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PUBLISHER

Business Link Media Group
4056 Dorchester Road - Suite 101
Niagara Falls, ON L2E 6M9
Tel: 905.646.9366

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info@businesslinkmedia.com
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PUBLISHER'S NOTE



Dear Business Link Readers,

Spring is coming!

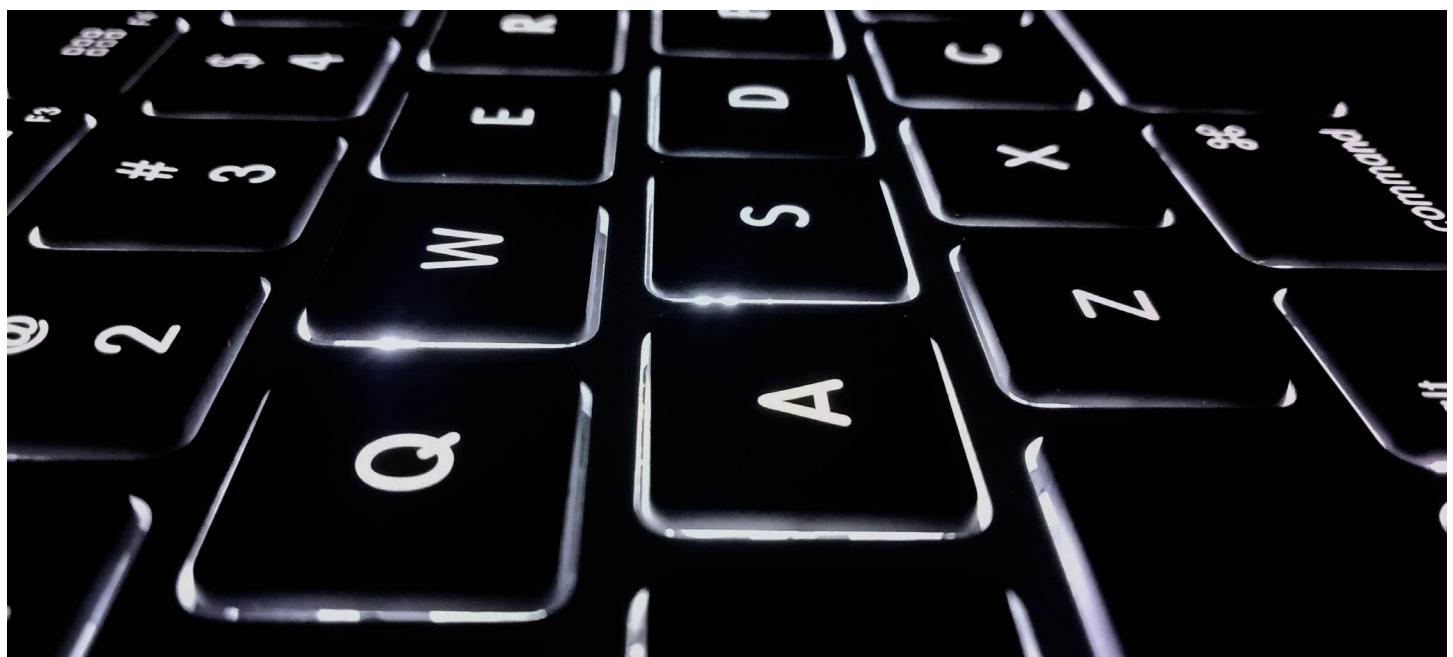
It has been more than one year that we come with the Covid-19 pandemic. We can't deny that it has changed the way we live, work and think. I believe that you are getting used to working at home and using different digital devices and applications to improve your working efficiency. Technologies are changing, and the business world is changing by technologies.

This year, people are more into the digital world and have a better understanding of it. Virtual reality, bitcoin, non-fungible token and other "new and fresh" terms are more and more familiar to the public. More pioneers bring these innovative technologies into the business world and create more value. I really appreciate it and have a passion to be part of it.

