

A SPECIAL ISSUE TO SUPPORT OUR LOCAL BUSINESSES



Volume 18 Issue 4

- + A MINUTE WITH MAYOR FRANK CAMPION
- + NIAGARA FALLS COMMUNITY STEPS UP
- + REAL ESTATE AND COVID-19
- + GLOBAL ISSUES, LOCAL IMPACT

# INTERNATIONAL SEW RIGHT

COVER UP AGAINST COVID-19 CANADA

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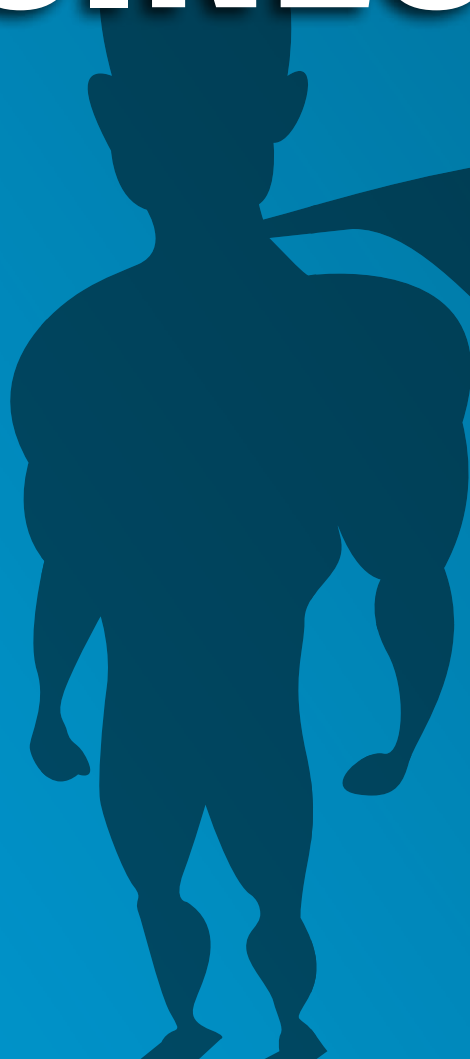
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# PUBLISHER'S NOTE

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Let's Get Social



## A WORD FROM MARILYN

### Winter has passed, and spring has come!

Dear Business Link Readers,

This past winter was too long, rain, hail, snow, and pandemic!

Regardless of how hard last winter was trying to impress, it has passed. The weather is getting better and better, and businesses are opening up little by little. Spring has sprung, and the sun shines more and more each day!

After many challenging weeks in March and April, we are starting to settle down physically and mentally. Thanks to various forms of assistance offered by the government, our fundamental life is assured. Thanks to our frontline heroes we have our lives guarded. With various challenges we learn to adjust and adapt, and aspire to achieve our business goals.

Hailed as heroes in harm's way, countless healthcare workers, firefighters, the police, grocery staff, pharmacies, and similar essential workers are saving and protecting lives around the clock. Thousands of volunteers and donors step up to battle against the outbreak, together.

We, small business owners, are reassessing our feasibility to survive, and then thrive. It is not an easy task, but you are not alone! We have all community members working side by side to succeed.

Business Link Media is always supporting our local businesses and bringing our community together. As many of our readers know, each year we host the "40 Under Forty Business Awards Online Broadcast event at 8 P.M. on May 28 to celebrate the talents of our young business achievers within in the community. Obviously, due to the pandemic situation large gatherings are not possible. Despite these limitations, we have decided to proceed with the ceremony as an online broadcast this year to recognize our community visionaries and leaders whose talents we rely on to rebuild our community.

Enjoy the spring and the sunshine!

Yours in business,  
**Marilyn Tian M.B.A**  
President & CEO  
Business Link Media Group





# THE SPOTLIGHT ON EDTECH SHINES BRIGHT IN UNCHARTED WATERS

BY ALEXIS KLEIMAN

In response to COVID-19, Ontario school districts have been moving towards a model of emergency distance education and online learning. Everything about this transition is less-than-ideal but so are the circumstances that led us here. The K12 academic year is quickly evolving and every stakeholder in education has been asked to sail uncharted waters. While these sailing conditions are rapidly changing, we know that Education Technology (EdTech) is pivotal and access, safety and equity are at the forefront.

As a K12 EdTech incubator our team is versed in this space, but lately -- simply, it's complex. EdTech platforms have seen an increase in adoption & usage amid offering free licensing but will this convert into lasting users? We're unsure. What we can tell you is when it comes to Ontario Boards, educators are the drivers and EdTech is the medium for delivery. Most EdTech companies produce products/services to improve the education experience, not to replace it. In these complex times, we're seeing EdTech built to supplement curriculum being leveraged for continuity of learning. It isn't a classroom replacement

but the power of these tools is being highlighted. Online learning isn't barrier-free but Boards quickly actioning to deploy devices, resources and support teams allows us to leverage digital tools at our disposal - through an equity lens. We're also cognizant that with a plethora of free tools, online security requires extra-attentiveness to mitigate compromises to staff/student safety.

Unique to North America, ihub is situated within a K12 facility, powering our abilities is the District School Board of Niagara (DSBN), under Superintendent JoAnna Roberto. With strong Senior Leadership and an empowered team, DSBN has been leading forward in this time of transformation by necessity. DSBN launched a curriculum focused Learn From Home page refreshed weekly with curated resources for teachers, students and parents, deployed Chromebooks for device-less students, remote IT support and rolled out WiFi to families. They've leveraged Google Classroom, D2L & Microsoft Teams for engagement and connectivity, including Consultant delivered, curriculum aligned Professional Development. That's just a sample of their exemplary EdTech response.

Right now, we're educating in crisis and the restructuring of learning as we see it is part of our emergency response plan, not EdTech implementation. Post-pandemic, we hope the spotlight on EdTech, brighter now more than ever, will open new paths for innovation, adoption & development. For now, we're doing the best we can sailing these uncharted waters, together.

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Alexis Kleiman is part of the team at the Educational Research & Innovation Hub (ihub), powered by the District School Board of Niagara. ihub is the first EdTech Facility in North America to be situated inside a K12 school and works to bring together the entire education ecosystem to modernize the education experience & support EdTech innovation - follow along at @ihubNiagara.

# BUYING AND SELLING REAL ESTATE IN THE AGE OF COVID-19

BY MATTHEW LEASK

The real estate market, like the rest of the economy, has seen a significant slow-down since physical distancing and other measures have been put into force. Despite this slow-down, for various reasons, people still need to buy and sell real estate in Ontario. Real estate agents, land registration services and lawyers have all been deemed essential services and we continue to do our utmost to facilitate the buying and selling of homes. Open houses have been banned and in-person meetings are to be avoided unless absolutely necessary. As lawyers we are finding new ways to close deals with minimal contact such as video conferencing and remote signings. Realtors have long used digital signing tools that allow buyers and sellers to make a deal remotely. Virtual tours have also been an available tool for some time, but have reached a new level of importance for those who are unable to attend a home in person.

With minimal exceptions, the law in Ontario has not changed as a result of Covid-19. Caveat emptor, better known as “buyer beware”, remains an important consideration in real estate transactions. If you are buying a home on the resale market it is up to you to exercise proper caution and protect yourself from any defects in the property that you might discover post-closing. In the current climate, buyers need new ways of investigating the property and ensuring they are getting exactly what they bargained for.

Potential buyers who cannot physically attend a property should have their realtor, or the seller give them a thorough virtual tour of the property. Ask lots of questions, have the camera operator show you everything you would inspect if you were there in person. This should not be a quick camera pan of the various rooms, but a much more extensive video with close-ups that allow the buyer to look for damage or defects in the property. If possible, with permission, have this video recorded so it can be relied on if needed. A clause may be included in the agreement where the seller makes a representation that the property is “as-is” shown in the video tour given on X date.

