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Next edition of the Fernie
Chamber News Bulletin:
Thursday, February 12, 2009

Deadline for submissions:
Wednesday, Feb 11 at Noon

Email plain text copy to:
office@fernierchamber.com

FEATURE MEMBER

POWDER MOUNTAIN LODGE

Powder Mountain Lodge is a family friendly lodge located in the center of Fernie on Hwy. 3. The property has 38 rooms many with separate living rooms and full kitchens. The lodge has a hot tub, outdoor pool, BBQ area, pool table and communal kitchen and living area. The facilities make it a great place to stay for the overnight traveler as well as those who wish to stay for an extended period.

The lodge has evolved through several incarnations, most recently the Samesun. Prior to the Samesun the property was called the Hi-3 Lodge owned by Chamber Member Frank Wood. Frank has taken ownership once again and is now focusing on families, seasonal travelers and contract workers. He has added 2 new permanent members to his staff Marc Irving as General Manager and Kerri Wall on Front Desk.

Powder Mountain Lodge is fully renovated and makes a great base camp for daytime and night time Fernie adventures.



Pool at Powder Mountain Lodge

Features include:

- Dorms, private, hotel rooms and suites
- Indoor hot tub
- Fireplace & pool table
- TV area
- Games room
- Reading area
- Laundry facilities
- Large Kitchen
- Private rooms
- Deluxe rooms with attached bathrooms
- Secure Ski/Board storage
- Public Internet access

For more information contact:

Powder Mountain Lodge
892 Hwy #3
Fernie BC V0B 1M0

CHAMBER BUSINESS ECONOMIC SURVEY RESULTS

CHAMBER BUSINESS SURVEY RESULTS:

%s based on number of respondents

1. Is your business directly or indirectly affected by the economic downturn?

| | |
|------------------------|-----|
| Directly Affected | 60% |
| Indirectly | 6% |
| Not affected | 13% |
| Affected somewhat | 20% |
| Affected significantly | 0% |

If so, how is your business most affected?

General Comments:

- Customers have less disposable income
- Clients reducing costs
- Lower sales
- My field is needed at this time
- Slow down in real estate sales and tourism
- Consumer confidence is down
- People traveling less, travel considered "luxury"
- Fewer long-haul visitors
- Drop in advertising revenue
- Slow down and closing of lumber mills and US is not buying
- Negative focus contributes
- Construction decrease
- Mines and mine employees decreased spending
- Housing starts are down
- Vacation home construction no longer priority
- Customers looking for discounts, not willing to pay full price
- Customers may regard our service as non-essential and cancel it

2. Do you plan to hire any new employees over the next 1 to 2 years?

| | |
|-------------------|-----|
| Plan to hire | 23% |
| No hiring planned | 63% |
| Layoffs possible | 10% |
| Other: Not sure | 3% |

3. Over the next 1 to 2 years, do you expect your company's revenue to:

| | |
|------------------------|-----|
| Increase | 26% |
| Maintain current level | 16% |
| Drop slightly | 50% |
| Drop significantly | 6% |

4. What do you believe your local and/or provincial government can do to help businesses weather an economic downturn?

- Reduce inefficiencies and wasteful spending
- Continue to promote and support new economic opportunities for economic growth
- Invest in small business, technology, green initiatives
- Decrease business license fees, reduce taxes
- Infrastructure projects that support commerce
- Better communications
- Transportation
- Provide business incentives
- Reduce red-tape
- Economic growth must be led by "local" government
- Support more events that bring people to town
- Reduce taxes
- Support assistance/funding for tourism projects
- Improve visitor services
- Keep consumer and business taxes lower to encourage consumer spending
- Prudent use of provincial tax dollars
- Raise minimum wage
- Small business grants
- Tax breaks
- Affordable housing
- Stop talking about the economic downturn and focus on business opportunities
- Promote economic diversity
- Infrastructure funding, job creation
- Reduce business taxes
- Reduce the hotel tax
- Relief from capital gains tax
- Reduce CPP and EI premiums
- Encourage spending with tax cuts
- Encourage residents to shop local
- Not government's responsibility, we must be personally proactive and accountable for our business
- Encourage economic development, welcome job-creating venture to Fernie
- More decent paying jobs
- Tax cuts