Spring always fresh people's minds. Let's fresh this digital world together in this beautiful time!

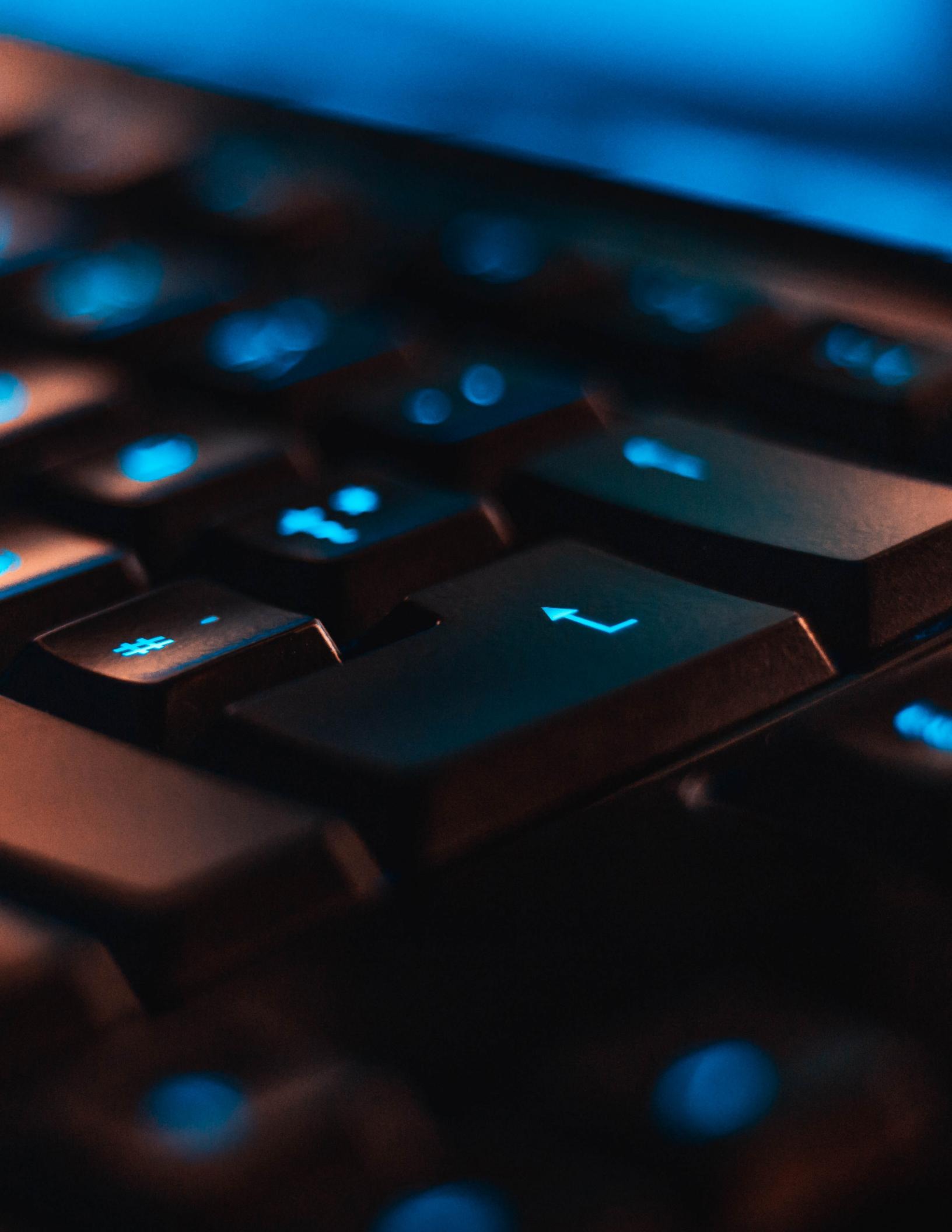
Yours in business,

Marilyn Tian M.B.A
President & Co-publisher
Business Link Media Group



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GIVING
**A DIGITAL EDGE
TO A TRADITIONAL
BUSINESS**

Andrews Moses

Many people have been tenants who have been put off by lengthy rental application forms or landlords who struggled with the overwhelming admin work that comes with managing investment properties. The rental industry has typically been non-changing for the longest time, relying largely on paper-based transactions and in-person interaction. This scene is now changing with an increasing number of landlords adopting digital methods to serve their tenants.