Home inspections by a qualified home inspector are the best way for buyers to ensure they do not encounter issues post-closing with the quality of their new home. Buyers should always include a condition in their agreements allowing them to obtain a home inspection

report, even during the current pandemic. If defects are discovered on an inspection, purchasers have several options to protect themselves, such as walking away, requiring the vendor to remedy the problem, or seeking a reduction in the purchase price. The Ontario Association of Home Inspectors has confirmed that home inspectors remain an essential service in Ontario. The OAHI has recommended strict protocols for the protection of the inspectors and the homeowners. The inspector will ask questions about the health and travel history of those residing in the home, and will wear personal protective equipment to avoid any transmission of the virus.

In addition to protecting yourself from any defects in the property, it is good practice to consider the logistics of closing at the outset, and include any necessary clauses in the agreement of purchase and sale. For example, it's a good idea to include a clause that specifically authorizes the electronic signing of closing documents, and a clause that allows for electronic transfer of closing funds. Many agreements are also including clauses that allow for an extension of the closing date if the land registrations system is shut down due to Covid-19, or if either party is diagnosed with the virus or is otherwise forced to quarantine themselves.

Ask your realtor and lawyer how they can facilitate a contactless closing process. Make sure your lawyer is able to process funds electronically, and is willing to meet with you by video conference to sign closing documents. Ask about the delivery of keys. In order to avoid couriers or in-person delivery of keys, many agents are providing lockboxes so keys can be retrieved from the property following closing.

Just like the rest of life in these uncertain times, extra caution is required in buying a property, but housing is a necessity and your advisors can help you get into your new home without exposing yourself to added risks.

Matt Leask practices Real Estate Law within Lancaster Brooks & Welch Corporate and Commercial Department and he may be contacted at 905-641-1551



**MATTHEW LEASK** is an associate within the Lancaster Brooks & Welch LLP Wills & Estates Department.

When you need support in an estates matter, it is good to have someone who can navigate the law and represent your interests.

Call Matt

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# EMPLOYMENT ONTARIO

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## Supports for Employers during COVID-19

The Employment Ontario Providers in Niagara are continuing to provide services to employers throughout these unprecedented times. All EO agencies in Niagara are open for virtual business. We would like to encourage employers to reach out to their local agencies. Services/supports that we are continuing to provide include:

- Assistance with providing consultation to employee groups being temporarily laid off seeking basic need supports, mental health services/referrals and the like. All EO agencies are well versed in community supports that employees may need to access during the lay off period.
- Assisting employers struggling with staff shortages - as workforce is depleted due to child care/school closures and sick leave, increasing staffing rates to meet increased demands.
- Assistance with providing consultation to employee groups being temporarily laid off seeking basic need supports, mental health services/referrals and the like. All EO agencies are well versed in community supports that employees may need to access during the lay off period.



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### **COVID-19 Update: Friday, April 24** **Canada Emergency Commercial Rent Assistance (CECRA)**

**The federal government has reached an agreement in principle with all provinces and territories to implement the CECRA for small businesses. This program will lower rent by 75% for small businesses that have been affected by COVID-19.**

- **The small business tenant would cover the remainder, up to 25% of the rent.**

- **Impacted small business tenants are businesses paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70% drop in pre-COVID-19 revenues.**

- **This support will also be available to non-profit and charitable organizations.**

- **The Canada Mortgage and Housing Corporation will administer and deliver the CECRA, a collaboration between the federal government**

**and provincial and territorial governments, which are responsible for property owner-tenant relationships.**

- **It is expected that CECRA will be operational by mid-May, with commercial property owners lowering the rents of their small business tenant's payable for the months of April and May, retroactively, and for June.**

- **Under a rent forgiveness agreement, which includes a moratorium on eviction, the mortgaged commercial property owner would reduce the small business tenant's monthly rent by at least 75 per cent. The tenant would be responsible for covering 25 per cent, the property owner 25 per cent, while the federal government and provinces would share the remaining 50 per cent. The forgivable loans would be disbursed directly to the mortgage lender.**

**The portal for accessing the CERB will be available in early April. If you have any questions, please reach out to Bianca Caramento (Manager of Policy & Government Relations), at [b.caramento@hamiltonchamber.ca](mailto:b.caramento@hamiltonchamber.ca).**

**[www.hamiltonchamber.ca/covid19/](http://www.hamiltonchamber.ca/covid19/)**

# A Minute with the Mayor

*In this wide-ranging interview, Welland Mayor Frank Campion sets the record straight on the secret behind Welland's stable job market, why being aggressive isn't a bad thing, and why the Rose City is more than ready for the 2021 Canada Games.*

BY MARILYN TIAN



**MT:** You've been the Mayor of Welland now since 2014. What words would you use to describe your tenure to date?

**FC:** The biggest one would be busy! We're extraordinarily busy in the City of Welland. We've had some great successes so if I had to describe it, we've been extraordinarily busy and active in economic development amongst other things. And I think that success is based on a team effort that the City's put forward with all our departments. So we've had strategies in place, we've implemented them and seen great success.

**MT:** Welland has seen a massive amount of growth in new business and different industries. Why has Welland become a hotspot for investment?

**FC:** I think we're gaining a reputation for a number of things. We're very development friendly. Our mantra is not to say "no." But if we do say "no," it's a "no but we could do this, this or this. We always try to provide alternatives working with developers. We can get them in the ground faster than anyone else in Ontario, and I'm not just saying that. We get permits out. I think for the massive GE plant which is now the Innio plant – we had their permits out in six to eight weeks! Time is money and we're recognized for being able to do that. Soon, one development turns into another investment, turns into another investment, and suddenly you've got a reputation. And we're aggressive. We chase people down and work with multiple levels of government to ensure that once we have someone who's interested, we reply quickly, keep them informed, and take care of any issues that might be there.

**MT:** Welland has seen a record amount of new housing growth over the past year. What would you account for that trend?

**FC:** There are a lot of reasons. Niagara in general has a great increase in residential development. We're a part of that. We have the most affordable house within the Niagara region. We have a good market for single detached and multi-residential developments so somebody selling their condo in downtown Toronto for a million, million and a half, can come down here and buy a really great house for \$600,000 or \$650,000. Financially it makes sense for them to come down this way, and of course, the ability to work remotely is becoming more and more popular. So we've become a destination for people who are working in and around the GTA but don't want to live there.

**MT:** Where do things stand regarding the future of the Welland Hospital?

**FC:** Right now, the Welland Hospital is slated to stay open. We've worked very hard on that for a long, long time. In their planning processes, the NHS is building a new hospital in Niagara Falls. Our hospital will be an integral part of that health system. That's where it sits right now. I'm hoping to meet with the Minister of Health and try to get more of a hospital development. So it's stable.

**MT:** You've been on Regional Council for the past six years. How is everything going?

**FC:** Better! (laughs) I think there was a lot of criticism over the previous Regional Council. But I don't think it should be viewed that nothing happened in that time. I think it was very volatile environment at the Region. But there were still some successes there – continuing on with the incentive programs, investments and so on. Now there's a different Council and there's a new life in the Regional government where there's more cooperation. There's always been a little bit of push and shove between the municipalities and the Region. But I think those things have settled down, and now we have a much more cooperative environment.

**MT:** How are things progressing in Welland when it comes to attracting new global and domestic investment?

**FC:** Well, attracting investment is what we do every day. People are watching the City of Welland and want to invest here so again, we're aggressive in dealing with these people. We don't just sit here waiting for people to come to us. We go to the Global Economic Forum and a variety of different events. We put on events where we attract investors. So we're very aggressive in our approach. And the investment is ongoing. We're not just going to sit back and say, "Oh, this is great." One of our objectives right now is to get property on the St. Lawrence Seaway on the Canal. Hopefully, we can get a seawall or port in conjunction with the Port of Hamilton that will help open up the international market.

**MT:** Going back to the issue of wanting to attract more business, are there any particular industries that you want to focus on?

**FC:** We're interested in creating jobs and having businesses that create jobs. We give them the environment to do that. Mainly we're looking at diversification. We're not really interested in having one really big company here. We had four very large companies here and they all disappeared within a six to seven-year period – and now you've got 6,000 people out of work. With the 200 to 500 jobs range, we can have stability in the market and there'll be ongoing employment. Right now, we've got three or four food processing industries here. We're not targeting that sector in particular but they seem to be targeting us.

