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REFLECTING ON 2023 AND WHAT IS EXPECTED IN 2024:

A Year in Review and What's to Come

EV Car 2024 Photo Created by Al

PUBLISHER'S NOTE

Dear readers.

As we reflect on the events that shaped 2023 and look forward to what lies ahead in 2024, our publication brings you a comprehensive review of the year gone by and the exciting prospects for the year to come.

We cover a wide range of topics, including the local and global news highlights of Niagara 2023, such as the groundbreaking of the South Niagara Hospital and the \$19 million Marina Redevelopment Project by Niagara Parks. We also delve into the advancements in the manufacturing sector, with Linamar Corporation's investment in battery electric vehicle enclosures and Siltech Corporation's innovations in personal care specialty ingredients.

In addition, we provide insights from the Bank of Canada Governor on restoring price stability and explore the technological developments of ChatGPT. Furthermore, we offer guidance on important tech investments for 2024 and highlight the upcoming Niagara Ice Wine Festival, <u>promising a blend</u> of relaxation and excitement.

We hope this edition provides you with valuable insights and sets the stage for a successful year ahead.

Yours in Business Marilyn Tian, M.B.A President & Co-Publisher Business Link Media Group





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PUBLISHER

Business Link Media Group 4056 Dorchester Road - Suite 203 Niagara Falls, ON L2E 6M9 Tel: 905.646.9366

SUBSCRIPTION

You can subscribe to our monthly digital publication by sending us an email, or by following our social media channels!

CIRCULATION

The Business Link is published 12 times per year and distributed digitally to businesses in Niagara Region and beyond.

info@businesslinkmedia.com www.businesslinkmedia.com

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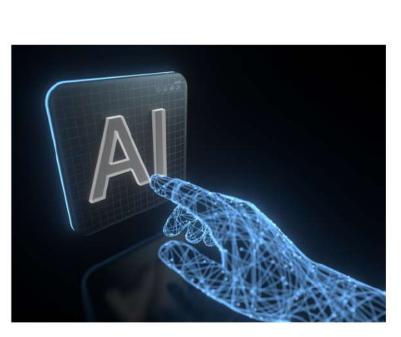
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Reflecting on 2023 and Anticipating 2024:
A Year in Review and What's to Come

Business resiliency demands continue in 2024, although there is optimism that this year will end better than it started. Every individual, business, government and community can not deny the current economic climate that we are living day to day will be recorded in history as impacted by circumstances beyond one's own control. True leaders will be recognized by future generations, just as those leader's decisions impacted not only their current time, but what is to come.

One thing for sure is that leaders could not just standstill, in real-time adaptability is the constant. If some business think that they are just circling around again and again they most likely are... Business climate is in a constant flux of change with challenges as well as opportunities.







Inancial impacts of the World Covid-19 Pandemic will exist for decades. What we have learned from this time period is that business needs to become sustainable in a crisis. The Bank of Canada, like the rest of us, is looking forward to 2024 as a true transition year. We all want to feel a balance in our life and business and work toward an 2% inflationary rate that will lead to our recovery road of success.

In our daily lives, the goal of having food and shelter have proven challenges for a diverse population across Canada. In Niagara, we are working towards addressing these challenges, but we can not do it alone.

Big or small business businesses are looking at how to sustain their products/services for their customers, while cutting costs. Is there an opportunity in your business to take advantage of research and development for new products/services.

AI development and application over the next several years across the globe will impact all of our lives and business. Understanding that AI brings new world industries to all of us who are ready to embrace the technologies. Some of us are hesitant to engage in this new AI world, with it needs to be regulatory compliance set for our security. Let's face the reality that AI is already a part of our world.

It is time to consider how your business is planning to engage in AI. Let us know if you wish to participate in listening to the experts on how this technology advancements may help your business today and for tomorrow.

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While some countries are developing national AI research resources to allow independent study of generative AIs, the path forward regarding regulation and safety features remains uncertain. The growing open-source LLM movement shows promise, but these models currently lag behind their proprietary counterparts.