Tenantcube aims to take it a step further and create an environment for landlords and tenants where the entire rental experience is elevated. Landlords and property managers should be able to manage their properties in a streamlined and stress-free manner so they can develop better relationships with their tenants and give them a better renting experience, reducing turnover and increasing profitability.

Andrews Moses, the CEO and Founder of Tenantcube had a tough experience as a new landlord and seriously considered getting out of the game for good. However, he had this firm belief- every problem has a solution, so why not this one?

“Every landlord I spoke to had something to add to the horror. And tenants weren’t far behind- they had their fair share of bitter experiences too, with regard to the services. The solutions available in the market were too expensive to the DIY landlord and too complicated. I wanted things to change, as a landlord and as a tenant. I decided to roll-up my sleeves and get to work. Necessity inspired innovation and Tenantcube was the final result”, says Andrews Moses.

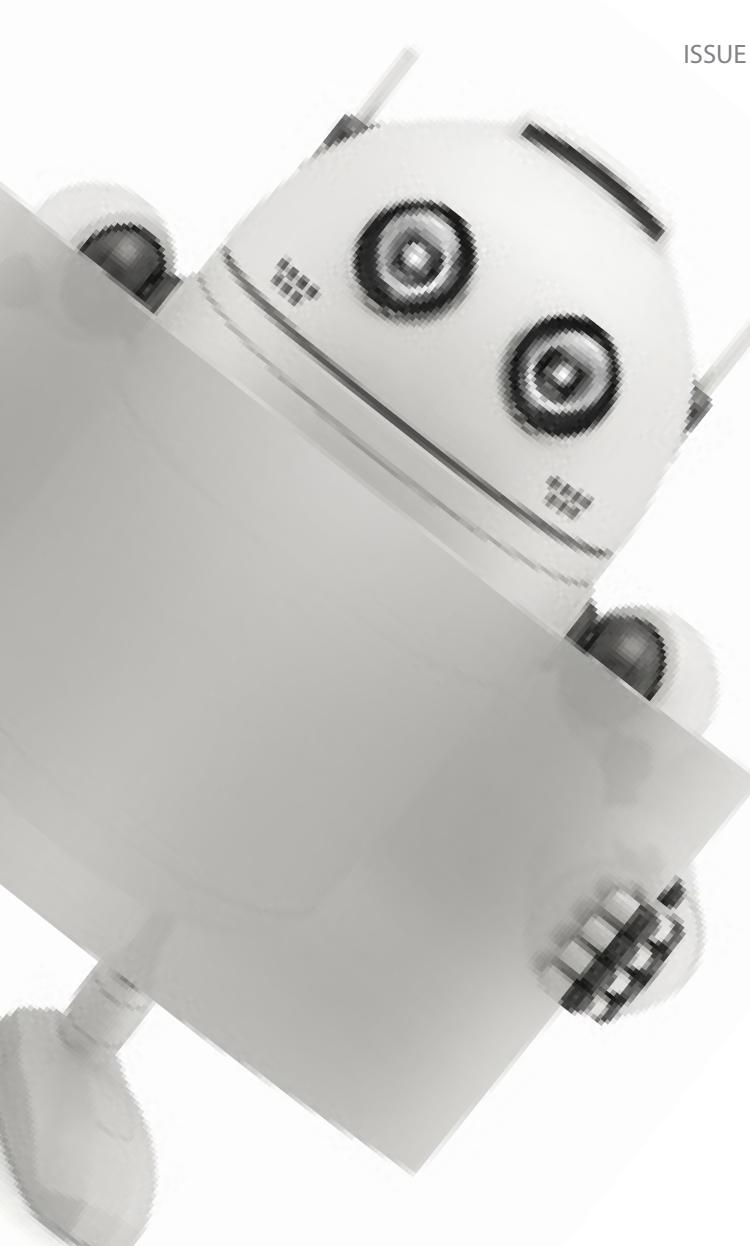
So how does Tenantcube make life easy for landlords and tenants?

