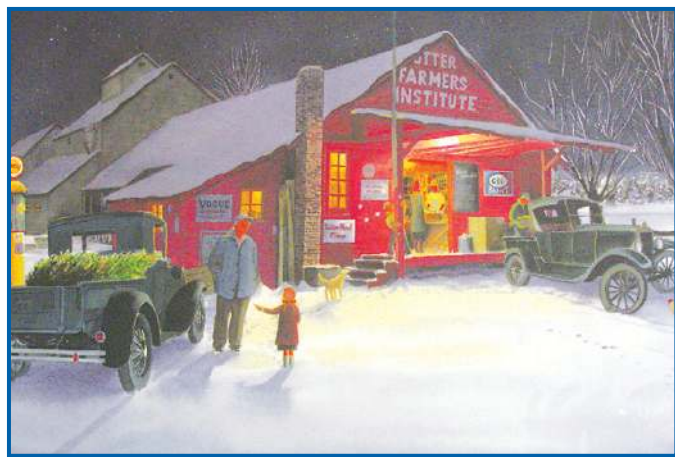
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Shaw Sabey & Associates specializes in insurance for Not-For-Profit organizations, and in 2007 launched a Directors' & Officers' Liability Insurance program exclusively for members of the BC Chamber of Commerce.

The Greater Langley Chamber of Commerce is proud to be able to extend the offer to our Members.

The program provides optimum coverage at competitive premiums.

For more information or to obtain an application form, contact Melissa at the Chamber office. p: 604-530-6656 or e: info@langleychamber.com



Congratulations to the 2014 Membership Survey Draw Winner...Otter Co-op



Otter Co-op is a multi-million dollar retailer selling petroleum, food, feed, pharmacy, hardware and family fashions. Our mission is "to provide benefits to our member/owners, staff, and community by promoting the Co-operative Retailing System."

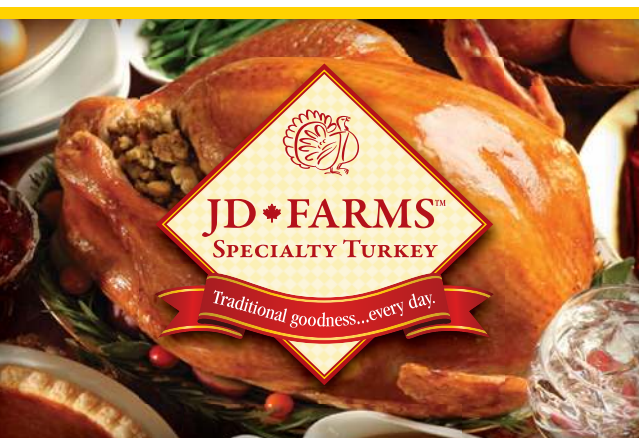
Founded in 1922, The Otter District Farm Institute consisted of twenty-five members created to promote agriculture and agricultural knowledge, improve farm conditions and to buy supplies at cost for its Members. In the 1930's a general store supplied feed to the local farmers by mixing feed with a shovel on the floor of a shed. A small retail facility was built, gradually adding groceries, hardware and dry goods. During the 1950's, a need developed to supply local residents with petroleum products, which was incorporated into the Co-op as a response to this demand.

The retail centre opened for business in January 1980 and continues to service its members with food, family fashions, hardware, fencing supplies, lawn & garden supplies, café/deli and pharmacy. Our bulk petroleum plant includes a sales office and oil storage warehouse which will soon be moved to our new Chilliwack location. Our Feed Mill, where we manufacture and produce our own feed, includes a new warehouse as well as an automated feed sacking system.

Otter Co-op currently has a number of facilities throughout BC: 7 gas bars in the lower mainland, a retail centre in Aldergrove, two feed mills, one in Aldergrove and another in Armstrong, a feed and hardware operation in Pitt Meadows, a produce/convenience store in Abbotsford, and one Pharmacy in Abbotsford. We are constantly expanding! There are 2 new gas bars opening in Abbotsford, as well as a gas bar/convenience store and a bulk petroleum facility opening in Chilliwack in October of this year.

What makes Otter Co-op different than other retailers is our internal structure as well as our values. Our consumers are our members, our members are our owners. Instead of being owned by one person and controlled by a head office far away, Co-ops are owned by members and locally operated. Each time a Co-op member shops at their Co-op their purchase is added up and they share in their local Co-op's profits. These profits are distributed to each member-owner based on their patronage. In 2013, members saved over 6.05 cents per litre on fuel purchases and over \$5.68 million dollars was returned to Co-op members in equity and cash back. Our profits are our members profits and they are invested directly back into the community. We are committed to buying local products and support local businesses to reduce our environmental footprint and help boost our local economy. We strive to support our community by making sustainable investments, and support the causes that matter to our community.