5. What do you believe your Chamber of Commerce can do to help assist members during a tough economic climate?

- Positive encouragement, workshops, networking
- Continue providing members with ideas and tools to attract more business and retain customers
- Hold group meetings for businesses to support each other
- Keep positive
- Publish economic data, sales taxes trends, hotel room tax numbers
- Provide informative business speakers and more cost-saving programs
- Provide networking opportunities
- Promote the area
- Focus completely on business and initiatives that create wealth
- Be positive about business growth
- Maintain our tourism profile
- Create new work spaces, new events calendar, promote shopping local
- Provide tips/suggestions for operating a business during tough times
- Strongly support shopping local, the need to support each other
- Shop local campaign
- Shuttle bus
- Take views of members to local, provincial, federal government
- Workshops – business survival tips very good
- Workshops, brainstorming sessions
- Focus on future business opportunities
- Work with all levels of government to promote economic activity, and potential of the area
- Provide some sort of advertising publication
- Incentive to help with advertising
- Lower annual fee
- Refer clients to small business
- Lobby provincial and federal government on our behalf
- Communications, counter negative media
- Continue to offer workshops
- Positive communications, encourage shopping local, lobby government for tax breaks
- Educational materials for effective strategies and reinforcement
- Focus on positive, counter media negativity
- Pressure new council to address the need for economic development strategy to attract new business and people to Fernie

2009 New Year's Baby



Marina Zielinski and baby Jaxen

The 2009 Elk Valley New Year's Baby, was born to Marina Zielinski on Monday, January 5, 2009 at 10:46 a.m. A baby boy, named Jaxen Anthony, weighed 6 lb 13 oz. Congratulations to the new parents. Thanks to Fernie Chamber Members:

- Falkins Insurance Group
 - Kococanusa Marina
 - Century 21 Maximum Realty
 - Happy Valley Scrapbooking
 - Odyssey Clothing
 - BP Canada Energy
 - Polar Peek Books & Treasures
- for their generous contributions to the 2009 New Year's Baby Gift Basket.

Senior's Visit the Fernie Nature Centre



Senior's enjoy the Elk Valley nature video during a recent visit to the Nature Centre

A group of seniors from Rocky Mountain Village visited the Fernie Nature Centre last week. Judging from the applause, they thoroughly enjoyed themselves and the Nature Centre presentation by Nelda Carruthers.

For more information on booking a tour for your group, please call the Chamber at 250-423-6868.

MEMBER SPECIALS/PROMOTION



Curves offers both fitness and weight management to help women reach their healthy goal weight.

Curves is excited to announce the new Weight Management Classes! Non-members are welcome to sign-up for these classes.

**February Membership Special
50% OFF sign-up fee
And 30 Days FREE!**

**Call 250-423-3105
Or drop in at 1561 10th Avenue to see what Curves has to offer.
Curves is open
Monday – Thursday 6 am - 7 pm
Friday 6 am - 6 pm**



FLOORING SALE

Watch for our flyer for great deals...

**Fernie Home Building Centre
300 Manitou Rd
250-423-4694**



WHAT'S HAPPENING @ FERNIE ALPINE RESORT
Please check our daily snow report for updates on weather and conditions – www.skifernie.com

KOKANEE SNOW DREAMS FESTIVAL JANUARY 31ST & FEBRUARY 1ST

Warm up your winter at the ultimate après ski event in the Rockies!

Saturday, Jan. 31st

12:00pm-4:00pm: Live Music - "The Smoking Clovers" in the Plaza Beer Gardens
1:00pm – 4:00pm: Plaza FestivitiesKokanee Glacier Girls on site
Best Mating Call Contest and other games!
4:00pm – 6:30pm: Après Ski & Live Music with "Joshua's Habit" @ the Griz Bar
8:00pm-12:00am: Snow Dreams Party In Griz Bar with live music from "Joshua's Habit"

Sunday February 1st

1:00 - 4:00 pm: Live music with Joshua's Habit @ the Griz Bar
4:00 pm: Superbowl Party - Kick-off @ 4:15pm!

FERNIE FAMILY FUN RACE SUNDAY, FEBRUARY 15TH

Spend time on the slopes with the entire family and enjoy some fun, friendly competition in the 1st Annual Fernie Family Fun Race!
This race is not about speed! Teams will have to guess their combined race time and the team closest to their predicted time wins!!!
Entry fee is only \$25 per family. Registration will be available at Guest Services soon.



