

When a country fails to pay its bills — the impact of European debt

There has been a great deal of concern expressed throughout the financial world over the vulnerability of the European economy with respect to the debt crises of Greece, Ireland, Italy, Portugal and Spain. But what does that really mean? If a country defaults the lenders can't seize the country's properties and throw the tenants out. So what are the consequences? Financial commentator Michael Levy explored the problem with Ray Hudson.



and they've got these loans on their books at their full value. Even though Greece has been downgraded, even though they (Greece) say that they can't get any new money by traditional means

because interest rates are so high, these banks are still keeping these assets, these loans on their books. Restructuring or default means the banks have to write off these loans. That could break, and I mean literally break, some major European banks and that will have a domino effect into North America. It can't help it because a lot of the banks that are owed money are the foreign entities of domestic banks here in North America.

Ireland is the worst of that, they're tapped out. The money that is owed in Ireland on their debt, which is huge, is mostly financed by their banks and guaranteed by their government so there is a huge problem. If the major banks go broke, that will have the domino effect here into North America. As long as they can keep those assets, those loans, on their books at full value, it's fine. The minute there's a default, watch out. This is why Germany is stepping in and making

sure there is money. This is why the IMF is there, because they're afraid of the consequences if Greece can't pay. By the way, underlined, unequivocal, Greece can't pay and will not be able to.

And, I expect, neither can Ireland.

Neither can Ireland. Italy is questionable. In my estimation Spain and Portugal will be able to. Spain is making some progress right now despite unemployment of 21%. You have to have under 10% to grow your economy, but they do have a handle on their debt which Greece doesn't.

Greece's parliament will have to pass the debt ceiling law, approve of the cutbacks that are going to be made and approve of selling assets. The parliament right now is going up against the Prime Minister, so this is a real problem. The IMF has said in no uncertain terms, when they have to make the next payment in July, they will not put forward their share of what they've guaranteed unless Greece toes the line and makes the cuts they've promised to make.

What does that mean to me sitting over here in Surrey?

Recession again. Period! We will go back into recession because when you lose confidence consumers stop buying.

Now who has a vested interest in helping to make sure this doesn't happen? I would say China and India particularly.

There have been rumblings that China may buy that Greek debt and hold it but everybody's got a vested interest in this not happening. The

big problem was the initiating of the Euro currency which was a top down decision, decided by the elites of Europe. Go ask the people of Europe. They didn't want it, don't want it and they never will. You cannot group Portugal and Germany with a common currency and a common debt and deficit situations. They are completely different. If Greece returned to their own drachma, and withdrew from the Euro, they could then reduce the value of their currency as the US has done over the past ten years, and pay back their debt with a currency that's worth much less. When you're into the Euro you can't do that.

That seems like a no way out situation.

It's between a rock and a hard place. I think, and boy this is just a guess, that the European community would arrange with Greece to drop out before they would be affected by an overall tsunami hitting all of them. That may take a couple of the other week nations and that might put the Euro in jeopardy.

What do you think is the crunch time?

I think the crunch time is coming this fall. Restructuring is different than default but it's not, as I've explained. They are going to do everything they can for Greece not to default but when you look at what they owe, and you look at their GDP, and you look at their taxation, which by the way what pays the interest – it's desperate.

That's quite a mess.

Absolutely and people who think this is not going to affect us are ostriches.

Upcoming Events

August

WEDNESDAY, AUGUST 10

Strictly Networking Breakfast 2011

Richmond Country Club, 9100 Steveston Hwy.
Registration & Breakfast 7 am - 7:30 am & Networking 7:30 - 9 am
Tickets: Members \$15+HST
Non-Members \$25+HST

TUESDAY, AUGUST 18

The Power of Email Marketing Seminar & Breakfast Part 1

Build the relationships that are critical to your business success with easy, inexpensive, and highly effective email & social media marketing! Richmond Country Club, 9100 Steveston Hwy.
Registration & Breakfast 7:30 am
Seminar: 8:15 am - 10 am
Wrap up: 10 - 10:30am
Tickets \$20 + HST

TUESDAY, AUGUST 23

Business After 5 - Tacky Tourist T-Shirt Theme

Join us for a great "Members Only" Networking experience with our hosts ALS Society of BC.
5:00 - 6:45 pm

September

WEDNESDAY, SEPTEMBER 14

Strictly Networking Breakfast 2011

Richmond Country Club, 9100 Steveston Hwy.
Registration & Breakfast: 7- 7:30 am
Networking: 7:30 - 9 am
Tickets: Members \$15+HST
Non-Members \$25+HST.