Cloud-based reusable rental application: No more filling out multiple application forms for every property tenants apply to. By creating a cloud-based and reusable renters profile on Tenantcube once, tenants can apply to multiple properties in a jiffy. Landlords can receive a comprehensive rental application making it easy to make a decision on renting.

Tenant onboarding and management: Manage the complete rental process online, from listing and advertising vacant properties, to onboarding new tenants- signing lease, collecting deposits, and up to moving tenants in, everything is handled online.

Work order management: Maintaining rental properties is one of the biggest roles played by a property owner/manager. It directly affects your tenant’s living situation and it is important to make sure the property can be enjoyed by your tenants. Tenantcube’s work order management system can help tenants and landlords connect easily, coordinate with service professionals and see progress in real time.





TRADITIONAL BUSINESS

DIGITAL EDGE

With a vision to make the tenancy process as seamless and hassle-free as possible, Tenantcube is slowly but steadily expanding its horizons. Their next target is to open up the platform to the public in April. Tenantcube is currently in the beta testing stage and the reviews get better every day.

A lot of people have been a landlord or tenant at some point in their lives and is all too familiar with the difficulties that accompany it. Tenantcube could very well be the boat out of that particular bog! **BL.**

Andrews Moses is the CEO & Founder of Tenantcube. With Niagara Falls as his chosen home after graduating from Brock University, he is a tech investor and entrepreneur committed to bringing smart business solutions to everybody. Get in touch with him to learn more at andrews@tenantcube.com or meet him on LinkedIn.

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02

PANDEMIC DRIVING

Younger Canadians

**TO FOCUS ON PROTECTING THEIR
FINANCIAL FUTURE MORE THAN EVER**



CNW Group

Younger Canadians and their financial future



Reported that the pandemic has made saving for the future difficult.

8/10



(80%) of Millennials want to protect their financial future now more than ever due to COVID-19. This number increases to 89% for Gen Z.

81% of Gen Z

76% of Millennials

61% of Gen X

55% of Boomers

Shared that the pandemic has made them want to focus more on their financial security and future.



Speak to an advisor to help:
Save, build and protect
for your financial future.

SOURCE Sun Life Financial Canada

It has been one year since the pandemic started in Canada. This past year has tested Canadians' physical, mental and financial health in many ways and data is starting to surface interesting impacts across demographics. Two groups focusing more on planning and saving for the future because of the pandemic? Canadian Gen Z (aged 18-23) and Millennials (aged 24-39).

A recent survey by Sun Life found that 80 per cent of Millennials want to protect their financial future now more than ever due to COVID-19. This number increases to 89 per cent for Gen Z.

Despite seeing an increase in wanting to start their wealth and protection journeys, a remarkable 74 per cent of Gen Z and 60 per cent of Millennial respondents reported that the pandemic has made saving for the future difficult due to a loss of income or employment.

Many young Canadians have been directly impacted by job loss and business closures throughout the pandemic. Those who have not been directly affected continue to fear the possibility of loss of income. Building a secure financial future in a world of uncertainty has never been harder or more important for all Canadians.

However, while 81 per cent of Gen Z and 76 per cent of Millennials shared that the pandemic has made them want to focus more on their financial security, Gen X (aged 40-55) and Boomers (aged 56 and older) are not as concerned. Only 61 per cent and 55 per cent respectively said the pandemic has made them want to focus on their financial future.