As the capabilities of ChatGPT-like systems continue to evolve, questions persist about potential limitations tied to computing power and new training data. Regardless, the generative AI revolution has commenced, and the implications for science and society are irreversible.

orld's leaders meet today to discuss global warming and terrorism issues. Among other things will also discuss a discussion of the contract of Among other things will security. Last time this Type terrorism issues. Among other times will also disserted in the this meeting was very neglective and has brought making character on Earth. We will vivin new neasures on ground security. Last time this meeting was very toductive and has brought major changes on Earth. We will visit several places of strategic interest and will discuss possible colbrought major changes of strategic interest ar nationally. Last time this meeting changes on Earth. We and will discuss possi Discus er thing. time this changes of and will dis BUS Among othe security, Las brought major strategic interes Among other this security. Last time brought major ches ECONOMY · INVESTMENTS · COL of strategic interest nationally. 45% Ⅲ To discuss global war hings will also discuss Economic Gra this meeting was ges on Earth. We will will discuss possible e other things will als Last time this meet major changes on Ea interest and will The economost re time this NIAGARA 2023: brough LOCAL AND GLOBAL **NEWS HIGHLIGHTS**

Tourism Development in Niagara, Ontario, Canada Niagara Parks Unveils \$19 Million Marina Redevelopment Project

their commitment of up to \$19 million from its earned revenue for the redevelopment of its South Niagara Parkway Marina. Located in Fort Erie, on the Canadian side of the Niagara River, which is 22 Kilometers south of the Canadian Horseshoe Falls.

This prime waterfront property has been owned and operated by Niagara Parks since the 1960s. The goal of the redevelopment is to create a new recreational waterfront destination with increased public access and amenities. The redevelopment plans include substantial upgrades to the site, increasing the number of doc slips to over 200, while also expanding public use of the marina through amenities such as a new restaurant, outdoor patio space, retail store, new public washrooms, areas for fishing, a new public boat launch and recreational public space throughout the waterfront area. The plans will also include infrastructure to support fishing charters and excursions.

Niagara Parks will be issuing a Request for Proposal (RFP) for the design-build, while the new marina will remain as the Provincial agency as the owner/ operator. Public consultation will be slated to unfold



over the next three years, with mutual community and Niagara Parks to transform the marina into a vibrant recreational waterfront destination, offering an array of amenities, enhanced public access and community benefit.

Beyond its recreational objectives, the redevelopment is poised to make a significant economic
impact. By becoming an improved waterfront destination, Niagara Parks aims to attract new visitation
and tourism to the area, potentially spurring further
investment and benefitting the entire region.
With the project set to commence, Niagara Parks
aims to create not just a marina but a dynamic focal
point for the community. The multi-million-dollar
investment underscores a commitment to preserving the natural beauty of the Niagara region while
fostering economic growth and providing an
inviting space for locals and visitors alike.

Chair's Perspective and Government Support Niagara Parks Chair April Jeffs expressed the marina's importance, stating,

"We are proud to invest in its redevelopment to establish the marina as a new recreational hub along the south Niagara Parkway, providing benefits both for local residents and those visiting for the first time."

For more details about Niagara Park's new Marina redevelopment: niagaraparks.com/marinaredevelopment

Article Source: niagaraparks.com/marinaredevelopment

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Milestone Moment:

South Niagara Hospital Construction Breaks Ground After a Decade of Anticipation

Tiagara residents are jubilant as construction commences on the long-awaited South Niagara hospital, marking a historic milestone for the region. Premier Doug Ford, along with key officials, participated in the groundbreaking event for the 1.3-million-square-foot facility. Situated in Niagara Falls, the hospital aims to address the healthcare needs of the growing and aging population, incorporating centers of excellence in complex care, aging wellness, and stroke treatment.