TUESDAY, SEPTEMBER 22

The Power of Email Marketing Seminar & Breakfast Part 2

Build the relationships that are critical to your business success with easy, inexpensive, and highly effective Email & Social Media Marketing! Richmond Country Club, 9100 Steveston Hwy.
Registration & Breakfast: 7:30 am
Seminar: 8:15 am - 10 am
Tickets \$18 + HST = \$20.16.

Reservations required for all Chamber Events.



Richmond Chamber of Commerce

The Richmond Chamber Of Commerce • Published Monthly

The Richmond Chamber of Commerce has been "Proudly serving our community for since 1925". In partnership with the *Richmond Review* the Chamber produces *Business Report* once per month. The statements and views expressed in this monthly publication are not necessarily those of the publisher. This publication's intent is to keep Chamber members and prospective members informed on important information, events and educational items. The Richmond Chamber of Commerce is located at Suite 101 - South Tower - 5811 Cooney, Road, Richmond, BC, V6X 3M1.

CHAMBER PARTNERS:

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RBC Royal Bank

For more information and to reserve for the events, please phone 604-278-2822; Email: rcc@richmondchamber.ca or see us online: richmondchamber.ca



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Smart Metering Program



Every home and business in B.C. relies on electricity; however, we face the challenge of an aging electricity system that changed very little over the past 50 years. That's

why starting this summer, BC Hydro is beginning to upgrade old electromechanical meters with the new digital smart meters.

Exchanging your old meter to a new smart meter will create the foundation for modernizing B.C.'s electricity system. And, it will help us all enjoy safe, reliable and cost effective power for decades to come. More specifically, the Smart Metering Program will:

- Improve safety and reliability through faster and precise outage notification and a reduction in the damage and hazards caused by illegal electricity diversions.
- Enhance customer service by reporting electricity use more accurately, eliminating estimated bills, simplifying the process of opening and closing an account when moving, improved outage management, and reducing the need for onsite visits by field crews.
- Improve operational efficiency and reduce wasted electricity through voltage optimization. Lower operating costs are passed on to all customers through rates.

- Reduce electricity theft that amounts to approximately \$100 million a year in costs that are borne by all legitimate BC Hydro customers.
- Support new uses of electricity such as electric vehicles, customer generation and microgrids.
- Support greater customer choice and control by offering optional in-home feedback tools that provide direct and timely information to customers about their electricity consumption. Starting in spring of 2012, smart meters will enable customers to access timely information about their electricity consumption through a secure BC Hydro website.

All customers will receive advance notice that smart meters are coming to their community, including a letter for residential and commercial customers from BC Hydro a few weeks prior to their installation date. Installation will be simple and will only take a matter of minutes. To watch the smart meter installation process, click here.

To learn more about the Smart Metering Program, please visit bchydro.com/smartmeters. Customers can also email any questions or comments they have to smartmeters@bchydro.com.



Welcome New Members

British Columbia Lions Society for Children with Disabilities
3981 Oak Street
Vancouver, BC V6H 4H5
Phone: (604) 873-1865
Contact: Stephen Miller

Cara Operations Ltd. dba Swiss Chalet / Harvey's
199 Four Valley Drive
Vaughan, On L4K 0B8
Phone: (416) 302-5124
Contact: Audra Wosik

Claypot Restaurant
#105 - 8291 Alexandra Road
Richmond, BC V6X 1C3
Phone: (604) 284-5181
Contact: Jacky Leung

Home Quarters Furnishings Inc.
180 - 4551 No.3 Road
Richmond, BC V6X 2C3
Phone: (604) 270-4505
Contact: QingBin (Kevin) Meng