**MT:** What role will the city be playing in the upcoming Canada Games in 2021?

**FC:** We'll be an integral part of that. We're going to have canoe and kayak, open water swimming, baseball and some soccer. We'll have five or six sports. We're very fortunate from a city perspective. We don't have to invest much money at all to meet the criteria set by these folks. The Welland International Flatwater Centre has no issues. I think we're spending \$20,000 on updating something at our baseball facility – so we're ready to go! They could have the Games tomorrow and we'd be ready.



## COVID-19 Business Update: May 1st, 2020

- The Government of Ontario will permit certain businesses to reopen under strict conditions on May 4th at 12:01am. The government is still in Phase One of its reopening plan. These businesses will be those classified as:

- o Garden centres and nurseries with curbside pick-up and delivery only;
- o Lawn care and landscaping;
- o Additional essential construction projects that include:

- municipal projects;
- colleges and universities;
- child care centres;
- schools; and
- site preparation, excavation, and servicing for institutional, commercial, industrial and residential development;

- o Automatic and self-serve car washes;
- o Auto dealerships, open by appointment only;
- o Golf courses may prepare their courses for the upcoming season, but not open to the public; and

- o Marinas may also begin preparations for the recreational boating season by servicing boats and other watercraft and placing boats in the water, but not open to the public. Boats and watercraft must be secured to a dock in the marina until public access is allowed.

- The federal government has issued the expected regulations, retroactive to March 15, 2020, to expand eligibility for the Canada Emergency Response Benefit (the "CERB") to include:

- o those earning up to \$1,000 per month;
- o seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of the COVID-19 outbreak; and
- o workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

- May 1st is Doctors' Day. Please show your appreciation for doctors on the frontlines of the COVID-19 struggle, and all the doctors who work to keep us healthy, by shining the flashlight on your phone from your window, porch, or balcony at 9pm for five minutes.

Stay safe and be vigilant. The GNCC is here to support you. Contact us with any questions you have.

[gncc.ca/covid-19](https://gncc.ca/covid-19)



## THE SPRING IS HERE AND YOUR AUTOMOBILE NEEDS ATTENTION

PROVIDED BY FLORIN LARGÉANU  
NIAGARA AUTO ELECTRIC

Here are a few spring vehicle maintenance tips provided by our Automotive Service Experts

It has been a milder but long winter this year, and for most people a prolonged hibernation due to the present isolation situation because of the pandemic has taken a toll on the entire world.

Your vehicle too has been hibernating for some time after being driven thru the harsh winter conditions and therefore it is important that once you start driving again and get out and about, to consider scheduling a visit to your trusted automotive service provider for a complete checkup, or you can do it yourself if you trust your ability and knowledge:

**Here are some tips to keep your car running safely this spring and summer:**

**-Change your oil and oil filter.** Changing your oil and oil filter at the intervals recommended in your vehicle's owner's manual is one of the best ways to keep the engine running trouble free. Neglecting to replace engine oil can result in poor engine performance, higher fuel consumption and even severe engine damage.

**-Check your fluids.** When you change your oil and oil filter, you should also check your fluids. Check your power steering, brake, and transmission fluids; your windshield washer fluid; and your coolant. If the levels are low, top them up, and flush/replace them as recommended in your owner's manual. Keep in mind that your power steering, brake and coolant systems are closed, so low fluid levels may indicate a leak.

**-Replace your wiper blades.** If they're torn, or cracked your wiper blades won't do you much good in the middle of unrelenting spring showers when visibility is reduced.

**-Check your charging system.** Cold temperatures can do a number on your battery, so now is a good time to have it tested. You should also check to make sure that your battery is securely mounted and that the connections are clean, tight, and corrosion free. If your battery is more than five years old, you should consider having it replaced.

**-Check your lighting.** Check all exterior and interior lighting to identify any problems. When your vehicle's lighting is defective, other motorists may not get the message that you intend to stop or turn. The end result could be disastrous.

**-Check your belts and hoses.** Cold temperatures can harden and/or damage rubber, so it's important to check your belts and hoses for damage. Check your hoses for hardening, softening, leaking, cracks,

blistering, or other visual damage, and check your belts for looseness, cracks, frays, or glazing. If you have to replace one of your belts, you may also have to replace the tensioner and pulleys to keep the new belt from slipping.

**-Check your filters.** Your car has a number of filters that are important to its longevity and should be replaced regularly. Check your engine air filter, your cabin air filter, and your fuel filter if fitted for damage or clogging and replace them if necessary.

**-Check your tires.** Your tires are the only point of contact between your vehicle and road, so it's important to take care of them. Check the pressure of all your tires (including the spare) monthly, and maintain the optimal pressure recommended in your owner's manual. Check the tread for uneven or irregular wear and for cuts or bruises on the sidewalls. Rotate your tires every 10,000 kilometers, and replace them if they are worn or damaged. Also if you use snow tires, replace them with summer or all season as soon as temperatures remain steady over 7 degrees Celsius for a longer period of time, since winter tires wear faster on high temperatures.

**-Check your steering and suspension components.** Because of the rough roads during and after the winter, it is important to inspect for any damage or looseness on any suspension and steering components and repair as necessary.

**Make vehicle maintenance a priority this spring to protect yourself and others and prolong the life of your vehicle!**

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# Niagara Falls Community Steps Up

## DONATIONS FLOOD IN DURING COVID-19 CRISIS

**T**here is perhaps nothing more inspiring than people lifting one another up during a time of need. This is exactly what is happening in Niagara Falls. In addition to hundreds of kind acts, including anonymous doorstep drop-offs of flowers, food and supplies, homemade baking or grocery deliveries to people who are quarantined, and rainbows and teddy bears in windows for children to see, there have been some significant financial gifts bestowed upon our community.

John McCall MacBain, former Niagara Falls resident, who helped name our MacBain Community Centre in honour of his parents was in close contact with our community over the past week to make donations from an emergency fund that was created through the McCall MacBain Foundation. This sizeable donation to our community made last week went to three very deserving charities that are serving our fellow residents who are in need during this time. In many cases, the efforts of these organizations have had to expand to meet growing needs in the days and weeks to come of many more numbers of people finding themselves challenged at this time.

- Project SHARE was the recipient of \$125,000 which will support their food bank and services to the community. This donation will help stock the shelves of many items that were running low, and allows them to purchase larger bulk items that can serve the most vulnerable.

- Niagara Falls Community Outreach "The Soup Kitchen" has been given \$25,000 that will serve to further fulfil bagged lunches that are being given out daily during front-door pick up times to more than 100 people per day.

- YWCA Niagara received \$100,000 to enhance their efforts to continue providing shelter services to those in need of shelter, housing and social supports during this time.

"I have immense gratitude for the incredible work each of these organizations is doing on the frontlines. Having grown up in Niagara Falls, I feel it's important to help those who are most vulnerable in my home community during this difficult time. Through our Foundation, Marcy and I are pleased to be able to extend our support to our local communities through this crisis." John McCall MacBain

"What we are so grateful for is that John McCall MacBain continues to have a place in his heart for Niagara Falls. We are overwhelmed with the gifts that he and his wife, Marcy, and their Board have given to our community in this time of need. These donations

will not only help to see these organizations through this challenging time, but help them prepare for the uncertain weeks and months ahead as they support our most vulnerable neighbours and families." Jim Diodati, Mayor, City of Niagara Falls

Along with the donations from the McCall MacBain Foundation, many other businesses and donors have come forward at this time to support others and make a difference, including:

- Destination Niagara raises donations of \$20,000 to be put toward Personal Protective Equipment for healthcare professionals in Niagara.
- Evertrust Development Group donates \$20,000 to Project SHARE.
- Marineland Canada donates more than 2000 masks to community organizations.
- Signature Signs donates 200 masks to local retirement residence.
- Johnny Rocco's donates more than 3,000 hot pizzas on-site for health care and front line workers.
- Pattison Outdoor donates printing, installation and ad space to share critical community messaging on billboards, bus shelters and beyond.
- Vann Advertising donates mobile sign-truck to share important community messages in high visibility locations.
- Niagara Industrial Association raises \$110,000 for Niagara Health Foundation for COVID-19 hospital equipment.
- Rotary Club of Niagara Falls contributes \$3000 to purchase personal protective equipment for frontline health care workers at Salvation Army Eventide Home.

