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**Voice** of Business

**Spotlight on Member Business**

**Where there's water there's a way**

Just Liquid grows water sports in the East Kootenay



Just Liquid Sports offers paddlesports instruction and community paddle nights

**BARRY COULTER**

When Rob Porter moved out to Cranbrook from southern Ontario in 2006, he at once started making a splash.

The extreme kayaker undertook multiple first descents of local waterfalls, like the Bull River or Moyie Falls, Paddling his kayak over the edge for "the thrill of a few seconds of freefall that renews my excitement for life every time".

Since then, the whitewater fanatic and adrenaline junkie has helped create a whole culture around East Kootenay water — and that's the focus of this month's Cranbrook Chamber of Commerce feature business.

Just Liquid Sports, launched by Porter five years ago last May, has helped grow watersports exponentially in the East Kootenay since then. Porter explains that in the Cranbrook area alone, there are about 20 lakes within a half hour drive — "and more and more people are using them for recreation."

But that's not all. While 70 per cent of Just Liquid's business involves recreational 'flatwater' paddling, there is still a strong adrenaline-seeking whitewater demographic. And because Just Liquid has helped publicize local creeks and rivers, professional kayakers are traveling from all over the world to paddle them.

Just Liquid offers instruction in all paddle sports, using the local lakes and riv-

ers as a classroom in the summer months, and the aquatic centre at Western Financial Place in Cranbrook in the winter. Paddleboarding in particular is really taking off, Porter said. "It's the fastest growing sport in the world right now."

Three years ago Just Liquid set out to open up the area to scuba diving, and now gives instruction in that sport, as well as accreditation for locals, so when people head south on vacation they already have their PADI scuba diving Certification. Since last spring the shop has evolved into kiteboarding and is currently growing this year round sport with instruction programs and equipment sales. Look for the local kiteboarders on Moyie Lake, Columbia Lake in the summer and Elizabeth Lake in the winter.

Just Liquid Sports sponsors local athletes: wakeboarders - Dagen and Ryder Duczek, whitewater kayakers - Craig and Conner Schartner and Neil Ross and team Wakesurfers — Brittney Nyrose and Gabrielle Hockley — are making a mark on the international wake-surf circuit. "We have some of the best ambassadors for each watersport on our Team and couldn't be more proud of them" said Porter.

Just Liquid conducts community paddle nights three times a week, whitewater and flatwater, for youth and adults, local biweekly community Scuba Dives and are out kiteboarding every windy day. In

the winter, community snowshoeing tours, First Aid certification courses & Avalanche "AST" Training are added to the agenda, as well as scuba diving & paddling courses continuing at the aquatic centre.

The store itself offers full lines of all watersports equipment and apparel, and avalanche and snowshoe gear for the winter months. It's clothing department is fully stocked with winter outerwear, beachwear, swimming suits and lifestyle apparel.

Porter said "I started the business to develop and grow healthy active community oriented lifestyles above or below H2O in this region, and our mission statement remains the same five years later".

The Just Liquid Team especially wanted to send a thanks and shout-out to our community, friends, family, Chamber of Commerce and BDC, "for believing in us."

Mr Porter would also like to send a big thanks to the entire staff at Just liquid "whom I consider my family and to my girlfriend Kate. Just Liquid Sports could not have accomplished what we have without all of your hard work and dedication."

For more information on Just Liquid Sports, located at 106 Van Horne Street South in Cranbrook, check out [www.justliquid.ca](http://www.justliquid.ca) and follow us on Facebook.

**Chamber November Luncheon**

Pierre Cl  roux, Vice President, Research and Chief Economist at Business Development Bank of Canada will be the keynote speaker at the Chamber's November luncheon TUESDAY, November 17 at the Heritage Inn and Conference Centre.

His presentation; Overcoming Barriers to Growth: Optimal Strategies for Scaling Your Business will present BDC's latest research, which looks at winning strategies, commonly used by Canadian entrepreneurs who have successfully grown their business regardless of the industry they operate in, their target market and geographic location.