The Chamber News Bulletin is published by the Fernie Chamber of Commerce and distributed bi-weekly to Chamber Members, and to the general public through Community Link. Non-members and the general public can sign up for Community Link at: www.fernierchamber.com

Chamber Members may submit business promotions and specials, and event information for publication. Deadline for submitting copy is the Wednesday at Noon prior to Thursday distribution.

Member's copy should be submitted in a *plain text format (no PDF's please)* and emailed to: office@fernierchamber.com, by deadline to be included in Thursday distribution.

Please include "For Chamber Newsletter" in the subject line of the email, as we receive a large volume of email and wouldn't want your submission to be inadvertently missed.
The editor reserves the right to edit submission for clarity and length.



~ Upcoming Courses ...

OFA 3

Fee: \$695
Date: Feb. 2 – Feb. 17 (Mon. – Fri.)
Time: 8:00am – 5:00pm

Discover Windows XP

Fee: \$85
Date: Feb. 2 & 4 (Mon. & Wed.)
Time: 6:30pm – 9:30pm

Introduction to Power of Belief Systems

Fee: FREE
Date: Feb. 2 (Mon.)
Time: 7:00pm – 8:00pm

How to be an Executor

Fee: \$30+GST
Date: Feb. 3 (Tues.)
Time: 7:00pm – 9:00pm

St. John Standard

Fee: \$179.
Date: Feb. 7 & 8 (Sat. & Sun.)
Time: 8:00am – 5:00pm

Wine Series

Fee: \$195.
Date: Feb. 7, Mar. 7. & Apr. 4 (Sat.)
Time: 7:00pm – 10:00pm

Wine 101

Fee: \$80+GST
Date: Feb. 7 (Sat.)
Time: 7:00pm – 10:00pm

The Art of Reading Faces

Fee: \$300.
Date: Feb. 7 & 8 (Sat. & Sun.)
Time: 9:00am – 6:00pm

OFA 3 Recert.

Fee: \$500.
Date: Feb. 9 – Feb. 17 (Mon. – Fri.)
Time: 8:00am – 5:00pm

Secrets of Microsoft Word

Fee: \$99
Date: Feb. 9 – Feb. 16 (Mon. & Wed.)
Time: 6:30pm – 9:30pm

Avalanche Skills Training

Fee: \$130.
Date: Feb. 9, 10, 12, & 14 (Mon., Tue., Thur. & Sat.)
Time: 9:00am – 5:00pm Saturday
7:00pm – 10:00pm Mon, Tue, Thur.

Serving it Right

Fee: \$78
Date: Feb. 11 (Wed.)
Time: 6:30pm – 10:00pm

The Power of Belief Systems

Fee: \$150+GST
Date: Feb. 11 – Feb. 25 (Wed.)
Time: 7:00pm – 9:00pm

Creative Non-Fiction

Fee: \$49+GST
Date: Feb. 14 – Feb. 28 (Sat.)
Time: 9:30am – 12:00pm

Kids Climbing Club

Fee: \$90+equipment rental
Date: Feb. 16 – Apr. 9 (Mon. or Wed.)
Time: 3:30pm – 5:00pm

Youth Climbing Club

Fee: \$90+GST+equipment rental
Date: Feb. 16 – Apr. 8 (Mon. or Wed.)
Time: 6:30pm – 8:00pm

Issues in Women's Health

Fee: \$39+GST
Date: Feb. 16 (Mon.)
Time: 6:30pm – 10:00pm

WHMIS

Fee: \$49
Date: Feb. 17 (Tue.)
Time: 6:30pm – 10:00pm

QuickBooks

Fee: \$250
Date: Feb. 17 – Mar. 12 (Tues. & Thur.)
Time: 6:30pm – 9:30pm

Learn to Climb

Fee: \$65+GST+equipment rental
Date: Feb. 17 – Mar. 3 (Tue.)
Time: 6:00pm – 8:00pm