Mayor Diodati believes that this has been a true community effort that involves everyone looking out for one another. "What we have seen in Niagara Falls is an outpouring of support for others. Anyone who can help, is helping. Even businesses that are struggling to stay afloat are using the resources they have to share with others. This is making all of us stronger as we look to one another for support and a hand-up. From the bottom of our hearts, to everyone reaching out, we thank you."

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For more information, or to speak with Mayor Diodati contact: Carey Campbell Manager, Office of the Mayor and CAO City of Niagara Falls Phone: 905 356 7521 ext. 4206 Cell: 905 380 4594 Email: [ccampbell@niagarafalls.ca](mailto:ccampbell@niagarafalls.ca)



# INTERNATIONAL SEW RIGHT

**I**nternational Sew Right's family, employees, business associates, volunteers and the community have joined together to start a program called 'COVER UP AGAINST COVID-19 CANADA'

It started with a phone call from a concerned woman asking if we made masks since the hospital informed the people like herself receiving the Dialysis treatments that to continue with their treatments, they needed to wear a mask. I responded yes, we do, and I will have them ready for you. That was a few weeks ago. To date, International Sew Right has donated 23,000 masks in three weeks.

I was shown pictures today of our masks reaching the children in Toronto. I was surprised and this huge smile crossed my face...The Cover up program has extended to Toronto, the children are covering up, it is so awesome that it is working.

We are now being asked to make masks for the industry from cotton, polycotton and fire-retardant fabrics. The masks are manufactured in different styles, colors, and are reaching the families, nursing homes, hospitals, construction sites, foundries and other areas where they are desperately needed.

I have had people thank me for what is being done, their smiles radiate at being a part of something so beautiful and compassionate, which is humbling because success is based on teamwork.

I love what I do and the people I meet. It is what drives me to al-

ways look for opportunities and ways to help. To think outside the box and follow a dream opens doorways to new future.

International Sew Right was started by my mother she had a big heart and a drive to manufacture and custom design safety clothing and related items with a no minimum order in most instances.

Since 2001 when I became a partner in the company, I structured it into a Tier 1 & Tier 2 company that has been shipping across Canada and Exporting Internationally to the USA, Brazil, and India.

Our product range has been for Women and Men with sizes starting at XXX extra small to size 13X and come in short, regular and tall.

The team at International Sew Right has improved upon the products that are designed for you and to see them smile for a job well done is an achievement that exceeded the expectations.

Please let me introduce you to some of the items we manufacture:

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Arc Flash Protection: Kits for Women and Men, Electrical Clothing in 5 levels of protection, Lab Coats, Shop Coats, Coveralls, Overalls, Electrical Jackets, Chaps, Leggings, Hand Pads, Hand Guards, Fire Retardant Under Garments

Aluminized High Heat Clothing for Women and Men, Furnace





Hoods, Head Protection, Furnace Coats, Furnace Jackets, High Heat Gloves, High Mitts, Chaps, Leggings, Spats, Polycarbonate Shields, Acrylic Shields, Face Masks, Fire Retardant Under Garments

Welders Clothes for Women and Men and Tarps; Lab Shop Coats, Coveralls, Overalls, Industrial Jackets, Welding Jackets, Chaps, Leggings, Hand Pads, Hand Guards, Fire Retardant Under Garments

Hi Vis Clothing for Women and Men; Vests, Shirts, Pants, Lab Coats, Shop Coats, Coveralls, Overalls, Industrial Jackets, Sleeves, Aprons, Head Protection, Arabian Hats, Dust Hood with flare, Gloves, Bomber Jackets, Parkas,

Custom Design Garments and Products; add pockets, lengthen, re-design, create new products

Medical Supplies; PET Masks, Face Masks, Hand Sanitizer, Gowns, Lab Coats, Gloves,

Industries we supply include: Government, Municipalities, Fabricating, Die Casting, Foundries, Automotive, Aerospace, Paving Companies, Welding, Roofing, Mechanics, Laboratories, and Construction Industries, Electrical,

New International Sew Right's International Patent Pending Harness Clothing and Comfort Wear:

1. The Harness Clothing allows a person to wear the harness close to the body, while protecting them from the elements and keeping them comfortable at the same time.

2. The Comfort Wear promotes less wear and tear on the body as it allows the garment to stretch and move beyond the standard off the shelf garments.

We can also modify the garments to accommodate both international patents on a single garment.

I would be honored to introduce to our growing team.

Thank you for your time and look forward to hearing from you.

Lyse Moreau

President

**International Sew Right**  
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Photos by Carole & Roy Timm Photography

# CARING FOR KIDS DURING THE COVID-19 CRISIS

PROVIDED BY HAMILTON HEALTH SCIENCES FOUNDATION

Today's children represent Canada's future and they will shape the country for generations to come. Now more than ever, protecting their health and well-being is vital. McMaster Children's Hospital needs you as they care for our most vulnerable children and youth throughout the year. Whether they require care for premature birth, cancer or a chronic medical condition, receiving the right care at the right time can be a matter of life and death.

During this COVID-19 crisis, that care continues in hospital or via virtual telephone and video visits; whether regularly scheduled or urgent consultations. The teams of dedicated professionals are caring for kids and supporting parents, all while keeping patients and staff safe. It's critical that teams have the tools to continue this work every day.

COVID-19 poses a dangerous threat to people with compromised immune systems or underlying health conditions, regardless of the person's age. Although seniors are most vulnerable to the virus, young people are not immune to its potentially devastating effects. As well, children can be carriers of the virus, spreading it to others around them.

These are some of the many reasons why McMaster Children's Hospital is so important. To help ensure everyone's safety, special infection-prevention and care protocols have been introduced. Many services have been shifted to virtual platforms (telephone or video) to reduce on-site visits, which minimizes exposure and potential transmission of the virus. Collaboration with partnering organizations in the community also continues to address the needs of patients and families.

With more than 270,000 patient visits a year, McMaster Children's Hospital is the second largest provider of inpatient pediatric services in Ontario. The Hospital is home to Canada's largest neonatal intensive care unit including supportive maternal care, the largest pediatric mental health program in Canada, and the only inpatient pediatric cancer program in south-central Ontario.

McMaster Children's Hospital Foundation secures donor support to ensure that the Hospital and Ron Joyce Children's Health Centre have the equipment and tools essential to diagnose, treat, and care for patients. As a donor, you can make a significant difference in the lives of children in Niagara and throughout the region. Your support is vital to the care and well-being of your loved ones and members of your community.

This year, donors can support the Foundation by participating in the ninth annual *MacKids Walk & Wheel* fundraising event. Due to the COVID-19 crisis, the event will be held in an exciting new virtual format that allows you to participate from the comfort and safety of your own home. To learn more about this unique variation of *Walk & Wheel*, which will allow you to join the fun while raising funds to support highest priority needs at McMaster Children's Hospital, please visit [mackids.ca/walkandwheel](http://mackids.ca/walkandwheel). Thank you for your continued support. Together, we are demonstrating why *It's Vital to Care*





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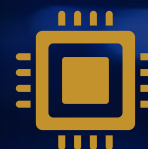
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# THE FEMALE BRAIN AND LEADERSHIP

Read this article to find out the neuroscience behind the following questions:

*Why women and men are equally smart, but women make teams smarter?*

*Why women are born multi-tasker, and are more strategic than men?*

*Why women are more intuitive than men, and how could that help business?*

*Why companies with more female board members make more money?*

*How is one hormone related to leadership, and how to release it to improve confidence instantly?*

**B**y 2015, scientists have already found around 100 gender differences between the female and male brain (Swart et al., 2015). Let's focus on a few major differences that are worth paying attention to for their implications in workplace and leadership, as they influence and shape our way of thinking, feeling, interacting, and especially leading other people.

