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# Voice of Business

## Spotlight on Member Business



ARNE PETRYSHEN PHOTO

Home Hardware owner Martin Torgerson stands in front of the store's Christmas display Wednesday morning.

### ***This month, Home Hardware is the Cranbrook Chamber of Commerce featured business.***

Home Hardware is a full service, locally-owned building supply store which sells all kinds of materials and supplies.

"You can build a house from start until end," Martin Torgerson, owner of Home Hardware said.

The store opened in 2004 at the present location. At the time, they were the largest Home Hardware building centre in Canada.

"They use our store now as a footprint to most of the Home Hardwares built in Canada," he said.

Home Hardware dealers like Torgerson own 100 per cent of their business.

The store sells everything from wood

to appliances and patio furniture.

"A SKU is a stock keeping unit," he said. "We have 23,000 SKUs in our store. Our Wetaskiwin warehouse has 65,000 SKUs. We do a tremendous amount of special orders."

He said in total they have 125,000 SKUs available to them.

"That includes appliances, furniture and just about anything you can think of," he said.

Home Hardware, both in Cranbrook and at the corporate level, is community oriented, Torgerson said. Locally they support organizations like the Cranbrook Food Bank, the Salvation Army and the Women's Transition House.

There are also a couple surprises they have in store for the community this year. We have what we call a control

group that meets about once every three weeks," he said. "One of the things we've been concentrating on over the couple of months is ideas for community involvement that we're going to put in place for 2016."

He said they are little things that are meant to help different groups in the community. One of the things planned is to build a lemonade stand. Culligan Water is involved as well.

"So a ball team, or the Girl Guides — groups like that — could book it with us," he said. "We would donate all of the lemonade, the water and the ice, and they can come sell it for whatever they want."

Another thing they have decided to do is put in a garden at the community garden. It will be maintained by the staff and the vegetables will go to the Salvation

Army and Food Bank.

Home Hardware has been a Chamber member since at least 2004.

Torgerson said the initiatives have benefitted his business, noting things like the 10 Per Cent Shift and the speakers they bring in.

### **NEW MEMBERS**

#### **The Bear Necessities** (new owner)

Phone: 250 464 9900

Lorenza Saule

Email: [lorenza@thebearnecessities.ca](mailto:lorenza@thebearnecessities.ca)

#### **Mister Tire**

Phone: 250 426 5208

AJ Wheaton

Email: [headoffice@mistertire.ca](mailto:headoffice@mistertire.ca)

#### **Mel McFarlane**

Phone: 250 489 9101

Email: [melmcfarlane9@gmail.com](mailto:melmcfarlane9@gmail.com)



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# 3 FACTS

You Need to Know About...

## the Senate



With  
MLA,  
**Bill  
Bennett**

**1** The federal government announcement that a committee will make recommendations to the Prime Minister about who should be put into the Senate does nothing to help BC and therefore, we cannot support it.



**2** The Maritime provinces combined have 2 million people and 24 Senators. BC has almost 5 million people and we have 6 Senators. That is not "effective" and it is not democratic.



**3** BC believes the Senate should either be fixed by making it equal for all provinces, or it should be abolished. This committee process is no different than how Senators were selected over the past century. The PM makes the final decisions.



**Bill Bennett, M.L.A.**  
(Kootenay East)

Province of British Columbia

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bill.bennett.mla@leg.bc.ca

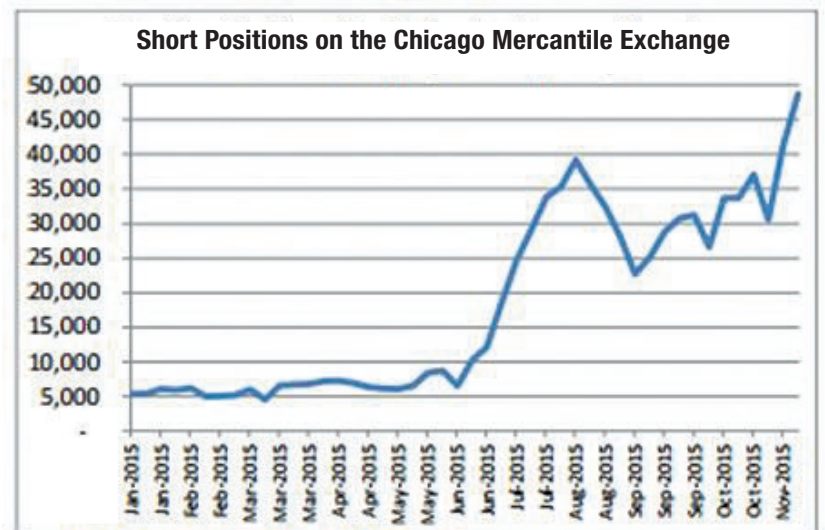
## U.S. Interest Rates about to Rise: What Does It Mean for Canada?