Michael Liu & Co. CGA
204 - 6151 Westminster Hwy
Richmond, BC V7C 4V4
Phone: (604) 279-8807
Contact: Michael Liu

Payfirma Corporation
2002 - 1188 West Georgia
Vancouver, BC V6E 4A2
Phone: (604) 800-0619
Contact: Geoffrey Murphy

Personal Mobility
150 - 5951 No.3 Road
Richmond, BC V6X 2E3
Phone: (604) 284-5400
Contact: Ajaykumar Chavan

Portfolio Strategies Corporation
Suite 118, 3751 Shell Road
Richmond, BC V6X 2W2
Phone: (604) 762-1381
Contact: Norman Sung

Robert's Gallery & Gifts Ltd.
#115 - 3866 Bayview Street
Richmond, BC V7E 4R7
Phone: (604) 272-0095
Contact: Jan Drake

Sandhill Development Ltd.
Unit 228, 11020 No 5 Road
Richmond, BC V7A 4E7
Phone: (604) 271-6296
Contact: Amarjit Sandhu

The UPS Store 257
186-8120 No. 2 Road
Richmond, BC V7C 5J8
Phone: (604) 304-0077
Contact: Samuel Ty

Spice Box Product Development Ltd.
12171 Horseshoe Way
Richmond, BC V7A 4V4
Phone: (604) 272-2620
Contact: Ben Lotfi



Salutes the Best of Richmond Businesses at the

34th Annual Business Excellence Awards 2011



NOMINATIONS CLOSE AT NOON SEPTEMBER 16, 2011

The Business Excellence Awards recognize Richmond's outstanding leaders in business and the community. Finalists are announced October 14th. Save the date for this gala awards ceremony on Wednesday, November 23, 2011 at the River Rock Casino Resort, Doors open at 5:30 pm with a no host reception.

- Young Entrepreneur
- New Business Of The Year
- Business Of The Year – Three Categories
 - (1) Enterprise 1 – 25 Employees
 - (2) Enterprise 26 To 75 Employees
 - (3) Enterprise 76+ Employees
- Innovation Award
- Business Leadership Award
- Outstanding Workplace Award
- Outstanding Customer Service Award
- Association Of The Year
- Hall Of Fame Award - Inductee
- Newsmaker Of The Year - Inductee



richmondchamber.ca



This summer could be a scorcher.

Nearly half of wildfires in British Columbia are caused by human carelessness. Please prevent and report wildfires. To report a wildfire, call *5555 on your cell.

For more information, visit www.BCforestfireinfo.gov.bc.ca



MemberProfile

The Studio Video Facilities

For the past year, The Studio Video Facilities has been proudly producing videos of multiple events for the Richmond Chamber of Commerce. Our first production was an introductory video of the Chamber in English, Mandarin and Cantonese. Recently we have produced videos of the many Chambers' events such as: Strictly Network Breakfast; Business After 5; 911 Awards; AGM; Annual BBQ Lunch and various speakers including Colin Hansen and Gordon Campbell.

These videos can be viewed on the Chambers own YouTube Channel at: www.youtube.com/RichmondchamberBC

We look forward to continuing to produce videos of these dynamic events put on by the Richmond Chamber of Commerce and showcase them on the Internet.

Just who is The Studio Video Facilities?

We have served Vancouver and the Lower Mainland for over 25 years, providing professional and skilled expertise in wide array of video services for both business and consumers.



David Cooperstone of The Studio Video Facilities.

Our video services include:

- Productions services
- Rental of video production and presentation equipment
- Transfers and duplication

Like the Richmond Chamber of Commerce, our business clients look for that visual edge on their competition. We produce a variety of videos, including; corporate videos, Web videos, instructional, promotional, seminars, meetings and conventions.

Video has proven to be a driving force in optimizing web searches for businesses. Today we say... "You don't exist if you don't have video"

For our consumer clientele, we provide personal and individual care to all our projects.

Special occasions- weddings, anniversaries, theatrical productions- plays, dance, concerts, sporting events and visual montage of photos and video. We produce the finest quality video on HD for everlasting memories. All production work is created for distribution on the Internet or DVD.