## STRUCTURAL/ANATOMICAL DIFFERENCES

First of all, men's brains are about 10% bigger and contain about 4% more cells, while women's brains are found to contain more neurons and more cellular connections, which makes their brains more compact and efficient. Interestingly, these two seemingly very different neurological systems somehow result in equivalent overall IQ. Nature and evolution obviously have designed two brain systems that are equally smart.

However, there was a quite provocative finding from a MIT study published in Science, which found that women made teams smarter (Woolley et al., 2010). Every time the researchers replaced a male group member with a female into an all-male group, the group's collective IQ increased, despite the male and female's individual's IQ scores. And the more the females group members,

the higher the group IQs. It was found out that a group's collective intelligence was affected only slightly by the average IQ of its members, but was affected considerably by one factor: the members' average social sensitivity: the ability to sense and understand the thoughts and feelings of others in the group. And because women on average score much higher than men on social sensitivity, groups with more women tend to have higher collective intelligence.

That's mainly due to another major structural difference between the male and female brain, the size of the limbic system, which is the emotional center of our brain. It has been found to be larger in the female brain, increasing their ability to be more empathetic and to connect and bond with others more easily and naturally, hence the higher social sensitivity scores than men.

So how does a bigger limbic system help women in leadership? Imagine, the ability to pick up signals from team members about their unsaid needs, or when a meeting needs to be re-directed based upon the nonverbal communication, body language or even subtle shifts in tones can prove to be beneficial in managing a team. Besides, women leaders tend to be more focused on the emotional cohesion of the people within groups and organizations, which helps to empower teams overall, and to build more engaged workforce and smarter teams.

The third structural difference is that women's brains have many more connections between the left and right hemispheres, while men's brains have more connections within hemispheres (Ingallhalikara et al., 2014). Researchers believe that due to this difference, men are better at concentrating on a single, but very complex task. For example, if a man is watching a football game, he is very unlikely to be able to hear what his girlfriend is saying at the same time. Now we have a scientif-

ic explanation of the phenomenon. While the female brain is "hard-wired" to be better at multi-tasking, although it is not recommended by any neuroscientist whatsoever and that's a whole other topic. However, when we do need to multitask, women are better than men.

Besides, in terms of the implications for problem solving due to this structural difference, men usually go for quick fixes of problems, while women have the ability to pull from a wider range of information while capitalizing on the relationships between them increases the number of possibilities and alternatives for solutions.

Therefore, what is the implication of this difference to business and leadership? Without doubt, the ability to see the bigger picture for an organization is crucial for leadership. Seeing the forest from the trees allows us to see the problems before they arise and then to seek out possibilities and alternatives for the organization. And women's brain is built for that. Therefore, researchers suggest that women are possibly better strategic thinkers than organizations normally give credence for (Brown, 2015).



## FUNCTIONAL DIFFERENCES

The first functional difference is that women use the right hemisphere more than men do. The right brain is thought to be “the seat of the emotional and spiritual worlds”, which allows us to have a sixth sense. This means that women are much more intuitive than men. Although intuition may seem mysterious and most of the time unaccounted for to a lot of people, however, research shows that it's actually a type of unconscious reasoning based on recognizing patterns called “chunking” in psychology (Neath & Surprenant, 2003).

Nevertheless, what does intuition have to do with business and leadership? Nowadays, one of the biggest challenges facing leaders in business today is decision-making. Leaders are bombarded with the load of information and the pressure to make business decisions quickly and wisely. And intuition has been found to play an essential role to do that in rapidly changing environments. It is also considered to be mental gold for companies which are looking to project future trends. And intuition is a superpower of women's brain.

Another key functional difference is that women have significantly more blood flow and activities in the prefrontal cortex (Amen et al., 2013), which in neuroscience is also called the “CEO of the brain” - because all of our executive functions, such as judgment, planning, and impulse control

are all located here. This means that women are less likely to take questionable risks.

Of course some would say that this makes women more

risk-averse, nonetheless, it can also mean that they are less impulsive when making decisions. So if companies can leverage male leader's rapid decision making with female leader's cautious and consultative point of views, they are able to make more balanced and sound decisions.

That seems to be what's exactly been happening. Statistics have shown that companies with more women on the board make significantly more money! In fact, there's this “three and more women board members” movement going on, because it's found out that it helps to generate a critical mass for companies to reap this gender benefit and make more money (Catalyst Bottom Line Report, 2014). And during tougher times, such as the 2008 financial crisis, companies with female board members suffered smaller hits to firm value, return on assets, and return on equity, because female board representatives seemed to temper the overconfidence of male CEOs (Chen et al., 2019).

By now, we've known that women are just as smart as men, and women make even smarter teams. They are socially sensitive, and are better multi-taskers. They naturally see the bigger picture and seem to be more strategic. They are also highly intuitive, and help companies make better decisions and more money, or suffer less during hard times!

So the question is, why aren't there more female leaders? What's preventing them? Despite the obvious cultural and gender bias, studies have shown that another predominant barrier to women achieving board-level leadership roles is “assertiveness” or in another word, “self-confidence” (Janjuha-Jivraj, 2011).

In Lean In, Facebook COO Sheryl Sandberg wrote “we hold ourselves back in ways both big and small, by lacking self-confidence, by not raising our hands, and by pulling back when we should be leaning in”. So again, why?

## NEUROCHEMICAL DIFFERENCE

Well, the answer is testosterone. By talking about this, we are at the last category of differences between the male and female brain: the neurochemical difference. There are quite a few, but let's look at one today.

Testosterone is a male hor-

mone. Therefore adult men have about 20 times more testosterone than women do, but women also produce testosterone (Swart et al., 2015). This hormone makes a person more willing to lead, more aggressive, competitive, and more assertive and confident. Due to that difference, women in general are naturally less assertive and confident than men. However, it should be noted that testosterone levels increase in both men and women when you are in a leadership role, but the level of increase is lower in female leaders.

Does this mean that women are doomed naturally as a leader because they have less testosterone? Certainly not! There are many simple ways to increase testosterone level and boost your confidence, no matter you are a woman or a man! For example, study shows that simply by standing in high power poses, such as Superman pose for men, and Wonder Woman pose for women, testosterone levels increase after just two minutes (Cuddy, 2012). Next time you feel like a boost of confidence, for example, before talking to your boss about a raise or promotion, try it!

Science has shown us how different the male and female brains are. Women don't need to act like men to be powerful and effective leaders. Nature and evolution have empowered women with these innate female qualities that makes them just as great leaders as men, only very different.

So I encourage all women to embrace the female superpowers of your brain and body, and then just be you, be sensitive, be intuitive, be confident, and be bold. Because now, more than ever, we need thoughtful, powerful, “brain-smart” and “heart-kind” people to guide and lead our workplaces, communities, countries, and even the world. The world could definitely use much more female power! So, raise your testosterone, embrace your womanhood, together with men, let's all make the world a better place!



Elise Zhu is an Organizational Psychologist and Executive Coach. She founded the Center for NeuroEdge Leadership to empower people with competitive edge through practical neuroscience, by “rewiring” their brain to optimize brainpower, maximize performance, and live a healthier and happier life. If you have any question, you can reach out to her by [elisezhu@gmail.com](mailto:elisezhu@gmail.com).





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# SUPPORTING JOHN HOPKINS IN THE FIGHT AGAINST COVID-19

For Immediate release: 100% of Artist proceeds to be donated to John Hopkins University for benefiting their life saving work in fighting COVID-19 @JohnsHopkins Artwork is live and open for bidding to the public on Async Art

## Dynamically changing Art on the Blockchain.

Checkout and share our post on twitter! Announcing in Collaboration with Async Art! A final release of a two month long project involving a transforming painting, digitized on the blockchain. Color elements are controlled by owners of the work. There is a mask element which is tied to the John Hopkins University Coronavirus Statistics, with the mask appearing and disappearing with current infection rates of the Pandemic. Inspired by the Artist's personal confrontation with COVID19. An original oil painting is dissected into digital elements that can be owned and dynamically changed by its owners. Colors reveal different emotional elements, that we are all going through in this calamity together.