### Shorting the Canadian Dollar has become Popular

*After seven long years with interest rates at zero, the U.S. Federal Reserve will almost certainly raise rates by 0.25% at its next meeting on December 15.*

It has been warning about a coming rate hike since 2013. In the last Fed statement, it changed the wording it has used for years about "In determining how long to maintain this target range..." to "In determining whether to raise the target range at the next meeting..."

In the obscure language of "Fed speak", this is like waving your arms and hollering. The signal is intended to warn investors and avoid big market gyrations caused by a surprise. Except, it will still be a surprise



Source: US Commodity Futures Trading Commission

and markets will be shocked. Economists have been warning for five years that the economy would recover and rate hikes would be right around the corner.

Each time, the date has been pushed back. Like the boy who cried wolf, markets don't believe the warnings anymore. Expect big swings in stock markets and emerging market currencies.

What does it mean for business? Rates will rise because the U.S. economy is doing so well that the Fed has little choice but to act. U.S. GDP growth should come in around 2.8% this year and 3.3% in 2016; unemployment is down to 5% and wages are picking up.

Since there is usually a 12-18 month lag before a change in interest rates starts to impact the real economy, the Fed has to act now if it wants to stop inflation from overheating a year from now.

A stronger U.S. economy is good for the global economy and it's definitely good for Canadian business. Canada's manufactured exports are booming. Auto exports are up 14% this year; communications technology rose 13% and aerospace sales have soared a staggering 29%. This growth is expected to continue next year:

Export Development: Canada is forecasting a healthy 7% rise in Canadian exports in 2016.

For the Canadian dollar, the Fed's move means more downward pressure. Investors expect rate hikes to continue in the U.S. in 2016. This is in stark contrast to Canada, which has only just emerged from recession.

Canadian inflation is low; consumers aren't spending and our real estate market is showing worrying signs of overvaluation. There is no need to raise rates any time soon. All this means that investors will be exiting Canadian securities in favour of U.S. bonds where returns are rising.

The markets are betting that the Canadian dollar will fall further. The graph below shows the surge in futures and options shorting the loonie (betting it will decline) on the Chicago Mercantile Exchange.

The Canadian Chamber is expecting the loonie to head lower next year, averaging 73 cents in 2016. Good news for many exporters, but bad news if you're planning a trip to the U.S.

Hendrik Brakel, Senior Director, Economic, Financial & Tax Policy

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David D. Hull

## Executive Director's Soap Box

By David D. Hull, Executive Director

*All I want for Christmas is  
my two front teeth...*

**That silly Christmas song, sung in a grating, high child's voice, harkened back to a much simpler time.**

**As I look at the final page of the 2015 calendar and contemplate my wishes, they seemed pretty mundane compared to world peace, ending famine, war, refugees, poverty and social ills.**

**None of my wishes needs an electronics engineer to get hooked up, the national debt run up to pay for them, or the world to come together as one.**

**So here goes:**

**Dear Santa:**

I would like to have politicians with the conviction and determination to do the right thing, even amongst the organized hullabaloo of naysayers who disproportionately influence decisions.

My visions of sugar plums have been replaced with hopes and dreams of politicians with the courage to light a candle rather than to sit and curse the darkness.

I want them to have the strength of conviction to stand by decisions that have been made for the betterment of the whole as opposed to chucking thoughtful reasoned decisions of the past into the dust bin of good governance and react to a micro-minority of naysayers.

I would like to have a sign installed at City Hall, Victoria and Ottawa that says Remember, The Right Thing to Do Is Not Always The Most Popular. Politicians need to think about the needs of the majority and the good of future generations, even if a few folks dislike them in the here and now.

I hope my stocking is stuffed with political decisions that will stand the test of time. I do not mean the time until the next election, but time immemorial.

Big-picture thinking should have an acid test to it. "What will citizens say three generations from now, or five or seven?" Will someone stand in our city/ province / country and say: "Boy they were really thinking back in the early decades of the 2000's. Someone had vision and courage!"

Or, will there be a note of disdain as future generations curse the short-sightedness of those that have gone before them and struggle to gain traction on a course that should have been long established?

Neatly wrapped under my tree should be a package containing some political accountability. Whatever happened to, "I was wrong"? Each time the proverbial excrement hits the fan these days everyone is ducking for cover and shielding their posteriors. No one stands up and takes their lumps.

I have visions of sugarplums and government transparency dancing through my head. I can only dream for major negative political announcements not being released late on a Friday afternoon that just happens to be a "busy news day."