The 12-story building, a Canadian first, will house 469 single patient bedrooms, eight operating suites, 42 hemodialysis stations, and two MRI machines. Beyond offering a full spectrum of hospital services, it is poised to become the first WELL-certified hospital in Canada, prioritizing the health and well-being of users. Additionally, the hospital will feature an Indigenous healing space and garden, emphasizing cultural safety and inclusivity.

Awarded to EllisDon Infrastructure Healthcare, the \$3.6-billion contract ensures a comprehensive approach to design, build, finance, and maintenance. The project involves collaboration with Niagara Health stakeholders, local sub-contractors, and Indigenous partners, with a focus on creating a positive workplace environment. The hospital project, expected to boost employment and community growth, is set to complete in five years, with an official opening scheduled for summer 2028.

"This groundbreaking marks the second hospital in Niagara with shovels in the ground since our government took office. The construction of the new South Niagara hospital is a testament to Premier Ford's commitment to healthcare in Niagara. From building new hospitals to training more nurses and healthcare workers, the Ontario government is on a mission to ensure every patient and family in Niagara receives world-class healthcare when and where they need it. My sincere congratulations to Niagara Health and thanks to all who have worked to get this monumental project to this point!"

-- Sam Oosterhoff, MPP for Niagara West

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"On behalf of the Board of Directors for Niagara Health, thank you to the province for your ongoing investments and support for the residents of Niagara, and thank you to our local government officials and the community for your continued input and generosity. We are very excited about transforming how we deliver care to create a healthier Niagara, and are well on our way to achieving our vision to provide connected care for all communities across the region."

- Marylee O'Neill, Board Chair, Niagara Health

"On behalf of the Niagara Health Foundation, I want to thank the entire Niagara community and offer my appreciation for their support for the vital resource of a new hospital, which will surely save lives. Niagara will be well served by this state-of-the-art health facility for many decades. The community has proven time and time again that when we work together, we can achieve anything. We are grateful to the Ontario government, the various Niagara government bodies at work, the extraordinary Niagara Health team and the community full of tremendous supporters."

- Albert lannantuono, Board Chair, Niagara Health Foundation

 $Article\ Source: \underline{https://www.niagarahealth.on.ca/site/news/2023/07/18/shovels-in-the-ground-for-new-south-niagara-hospital}$



Linamar Corporation

Invests in the Manufacturing of Battery Electric Vehicle Enclosures

inamar Corporation (TSX: LNR) acquired Dura-Shiloh, to acquire its Battery Enclosures business for a total of \$325 million USD in all-cash consideration. The deal includes three factory locations in Alabama, US; Czechia; and North Macedonia. All three sites manufacture advanced battery enclosures for Battery Electric vehicle (BEV) applications. The deal accelerates Linamar's strategy towards a more electrified product portfolio with increased future BEV content potential.

Linamar currently has several battery tray and enclosures programs in production in North America and Europe. Linamar's current designs include both cast aluminum and welded fabricated aluminum assemblies. The acquisition of Dura Shiloh's battery enclosures business will add to that, bringing multi-material (high strength steel and composite) designs with precision bonding into the product range. The newest facility in Muscle Shoals, Alabama is a start of the art premier battery enclosures operation that Linamar will be able to display to other OEM customers to win future business.

Linda Hasenfratz, Executive Chair & CEO, stated, "this exciting announcement for Linamar marks the next phase of our transition towards an Electrified Mobility world. In 2023 the construction of a new 127,870 sq. metre gigacasting plant in Welland, Ontario.

Linamar Corporation is an advanced manufacturing company where the intersection of leading-edge technology and deep manufacturing expertise is creating solutions that power vehicles, motion, work, and lives for the future.

The Company is made up of two operating segments - the Industrial segment and the Mobility segment, both global leaders in manufacturing solutions and world-class developers of highly engineered products.