## How it works on the Blockchain:

The blockchain allows a public ledger, that enable transactions to occur in a transparent way. When the artwork is published with Ethereum technology, the artist is deploying a smart contract that can then be bought sold and traded between users, allowing each individual user/owner to add commands and changes to the open source code. An artist creates a set of instructions in the code that is first deployed, which determine how a code will function.

The auction is open to the entire world. Lets raise money for a time in need to those that will answer the call.



By Lou Vescio Academic Coach, Trainer & Consultant

We know the social distancing measures currently in effect due to the COVID-19 outbreak have placed a great deal of hardship and stress on everyone. Many of us are suddenly working from home, and we are now having to balance our work obligations with other responsibilities including educating our children and caring for our elderly parents. This can be a difficult adjustment that may impact our work productivity as well as our health and wellness.

With these added pressures it is now more important than ever to prioritize our physical, mental and emotional health by practicing healthy habits at home. Below are some tips to keep you at your best:

### 1. EAT A BALANCED AND VARIED DIET

There are really no foods or supplements that can 'boost' our immune system and prevent or treat COVID-19. Nevertheless, eating a well-balanced diet that includes plenty of fruits and vegetables, whole grains, plant and animal proteins and healthy fats is the best way to get all the essential nutrients we need for good health and normal immune function. As self-isolation may lead us to be less active, it is also important to pay close attention to food portions and to keep our energy balance adjusted to meet our needs.

### 2. ESTABLISH A DAILY ROUTINE AND PRACTICE BEING MINDFUL

There are many reasons why COVID-19 could cause you to feel stressed or anxious including balancing work and taking care of children, constant news updates about the outbreak, lack of connection with family and friends, etc.

Thus, maintaining a normal daily routine will help manage some

of this stress. One way we can do this is by sticking to regular meal-times and planning meals in advance. This can help us better control hunger levels, meet our nutrient requirements and allow us to get the most out of the food we have, and reducing the waste of food.

During long-periods stress we may find ourselves eating more than we need. Plus, staying at home for longer periods may also lead us to snack out of boredom. Practicing mindful eating habits can be a useful strategy to maintain a healthy relationship with food and to helps us balance our energy.

### 3. STAY ACTIVE AND MOVE MORE

While your regular workout or recreation facility may be closed, there are still plenty of great ways to get physical activity at home. You can still go outside and enjoy some fresh air by going for a walk, run or bike ride.

Physical activity benefits both the body and mind. Healthy adults should aim for at least 30 minutes of daily physical activity and healthy kids (5-17 years) should get at least 1 hour.

Follow these tips for staying physically active during self-isolation:

- Plan time for physical activity in your day
- Take regular breaks from sitting by standing up and stretching or going for a quick walk
- Take online exercise classes
- Think outside the box: activities like dancing, playing active videogames, cleaning the house or playing with your kids all count as physical activity!

Practicing these suggestions will help you stay healthy and fit during these very challenging times, and we hope that the restrictions will be eased soon so we can back to leading our regular daily lives.



# Revisiting the Digital Divide and e-Readiness in the Time of Pandemic

The term “Digital Divide” is often used to describe the discrepancy in access, usage and skills related to information and communication technology (ICT). Since the advent of the internet, several scholars have studied the digital divide as an important social and economic issue affecting regions, nations, communities, institutions and individuals. Some of my colleagues and I have also examined and developed different approaches to measuring the digital divide and e-government readiness of nations in an attempt to derive policy implications and strategies.

Among the major lessons we have been learning from the COVID-19 pandemic is the ultimate significance of proactive preparedness. As the disruptions from COVID-19 were coming one by one affecting our work environments, the various services we receive from institutions, and our children's schools and programs, it was very important to pause for a moment and ask ourselves if we were taking our way of life and our digital gadgets and services for granted. Indeed, that is both the reality and our reflection as we all have been addressing several challenges at home in recent weeks, including our children's online courses and communications with their teachers, our contacts with the banks and other critical services, our own work from home, among others.

I recently came across an interesting LinkedIn post that clearly points to this issue for organizations. The post poses a multiple choice question, “Who led the digital transformation of your company?” with three choices. The first choice shows CEO; the second choice shows CTO, referring to the Chief Technology Officer; and the third choice, which is circled in bold and red to imply the correct answer, is COVID-19. Although we all feel that this is not the time to circulate jokes about COVID-19, we have seen many posts of this nature in our social media space as a way of communicating important messages and lessons from what we are going through. In fact, I noticed many of my former business students reacting to this particular LinkedIn post that I re-shared. I am sure it reminds them of some of the case studies and the discussions we have had in my IT management classes.

When I received messages from school principals and teachers, checking if our children were equipped with the required devices and Internet services to continue their studies at home, the first thing that struck my mind was how crucial digital inclusion should be in all aspects of our lives. At the same time, I also wondered if COVID-19 should be the reason and this was the only time we had to make sure our children and citizens are all equipped with these resources without the question of affordability. Digital divide and e-readiness are closely related. E-readiness cannot be achieved globally or even nationally, unless we close the digital gaps in access, usage as well as skills within the various layers of society. While many nations have strived and made significant progress in their national ICT development stages, there are still many internal issues and digital divides among the various segments of the population and the different communities both in urban and rural settings. These observations can be also translated to organizations of all types and sizes because their employees, customers and other stakeholders all come from these

segments and communities. While there are noticeable progresses for many nations, there are still challenges on the pricing environments and the issue of affordability for all citizens. The lack of attention and slowness to respond to these needs during normal times will always come back and haunt us all during difficult times, like what we are experiencing during the current pandemic.

The COVID-19 pandemic has also reminded me of my classroom discussions and case studies on the role of ICT in organizations and society. It has reminded me of the various viewpoints expressed and the limited attention technology received by some managers and policy makers and the huge prices they had to pay. It may be easy to say that failure and crisis are the best teachers for IT doubters and deniers. Unfortunately, for many nations and organizations, it might probably take a total lockdown and disruptions of this nature to change their views and take investments in IT infrastructure (hardware, software, human talent) as a top priority. Failure and crisis give us the best lens to reflect on our weak links. As we all stay home and work from home, we have been able to assess which processes and activities are digitally enabled in time. We have also been able to assess our digital readiness beyond hardware and software integration with our processes and activities. It clearly extends to our readiness on the skills required of employees, teachers and students, and the general public. We have also recognized the power of information and the value of seamlessly integrating our processes and our links with all stakeholders and related businesses.

On the contrary, we are also witnessing the huge payoffs some organizations are getting from their years of cautious and proactive policies and decisions on the digital readiness. Banks who have paid more attention to their IT investments in recent years are now seeing the payoffs during this crisis. Retailers such as Walmart and Amazon are seeing the return from their proactive and aggressive IT investments in building strong IT-enabled retail supply chains. Schools who have made their IT units and services ready in good times are now seeing the effect during the sudden switch to online environments. Nations who took ICT development as their top national priority are now seeing its payoffs in their response to the COVID-19 pandemic.

In summary, as far as ICT is concerned, the major takeaway from the good and bad experiences of COVID-19 at the national, regional or organizational levels, is to change our IT strategy from a reactive to a proactive one. COVID-19 should give us all the lessons we need to revisit and understand the significant priority of ICT and its related issues at all levels and aspects of our life.



Dr. Anteneh Ayanso is Professor of Information Systems and the founding Director of the Centre for Business Analytics at the Goodman School of Business, Brock University. He teaches Business Analytics, Database Design and Management, Data Mining Techniques & Applications and Management of Information Systems.