Known as one of the most entertaining and engaging economists in Canada Mr. Cl  roux has been crossing Canada presenting to Chambers of Commerce and business organization as part of BDC's small business week.

"Given the vastness of Canada Mr. Cl  roux could not speak to every Chamber during small business week," said Chamber Executive Director David D. Hull. "We had to move off the traditional Wednesday to Tuesday to work into his schedule. We are so fortunate to have someone of his caliber in Cranbrook."

Tickets for this event sponsored by Murray's Office Plus are available on the Chamber website.

**NEW MEMBERS**

**Swenson's Plumbing Services**  
 Phone: 250 432 9970  
 Chris Swenson  
 Email: [chris@swensons-plumbingservices.ca](mailto:chris@swensons-plumbingservices.ca)

**Karen Fletcher**  
 Phone: 250 426 5417  
 (Rodant & Fields Independent Consultant)  
 Email: [karen.fletcher@shaw.ca](mailto:karen.fletcher@shaw.ca)

**Nowell Berg**  
 Phone: 250 422 3575  
 Email: [reachme@nowell-berg.com](mailto:reachme@nowell-berg.com)

**Kootenay Family Vision Care**  
 Phone: 778 517 2020  
 Drs. Don & Whitney Henker  
 Email: [info@kootenayfamilyvisioncare.com](mailto:info@kootenayfamilyvisioncare.com)

**Carla Sinclair - Royal LePage EK Realty**  
 Phone: 250 421 4415  
 Email: [carla@ekrealty.com](mailto:carla@ekrealty.com)

**AMPBC Advance Media Procutions BC**  
 Phone: 778 988 9613  
 Jordan Nering  
 Email: [Jordan@ampbc.com](mailto:Jordan@ampbc.com)

**Treadstone Eco-solutions Ltd.**  
 Phone: 403-813-0536  
 Rick O'Neill  
 Email: [info@treadstone-est.ca](mailto:info@treadstone-est.ca)

**Cranbrook Dry Cleaners**  
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 Aldie Hockley & Amy McInnis  
 Email: [cranbrookdrycleaners@gmail.com](mailto:cranbrookdrycleaners@gmail.com)

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## Federal Election 2015: OUTCOME AND FUTURE AS THE CHAMBER SEES IT

Justin Trudeau and the Liberal Party of Canada have won a majority government in Canada's 42nd general election, after a 78 day campaign.

### Representation in the House of Commons

- Liberal Party of Canada: 184 seats
- Conservative Party of Canada: 99 seats
- New Democratic Party: 44 seats
- Bloc Québécois: 10 seats
- Green Party: 1 seat

The Liberal Party of Canada went from 34 seats at dissolution to 184 today, a gain of 150 seats. The focus of Mr. Trudeau's victory speech was hope, opportunity and creating a better Canada. In his speech, Mr. Trudeau mentioned the importance of people "having a fair chance at finding a job."

There are still no specifics on when Mr. Trudeau will meet Parliament, although it is expected he will announce his Cabinet appointments within the next two to three

weeks. He has committed to gender equity in his Cabinet.

### Other Information to Note

Former Prime Minister Stephen Harper has stepped down as Leader of the Conservative Party but will remain as MP for his riding of Calgary-Heritage (for now). Conservative Party HQ will name an interim leader and move to start a leadership contest.

NDP Leader Thomas Mulcair vows to continue to fight for Canadians. There is no mention of the possibility of him stepping down as leader, although it is expected there will be some pressure on him to do so.

### Key Messaging

The Chamber congratulates Prime Minister-designate Justin Trudeau and his new government. We look forward to joining Chambers from across Canada working with them on improving Canada's competitiveness.

The Liberal Party's campaign announcements on infrastructure and developing a powerful

workforce are important to the business community, and we hope the new government can put those measures in place rapidly.

We are pleased the new government is not committed to increasing the corporate tax rate. Such an increase would harm many medium-sized businesses whose revenues exceed the—far too low—\$500K revenue threshold for the small business tax rate.

### Majority Government

The stability that comes with a majority government is good for business. Businesses will know what to expect when making investments, developing new projects and navigating regulations.