Learn more: www.linamar.com



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Siltech Corporationcialty

Expands and Innovates in Personal Care Specialty Ingredients

Siltech Corporation, a global provider of organo-functional silicone specialties, has announced a major expansion of its manufacturing facilities with the construction of a new plant in Fort Erie, Ontario. The new facility will double Siltech's existing production capacity and will incorporate modern processing technologies and new product lines. In addition, Siltech has introduced new specialty ingredients for personal care, including Siltech® CA Plus, a silicone that improves sunscreen performance, Silwax® Sustain 5116, a sustainable liquid alkyl dimethicone, and Silube® Sustain 4316, an alkyl functional silicone polyether emulsifier. Siltech is committed to sustainability and customization to meet customer needs.

Learn more: https://www.siltech.com/

Restoring Price Stability

Reflections and Outlook from the Bank of Canada Governor

In his speech, Tiff Macklem, the Governor of the Bank of Canada, reflects on the progress made towards restoring price stability and discusses the economic outlook for the coming year. While inflation has come down from its peak, it is still higher than the target, and interest rate increases are affecting Canadians. Macklem expects 2024 to be a year of transition, with growth and jobs picking up and inflation approaching the 2% target. However, he emphasizes the need to see clear evidence of inflation heading towards the target before considering lowering the policy interest rate. Macklem also discusses the challenges posed by wars, geopolitical tensions, climate risks, and high debt levels in the post-pandemic normal. He highlights the importance of learning from the high inflation experienced during the pandemic to better prepare for the future. The speech concludes by outlining what to expect from the Bank of Canada, including a commitment to getting inflation back to the 2% target, enhancing tools and analysis to address supply disruptions, and improving communication and decision-making

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Learn more: https://www.bankofcanada.ca/wp-content/uploads/2023/12/remarks-2023-12-15.pdf

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20 Years of Excellence:

Celebrating the 40 Under Forty Business Achievement Awards in Niagara and 10 Years in Hamilton

he Business Link Media Group recently celebrated the 20th year of the 40 Under Forty Business Achievement Awards in the Niagara region and the 10th year of the same awards in the Hamilton region. These awards are a significant recognition of outstanding individuals and businesses that contribute positively to the growth and development of the community. The gala events, held at prestigious venues, attracted over 300 attendees and provided a platform to honor and award excellence.

The awards banquet and ceremony identified 40 individuals under the age of 40 who have made significant positive contributions to the local economy, community, and business ecosystem. The event served as an opportunity to acknowledge the achievements of these individuals and businesses and celebrate their impact on the regions.

For further information, you can visit the official website of Business Link Media Group www.businesslinkmedia.com







Nomination & Application Deadline: 11:59pm March 15th, 2024





anada Addresses Financial Struggles of International Students Amidst Rising Costs
International students make up nearly 2% of Canada's population. Yet, they have been disproportionately hit by the recent cost of living crisis. In addition to paying substantial non-resident tuition fees, these young adults often face legal barriers preventing them from entering the workforce, leaving them more financially strained than their Canadian counterparts in recent months.

In response to the COVID-19 pandemic, the federal government temporarily eased work restrictions for study visa holders, allowing foreign students to work up to 20 hours per week to meet their financial needs. However, this change has proven insufficient, leaving many international students in a tight spot as they struggle to make ends meet throughout the academic year

Compounding the issue is Canada's reputation as a top destination for post-secondary education, attracting students who may not have adequately researched or prepared for the challenges of studying in the Great White North. Upon arrival, many discover that certain expected benefits, such as transportation and medical care, are not covered by their institutions. Consequently, numerous students have been forced to rapidly deplete their funds on unforeseen expenses..

Despite these challenges, the allure of Canadian education remains strong. In 2023, Canada issued over 550,000 international study permits, a 75% increase from just five years ago. This has prompted Ottawa to get involved once again.

Effective January 1st, 2024, prospective international students must demonstrate financial capability by showcasing access to \$20,635 in addition to sufficient funds for travel and tuition, a substantial increase from the longstanding \$10,000 requirement upheld for the past two decades. Immigration Minister Marc Miller justified this change by citing the need to protect international students from unforeseen expenditures and discourage individuals who may struggle to fund an expensive education in Canada.