"Generally, the feeling of wanting to save for the future is more prevalent with older generations," said Oricia Smith, President, Sun Life Global Investments and Senior Vice President, Investment Solutions, Sun Life Canada. "Due to the pandemic, we're seeing a shift in priorities. The uncertainty created by COVID-19 has highlighted the importance of preparing for the unexpected. It's encouraging to

see younger generations take an interest in setting achievable goals, planning for the future and investing even a small amount of money. It will benefit them for years to come."

Sustainable investing and increasing lifetime financial security are key elements of Sun Life's approach to sustainability. Planning for the future is part of that. Working with an advisor can help build a deeper understanding of where money will come from, how to adapt finances to the different moments of life, how to work with a solid plan to maximize retirement savings, and how to protect against unexpected circumstances.

"With a large percentage of young Canadians expressing interest in financial security, there is no better time to seek advice from a trusted advisor," said Sadiq S. Adatia, Chief Investment Officer, SLGI Asset Management Inc. "A professional can help young Canadians determine a strategy that works for them. For instance, a target risk or target date strategy is a great option for individuals who want a well-diversified portfolio with a long-term outlook," Adatia added. "When you feel financially uncertain, talking to a professional can help you understand your options to save, build, and make sure you're protected along the way." **BL.**



FUTURE

FINANCIAL

About the survey

The survey is based on findings of an Ipsos poll conducted between January 21 - 25, 2021. A sample of 1,000 Canadians was drawn from the Ipsos I-Say online panel aged 18 and older. The data for Canadians surveyed was weighted to ensure the sample's regional, age, and gender composition reflects that of the actual Canadian population. The precision of Ipsos online polls is measured using a credibility interval. In this case, the poll is accurate to within +/- 3.5% at 95% confidence level had all Canadian adults been polled. All sample surveys and polls may be subject to other sources of error, including, but not limited to methodological change, coverage error and measurement error.

About Sun Life

Sun Life is a leading international financial services organization providing insurance, wealth and asset management solutions to individual and corporate Clients. Sun Life has operations in a number of markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of December 31, 2020, Sun Life had total assets under management of \$1,247 billion. For more information, please visit www.sunlife.com. Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol **SLF**.

Note to editors: All figures in Canadian dollars



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40
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03

URBAN FLIGHT: CANADA'S
TOP
PLACES TO MOVE TO IF YOU'RE TRYING TO
ESCAPE
THE CITY

RATESDOTCA

Since the start of the pandemic, Canadians have been exploring new living arrangements including moving out of big cities in search of greater affordability and more space. A recent RATESDOTCA survey revealed that of the 12 per cent of Canadians who plan to pur-

chase or have already purchased a primary residence since April 2020, almost a quarter of them said that COVID-19 played a role in their decision making. One in five (21 per cent) homebuyers have moved or plan to move from a major city hub to a small town/rural area.



Increasingly inaccessible housing prices plague many metropolitan cities and 61 per cent of homebuyers cite affordability as a key criterion when making the decision to relocate. RATES-DOTCA ranked the top relocation destinations of 2021 - Langford, B.C.; Kelowna, B.C.; Trois-Rivières, QC; Bathurst, NB; and Rossland, B.C. top the list.

"Canada has some incredible hidden gems if you're relocating for a change in lifestyle; places people seldom think about," said Robert McLister, Mortgage Editor, RATESDOTCA. "We set out to discover which of these areas have the

best combination of affordability, economic momentum and livability."

The survey found that 51 per cent of Canadians who moved in 2020 due to COVID-19 did so to "live in an area with more nature" and 36 per cent "felt financial pressure" to find a cheaper home. But square footage and mortgage payments are not all there is to life. The best locations in Canada have so much more.