### Other Points

This election has seen many issues of importance to our economy - and our business community - debated, including:

- The merits of maintaining a balanced budget at all costs vs. running deficits to invest in critical infrastructure

· The Trans-Pacific Partnership

· Raising business taxes or the personal taxes of the wealthy to pay for social programs

· Infrastructure investments to get our natural resources to markets beyond the United States and national plans for reducing carbon emissions

· Providing additional resources to our Aboriginal peoples so they can take their rightful place in our society and economy

· Each of the major parties has touched on some or all of the priorities we identified in our election platform, A Canada that Wins: people, capital, markets, and technology and innovation.

· Our role is to make our members' priorities known to those who have the responsibility—and privilege—of making the laws, policies and regulations that affect businesses and, ultimately,

all Canadians.

### Liberal Party of Canada's Platform Alignment with the Canadian Chamber of Commerce's Positions

#### Access to a Powerful Workforce

The Liberal Party has committed to:

- Investing \$40 million annually to create more co-op placements for students in science, technology, engineering, mathematics and business programs to help employers create new placement opportunities for students.
- Working with provinces, territories and post-secondary institutions to develop or expand Pre-Apprenticeship Training Programs, by investing \$10 million per year.
- Making Statistics Canada fully independent with a mandate to collect data needed by the private sector, including more detailed labour market information.
- Creating new

performance standards for services (e.g. immigration processing), including streamlining applications, reducing wait times and offering money-back guarantees. Performance will be independently assessed and publicly reported, including immigration processing.

· With regards to Aboriginal education and training, removing the 2% cap on First Nations education funding.

#### Access to Capital

The Liberal Party has committed to:

- Keeping corporate taxes at the current rate of 15%.

#### Access to Markets

The Liberal Party has committed to:

- Renewing Canada's relationship with United States and Mexico by re-establishing trilateral summits and lifting visa requirements on Mexico.
- Along with the United States and Mexico, developing a North American clean energy

and environmental agreement

- Exploring deeper relationships with China and India.
- Partnering with business to take advantage of trade deals that are signed.
- Infrastructure financing through private funds, Canada Infrastructure Bank and public deficits of up to \$10 billion/year.
- Supporting the Keystone and Energy East pipeline projects.

#### Access to Technology and Innovation

The Liberal Party has committed to:

- Supporting clean technology, including:
- Investing \$100 million a year more for organizations supporting clean technology, including Sustainable Development Technology Canada
- Investing \$200 million a year more to support clean technology in the forestry, fisheries, mining, energy and agriculture sectors.

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Executive Director's Soap Box

By David D. Hull, Executive Director

Trudeau: Best Before xxx ?

As we wound down the longest federal election since 1872 it became evident that the Liberals were going to form government. At a minimum a minority government and a good chance of a slim majority.

By the time early polls results were in for Eastern Canada it was clear Mr. Trudeau would have a strong majority. A school of thought is that a minority government would have kept the "young feller" on his toes.

Minority governments are fraught with more politics and posturing than usual as the last election is refought and reshaped. Often with a minority government when all is said and done, more is said than done. Having a large majority government will provide Mr. Trudeau the opportunity to put in place a strong plan to promote Canada's competitiveness and strengthen our economy.

The focus of Mr. Trudeau's victory speech was hope, opportunity and creating a better Canada. In his speech, Mr. Trudeau mentioned the importance of people "having a fair chance at finding a job." The very best thing for every Canadian of working age is a job. They need better than a fair chance at a job. They need a great chance. Their very best chance comes in a strong economy.

During the campaign, the Liberals set out their vision for our economy. Their plan to invest in new infrastructure, if done strategically, will be positive for Canada's economy. Smart debt can be a powerful and effective economic development tool. Spending ourselves out of recession will not work. Investing for the future will work. Canada cannot afford to return to structural deficits.

Having ran a decidedly more positive campaign than his competitors

Trudeau clearly has resonated with voters. Mr. Trudeau's youthful optimism is a breath of fresh air in a political climate that has become as grey and depressing as the winter weather in Vancouver.