Though you don't have to be a member to shop here, it pays to be a member at Otter Co-op!



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The GLCC Board is Hard at Work for You

Firstly, to the new members of the 2014-2015 Board of Directors I extend our gratitude for committing your time to contribute your experience and expertise to the furthering the goals of Greater Langley Chamber of Commerce – it is very much appreciated.

Earlier this summer we met with MLAs Rich Coleman and Mary Polak to discuss the recommendations of a multi-Chamber report that recommends establishment of a regional strategy to address funding and management requirements for the Lower Fraser River. The report highlights the importance of the Fraser River as a significant economic driver for British Columbia and Canada. It also highlights the risks to lower mainland communities who are vulnerable to flooding. The report recommends creation of a regional strategy for the Lower Fraser River to address flood control and dredging to ensure the river remains a viable transportation corridor. Please contact the Chamber Office or visit our website for a copy of the report.

Last month the Board of Directors participated in a lengthy planning session to update the Chamber's long range plan, and develop the work plan for the coming year. With the Chamber looking at a number of changes, and the upcoming municipal election this Fall, we expect it to be another eventful year.

We have already received applications for the new Membership Sales & Marketing Position and the Chamber's office has been listed for sale. We are considering options for a new office location that is able to accommodate the planned increase in services. Succession planning for senior staff (initiated a few years ago) is ongoing, with a targeted completion in the next few years.

Again our core focus will be on membership value and advocacy. We will be seeking input from our members regarding



programs and events that can stimulate relevant discussion, education, and networking opportunities. We will also explore opportunities to increase the Chamber's presence in the community and form stronger relationships with other business associations.

In terms of advocacy, we will continue to work within the BC and Canadian Chambers at the provincial and federal levels, but we plan to renew our focus on the municipal level to consider issues such as commercial tax rates, municipal budgets, development issues, and contemplated infrastructure spending. As always, we will ask the membership for input regarding issues or concerns at all levels of government that we can speak to.

This year's list of committees and task forces are listed below. Committee Chairs will be preparing their programs and soliciting volunteers in the coming weeks. If you are interested in volunteering, in any way, please do not hesitate to contact Lynn at the Chamber Office.

Membership Engagement
Digital Communications Task Force
Not-For-Profit Committee
2015 Celebration of Excellence Task Force
2015 Fraser Valley Business Showcase Task Force
2015 Golf Tournament Task Force
U-40 Committee
Advocacy Committee

Kristine Simpson,
President



18TH ANNUAL GREATER LANGLEY CHAMBER OF COMMERCE

2014 BUSINESS EXCELLENCE NOMINATION FORM

AWARDS EVENING: WEDNESDAY, OCTOBER 22ND Cascades Casino Resort Ballroom - 20393 Fraser Hwy, Langley

The Greater Langley Chamber of Commerce invites you to help us recognize businesses, organizations and business people who demonstrate outstanding innovation, growth, ethics, customer service and contributions to the community.

Please provide reasons for nomination on a separate sheet and include letters of support (3 maximum)

All nominees must be conducting business within the Langley Trade Area

Previous winners are ineligible for nomination in same category for 2 years following the year in which they have won

DEADLINE FOR SUBMISSION OF NOMINATIONS:
MONDAY, SEPTEMBER 1, 2014.

Please select one category. Nominations in more than one category must be submitted separately.

<input type="checkbox"/> George Preston Memorial Business Person of the Year Recognizes an individual who demonstrates outstanding business achievement through solid leadership, business ethics, community contribution and innovation.	<input type="checkbox"/> Business of the Year (Small, medium & large) Recognizes a business that demonstrates an overall high level of leadership in the community, shows continuous innovation and growth, and provides outstanding customer and employee service (including employee education and training).
<input type="checkbox"/> Community Impact Award (For-Profit) Recognizes a for-profit business who consistently contributes to the social and cultural well-being of the community.	<input type="checkbox"/> Environmental Leadership Recognizes a company/person that exhibits a significant proactive concern for, and proven success with, conducting business processes in such a way as to leave the environment (water, earth, air) better off because of their company's products, services or business practices.
<input type="checkbox"/> Community Impact Award (Not-for-Profit) Recognizes a non-profit organization that consistently contributes to the social and cultural well-being of the community.	<input type="checkbox"/> Service Excellence Recognizes a business that consistently provides outstanding customer service.
<input type="checkbox"/> Entrepreneur of the Year Recognizes an individual who has been in business no less than 1 year and no more than 5 years, and combines risk, innovation, leadership, skill and craftsmanship upon which to build and motivate.	