I hope my turkey is stuffed with inter-provincial red-tape reform. I am tired of hearing about professional shortages while qualified folks from one province cannot freely move across a provincial boundary. If the carpenters, plumbers and electricians have figured out how to certify their folks from sea to sea to sea, surely the doctors, lawyers, engineers and the like can manage the same. If not, legislate them. Do not even get me started on highly trained out of country professionals who are driving taxis.

While the red tape and idiotic archaic rules are being slashed, fix up the passenger airline business. Create truly open skies so free enterprise can flourish and air traffic and routes can be rationalized to the benefit of the consumers, the airline shareholders and the economy.

Not all my gifts are hopes and dreams for those elected to serve us. I would like the gift of sight for everyone who have trouble seeing the other side of the coin or refuse to even look.

That those who practise wilful ignorance learn to be open to the possibility that they are wrong. That before the pitchforks are gripped and the assault on City Hall or the Parliament begins, some reasoned thought is conducted. That the first position right out of the gate is not always a flat out "no" and "do not try to change my mind with facts and logic." Just because "they" are "in opposition" to your views does not mean their ideas should be dismissed out of hand.

I feel positive, Santa, that if you deliver on my wishes, 2016 will truly make our city, province, and country the best place on Earth.

*Merry Christmas to all, and to all a good night!*

## Cranbrook Chamber Racking Up Mileage

The Cranbrook Chamber of Commerce has been putting on the miles representing the local business community. In the past three months the Cranbrook Chamber has been to Atlanta Georgia and Paris, France. In addition, there have been numerous trips to Ottawa to work on Federal issues.

All of this was accomplished without Chamber senior staff or board members having to leave Cranbrook. The Cranbrook Chamber is a long standing and active member of the Canadian Chamber of Commerce. The Canadian Chamber of Commerce is the national organization that brings the collective voice of business to these important meetings.

The Canadian Chamber represented the business interests of Canadian at the Trans Pacific Partnership talks in Atlanta at the beginning of October. The highly qualified Canadian Chamber staff were tracking the talks and resolutions and reporting back to their members across Canada with the anticipated affects to the Canadian business sectors.

The Canadian Chamber were active and engaged representing Canadian businesses at the 2015 United Nations Climate Change Conference in Paris that just wrapped up. Commitments to emissions reductions and carbon consumption has the potential to have dramatic effects on our economy going forward.

The Canadian Chamber reported from Paris on a regular basis throughout the conference keeping the Chamber network apprised of the results of the talks and the outcomes and effects of the unprecedented agreement reached.

The power of the national Chamber membership is very impressive. Such an astute and august organization, which is internationally recognized for their work, is only possible with the collective support of Chambers big and small across Canada.

In the same vain the Cranbrook Chamber is a assemblage of business across the entire spectrum of our local economy that have come together to represent their collective interests.

The Cranbrook Chamber has a great influence locally, regionally, in Victoria and Ottawa, and on the international stage. The collective power of many coming together to work as one is absolutely amazing.

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Dave Struthers

## President's Report

# Season's Greetings

With Christmas just around the corner and 2015 coming to a close, it's time to reflect on what has been a very busy and productive year for the Cranbrook Chamber of Commerce. We started the year by introducing our new Executive Director, David Hull, and bidding farewell to Karin Penner who retired after 31 years of exemplary service as the Chamber's General Manager.

One of first tasks the board assigned to David was a comprehensive review of our bylaws, procedures and governance model. This was a considerable undertaking, which culminated earlier this fall with the adoption of our updated bylaws. Not particularly

exciting stuff for most of us, but a key foundational piece of any organizations operations.

From there we moved into a complete rebuild and launch of our communications and marketing strategy, with a focus on providing timely and relevant information and services to our members and the business community at large. I'm sure you'll agree that your Chamber has become much more visible in the local media, and that the quality and professionalism of our communications is top-notch. A huge thanks to board member Chris Botterill for his guidance and insight in helping to redevelop our on-line presence and create web-based

tools for Chamber event registration, an events calendar, and weekly email news releases.

The Chamber staff also put considerable effort into a new member retention and recruitment strategy, complete with a Member 2 Member discount program, enhanced web-based member directory and a unique Business After Hours networking program. I would be remiss not to mention our dedicated team of volunteer ambassadors who help new members join the network and get full value for their membership investment.

With these programs and our internal governance model ticking along nicely, our focus in recent weeks has shifted to

our other goals - being more relevant to more businesses by advocating strategically on behalf of our members for business-friendly policies and procedures, and for the development and implementation of a comprehensive local economic development strategy. Hopefully, through these efforts, we can continue to enhance Cranbrook's reputation as a great place to live, work, play and do business, and in the process demonstrate why being a member of our local Chamber is a very good business investment.

Best wishes for a safe and happy festive season. See you all in 2016!

*Submitted by David Struthers*

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