Mr. Trudeau has a time limit to get the job done. There appears to be a "best before date" syndrome with politicians developing in Canada. The shelf life can vary depending on circumstances but when the date comes, regardless of the sniff test, it has gone off and it is time to give it the toss.

When the kids were at home I always explained to them that the "best before date" meant just that, "best before". Not that on midnight of that day the milk turned into this unpalatable vile substance that could not be tolerated. Nope, not good enough for them. It had to go. Not drinking that. It would appear Mr. Harper politically expired.

Mr. Trudeau will not be Prime Minister forever. His best before date is coming and his challenge is to make a difference before he sours in the fridge of the electorate. His majority will certainly help. The Conservative dominated Senate could provide some consternation.

My mother used to always say, "If wishes were horses beggars would ride." Great countries do not happen by chance. Wishes, hopes, and dreams for a strong, vibrant and economically sustainable Canada will not make it happen.

Canada is at an important crossroads and the next few years will decidedly shape the foreseeable future. Canada needs leadership with fortitude and the strength of their convictions to make the really tough decisions and create a Canada that Wins.

Chamber Membership Drive Great Success

The Cranbrook Chamber of Commerce One and Done membership drive wrapped up last Friday with a grand celebration at The Heid Out.

Four fast and furious days of new member recruiting resulted in a significant growth in Chamber membership. "The challenge was for each one of the Chambers 500 members to bring us one new member," said Membership Manager Laura Haley. "We certainly were not expecting 500 new members but the challenge made it fun."

The Chamber offered incentives to existing members to bring in new members in addition to entries for fabulous grand prizes. Every new member signed up during the campaign was incentivized and eligible for prize draws.

New Member Prize Winners

Two Tickets for 2016 Business Excellence Awards Banquet - \$140 Value: Kootenay Family Vision Care Drs. Don & Whitney Henker

A Year of Chamber Lunches - \$250 Value: Treadstone EcoSolutions Ltd - Rick O'Neil

Four Entries for 2016 Chamber Classic Golf Tournament - \$400 Value: Karen Fletcher - Consultant with Rondan & Fields

Recruiting Member Prize Winners

2 Tickets for 2016 Business Excellence Awards Banquet - \$140 Value: Melissa Hambalek - Initial Designs

A Year of Chamber Lunches - \$250 Value: Dennis Hockley - Living Stones

Stay & Play Golf Package for Two at St. Eugene Resort \$320 Value: Melanie McFarlane - Bear Necessities Home Watch Service

4 Entries for 2016 Chamber Classic Golf Tournament - \$400 Value: Corinne Friesen - Creative Marketing Focus

Two Return Tickets Cranbrook to Victoria or Vancouver Pacific Coastal Airlines - Encore Class - \$1748 Value: Chris Botterill - Genex Marketing



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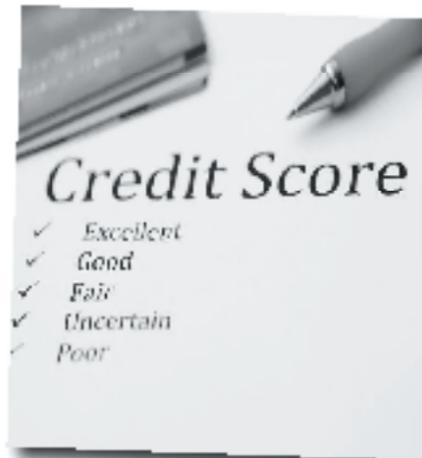
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Six ways to boost your credit score

Your credit score is essentially your passport to financial opportunities. With a possible range of 300 to 900, your number tells lenders what kind of a risk you are likely to be as a borrower. A low credit score can prevent you from getting the lowest mortgage rate, or even from getting a mortgage at all. That's why it's important to know the six credit behaviors that can keep your score high, or give it a boost.

1. Know what you're working with. Get a copy of your report and see what your lender sees. Credit reports can be ordered for free through the mail or, for a small fee, downloaded from [www.equifax.ca](http://www.equifax.ca).
2. On time, all the time. The single biggest factor in your credit score is having a timely bill payment history. Start today with a commitment to never let a bill get past due.