RATESDOTCA breaks it down in its Livability Report. The report examines factors such as home price growth and mortgage costs, as well

as economic and quality of life factors like promising growth trends, amenities and climate. Attributes like proximity to mountains and major water bodies (scenery), outdoor activities and nightlife were also considered. “Our first ranked city, Langford B.C. got high

marks for growth, affordability (particularly relative to other B.C. hotspots), property tax costs, desirable climate and proximity to spectacular nature,” said McLister. “This and other top 10 locations could see outsized real estate returns in coming years given they check a lot

Rank	City/ Town	Prov	Pop. (Latest)	Pop. Growth	Avg Home Price 2020	Avg 1-year home price growth	Avg Mortgage Payment (20% Down)	Minimum Income Required (20% Down)	Scenery Rating
1	Langford	BC	42,653	5.2%	\$725,300	11.6%	\$3,024	\$107,604	****
2	Kelowna	BC	222,748	2.0%	\$553,175	5.6%	\$2,307	\$86,616	****
3	Trois-Rivières	QC	163,287	1.5%	\$224,600	32.8%	\$937	\$48,866	***
4	Bathurst	NB	31,691	0.0%	\$112,850	0.3%	\$471	\$34,444	****
5	Rossland	BC	4,108	2.5%	\$443,889	39.9%	\$1,851	\$73,477	****
6	Niagara-on-the-Lake	ON	18,865	1.3%	\$515,000	32.1%	\$2,147	\$86,848	*****
7	Cowichan Bay	BC	90,448	1.2%	\$561,900	16.5%	\$2,343	\$85,415	*****
8	Sydney	NS	95,901	-0.3%	\$157,338	49.9%	\$656	\$43,055	***
9	Penticton	BC	46,885	0.9%	\$523,386	21.7%	\$2,182	\$83,821	****
10	Quebec City	QC	832,328	0.9%	\$283,000	11.4%	\$1,180	\$55,724	*****

Canada's top 10 livable places in 2021 according to RATESDOTCA's Livability Report

PLACES LIVABLE



of homebuyer boxes and are relatively cost effective.” “This list shows that there are affordable home options for homebuyers willing and able to broaden their horizons,” said McLister. “Canadians who find a community of interest on this list can research properties and use a mortgage calculator to estimate if they qualify for financing.”

RATESDOTCA compared more than 150 cities and towns outside the biggest metropolitan areas. The analysis compiled factors including price trends, migration data and airport accessibility, for example, which have never been assembled in a Canadian city ranking of this scale. That’s in addition to the editorial ratings of each municipality’s quali-

tative ratings including scenery, nightlife, climate, and outdoor lifestyle. The result is a curated comprehensive index of the top-ranked communities, excluding metropolitan cities, in Canada. **BL.**

About the Report

RATESDOTCA's first annual *Livability report* analyzed almost 10,000 data points to arrive at a score for each municipality surveyed. The score was a proprietary weighting that balanced things like population growth, home price growth, mortgage affordability relative to a \$100,000 household income, scenery, climate, outdoor activities, nightlife, property taxes and proximity to commercial airports. Suburbs in the largest metro areas (Toronto and Vancouver) were intentionally omitted.

About the Survey

An online survey of 1,514 Canadians was conducted by Leger Marketing from January 22-24, 2021, using Leger's online panel. The sample's ages ranged from 18 to 55+ years old. The margin of error for this study is +/-2.5%, 19 times out of 20.

About RATESDOTCA

RATESDOTCA is Canada's leading rate comparison website that offers a quick and simple digital experience to compare the widest selection of insurance and money products in the market. Get a better rate on car, home, and travel insurance, mortgage, and credit cards all in one location. RATESDOTCA aims to help Canadians make better insurance and money decisions so they can save time and money to spend on what really matters to them.

ESCAPE THE CITY



04

Business Link Adopts



In March, Beeple sold his NFT artwork for 69 million. Jack Dorcy, CEO of Twitter, sold his first tweet NFT for 2.9 Million. King of Leon issued their first NFT album, and NBA's NFT topshot etc. Also in March, Business Link is going to build its blockchain technology-based media market place. How about BL NFT?

What is NFT?

NFT stands for non-fungible tokens which is a digital asset. It is a unique token that can prevent it from being interchanged. It is quite opposite of fungible tokens, such as Bitcoin, Ethereum, or other cryptocurrencies.