To support international students already enrolled at Canadian schools, the government has extended

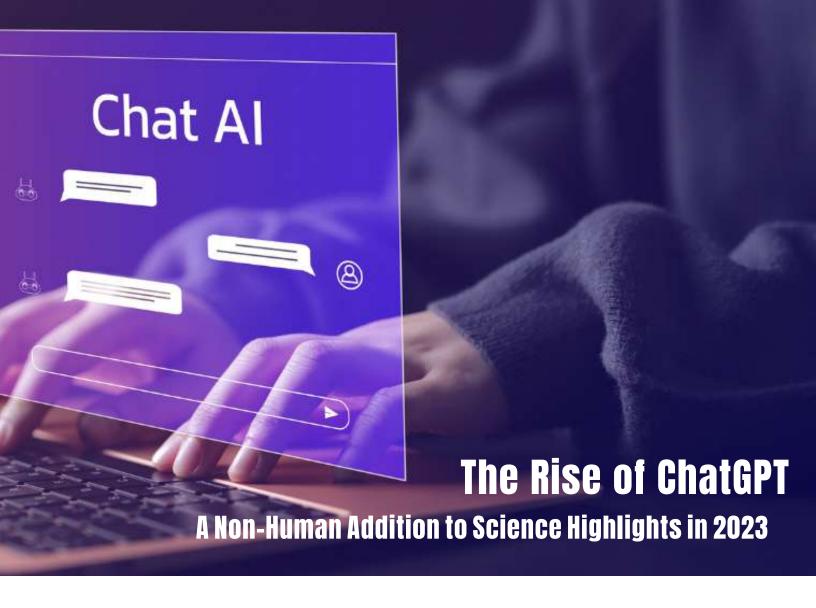
its COVID-era policy permitting foreign students to work up to 20 hours per week. This extension, effective until the end of April, aims to provide ongoing assistance to international students navigating financial challenges during these unprecedented times. These policy reforms will hopefully ease the financial pains of current international students and prevent future financial hardship by ensuring that future non-resident students can afford to continue their studies in Canada. In supporting students, the government hopes to continue Canada's reputation as a world-class destination for postsecondary education. This commitment to ensuring the well-being and success of international students reflects Canada's welcoming nature and our national mission to create a better Canada for everyone, including the 800,000 students who come from abroad.

"ChatGPT has not only become a tool for innovation but a catalyst for debates on the ethical boundaries, biases, and regulations needed in this evolving landscape."

In a surprising turn of events, an artificial intelligence program, ChatGPT, has secured a spot in Nature's 10, an annual list highlighting key contributors to scientific advancements. Although not a person, ChatGPT has played a pivotal role in shaping science over the past year, sparking debates about the limits of AI, the essence of human intelligence, and the need for effective regulation in their interaction.

Released by OpenAI in November 2022, ChatGPT operates as a free-to-use dialogue agent with the primary goal of engaging in plausible conversations based on its training data. Alongside other generative AI programs, ChatGPT has ushered in a new era for scientists, impacting how they work and reopening discussions about AI's role in scientific endeavors.

The program, built on a neural network with hundreds of billions of parameters, comes with a hefty price tag of tens of millions of dollars for training on a vast online corpus of books and documents. OpenAI upgraded ChatGPT in 2023, connecting it to other programs, enabling it to create images, and utilize mathematical and coding software, turning it into a versatile tool.



For many researchers, these AI applications have proven invaluable as lab assistants, aiding in tasks such as manuscript writing, application polishing, and code generation. Marinka Zitnik, an AI researcher at Harvard Medical School, envisions the potential for models like ChatGPT to guide research, from brainstorming ideas to identifying gaps in scientific literature.

However, the technology raises concerns. Automated conversational agents, if left unchecked, could facilitate cheating and plagiarism, jeopardizing the integrity of scientific knowledge. Some scientists have admitted to using ChatGPT to gen-

erate articles without proper disclosure, contributing to the percolation of undisclosed AI-generated content on the internet.