Nominated Business: _____
CEO / Owner: _____
Business Address: _____
Phone Number: _____
Email: _____
Nominated By: _____
Phone Number: _____
Email: _____

PLEASE RETURN COMPLETED FORMS TO: www.langleychamber.com
GREATER LANGLEY CHAMBER OF COMMERCE: #1, 5761 GLOVER ROAD, LANGLEY, BC V3A 8M8 PHONE: 604-530-6656 FAX: 604-530-7066
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Small Businesses Must Dance to Loonie's Tune

Devalued dollar a new norm for business owners

Langley, B.C. — With now more than six months of a lower Canadian dollar in the marketplace, it appears a weaker loonie is here to stay for some time, even despite its recent rally. Financial pundits have taken the Bank of Canada's latest hold on the overnight lending rate as a commitment to keep the dollar from soaring to the levels of the past several years. Small business owners must now come to terms with the new reality of a weaker currency.

"Fluctuation in the Canadian dollar affects industries in different ways, but businesses that rely on goods or services from the U.S. will especially be feeling a squeeze now because of reduced buying power," says Robert Deol, a commercial account manager at Envision Financial. "Businesses in sectors tied closely to the price of the loonie should have the dollar's rise or fall identified as a key external threat in their business strategy."

With a lower Canadian dollar, many businesses also begin to see their transportation costs rise. Those with a solid business strategy begin to lean on their contingency plans, such as finding alternative suppliers located in Canada or closer to the U.S. border, as a short term tactic to help reduce transport costs. For many businesses, changing prices inevitably becomes a way of dealing with a weaker currency.

"Increasing prices to offset expenses is a bit of a Catch-22," Deol says. "Businesses don't necessarily want to pass additional costs on to their customers, but pricing based on economic conditions is a key component of a well-put-together business strategy. Altering pricing to build in a fluctuation spread is one adjustment that can be used over the short term."

With several economists forecasting the loonie to sit lower than the U.S. dollar for the foreseeable future, businesses should also think about long-term adjustments.

"Businesses can use a U.S. dollar account to try and reduce loss due to exchange rate," says Deol. "Revenue in U.S. dollars can go into the account and be converted when the exchange rate is more preferable."

Using a currency forecast system such as a forward currency contract can be used as a tool to reduce foreign exchange risk.

"A business owner might consider forward contracts for purchasing standard supplies," Deol says. "If it's known there will be a continual need for a certain good in the future, a forward contract can lock in the price of that good at a time when the Canadian dollar—and buying power—is stronger, reducing loss to exchange rate."

Perhaps as important as making use of banking products and services is undertaking some financial analysis.

"Forecasting cash inflow and outflow can help business owners really see exchange rate loss or gain," Deol says. "It's difficult to do but it gives a better idea of exchange rate impacts on their business. And considering the shifting of other economic conditions that impact the loonie, such as inflation, it would be time well spent."

Business impacted by the currency fluctuations shouldn't underestimate the effect it could have on their business. Deol suggests that business owners sit down with a knowledgeable financial professional to discuss

ways to mitigate the risk and ensure their business is strong for years to come.

Article Courtesy of Envision Financial



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New Member Spotlight

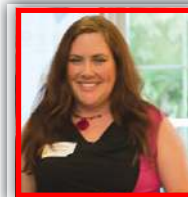
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ldecosse@lynkmarketing.com www.lynkmarketing.com
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With access to FirstData and VersaPay, members are able to use a number of services not limited to standard point of sale terminals. Depending on the type of business you run, it can give your company a competitive edge to offer e-commerce to your customers. Both FirstData and VersaPay have online shopping

cart and payment options to add to your website! Mobile terminals are available through either provider as well.

Make sure to choose the right provider for your businesses particular needs. While with VersaPay, merchants that have an average transaction size of over \$100.00 can get their transaction fees waived, FirstData provides access to secure gift cards and customer loyalty cards for businesses of any size.

For more information on these services, please contact Melissa at the Chamber office via telephone (604) 530-6656 or via e-mail info@langleychamber.com

THE VOICE OF BUSINESS CONTACTS:



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Executive Director

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barb@langleytimes.com

ATTENTION CHAMBER MEMBERS!

The Chamber is looking for Member Volunteers to sit on its 2014/2015 Committees:

- Advocacy Committee
- 2015 Celebration of Excellence Task Force
- 2015 Fraser Valley Business Showcase Task Force
- 2015 Golf Tournament Task Force
- Digital Communications Task Force
- Membership Engagement

- Not-For-Profit Committee

For more information or to put your name forward, please contact Lynn Whitehouse, Executive Director, at 604-530-6656 or lynn@langleychamber.com. Thank you for your support!

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Peter Bond CA



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