



Voice of Business

Spotlight on Member Business

Getting the Real Deals on Home Decor



From picture frames to women's fashions to furniture made from reclaimed materials, there is something that will catch the eye at Real Deals on Home Decor in Cranbrook.

Operated by Kristen and Tom Simek, the business—located right across from the Prestige Rocky Mountain Resort at 300 1st Ave. South—business has been steadily growing since opening in November 2012.

With a bit of an art gallery vibe, the floor space is renovated weekly to accommodate for the high turnover of stock and products.

Real Deals on Home Decor is an American-based franchise that has expanded into Canada, with Kristen's sister-in-law operating a location in Lethbridge.

After a visit a few years ago, Kristen got the urge to tap into her entrepreneurial spirit.

"I've always had an entrepreneurial spirit. I do have a degree in psychology. I used that for a while but always on the side done entrepreneurial things," she said.

"...So we went to visit them and saw their store and I had a hard time sleeping because I knew I wanted to open a store in Cranbrook," she said. "Got right on it, few months later, we had our own."

Being part of a franchise, the company has a team that purchases items for all 14 stores in Canada, however, Kristen has a little bit of leeway to bring in local products. One example is Kootenay Crate Company, based out of Creston, which has a line of twenty standard products in ten colours. Kootenay Crate Company is now carried throughout all Real Deals on Home Decor stores in Canada.

"We have a really good buying team with our franchise," Kristen said. "I still

source a few things out and we've gone to market before, but being that we're part of a franchise, they're very good at sourcing out really good vendors and companies for us to order from."

A year ago, the business branched into women's fashion and expanded that section even further six months later.

"We've really branched out in the clothes over the last six months, and it's doing really, really well. We carry leather boots—genuine leather Bed Stu boots, so those have been really popular," Kristen said.

In three years of business, Kristen met the challenges of working in retail, which can be and ebb and flow of customer traffic and sales.

Real Deals on Home Decor is open on Thursday, Friday and Saturday from 10 a.m. to 5 p.m. Those hours allow Kristen and Tom to do the weekly changes to floor layout and displays while cutting down on staffing costs.

However, with the Christmas season fast approaching, there will a few changes to the schedule, starting with Black Friday on Nov. 27, as the store will be open 12 p.m. to 8 p.m.

The store will have a Ladies Night Out on Tuesday, Dec. 8 from 5:30 p.m. to 8 p.m.

Late night shopping will be on Dec. 3, Dec. 10 and Dec. 17, with hours extended to 8 p.m. while the store will be open for last minute Christmas shopping Dec. 21-23 from 10 a.m. to 5 p.m.

NEW MEMBERS

Kootenay Shade Works

Phone: 250 427 9896
Brian Conn
Email: kootenayshadeworks@yahoo.ca

Symphony of the Kootenays

Phone: 250 489 4932
Ian Adams
Email: info@sotk.ca

Practicar Car & Truck Rentals

April Erickson
Email: cbkpracticar@shaw.ca
250 426 3004

Windsor Plywood

Phone: 250 489 4461
Steve Klymochko
Email: windsorplywoodcranbrook@telus.net

Symmetry Dental

Phone: 250 489 4551
Terra Andres
Email: symmetrydental@shaw.ca

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LAW CORPORATION

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FAX: (250) 426-6100

FERNIE

SUITE 202, 502 THIRD AVENUE,
PO BOX 490 FERNIE, BC V0B 1M0
TEL: (250) 423-4446
FAX: (250) 423-4065

KIMBERLEY

SUITE 201, 290 WALLINGER AVENUE,
KIMBERLEY, BC V1A 1Z1
TEL: (250) 427-0111
FAX: (250) 427-0555

INVERMERE

906 8TH AVENUE
INVERMERE, BC V0A 1K0
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PAID ADVERTISEMENT

3 FACTS

You Need to Know About...

the new BC MRI strategy



With
MLA,
**Bill
Bennett**

1 Premier Christy Clark announced a new 4 year MRI strategy that will give access to MRI procedures to 65,000 more patients per year.



2 Because of the strong, diverse and growing economy and a third straight balanced budget, this government is able to invest and increase patient access to MRI procedures.