*How did COVID-19 cause the price of oil into a negative position?*

*How long can we expect the price of fuel to stay low?*

*Why is it important to support local businesses?*

# GLOBAL ISSUES



**BY JESSICA FRIESEN**

As I write this article Niagara, and all of Canada, is still neck-deep in the COVID-19 pandemic. Thousands are sick, hundreds are dying. Non-essential businesses are closed. It's a terrible, tragic time. We will look back on these days knowing that this was time of change. A time that will be intensely scrutinized by experts and what 'should have' or 'could have' been done. At the end of the day, we are fighting to survive – metaphorically and literally.

In the shadows another fight has been happening that is only now truly coming to light, and we don't know how long it will last.

The price of a barrel of oil. It's such a contentious subject. Fossil fuels. Love them or hate them, they are the way the world runs right now. Yes, there is the possibility that electric vehicles will overtake the fossil fuel industry – but that is not in our immediate future. So, for the time being, we must hunker down and accept that fossil fuels are a part of our present.

At the end of day on April 20th, 2020 the unthinkable happened. West Texas Intermediate Crude (WTI Crude) closed at

-\$37.63 USD for a barrel (42 US gallons, or roughly 159 Canadian Litres). The first day ever that oil dropped so far as to be in a negative position. What does that really mean? Technically, it means that any supplier looking to sell a litre of oil should be paying the buyer. Of course, then you throw in your taxes and overhead and that doesn't happen. So, how did we get to this point? And what does this mean for Niagara?

That's where we bring it back to COVID-19. As China launched into the then-epidemic of Coronavirus in mid-January 2020 and required citizens to self-isolate the global demand of crude oil decreased, seemingly overnight, by 2.5 million barrels per day (bpd). China is the largest importer in the world of crude oil, and this started a devastating spiral effect to the price of a barrel. OPEC (Organization of the Petroleum Exporting Countries) and their affiliates (collectively, OPEC+) began a race to the bottom – each decreasing their price further and further in an effort to make up the market loss they were suffering from. A decision was made to reduce the production of crude oil by 2.1 million bpd by OPEC+ through to the end of March 2020. It was critical to establish a floor so that prices would not continue falling.

It seems to have been a case of 'too little, too late'. COVID-19 continued to spread throughout Europe and the rest of the world. As other countries began to self-isolate the reduction of 2.1 million bpd was not enough. Inventories began to rise as production failed to reduce. The race to the bottom continued.

In an effort to further stanch the bleeding OPEC+ began discussions surrounding further reductions in production. In early April, a tentative agreement was reached to cut production globally by 10 million barrels per day – an unprecedented arrangement. However, the deal was contingent on unanimous agreement by all interested parties and Mexico was not a willing participant. It took time to get them on board. As these discussions were happening, inventories worldwide continued to increase.

There is now agreement globally to cut production. Everyone is going to get a piece of the pie. The question is – is it too late? As COVID-19 wreaks havoc through North America, China has ended their lockdown. But is it back to business as usual? Unlikely. Demand will not bounceback immediately.

Inventories will remain high.

At the end of the day, prices at the pumps are lower than we have seen in twenty years.



# LOCAL IMPACT

However, what does it mean in the long term? If inventories are not brought under control soon – what does that mean for the heavy-weight producers? Could this be the beginning of the end of some of them?

I know, you're probably asking – what does this mean for me?

For the moment, in a perfect world, we should be seeing a reduction in the prices of all products. After all, it now costs half the price to transport it to the end user than it did a year ago. Between COVID-19 and the global oil war consumers are more aware now than ever before of the impact of global change on Canadian economy. Attention is shifting – and rightfully so – to supporting small, independent businesses that are just trying to weather the storm.

In Niagara, we are seeing other locally owned companies (that are able to do so) stepping up to the plate to organize and provide PPE, food, and equipment to the health system and other frontline workers. We now have 'Take-out Wednesday', a new campaign to support local restaurants. We are seeing other businesses temporarily closed, or operating at a tenth of what they were and everyone is making drastic decisions to ensure they

can open the doors when Doug Ford says it is okay to do so.

It's important to pay attention and remember those small, independent businesses. It's important to support them, as Niagara will reap the benefit of this symbiotic relationship time and time again. Support the hair dresser who hasn't operated in a month and is a sole proprietor, but every year raises money for 'Wigs for Kids' because it's her way of making a difference. Support the consultant who doesn't have business coming in because that is considered non-essential, but donates hundreds of hours to raising money for charities every year. Niagara based businesses have a vested interest in the community of Niagara. We can do something to support them, just by thinking about where we are making purchases.

As the Ontario Chamber of Commerce say in their report Obstacles and Opportunities: The Importance of Small Business in Ontario, 2016, "Small businesses are vital to the Ontario economy. They provide services and products that meet local needs and often serve as suppliers to larger companies. Small businesses make up 98 percent of total businesses and

two-thirds of private sector employment in Ontario".

By supporting small, independent businesses we are really supporting ourselves, and all of Niagara.

I am a firm believer that through every challenge there is something to be learned. As we waded through the muck that is COVID-19 – and all the ancillary challenges caused by it – we all have the time to step back and really see the variety of business in Niagara. We have the time to consider where to spend our money, when we are able to do so.

By the looks of things, prices at the pumps will remain low for a considerable amount of time – weeks, if not months. When COVID-19 is over, and we are all allowed to venture outside again, I encourage everyone to shop local. Not just at the pumps – but everywhere. By spending your hard-earned dollars locally there is an immediate opportunity to see how you've supported everyone in Niagara.

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Jessica Friesen is the CEO of Gales Gas Bars Limited. Third generation owner/operator of one of the last truly independent petroleum companies in Canada. Servicing the Niagara Region and beyond! [www.gales.ca](http://www.gales.ca)



LegalShield™

## Protect Your Business' Legal Rights in Times of Uncertainty

With the global spread of the novel coronavirus, we all must remain vigilant and attentive. LegalShield recognizes that during times of uncertainty, the need for sound legal help is more important than ever to the daily operation of your business. With an average of 22 years of experience, our knowledgeable law firms stand ready to serve the legal needs of your business and help you navigate potential legal concerns caused by COVID-19.

### Commonly asked questions around COVID-19's impact on businesses:

- What are your obligations to protect your employees?
- Should you revise benefit or travel policies?
- What are your obligations to pay employees on sick leave?
- If an employee is showing symptoms, can you force them to stay home?
- Are you required to allow employees to work at home?
- Are you responsible if employees are exposed to the virus while on the job?
- Can you ask employees to get tested for COVID-19?
- Do OHS regulations and standards apply to home offices?
- What are your obligations to an employee under government-imposed quarantine?
- Can employees request sick leave to take care of family members?
- Are there any new laws around altering your paid sick leave policy?
- Can I file an insurance claim due to losses related to COVID-19 restrictions and closures?
- I need help understanding new legislation around government relief efforts.

### Know your rights with LegalShield.

With over 48 years in business, LegalShield is dedicated to creating a world where everyone can access and afford legal protection. For a low monthly fee, the LegalShield Small Business Plan gives you the ability to talk to a lawyer about the legal problems your business faces every day. And as the COVID-19 crisis continues, our provider law firms remain open and ready to support you with answers to the above questions as well as any other legal matter your business may encounter.

LegalShield provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, representation or advice. Trial defense and other benefits are not available in all states. See a plan contract for a specific state for complete terms, coverage, amounts and conditions. This is not intended to be legal advice. Please contact your provider law firm for any legal advice or assistance.

**FOR MORE INFORMATION,  
CONTACT YOUR  
INDEPENDENT ASSOCIATE:**



# THE COUNTRIES IN THE MIDDLE

BY MAURICIO ZULUAGA

The sudden stop to the global economy, as a consequence of COVID-19 disruption and the efforts made by governments to contain it, will lead us to a global recession. As it happens to families during the economic crisis - where those with high income have the cash flow enough to survive and households with low income are supported by governments - middle-income families, in this case, middle-income economies are facing the most complex scenario when getting funds.

The economic and social improvements achieved by some Latin American nations during the last decades have positioned Mexico, Panama, and South American countries - with the exception of Venezuela, Bolivia, and Paraguay- as middle-income countries. Now, when the world is living the most complex health care emergency in the last century, those nations are looking for the way to protect their citizens from Covid19, and from going back to poverty.

