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The Voice of Business



INDMMC

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Honourary Life Member Inducted



The Board of Directors of the Yorkton Chamber bestow Honourary Life Membership on individuals they consider have distinguished themselves by meritorious or public service. Life Membership is granted to the individual and not the company. Since 1969, 26 people have been inducted as Honourary Life Members.

Larry Hilworth became an employee of the Royal Bank of Canada (RBC) in 1976 with his first posting as a Loans-Officer-in-Training in Tisdale. He had many other postings before finally settling in Yorkton as the Senior Loans Manager and Assistant Manager. Larry credits the RBC's commitment to investing in its employees and encouraging him to participate in numerous high end educational courses that enabled him to climb the corporate ladder. Larry worked for the bank for over 25 years.

In 1999, Larry became a partner in Maple Farm Equipment and within a few years, Maple Farm Equipment purchased several John Deere dealerships in the area, growing from one location to seven. At the bank and then as a business owner, Larry observed that in order for a business to be successful, it was crucial that the business looked after its employees. It was then that he developed the Maple Leadership Learning Academy. The objective of the Academy was to build leaders, not managers. He said the Academy helped Maple Farm Equipment to develop some terrific employees.

After the sale of Maple Farm Equipment, Larry was able to turn his attention to other business enterprises. He enjoys serving as a Director on boards of businesses and as a consultant to farming enterprises where he can help them to grow.

Larry continues to invest in the community as he finds joy and satisfaction in helping people and serving in a variety of organizations. He was a Director and the 1998 President of the Yorkton Chamber of Commerce; he has been the Co-Chair of the Farming for Health proj-Director of the Yorkton Exhibition Association; City of Yorkton Economic Development Committee; Yorkton Sno Riders; Yorkton Brick Mill Heritage Society; and Prairie Pulling League, to name a few.

Congratulations

- Diggers Excavating & Demolition on 20 years in business
- Vetted HVAC on 5 years in business
- Parkland Victim Services on serving the community for 30 years







New Season for the Terriers



Before heading out for their first game of the 2025-25 season, the Yorkton Terriers Junior Hockey Club invited Chamber Executive Director, Juanita Polegi, to see them off. And Tylan Henrikson #17 presented her with a sweater for the Chamber to hang in the reception area of the Chamber Office/Visitor

Information Centre until after the play-offs. The Terriers' hockey club contributes thousands of dollars into the local economy. To the new players, welcome to Yorkton! To all the players, coaches and staff, the Chamber and business community wishes you a season of great hockey!

Light It Up! For NDEAM!

Light It Up! For NDEAM is a national co-ordinated special lighting event October 16 recognizing National Disability Employment Awareness (NDEAM) in October. Businesses across Canada are invited to participate in the event.

- Buildings, businesses, municipal signs, landmarks and bridges across the country
 will be lit purple and blue for one night. Light It Up! For NDEAM is in recognition
 of Disability Employment Awareness Month (DEAM) and the many ways people
 who have a disability contribute to businesses and communities across Canada
 and help companies be successful and competitive.
- This event became a national event in 2021. How many buildings, landmarks, or signs will Yorkton light this year? Share photos of your lights on social media. Use #DEAM2025 and tag @saskabilities_yorkton
- Need more information? Contact Kristen kguy@saskabilities.ca





Council Implements Emergency Response Charges

For over a year now, the Fire Prevention Bylaw allows the Yorkton Fire Department to invoice a business or residence in the event a second fire truck is called to a fire. Currently, there is no cap on the amount the fire department can invoice for the truck, crew and equipment. The Chamber has sent two letters to Council urging it to rescind that section of the Bylaw, thereby removing the fire department's ability to invoice for extra fire protection.

At its September 22 meeting, Council passed a motion to have a Bylaw developed to amend the current Fire Prevention Bylaw that will limit costs to residential and business owners in the event more than one fire truck is called to a fire. Once the Bylaw is introduced at the October 6 meeting of Council, if passed, it will limit the fire department on what it can charge for additional "firefighting cost recovery". The cap for a residence is \$5,000; while that for a business is \$50,000. There is no cap on the amount the fire department can invoice industry or agriculture. When an invoice is received, it will then be the responsibility of the owner to arrange to have the invoice paid by his/her insurance company.

Several Councillors are of the opinion that fire protection insurance premiums will not increase with the implementation of these new fees. Councillors Litvanyi and Haider, however, opposed the motion expressing concern that fire insurance premiums will indeed increase. The best solution is that NO INVOICES be issued by the Fire Department when a fire occurs – no matter how many trucks are required!