What will Business Link do with NFTs?

Business Link is publishing a great number of articles. The writers' contents of these articles are provided by authors, photographers and videographers, which are defined as content creators. These contents can be sold in the form of NFT which continuously produces passive royalty income for the content creators.

In case of Business Link's clients, their ads will be published on blockchain social media. No fake news or fake accounts. Real people with real traffic that have real interest in the products or services published. Having blockchain as the backbone technology for the content creators, their IP (intellectual property) will be protected. Ad-

ditionally, NFT will allow them to produce royalty income.

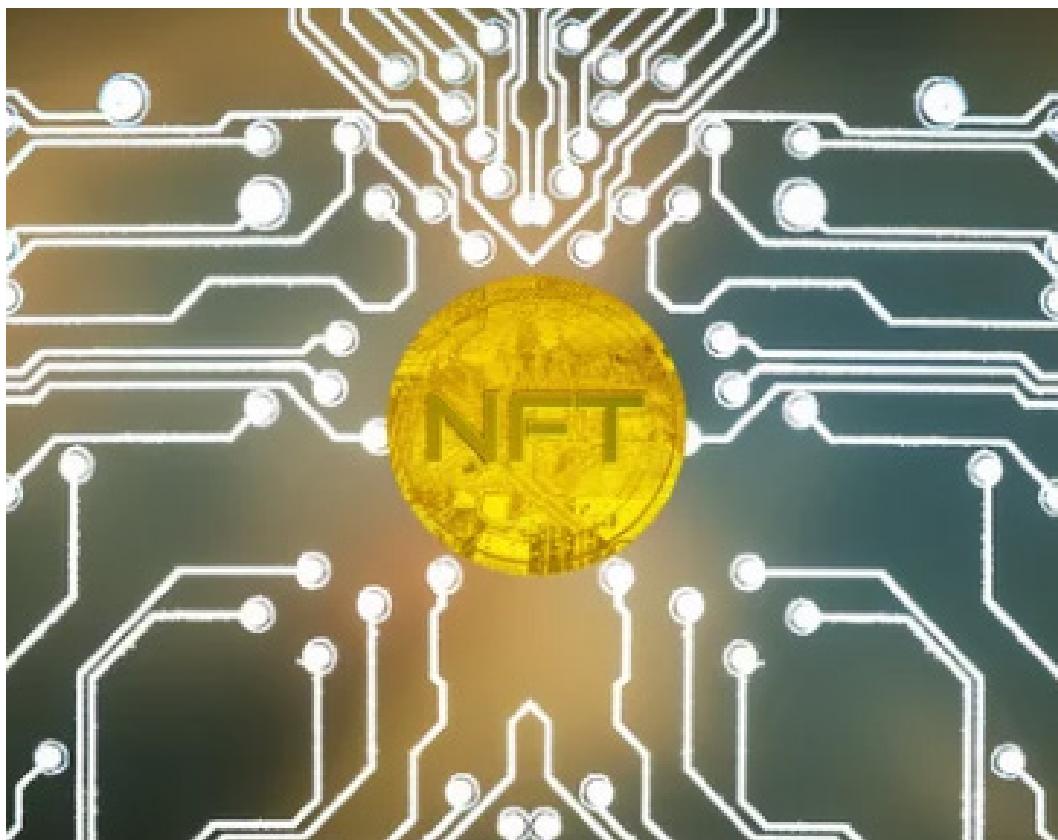
NFT is not a new word and was in the market back in 2017. However stay-at-home restrictions during covid-19 made them more popular in recent months. It liberates the artists on their digital assets on creativity and their tremendous demand on the revenue generation stream.

Digital assets are trending. Are you ready to leverage the digital marketing to adapt the new world?

Business Link has adopted the new platform to help our community to grow.

Contact us at Business Link to learn how NFT can grow your business. **BL**.

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perfect time
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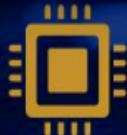
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