Introduction to Excel Spreadsheets

Fee: \$99
Date: Feb. 18 – 25 (Mon. & Wed.)
Time: 6:30pm – 9:30pm

TDG

Fee: \$69+manual
Date: Feb. 19 (Thu.)
Time: 6:30pm – 10:00pm

Women's Climbing Series

Fee: \$120+GST
Date: Feb. 19 – Mar. 26 (Thu.)
Time: 6:00pm – 8:00pm

OFA 1

Fee: \$100
Date: Feb. 24 (Tue.)
Time: 8:00am – 5:00pm

Food and Wine Pairing

Fee: \$80+GST
Date: Feb. 24 (Tue.)
Time: 7:00pm – 10:00pm

Discover Your Prenatal Roots

Fee: \$160+GST
Date: Feb. 26 – Mar. 26 (Thu.)
Time: 7:00pm – 9:00pm

Mining Supervisor Safety

Fee: \$100
Date: Feb. 27 (Fri.)
Time: 8:00am – 5:00pm

For more information on these and other courses, please call the College of the Rockies at 423-4691.

THE PUB

at Park Place Lodge

The Pub hosts "Monday Madness" every Monday at 10pm; DJ Fedski & guest DJ's keep the room bumpin' until 1am. Cheap draft & highballs all day. The Pub packs out every week, so get there early so you're not waiting out in the cold.

Tuesdays is The Pub's wing night from 5-9pm. Choose between Jamaican jerk, honey mustard, honey garlic, Cajun, teriyaki, or dry seasoning .45c/wings; Sleeman draft & Okanagan cider drink specials.

Wednesday - Sunday The Pub features a 2 for \$10 apple menu from 3 - 6pm; your choice

of dry ribs, lemon chicken kabobs, chipotle spinach & artichoke dip, or nachos.

Fridays The Pub offers a Prime Rib dinner for \$19.95. We also feature wine specials all day and Kootenay Ale bottles for \$4.

And, with any meal purchase at The Pub, you can buy a Ghostriders home game ticket for \$6.

Feb 1st: Superbowl Tailgater BBQ & Party; Football, friends, food, drink and fun! Doors at 11:30am; BBQ Brats & Burgers Buffet starting at 3:00p.m.

Buckets of Budweiser \$14 PLUS: Order any Labatt's product & be entered for a chance to win a mini-fridge!

Feb 13th: The Chicane's, a local band featuring Johnny "Bravo" Muir, and Adam Tamoon. Starts at 9:30pm.

Feb 14th: The Pub hosts a Singles Party; Valentine's Day is not just for couples anymore. Join us for Fernie's largest Valentine's Day Singles Party; starts at 10pm; remember, it's Dress to Impress! Arrive early and your name will be entered in our Grand Prize Draw of an all expense paid adventure tour for 2.

Feb 20th: The Chicane's, a local band featuring Johnny "Bravo" Muir, and Adam Tamoon. Starts at 9:30pm.

Feb 21st: The Billy Manzik Band returns to Fernie; show starts at 9:30pm.

Feb 28th: The Pub hosts a Bikini & Board Short Party. Corona Grande's \$6.50 each! PLUS: Win a set of Corona Adirondack chairs.

Visit the Fernie Chamber of Commerce website at:
www.fernichamber.com

TFSA

Tax Free Savings Account



Griz Days

A Celebration of Snow

March 6, 7, 8, 2009

FRIDAY MARCH 6

- 6:30 pm Parade Downtown
- 7:30 pm Skating Party @ Outdoor Rink Aquatic Centre
- 8 – 10 pm Late Swim @ Aquatic Centre

SATURDAY MARCH 7

- 8:30 am Pancake Breakfast @ Community Ctr
- NOON Snowmobile Races Stanford Inn
- 10 am-4 pm Craft Fair @ Community Ctr
- NOON Scavenger Hunt around community – starts @ the Fernie Museum Noon
- All Day Extreme Griz Competition
- 10 am Baby Griz Competition @ Community Centre
- NOON Men's Street Hockey @ Park Place Lodge
- NOON Youth Hockey Tournament @ Aquatic Centre
- TBA Snow Sculpture Challenge @ Aquatic Centre
- 8 pm Crowning of the Extreme Griz @ Park Place Pub
- TBA Snow Ball @ Community Ctr

SUNDAY MARCH 8

- 12:30 Dummy Downhill at FAR

Does Tax-Free Money Matter to You?

So you want to save money, you have a goal but you need a kick start? Why not stop in at East Kootenay Community Credit Union (EKCCU) and check out the Tax-Free Savings Account (TFSA).