3 Health authorities will also develop plans to increase current volumes by 45% and extend operating hours for MRI machines to ensure timely access to MRIs.



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

Constituency Office: 100c Cranbrook Street N.
Cranbrook, B.C. V1C 3P9
Phone: 250-417-6022
Fax: 250-417-6026
bill.bennett.mla@leg.bc.ca

Cranbrook Chamber of Commerce

TURKEY DRIVE

December 03, 2015



There is a need this year for over 750 Christmas Hampers in Cranbrook.

The average Christmas hamper costs \$85.00 for a total of \$64,000.

The Salvation Army and the Cranbrook Food Bank need the support of the community to help support our community.

The Cranbrook Chamber of Commerce is working with these two dedicated local agencies to ensure every family in our community has a Christmas dinner.

We ask you to join us in Turkey Drive 2015 by donating a "turkey" on December 3rd. For \$20 you can help make a real difference.

On Line Anytime:
cranbrookchamber.com/event/turkeydrive

Call the Chamber Office: at 250 426 5914

Stop by the Chamber Office December 03 between 8:30 and 4:30.

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Mark Your Calendar

- **NOVEMBER 27** – Black Friday and Santa Claus Parade – Historic Downtown Cranbrook
- **DECEMBER 03** – Cranbrook Turkey Drive – Buy your turkey on Chamber website
- **DECEMBER 09** – Chamber Luncheon at The Heritage Inn – Special Christmas Luncheon
- **JANUARY 29** – Citizen of the Year Banquet at The Heritage Inn

NOMINATE A CITIZEN OF THE YEAR

**KNOW OF AN EXCEPTIONAL
CRANBROOK CITIZEN?**

The Cranbrook Chamber of Commerce is seeking nominations for the 2015 Cranbrook Citizen of the Year.

Since 1973 the Chamber has coordinated the nomination process and celebration for the Cranbrook Citizen of the Year Award.

"This is an exceptional award for an extraordinary citizen," said Chamber President Dave Struthers. "If you look at the list of past recipients it is a who's who of what makes Cranbrook a great place to live, work, and play."

Chamber members and the public alike are invited to nominate an exceptional individual who through their efforts has made Cranbrook a better place.

Nominators are asked to advance the name of the nominee along with supporting documents outlining the range of community contribution, years of active involvement, and positions held within organizations or groups that benefit Cranbrook. A minimum of three letters of support are required to accompany the nomination.

The deadline for nominations is Friday, November 27th, 2015. Nominations can be emailed to the Chamber, info@cranbrookchamber.com or dropped off at the Chamber office at 2279 Cranbrook Street North or mailed to PO Box 84, Cranbrook, V1C 4H6.



Last year's recipient Derek Kortschaga



Executive Director's Soap Box

By David D. Hull, Executive Director

Climate Change The climate is always changing.



The political climate has taken some dramatic shifts in Canada in 2015. Hell froze over with the NDP being elected with a large majority in Alberta. There was a shifting of glaciers with the Conservatives being moved and stirring up some political till in its path while a new spring has dawned with Justin Trudeau blossoming onto the political stage.

The climate on the blue planet is also always changing. Some say “warming” some say “change” but the reality is that man’s industrialized influence has certainly not being the best for the planet.

In the timeline of the planet man has being here but for a minute. And the amount of time that mankind has treated the earth rather poorly has been but a second. At the time of industrialization it could be said we did not understand the consequences of our activities. We certainly do now.

In December, Prime Minister Trudeau will lead a delegation, including the premiers, to the UN climate change conference in Paris (COP21). At the conference, representatives from almost 200 nations will attempt to negotiate a new global agreement on climate change that focuses on reducing greenhouse gas emissions (GHGs), particularly carbon dioxide released from burning fossil fuels.

Most countries, including Canada, have publicly submitted their climate change action plans in advance of COP21. Canada’s is challenging enough—a 30% decline in emissions (from 2005 levels) by 2030. But the new government has said it will be even more aggressive.

What does this mean for business? The sweeping nature of the national plan that will be needed to meet Canada’s target is daunting, and Canadian business will face many serious challenges as it is deployed.