We also have facilities to transfer and duplicate various media to a digital format, DVD, memory stick or hard drive. This service includes transfer of 8mm film, any videotape format, photos and slides. We can also add music, narration and titles.

If you are in need of renting some basic video gear such as video

See Profile, on page 16

Golf tourney a sell out success

One hundred, thirty two players took part in the 28th annual Chamber of Commerce golf tournament at Richmond Country Club on June 27. The sold out event was sponsored by Campbell & Pound Commercial Ltd. (Title sponsor) and Soo Singapore Jerky LTD. (Platinum sponsor).

All of the members and guests were treated to lunch and a BBQ banquet. Later that evening, special guest MC "Jim Hughson, Hockey Night in Canada" gave attendees his comments on the last few months of hockey and closed off with an open auction.

Partial proceeds from the tournament were dedicated to the Richmond Chamber of Commerce Scholarship program. Since 1994 RCC have donated in excess of \$80,000 for scholarships and are delighted to be able to continue support such a worthwhile program in the Richmond

Community.

Newly elected Chair of Richmond Chamber Lisa Wong commented on the success of the day,

"I always look forward to this excellent annual event which brings together members of our business and broader community. Resulting in yet another sell out this year, rain or shine, we see our members engaged, making business contact and having a great time".

Winners on the day included:

Blue Flight — Mayfair Lakes Golf & Country Club & David Reid Memorial Trophy: Mike Smedstad, Jamie Baxter, Matt Ayre, & Melissa McTaggart

Green Flight — Univar Canada Ltd.: Steve Clark, Brendon Mathews, Vic Barber, Dan MacAdams

White Flight — Richmond Centre: Leslie Matheson, Chad Ishikawa, Mike McComb, & Rahim Janmohamed

KP Men: Steven Ng, Manulife Financial



'Blue Flight' winners (Mayfair Lakes Golf & Country Club) received the David Reid Memorial Trophy presented by Reid Hurst Nagy Inc. (L-R): John Nagy, Melissa McTaggart, Bruce Hurst, Jamie Baxter and Matt Ayre. In back: Mike Smedstad.

Straightest Drive

Men: Dan MacAdams, Mayfair Lakes Golf & Country Club

Straightest Drive

Women: Sue Stiene

Beat the Pro: Keith Westover, Varsity Golf Coach, Kwantlen Polytechnic University.

pat·i·o | patē·ō |

noun (pl. -os)

1. an outdoor area adjoining a building
 - usually to enjoy drinks, food, and people watching.

verb [intrans.] (patio season) realizing that patio season is here, customers of Tapenade Bistro break out their sunglasses and decide to take a personal day.

ORIGIN The human desire to bask in sunshine



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71% OFF! 20cm/8" fry pan with egg poacher. List: \$139.99. **\$39⁹⁹**

50% OFF! 5pc Euro knife set with black block. \$119.99. **\$59⁹⁹**

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Steveston Marine & Hardware
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Around The Chamber

On August 1 to August 5, the **Canadian Junior Girls National Golf Championship** will be held this year at Quilchena Golf & Country Club in Richmond BC. They are expecting golf teams, coaches and their families from all ten provinces and from the US. The Richmond Chamber of Commerce supports this project and if any Richmond Chamber Members are interested in supporting this event either financially or "in kind" or would like volunteer please contact our office for further information at 604-278-2822 or email rcc@richmondchamber.ca

The Better Business Bureau Swinging For Ethics Golf Tournament, Thursday, Sept. 22, at University Golf Club, 5185 University Blvd, Vancouver. 12pm Registration, 1:15pm Shotgun, 7pm Dinner. Texas Scramble Best Ball Format. All Levels Welcome! For more information visit <http://mbc.bbb.org/calendar/>

Cops For Cancer Fundraiser: on Wednesday, Sept. 28, the Cops for Cancer Tour de Coast will ride through and stay in Richmond. The community of Richmond including the local credit unions, worksafe BC, and Rmd Junior Team families are jointly organizing our 5th annual community fundraising event, supporting Cops for Cancer. For more information visit www.copsforcancerbc.ca