How the TFSA Works

- Starting in 2009, Canadians aged 18 and older can save up to \$5,000 every year in a TFSA.
- Contributions to a TFSA will not be deductible for income tax purposes but investment income, including capital gains, earned in a TFSA will not be taxed, even when withdrawn.
- Unused TFSA contribution room can be carried forward to future years.
- You can withdraw funds from the TFSA at any time for any purpose.
- The amount withdrawn can be put back in the TFSA at a later date without reducing your contribution room.
- Neither income earned in a TFSA nor withdrawals will affect your eligibility for federal income-tested benefits and credits.
- Contributions to a spouse's TFSA will be allowed and TFSA assets can be transferred to a spouse upon death.

How Is a TFSA Different From a Registered Retirement Savings Plan?

An RRSP is primarily intended for retirement. The TFSA is like an RRSP for everything else in your life. Both plans offer tax advantages, but they have key differences.

- Contributions to an RRSP are deductible and reduce your income for tax purposes. In contrast, your TFSA savings will not be deductible.
- Withdrawals from an RRSP are added to your income and taxed at current rates. Your TFSA withdrawals and growth within your account will not—they will be tax-free.

You need more info?

Come into EKCCU or check out the Canada Revenue Agency website with frequently asked questions and answers:

<http://www.cra-arc.gc.ca/gncy/bdqt/2008/txfr-eng.html>

You can also estimate how much money you could save by clicking on the calculator built by the Government at:

http://www.budget.gc.ca/2008/mm/calc_e.html

FEATURE BENEFIT

In Partnership with the Fernie Chamber of Commerce, **VersaPay Merchant Services** is pleased to offer members in good standing the following payment processing programs:

| | | | |
|--|---------------------------------|---------------------------|---|
| | | | |
| 1.65% Average Ticket < \$100 | 1.65% Average Ticket < \$100 | \$0.07 per transaction | \$22.99/mo. (dial up) \$29.99/mo. (high speed) |
| 1.69% Average Ticket > \$100 | 1.69% Average Ticket > \$100 | \$0.07 per transaction | |
| WE'RE RELATIONSHIP PEOPLE – LOCAL SERVICE & SUPPORT | | | BUY, RENT OR LEASE! |

VersaPay is a British Columbia based payment processing company in partnership with Canada's leading financial institutions. We work locally with BC businesses and the community to support and service our province's growth.

No need to switch bank accounts – Free Installation & Local Support

For more information go to www.fernierchamber.com and click on the Versa Pay symbol in the right-hand column.

Survival Tips for Small Business

Staying on Top of Cash Flow

For small businesses, cash flow is always a critical element. During tough economic times, cash flow will be the difference between success and failure. Here are seven proven strategies to keep cash flowing:

1. Rein in those receivables. Cash flow is tight for most businesses right now. Allowing customers to use your business as a bank is a surefire road to cash flow difficulties. Start calling your customer as soon as an invoice gets overdue. The longer you wait, the less likely you'll get paid. Be the world's squeakiest wheel.
2. Plug up the leaks that drain cash from your business. Remember frugality? We practiced it at home growing up. Turn off lights, turn the heat back, cancel subscriptions for publications no one reads, shop for insurance, shop for phone service. There is no better time than now to get a better deal.
3. Defer expenses or buy like crazy? How and where you spend your precious cash is a huge decision. Do you really need to purchase items now? On the other hand, with all the great deals available, maybe this is the time to buy. The decision to buy or not to buy should be made carefully. Sure, you can get some great deals but every dollar you spend is a dollar you don't have. Choose wisely.
4. Look for evergreen opportunities. Sales of luxury goods are down but psychics and astrologers are seeing record sales. Even during economic downturns, there are businesses that find opportunities and thrive. One of the great things about small businesses is we're nimble, we're agile, we can turn our businesses on a dime. Look for the silver linings that hold promise during a tough economy.



7. Stay on top of your cash flow forecast. You do have one, right? Keep it updated. When are you expecting cash and when do you need cash to pay your obligations? Timing is critical and you'll have a tough time managing cash flow without a forecast.
8. Take a look at your budget. Now is the time to take a good hard look at your budget to make adjustments. Do you need to lower your sales expectations? Do you need to see where you can cut expenses?
9. Increase your marketing activities. This is not the time to stop marketing. This is the time to market like crazy. And no, marketing doesn't have to be expensive. This is make or break time for small businesses. Those business owners who understand and apply good marketing tactics have the advantage.