A federal climate change policy will present both costs and opportunities, and some sectors will be more affected than others. COP21 aims for an agreement that sets binding emissions targets for nations, but there is little discussion on ‘how’ countries will achieve their targets.

In fact, the draft COP21 text includes virtually no reference to business or carbon markets. Once targets are set, governments will need to craft policies to meet those targets. In order to curb emissions, you need to reduce fossil fuel use or develop technologies to reduce emissions.

The chamber network has long supported action on climate change. At the Canadian Chamber of Commerce most recent AGM, over 98% of delegates voted in support of a resolution “to establish and reach a GHG emission reduction target by 2050” and adopt carbon pricing mechanisms to achieve this target. The resolution also states that these mechanisms must consider competing jurisdictions and the impact on Canada’s global competitiveness.

The Canadian Chamber of Commerce, of which Cranbrook is a member, will have representatives at COP21 and will be monitoring negotiations and reporting back on key developments and how they might affect the Canadian economy. Stayed tuned, the climate is always changing.

RATIFICATION OF TRANS-PACIFIC PARTNERSHIP KEY TO CANADA’S SUCCESS IN ASIA

Canada must seize the opportunity represented by the rapid growth of the Asian economy, and the next step is the ratification of the Trans-Pacific Partnership, the Canadian Chamber of Commerce told the Canadian government today.

“Canada is losing market share in the fastest-growing region of the world. Turning this situation around requires an ambitious trade strategy that plays to our advantages in areas like energy, information and biotechnology, advanced manufacturing and agri-food. The TPP covers all of these areas, and what we need to now is to put it in place,” said Canadian Chamber President and CEO Perrin Beatty.

Speaking after a CEO roundtable with Prime Minister Justin Trudeau and Trade Minister Chrystia Freeland held during the Asia-Pacific Economic Cooperation (APEC) Summit in the Philippines, Mr. Beatty said he stressed that two key priorities for the government must be to ratify the TPP and to build the infrastructure that’s needed to get Canadian resources to our customers around the world.

“The TPP will give Canadian companies better access to a market worth trillions of dollars a year and create new job opportunities. It’s also a chance to work with our NAFTA partners and shape the way business competes for decades to come,” said Mr. Beatty. “Having reviewed the TPP text, we’re convinced this agreement is a net gain for Canada. But to take full advantage of the opportunities the TPP represents, we need to have the necessary trade-enabling infrastructure, including pipelines, in place. This should be the first area of focus in the government’s infrastructure plan since it will have the largest immediate and long-term benefits for the economy,” said Mr. Beatty.

At the Canadian Chamber’s annual meeting in Ottawa last month, delegates from chambers of commerce across the country endorsed a policy resolution calling on Canada to implement the TPP and to expand trade ties with China, India and Southeast Asia.

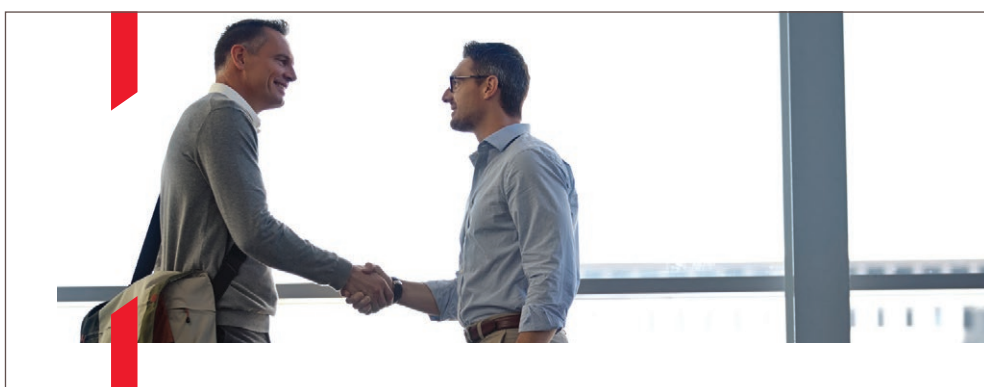
The TPP eliminates nearly all tariffs on Canadian imports and exports with member economies. It provides predictable market access for services, provisions for the movement of business people and rules on investment protection, intellectual property, e-commerce and state-owned enterprises that reflect Canada’s economic model. The agreement provides protection and safeguards for sensitive products and enforceable disciplines on labour and environmental standards, making it one of the most cutting-edge and sustainable trade agreements ever negotiated.