Richmond Centre for Disability Charity Pasta Night at Legends to raise funds for Wheelchair Curling Bonspiel – July 29. Join us at the Legends' (6511 Buswell Street, Richmond) Friday, July 29 at 6p.m. Ticket: \$15 each. \$15 gets you All-You-Can-Eat Pasta Buffet. (Food served from 7-9p.m.) Lots of fun, great crowd, and two 50/50 Draws at 7:30 and 9 p.m. Free Parking is available at the back and rooftop, as well as street parking with meters. Buy your ticket at the RCD Office. All proceeds will go to sponsor the hosting of the 2011 International Wheelchair Curling Bonspiel. Call RCD at 604-232-2404 for more info or book tickets. Click <http://rdrichmond.org/NewsAndEvents/BurgerNight/PastaNight.php> to view details and poster on RCD website.

2011 Richmond Minor Hockey Association (RMHA) Charity Golf Tournament: on Monday, Aug. 15, to Raise Money for Kids Sport BC. For more information visit <http://www.richmondminorhockey.com/>

Women Making a Difference! Please support the 6th annual Tee Cup golf tournament Sept. 22, supporting Touchstone Family Association, at Country Meadows Golf Club, 8400 No. 6 Road, Richmond. Shotgun Start. Limited to 144 Golfers. Visit our Web site www.teecupgolf.com and see how you can help.

Profile, from page 15

cameras, microphones, tripods, lights and LCD projectors we can help you out.

For further information and to view examples of our work visit our web site www.studiovideo.com or go to the following locations: <http://vimeo.com/user3237121> or www.youtube.com/davidcooperstone

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Business Myth #5

My business idea is worth millions!

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Insurance for Small Business Chamber Group Insurance works

What's a small business to do? Larger firms suck up potential employees like a vacuum by offering benefits and wages you can't offer, and your staffing levels are way below what you need for success.

To attract and retain employees in the current competitive market you need to offer more benefits or flexible working

conditions. Pundits say that would help keep current employees happy and attract more talent to your team. But with your small size and limited resources, you see that as an impossible dream. The cost is just too high for an individual small business to offer many of the benefits you know could help.

Well, all is not lost. One of the prime benefits you can offer is health and life insurance. What was once the domain of bigger companies or public sector employers is now within the reach of even the smallest business: the sole proprietor who wants to protect him/herself and his/her income.

In larger organizations, the risk for many benefits can be spread across the company to reduce the cost/employee. As we move to a more entrepreneurial economy, there are more and more small businesses that can't do that. That's why belonging to a large organization like the Richmond Chamber of Commerce makes so much sense. Benefit providers see that pool of members and see how they can spread their risk across the

organization, rather than through just one business.

The Chambers of Commerce Group Insurance Plan offers programs for small businesses with 1-50 employees. Rates are kept reasonable by pooling together members of Chambers of Commerce/Boards of Trade across Canada. That reduces the risk for the plan. Beavis, Wong & Associates represent that plan through the Richmond Chamber of Commerce.

The packaging is flexible enough to meet the needs of varied clientele across industry sectors, and businesses can customize their insurance plan to suit their own needs.

With medical, dental, disability, and even retirement plans, you can attract employees who are looking for better benefits. Programs like the Chambers of Commerce Group Insurance can help you save money in the process. For more information on this and other benefits offered through the Chamber of Commerce, visit www.richmondchamber.ca and stay in the competition for top talent in your industry.

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NETWORKING AND WATER

DATE: Thursday, July 28th, 2011
 LOCATION: Richmond Olympic Oval
 6111 River Road, Richmond BC
 EXECUTIVE SUITE (overlooking everything)
 FROM: 7PM to 10PM
 ACTIVITIES: Major networking with 200 plus business owners, food to eat, silent auction, cash bar and music.
 DRESS SUMMER CASUAL: shorts, blue jeans, etc.
 COST: \$39.00 per person to attend (including food)
 ORDER: Contact Debbie 604.264.8097

Want to have summer fun, do business and give back to the community?
 ESN is hosting its first **ESN Annual Aid Fundraiser** at the new Richmond Olympic Oval, to meet its annual mandate to raise funds to build **3 water wells in third world countries** via through Charity Water out of New York City.