Moreover, the inherent problems of error and bias in generative AI pose significant challenges. These systems, lacking the ability to evaluate truth or falsehood, reproduce historical prejudices and inaccuracies present in their training data. Emily Bender, a computational linguist at the University of Washington, emphasizes the environmental impact, biases, and the potential for user deception in ChatGPT's output.

Article Source: https://www.nature.com/articles/d41586-023-03930-6



management. The year concluded with ChatGPT's creators facing challenges, and Twitter undergoing a rel But the real tech frenzy is just beginning. We sought predictions from experts to understand how 2024's te will impact your life.

AI Domination

AI took center stage in 2023, and experts predict an even more significant role in 2024. With a new ChatGPT version and competitors on the rise, AI will weave further into our daily lives, shaping discussions on responsible integration.

TikTok Takes Over

Brace yourself for a TikTok-dominated 2024. The short-form video platform is set to host more traditional news, politicians, and NGOs, introducing longer formats and live streams, making it a hotspot for conversations.

From X to Threads •

Instagram Threads, Meta's answer to Twitter's chaos, finally launched in the EU in December 2023. Predictions suggest Threads could outshine X, providing a livelier platform, while Musk's controversial decisions add an intriguing twist.

AI-Generated Disinformation -

With elections looming in 2024, the threat of AI spreading misinformation becomes a major concern. Detecting and preventing fake news will be a technological challenge, especially in a world where deepfakes blur the line between reality and fiction.

The Value of Your Data •

Loyalty cards and the data they collect are becoming more crucial for retailers. In 2024, we may witness data-driven discounts extending beyond supermarkets, prompting regulators to address potential misuse of customer data.

Streaming Service Complexity ——

Deloitte's 2024 forecast suggests increasing complexity in streaming service subscriptions. Additional ad-supported tiers will emerge, offering diverse options, making it trickier for consumers to manage their bills.

Enter the Metaverse

The long-discussed metaverse might finally become a reality in 2024. This digital representation of real life, where virtual reality meets social interaction, could see its most relevant breakthrough yet.

As we gear up for 2024, brace yourself for a year that promises to reshape how technology integrates into our daily routines.

Article Source: https://www.gq-magazine.co.uk/article/8-tech-predictions-2024

Chill and Thrill: The 2024 Niagara Ice Wine

anadians love to celebrate the seasons, including our cold January winter weather. Although, this year is a bit behind our typical cold winters, those in our wine Industry in Niagara are celebrating our uniqueness of producing Ice Wine.

Ice wine, is called Canada's "liquid gold", receives critical acclaim, wins gold medals in international competitions and commands high prices.

Winter weather is blowing into Canada in January, where we may find the perfect ice wine harvest begins. Ideally, temperatures will remain below -8 C for several days, ideally a bit lower -10 C then winemakers and their growers determine their ice wine grapes are ready for harvest. Busy work usually begins at dark/nighttime, with many of the growers crushing the grapes in the vineyards in order to maintain the ideal temperatures. On cold winter days, Canadian wineries are accepting precious gold liquid grapes/juice from their own vineyards or from their growers.





Click to see how Ice Wines is made: https://www.youtube.com/watch?v=r2Zld1i4l7c

Niagara Ice Wine Festival, January 13th

This annual festival runs from January 12th - 28th, 2024 across Niagara.

Cool as Ice Gala presented by Falls view Casino Resort

Takes place in the iconic Niagara Parks Power Station. Experience a delightful journey through a wide array of Niagara's finest Ice wines, perfectly paired with delectable culinary creations from the region's top chefs. This is a ticket event, purchase them earlier since they are known to be a popular event of the year.

Ice wine Discovery Pass, presented by CAA Travel, Jan 12-14, 19-21 & 26-28, 2024

Discover for yourself the wonders of Niagara's winter wine country through Ice wine Discovery Pass program includes shuttle service is available Saturdays and Sundays to visit up to six top wineries and enjoy unique tasting experiences. (tickets may be purchased on-line)

Sparkle & Ice Gala, January 27th.