As Council appears to be intent on passing extra fire protection costs to its residential and business tax payers, the Chamber urges its members to ensure they have adequate fire protection insurance for their homes and businesses.









www.prairiesmilesdentalgroup.com

Member Focus – Mid City Service



Bob Zuzak, the owner of Mid City Service, has been providing vehicle maintenance and repair service to the residents of Yorkton and area since May 7, 1973. The business has been a member of the Yorkton Chamber since 1974.

When Bob and his wife Laurie moved to Yorkton in 1971, they didn't have much but the ability to work. Bob's mantra is "work hard to get ahead". Bob and Laurie grew to love Yorkton and raised 5 daughters here.

When asked why he continues to operate his business, he replied that he enjoys helping people. And he is always honest about what their vehicle needs. In return, his customers have been great.

Bob served as a Director on the Yorkton Chamber Board and was a founding member of both the Yorkton Optimist Club and Yorkton's Citizens on Patrol.

Thank you Bob for your service to the community.

Are Tariffs Hurting Your Business?

Applications are now being accepted for the Regional Tariff Response Initiative (RTRI), a federal program designed to support small and medium-sized businesses and non-profit industry groups impacted by tariffs from the U.S. and China, and/or Canadian counter-tariffs.

Delivered by Prairies Economic Development Canada (PrairiesCan), the RTRI provides:

- Up to \$5 million in repayable funds, or
- Up to \$1 million in non-repayable funds.

Funding can be used to strengthen supply chains, diversify into new markets, or reduce costs to offset tariff impacts.

Eligible applicants include:

- Incorporated companies, corporations, and co-operatives
- Indigenous-owned businesses and organizations
- Non-profit organizations that support businesses

Applicants must demonstrate at least 25% of sales in impacted markets or show direct tariff impacts. Applications will be accepted until December 31, 2027, or until funding is fully allocated. All projects must be completed by March 31, 2028. More details can be found at https://www.canada.ca/en/prairies-economic-development/services/funding/regional-tariff-response-initiative. html



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Did You Know?

 The City of Yorkton has upgraded its website thereby improving navigation, providing stronger search tools and enhancing accessibility. Check out the website at Yorkton.ca

- The Canada Small Business Financing Program makes it easier for small businesses to get loans from financial institutions by sharing the risk with lenders. The maximum loan amount for a borrower is \$1.15 million.
- Up to a maximum of \$1,000,000 for term loans for any one borrower, of which no more than \$500,000 can be used for purchasing leasehold improvements or improving leased property and purchasing or improving new or used equipment and of that amount, a maximum of \$150,000 could be used for intangible assets and working capital costs.
- Up to a maximum of \$150,000 for lines of credit.

Financial institutions deliver the program and are solely responsible for approving the loan. For more information, visit the website https://isedisde.canada.ca/site/canadasmall-business-financingprogram/en

- **BDC** offers a free, 10-minute online assessment that will help you:
- Understand your level of vulnerability to market fluctuations
- Quickly find improvements you can make to improve resilience
- Discover your strengths and move your business to the next level
- To undertake your assessment, visit https://www.bdc.ca/en/ articles-tools/entrepreneurt o o l k i t / b u s i n e s s assessments/business-healthassessment-entrepreneurs
- The Canadian Revenue Agency (CRA) has created a

Liaison officer service to help small businesses:

- Better understand their rights and tax obligations;
- Receive timely and accurate information;
- Receive in-person support and guidance; and
- Avoid common errors that could cost time and money

The Liaison Officer offers seminars and/or webinars to groups but will also meet individuals in-person.

Their seminars are led by CRA professionals and will help you learn about:

- Business tax deductions
- Common tax errors
- Helpful tools and services offered by the CRA
- General bookkeeping concepts and best practices
 For more information or to book and in-person meeting with a liaison officer, go to canada.ca/ cra-liaison-officer

Chamber Meets with Government





Recently, Doug Forster and Juanita Polegi had the opportunity to attend the Saskatchewan Chamber of Commerce President's Invitational Dinner and to discuss with senior government managers and other business people the opportunities in Yorkton. Doug was seated at the table with Tyler Lynch, ADM with Ministry of Trade & Export Development while Juanita was seated with Tom Lees, ADM Ministry of Highways. At both tables, Yorkton's Grain Millers Drive was discussed — evidence that this one little piece of road supports a considerable amount of the province's GDP. The Dinner is open only to members of the Saskatchewan Chamber.

Upcoming Dates

- Oct 8 26th Annual Chamber Business Dinner
- Oct 22 "Wine Not Wednesday" Link with other business people and learn about wine pairings. Call the Chamber office to register. Space is limited. Watch for details
- Oct 31 NOON Deadline for nominations for Chamber Board
- Nov 5 8 Harvest Showdown
- Nov 23 Santa Claus Parade





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