3. Know your limits. Your credit score is based on your balances relative to your available credit. Look at your credit limits and try not to use more than half of the available amount.

4. A longer history is better. Don't cancel your oldest credit card. In fact, get advice before you cancel any cards. A long steady history of using cards responsibly demonstrates trustworthiness.

5. Be selective. When you're asked "would you like to apply for our Score Card to save \$X dollars on your purchase?" Don't do it. These pitches can be a credit pitfall. Regularly looking for more credit will flag you as a potential credit risk.

6. Keep it balanced. Creditors like to see that you can handle a wide variety of credit types.

I would be happy to review your situation. If you need to improve your score, I can outline your best options for credit improvement. If you want to get a mortgage while you work on bettering your score, I can also advise how that may be possible.

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## President's Report

### politics, not Politics!

In the days preceding the recent Federal election, Chambers of Commerce, and specifically the Cranbrook Chamber, were unjustly accused of engaging in partisan politics. The rationale for this accusation was that the Chamber's advocacy efforts related to strengthening international trade, addressing transportation infrastructure needs and emphasis on job creation and the economy somehow amounted to back-room collaboration with one of the political parties. Boards of Trade and Chambers of Commerce have been advocating for the business and economic interests of their members in every municipal, provincial and federal election since the first writ was dropped in this country almost 150 years ago – it's part of what we do, and we're not apologetic about it! To suggest that the Chamber is somehow "in bed" with any political party simply because their election platform happens to include business and economic priorities is patently absurd!

Like any member-based organization, the Chamber exists to serve the needs of its members. In our case, this means building a business-friendly, successful and sustainable future for Cranbrook by maintaining and enhancing a strong, diverse and growing economic base. We pursue these goals, in collaboration with other business and community partners, through non-partisan policy development and strategic advocacy.

By the very nature of our activities, Chambers routinely engage with all levels of government in small "p" politics – grassroots activism that focuses on improving the lives of ordinary people, their businesses and the well-being of their communities. This sort of politics isn't about grandstanding or looking good; it's about doing good. It's not about waving party placards and making pronouncements; it's about getting dirt under your fingernails and helping out. It requires

persistence, optimism, and dogged determination, not to mention healthy doses of compromise and humility. I'm very proud of the accomplishments of our Chamber; I know we are helping make Cranbrook a better place to live, work, play and do business.

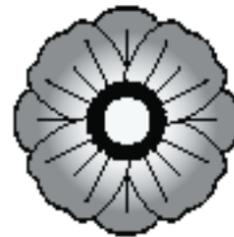
**Like any member-based organization, the Chamber exists to serve the needs of its members.**

On behalf of the Cranbrook Chamber of Commerce I would like to congratulate Mr. Wayne Stetski on his election as the Member of Parliament for the Kootenay – Columbia riding. The Chamber looks forward to working cooperatively with Wayne to advance our issues, ideas and concerns to the Federal government.

I am sincerely grateful for all the women and men who participated as candidates in every riding across our great nation. These individuals made a significant contribution to our democratic process and I applaud their courage and conviction. They are all deserving of our respect and admiration, regardless of their political affiliations and personal ideologies.

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## Legion Remembrance Day Wreaths



Will all organization representatives who wish to place wreaths on the Cenotaph Wednesday, November 11th, please be sure to obtain wreaths at the Old Telus office 44-11 Ave. S. 9:00 a.m. Remembrance Day to ensure elimination of delay.

**Royal Canadian Legion**  
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## Multicultural Grants Program



With  
**MLA,  
 Bill  
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**1** The Ministry responsible for Multiculturalism recently announced the 2015/2016 Multicultural Grants Program



**2** This program will provide grants up to \$5000 to non-profit societies and community based groups to promote multiculturalism and combat racism.

**3** Applications open October 26/2015 and close on December 15, 2015. The guidelines and criteria are available at : <https://www.gaming.gov.bc.ca/grants/ukca/guide-multiculturalism.pdf>

**Bill Bennett, M.L.A.**  
 (Kootenay East)  
 Province of British Columbia

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