Caroline Jordan, MBA, is a veteran small business owner, accountant, consultant, trainer, and author. She is the owner of The Jordan Result, a company specializing in developing real world, practical resources to help small business owners improve cash flow and business operations. She is the author of "Stop the Cash Flow Roller Coaster, I Want to Get Off!" Jordan is also an accounting and business professor. For more tips and articles to help improve your small business cash flow visit <http://www.CashFlowRollerCoaster.com>
 Article Source: http://EzineArticles.com/?expert=Caroline_Jordan

Business in Fernie is Still Strong

Chamber survey results indicate that Chamber Members are remaining positive and hopeful for the future, despite dire forecasts and speculation portrayed in the media. Although the majority of respondents felt their businesses were directly affected by the economic downturn, only 6% of respondents felt that their company's revenue would drop significantly over the next 12 to 24 months.

Fernie Chamber of Commerce Membership is growing and holding strong, a dynamic economic indicator.

It is critical at this time that Fernie Chamber Members use their chamber membership to show the community that **Fernie is still in business! Together we will weather the economic storm.**

Your Chamber advocates on behalf of the business community, representing the community's interests to all levels of government.

The Fernie Chamber of Commerce is a member in good standing of both the Canadian Chamber of Commerce and the BC Chamber of Commerce, which provides opportunities to bring local business concerns to the national and provincial stage, and engage in policy making at both levels of government.

Your Chamber was consulted prior to the Federal Budget announcement, and was asked to contribute input into the budget process. Your Chamber's response was based on feedback we received from our members, the business community. Further evidence of why Members' responses to Chamber Business Surveys is vital.

Even during economic downturns, there are businesses that find opportunities and thrive.

2009 FERNIE CHAMBER OF COMMERCE MEMBERS

3/93 DAIRY BAR (Kendar Holdings)
AHC DEVELOPMENTS-PINNACLE RIDGE
ABRAM CONSULTING
ALIGN SURVEYS LTD
ALPENHAUS (R&R ENTERPRISES LTD.)
ALPINE COUGAR CHALET
ALPINE ENTHUSIASTS
ALPINE LANDSCAPES
ALPINE LODGE FERNIE
ALPINE SPA & LEISURE
ALPINE TOYOTA
ALPINE TRAILS MOUNTAIN COMMUNITY
AMUNDSEN ELECTRIC 2007
ANCIENT ROOTS SHIATSU THERAPY
ANGELA MORGAN
BACK COUNTRY MEATS & SAUSAGE LTD
BARBARA LYNN'S COUNTRY INN
BARKSIDE PETS
BAWDEN WOODWORKING & DESIGN
BC HYDRO
BDC (Business Development Bank of Canada)
BEAR NECESSITIES SOUVENIRS & GIFTS
BEAVER LODGE B&B
BEST WESTERN FERNIE MTN LODGE
BIG BANG BAGELS
BIRCH MEADOWS LODGE B & B
BISARO WOODWORKING
BLACK BEAR CHALET
BLACK PINE BUILDERS INC.
BP CANADA ENERGY COMPANY
BO-TECH SERVICES
BOSTON PIZZA
BRICK HOUSE THE
BUNCHES
BUNCHES FLOWER COMPANY
CANADIAN POWDER TOURS CHALET
CANADIAN TIRE
CANYON PEAKS COURT
CANYON RAFT COMPANY
CAROSELLA ARTWORKS
CASCADE DRYWALL
CATHY LAMOTHE BOOKKEEPING
CAUSEWAY BAY SPARWOOD HOTEL
CEDAR BOWL LODGING CO
CENTURY 21 MAXIMUM REALTY
CITY OF FERNIE
CLARIS MEDIA
COALMINER'S GALLERY & PICTURE FRAMING LTD
COLUMBIA BASIN TRUST
COLLEGE OF THE ROCKIES
COMMUNITY FUTURES
EAST KOOTENAY
COTTONWOOD TREE THE
COOKS CATERING
COOK'S ELECTRICAL SERVICES LTD
CURRY BOWL THE
CURVES FERNIE
DOLEMO DEVELOPMENTS CORPORATION-Silver Rock
EAST KOOTENAY COMMUNITY CREDIT UNION
EAST KOOTENAY MOTEL LTD.
EAST KOOTENAY REALTY LTD
EDGE OF THE WORLD
ELK RIVER GUIDING COMPANY LTD.
ELK RIVER MOUNTAIN HOMES
ELK VALLEY DENTURE CLINIC LTD
ELK VALLEY ELECTRIC
ELK VALLEY FAMILY CHIROPRACTIC INC
ELK VALLEY JOB SEEKERS
ELK VALLEY NETWORKS
ELK VALLEY PRECISION CARPENTRY
ESSENCE MOUNTAIN ESCAPE
ET HAIR STUDIO
EVOLVE INK COACHING & CONSULTING
EVOLUTION HEALTH & FITNESS
EXTRA FOODS
FALKINS INSURANCE LTD.
FAMILY B&B SUITE
FARMHOUSE STUDIO ENTERPRISES
FERNIE ALPINE RESORT
FERNIE ARTS CO-OP
FERNIE ATHLETIC THERAPY AND REHABILITATION
FERNIE AUTO PARTS
FERNIE BREWING COMPANY
FERNIE CENTRAL RESERVATIONS
FERNIE CHIROPRACTIC
FERNIE CUSTOM CARPENTRY
FERNIE & DISTRICT ARTS COUNCIL
FERNIE & DISTRICT HISTORICAL SOCIETY
FERNIE GARDEN CENTRE
FERNIE DOG SLEDDING
FERNIE ELKS LODGE #81
FERNIE FLORISTS & GIFTS LTD