At the Niagara-on-the-Lake Courthouse Grand Hall will be where cool cocktails with live music and mixology demonstrations, as well as hosting an Ice Wine Cocktail competition on January 27th.

Read more: https://niagarawinefestival.com

Most Popular Technologies in CES 2024 (Consumer Electronics Show)

Transparent Micro LED Screen by Samsung:

A type of display technology that utilizes micro LED technology to create a transparent screen. Micro LED technology uses very small LED chips to produce images, and when applied to a transparent screen, it allows light to pass through the display, creating a see-through effect. This technology has various applications, including retail displays, architectural installations, and augmented reality experiences. Transparent micro LED screens offer high brightness, energy efficiency, and the ability to create stunning visual effects while maintaining transparency.

Multi-modal sensing:

LG's technology that integrates multiple sensing capabilities into their devices or systems. This technology allows for the collection of data from various sources such as cameras, microphones, accelerometers, and other sensors to provide a more comprehensive understanding of the user's environment and interactions. This technology can be used in various applications such as smart home devices, smartphones, robotics, and automotive systems. By combining data from different sensors, LG aims to improve user experiences, enhance device functionality, and enable new features such as gesture recognition, voice control, and environmental awareness.

Holoconnects Technologies was featured at CES 2024:

Where they unveiled next-generation immersive hologram technology. The company showcased the Holobox and new Holobox Mini at the Dutch Pavilion during the event. Holoconnects' technology was also used by Google/Android in a modular setting. The Holobox by Holoconnects goes beyond holographic gimmicks and is reshaping advertising, transforming healthcare with detailed patient assessments, and enhancing hospitality experiences. It was mentioned that the technology unlocks limitless possibilities, similar to the revolution smartphones brought 15 years ago. Holoconnects was also present at the Dutch Pavilion at CES 2024, where 70 tech companies spanning start-ups and scale-ups from various sectors were showcased.



NFADA 2024 Auto Show - Buffalo Niagara Convention Center

Buffalo Niagara Convention Center 153 Franklin St, Buffalo, NY, United States

THU, FEB 1-SUN, FEB 4

Niagara Ice wine Festival 2024

Niagara Grape & Wine Festival 8 Church St Suite 100, St. Catharines, ON

JAN 12, 9:00 A.M.-JAN 28, 6:00 P.M.

Nova Scotia Icewine Festival

Lightfoot & Wolfville Vineyards
11143 Evangeline Trail, Wolfville, NS

FRI, FEB 9, 8:00 P.M.-SUN, FEB 11, 8:00 P.M.

Wine, Chocolate & Cheese

Konzelmann Estate Winery 1096 Lakeshore Rd, Niagara-on-the-Lake, ON

FEB 2, 6:00 A.M.-FEB 25, 12:00 P.M.

Maneuver: Black History Celebration

Holt Renfrew 100 City Centre Dr, Mississauga, ON SAT, FEB 3, 4:00–8:00 P.M

Mahayana - Buddhist New Year

A time of renewal and reflection for Buddhists around the world, this celebration is marked with meditation, offerings, and acts of kindness.

JAN 25

Chinese New Year

Lunar New Year is also commonly known as Chinese New Year. Each New Year is associated with one of the twelve different animals of the Zodiac. In 2024, it is associated with the Dragon.

FEB 10

AI-POWERED CHAT PORTAL

Transform your business landscape with Business Link

What is AI Chat Portal? AI Chat Portal is an Al-powered platform for interaction between users and an Al assistant that communicates in natural language and provides valuable responses.

Why Does It Matter? Al Chat Portal empowers individuals and businesses to save time, enhance efficiency and streamline information access. It offers quick access to product and service information, automates customer support, and boosts productivity. The multi-language functionality improves international marketability.

Get Involved

Join AI Chat Portal, contact us to explore the benefits of launching an AI Chat Portal for your organization.

FOR ANY INQUIRIES:

● 905-646-9366 marilyn@businesslinkmedia.com

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