“We look forward to helping the government assess its full impact and develop plans for affected industries. Every time you open your market, there will be challenges but , with the right measures, we can tackle them,” said Mr. Beatty.

The APEC Summit took place November 18-19 in Manila. The Canadian Chamber of Commerce and several of its members attended the APEC CEO Summit, where Mr. Beatty delivered remarks and met with the Canadian Chamber of Commerce in the Philippines.

The TPP creates a common economic area covering 12 countries, 40% of the global economy and over 800 million customers. Earlier this week, the APEC Business Advisory Council—the official industry voice at the Summit—called on TPP members to ratify the agreement and open the door for others in the region. Indonesia, the Philippines, South Korea and Taiwan are among those who have asked to join.

G. Will Dubreuil is the Director, Public Affairs and Media Relations with the Canadian Chamber of Commerce



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Dave Struthers

President's Report



Local Economic Development

Contributing to the development and implementation of a clear economic development strategy for Cranbrook and district is one of the key priorities identified in the Chamber's annual work plan. To that end, we recently hosted a forum for community leaders, with the goal of facilitating an open discussion on what "local economic development" could look like in our region. The forum was attended by more than 60 individuals, representing a good cross-section of East and West Kootenay communities, and included elected municipal officials, business owners, community organizations and a good number of Chamber directors. The discussion revealed that we all

have fairly similar views of the issues and opportunities, but in some cases differing perspectives on the possibilities and outcomes based on the size and location of our community.

So what exactly is local economic development and why should it matter? According to the Urban Development Unit of the World Bank, the purpose of local economic development (LED) is to build up the economic capacity of a local area to improve its economic future and to improve the quality of life for all. It is a process by which public, business and non-governmental sector partners work collectively to create better conditions for economic growth and employment generation.

Every town, city and community has unique local conditions that either help or hinder its economic development. These conditions will form the basis for designing and implementing a local economic development strategy. To build a strong local economy, good practice tells us that each community should undertake a collaborative, strategically planned process to understand, and then act upon, its own strengths, weaknesses, opportunities and threats.

The key words here are "collectively" and "collaborative". While it's true that successful private enterprises create most of the wealth, jobs and improved living standards in communities, this cannot be accomplished unless local

governments, through appropriate policies and procedures, create favorable environments for business success and job creation, and there are active and engaged community-based organizations to provide the necessary services and support. This is precisely why we invited leaders from local and neighbouring municipal government, business and community organizations to participate in the forum, and why we'll continue to work with these partners to pursue the next steps in the development of a functional and effective model of local economic development. If you'd like to be involved in the process, please contact the Chamber office.

Submitted by David Struthers



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1 YEAR	2.89%	2.29%
2 YEARS	2.84%	2.19%
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7 YEARS	5.30%	3.39%
10 YEARS	6.10%	3.84%

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CURRENT PRIME RATE IS 2.70%

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5 yr Variable Rate Mortgage: Prime - 0.50 - 2.20%

Lower rates may be available in certain regions, or to those with higher credit scores or higher net worth – be sure to check with us for full details.

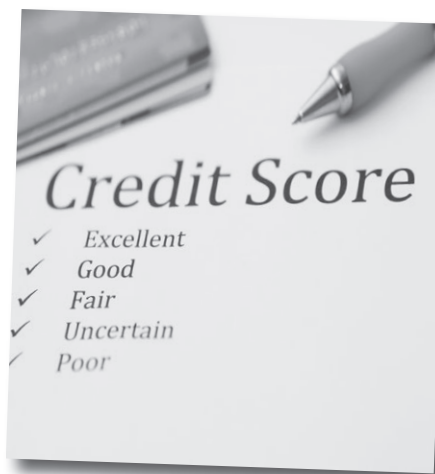
Rates are subject to change without notice. Fixed mortgage rates shown in table above and quoted variable mortgage rates are available nationally to qualified individuals.

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.

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 Store 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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