FERNIE FORD SALES LTD.
FERNIE GHOSTRIDERS HOCKEY
FERNIE GOLF & COUNTRY CLUB
FERNIE HOSPITAL FOUNDATION
FERNIE HOME BUILDING CENTRE
FERNIE HOTEL & PUB
THEFERNIE LEISURE SERVICES
FERNIE LODGING COMPANY
FERNIE MEAT MARKET
FERNIE MOUNTAIN SPIRITS
FERNIE NATURE TOURS
FERNIE OPTOMETRIC CLINIC
FERNIE PHYSIOTHERAPY
FERNIE PRINTING CO.
FERNIE PROFESSIONAL FIREFIGHTERS
FERNIE PROPERTIES INSPECTIONS
FERNIE PUBLIC LIBRARY
FERNIE QUALITY CAR WASH
FERNIE REGIONAL LAUNDRY LTD
FERNIE REAL ESTATE COMPANY
FERNIE SKI/RELAX RETREAT
FERNIE SNOWMOBILE ASSOCIATIO
NFERNIE STOP N SHOP
FERNIE WILDERNESS ADVENTURES
FIND IT IN FERNIE
FIR NICHE INTERIORS
FLY FISHING THE WEST
FOOTHILLS SILVA CULTURE INC.
FREE PRESS THE
FRIENDS OF FERNIE HOSPITAL FOUNDATION
FRIENDS OF FORT STEELE
FREYJA LIFESTYLE FASHION
GABRIELLA'S
GLEN PARK MANAGEMENT CORP
GHOSTRIDER MOTORSPORTS
GHOSTRIDER TRADING CO.
GIVER SHIRT WORKS
GLORIA DOEHLE
GOLDSTAR CLEANING SERVICES
GOLF KIMBERLEY
GOOD EARTH NATURAL ALTERNATIVES
GPI CHARTERED ACCOUNTANTS
GRAVELLE MARIAN NOTARY REPUBLIC
GREENFIR TECHNOLOGIES Inc
GRIZ INN
THEGUIDES HUT,
THEHAPPY HOUNDS:Outdoor Adventures for Dogs
HAPPY VALLEY SCRAPBOOKING
HLC HOME LOANS
CANADAININDUSTRIAL CIVIL INSTALLATIONS LTD.
INTERMOUNTAIN SERVICES LTD
INVERSION COMPUTER SERVICES
ISLAND LAKE RESORT GROUP INC.
ISOSCELES BUSINESS SYSTEMS
ISOSCELES COMMUNICATIONS
J.F.B.B. CONTRACTING
JADE RIVER HEALING CENTRE
JOURNEY'S BC EDUCATIONAL & RECREATIONAL TOURS
JURGEN HOLDINGS INC.
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