Middle-income countries are not asking for subsidies or donations. Those countries require access to loans with low conditionality, or at least with conditions fitting the emergency. To contain the Covid19 emergency and restore economics, governments have created plans based on spending more on health services and providing financial support to people and businesses. As a consequence, fiscal deficits will increase; affecting the middle- income countries' capacity to repay.

This pandemic has the potential to transform what we have built as a society and as a civilization. However, Covid19 is also an opportunity to bring to life those multilateral cooperation agreements signed on paper. Today, fiscal requirements are much larger than during the global financial crisis in 2008, which it is the reason why some former Latin-American presidents - in a letter sent to the IMF- have a claim that it is necessary that Multilateral Development Banks double the amount of net lending and provide further budgetary support for countries, under much reduced conditionality.

It is also urgent that credit rating agencies - the same that spent a long time noticing the subprime crisis in 2008 - understand that middle economies are living a critical and particular moment, not because of the policies made, but because of the Covid19 emergency. It would be more devastating for the Latin American and the global economy if those agencies start updating countries' grades using the same criteria that they used to apply before the Covid19 crisis.

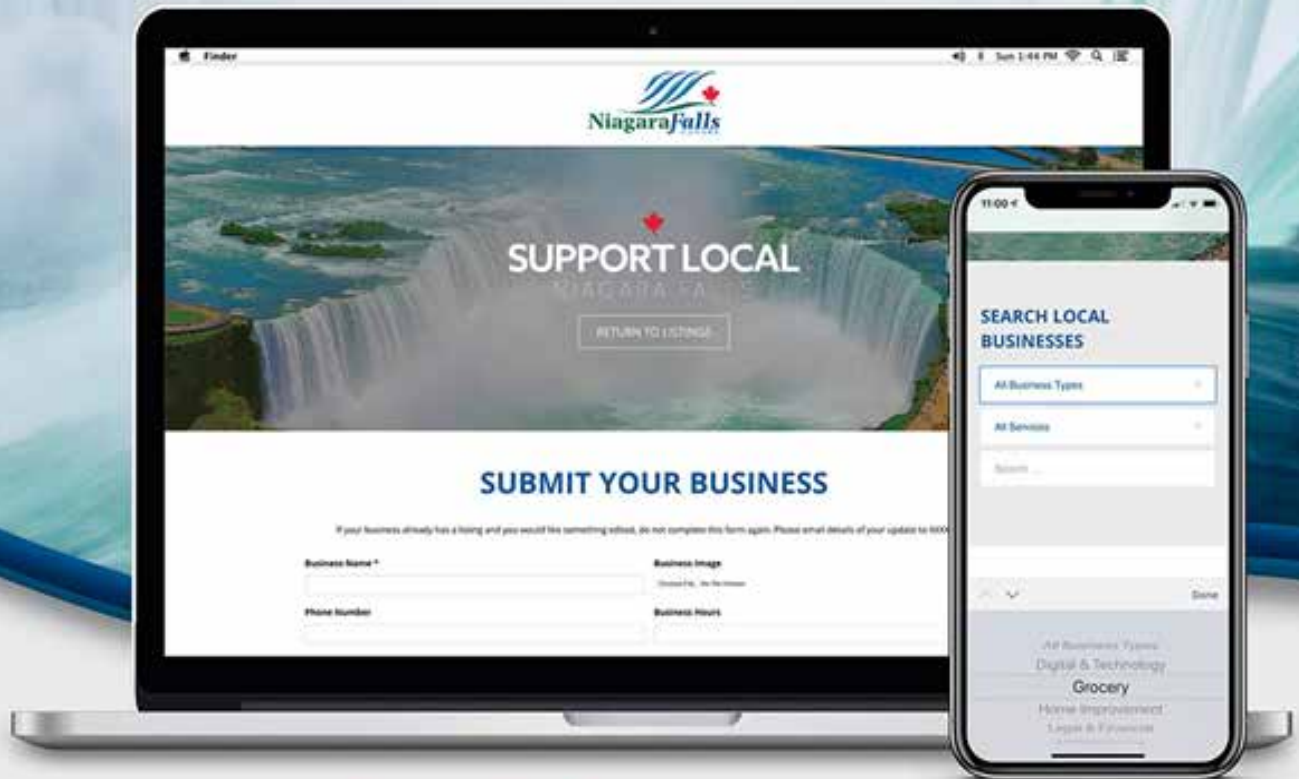
While the pandemic continues to spread across the region, and today over 3,000 people have died from Covid19, it is necessary to transform cooperation into the most useful vaccine against the virus. As the Canadian writer Margaret Atwood wrote: "It is the best of times, it is the worst of times. How you experience this time will be, in part up to you".



Mauricio Zuluaga in a Colombian financial journalist.



# SIGN UP TODAY! IT'S FREE!



## Let locals know you are **OPEN FOR BUSINESS.**

If you are one of the many businesses in Niagara Falls who has made adjustments to continue serving your customers during the COVID-19 crisis, sign up for our new Buy Local business directory.

Let people know that you are **OPEN FOR BUSINESS** by sharing details on: modified hours of operation, online and delivery options, curbside pickup, and more.

Submit your business today and reach out to your customers! It's free!

**[buylocal.niagarafallsbusiness.ca](http://buylocal.niagarafallsbusiness.ca)**



# 40

17<sup>th</sup>  
Annual

## UNDER FORTY

BUSINESS ACHIEVEMENT AWARDS

### BUSINESS LINK MEDIA GROUP'S 2020 NIAGARA 40 UNDER FORTY AWARDS MAY 28TH VIRTUAL CEREMONY Niagara Stronger Together

#### News Release (April 30, 2020)-

Business Link Media Group is proud to announce we are moving forward in recognizing our 2020 Niagara 40 Under Forty business award winners. Due to the current circumstances, we will be conducting a virtual ceremony on Thursday, at 8 P.M. on May 28th, 2020 at which time we will be announcing this year's winners.

Carrying on the tradition of past winners, this year's group is truly exceptional, and we are amazed at the talent and initiative our winners demonstrate.

Our 40 Under Forty Award winners are the next generation of business leaders who will help pave the way for the future of business in Niagara.

Please join us for our virtual ceremony on **Thursday, May 28th from 8pm-9pm** to help us celebrate the accomplishments of Niagara's 40 top business achievers under the age of forty.

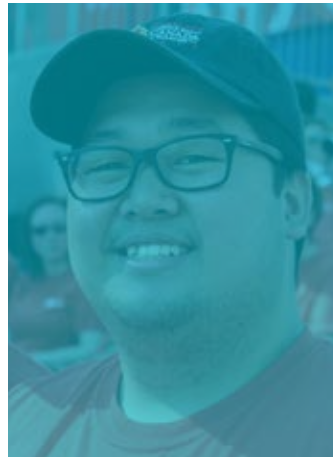
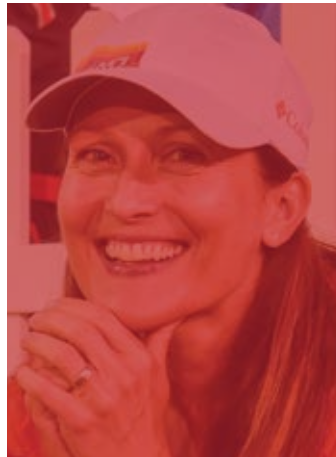
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# BÉNÉVOLU NTEER



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With a need for thousands of volunteers to effectively run the Games, **everyone** in Niagara will have a chance to be part of the action!

## UNE FOIS, POUR TOUS.

Nous aurons besoin de milliers de bénévoles pour mener efficacement les Jeux, **tout le monde** au Niagara aura la chance de participer!

**YES!**  
COUNT ME IN.

AUG 6-21  
AOU 2021

**OUI!**  
JE PARTICIPE.

SIGN-UP FOR UPDATES | ABONNEZ-VOUS AUX MISES À JOUR

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