

A SPECIAL ISSUE TO SUPPORT OUR LOCAL BUSINESSES



Volume 18 Issue 1

- + PROBATE WHAT IS IT, AND DO I NEED IT?
- + HHSF - IT'S VITAL TO CARE
- + ASK THE EXPERT - INSURANCE
- + DISTRESS IN SMALL BUSINESS

HEARTS OF SOLIDARITY

LOCAL HOTELS AND CASINOS SHINING



BUSINESS LINK
MEDIA GROUP

modern version photography

**Industrial & Commercial Heating - Air Conditioning - Refrigeration - Maintenance Services
Food Equipment Restaurant Services - Ventilation & Indoor Air Quality - Plumbing**



COMMERCIAL HVACR • FOOD EQUIPMENT SERVICES • PLUMBING



COMMERCIAL HVACR • FOOD EQUIPMENT SERVICES • PLUMBING

SureFixServiceGroup.com

YOUR FULL SERVICE MECHANICAL & FOOD SERVICE CONTRACTOR

905.357.0919 | 905.685.0480 | 1.800.321.4011

24HR
EMERGENCY SERVICE!

- HEATING & COOLING
- REFRIGERATION
- VENTILATION
- PLUMBING
- FOOD SERVICE EQUIPMENT
- FOOD SERVICE PARTS



HEROES FROM FRONT LINE BUSINESSES

**Cheers to our essential
business services and
their dedicated employees**



**Accepting business employees nominations for their business heroes
Call for stories submission to info@businesslinkmedia.com**

PUBLISHER'S NOTE

VOLUME 18 ISSUE 3 /// APR 2020 READ THIS PUBLICATION ONLINE AT BUSINESSLINKMEDIA.COM



**BUSINESS LINK
MEDIA GROUP**

Locally Owned and Operated

PUBLISHER

Business Link Media Group

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

info@businesslinkmedia.com
www.businesslinkmedia.com

CIRCULATION

The Business Link is published 12 times per year and distributed to all businesses in the Niagara Region via Canada Post.

SUBSCRIPTION RATES

\$48 +HST for 12 issues. Send a cheque or money order to the address above.

Any reproduction or use of the content within this publication without permission is prohibited. Opinions and comments within this publication reflect those of the writers and not necessarily that of The Business Link Media Group. All advertising is accepted subject to the Publishers' discretion. The Publishers will not be responsible for damages arising out of errors in advertisements beyond the amount paid for the space occupied by that portion of the advertisement in which the error occurred. Any design, artwork, copyright or typesetting supplied by The Business Link Media Group is for the exclusive use by the Publishers. Any other use not authorized is an infringement of copyright. No part of this publication may be reproduced or transmitted in any form or by any means, without prior written permission of the Publishers.



Let's Get Social



A WORD FROM MARILYN

A Re-evaluation of our Life During Covid-19 Pandemic

Dear Business Link Readers,

This is an unprecedented and very difficult time for each and everyone of us. Covid-19 is affecting 199 countries and territories around the world. Everyday, we are overwhelmed by these increasing numbers that are occurring everywhere in the world. Witnessing the outbreak, we seem to have little to do but practice physical distancing and staying at home.

We are worried, scared, and frustrated too. But soon, we will start to rethink what has just happened to us. The outbreak rattles us - and makes us appreciate the comfortable life we have, access to sufficient supplies, freedom and health. It makes us set down all business issues and focus on our families. It makes us see how our Earth is now happy to see less traffic and pollution. And it allows us, despite the fear of unknown, to accept it and embrace it with love and community support and to warm up others. Finally, we realize we are so connected on this Earth that regardless of where we are and who we are and we have, we need to be united to conquer challenges together.


Putting our community health and safety first, we made the reluctant - and yet necessary - decision to stop publishing the upcoming issues of our publications on paper to avoid risking the spread of the virus until this challenging time is behind us.

This is a special time, and a special edition!

Stay home. Stay safe. We will get through this together!

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

*Have any questions or comments?
Please feel free to send me an email at
marilyn@businesslinkmedia.com.*

A photograph of a person with dark hair, wearing a blue t-shirt and green pants, sitting on a light-colored sofa in a modern living room. They are leaning forward, typing on a laptop that sits on a white circular coffee table. The room has large windows in the background, letting in natural light. The overall atmosphere is bright and contemporary.

Tips for teams and individuals working from home

BY CATHERINE RICE

Very quickly, a voluminous number of companies enacted a work-from-home policy to protect the health of our community as the threat of COVID-19 grew. Notifications of closures and cancellations first trickled in, but as each day passed, inboxes and social feeds were flooded with these notices.

In a time when we are strongly encouraged to practice social distancing, we are fortunate that technology enables much of the workforce to work remotely. Here are a few ways in which teams and individuals can thrive through their new circumstances:

Centralize communication and collaboration - Use tech to keep your team connected and organized. Microsoft Teams provides an all-in-one solution for audio/video conferencing, chatting and collaborating with your team. Other tools for communication, collaboration and project management include Zoom, GoToMeeting, Slack and Trello, among many others. Choose the best fit for your team to stay connected and organized and apply its use across your organization.

Agree on daily virtual meetup times with your team - You're probably used to communicating with your team often as they're usually close by for a quick question or conversation. Keep your team closely connected and the collaboration flowing with scheduled daily virtual meetups. These meetups are a great opportunity to catch up quickly and support team members.

Consider new ways to deliver your services/products - The way you traditionally deliver your services and/or products to people may not be possible right now. In this time of rapid change comes the opportunity to be innovative. How can your team pivot to bring your customers and community what they need?

Designate a dedicated workspace - If you don't already have a designated office or workspace in your home, consider creating one. Choose a comfortable space (with a desk and chair) that inspires you, fuels focus and productivity, and disconnects work from leisure to nurture a healthy work/life balance.

Maintain your routine (as much as possible) - Embrace all the benefits of working from home, but don't lose connection with your healthy routine and habits. Start your day at the same time as always and as much as possible, continue implementing your healthy daily habits to maintain structure and clarity during uncertain and chaotic times.

Take care of your body and mind - This sudden change in your life doesn't go unnoticed by your body and mind. Take special care to ensure you set aside time for the things that keep you well both physically and mentally. Exercise, get some fresh air, call a friend, journal, hydrate and fuel up on nutritious food; whatever it takes. **BL**

Catherine Rice is the Outreach and Communications Coordinator at Innovate Niagara. As a Regional Innovation Centre, Innovate Niagara supports innovative entrepreneurs and companies from a variety of industries start, grow and thrive through mentorship, market intelligence, workshops, connections and community. Learn more about Innovate Niagara at www.innovateniagara.com or reach out to the team at info@innovateniagara.com.

PROBATE

WHAT IS IT, AND DO I NEED IT?

BY: MATT LEASK

Probate is a term that is often thrown around by lawyers and lay people when talking about their wills and estate planning, but it's often misunderstood. What does it mean? When is it required? How much will it cost? All questions worth answering.

First, probate no longer exists in Ontario, or at least, it is no longer called probate. The word probate comes from an Application for Letters Probate, which was the process of submitting the will to court in order to prove the validity of the will. Where a person died without a will, an application for Letters of Administration was made to the court. Today, these applications are called Applications for Certificates of Appointment of Estate Trustee with a Will or Without a Will. The new name is more accurate, but hardly rolls off the tongue as easily as probate. As a result, most people including lawyers still refer to the process as applying for probate.

An application for a certificate of appointment is not always required when someone dies with a will. If someone dies intestate (with no will) an application to court is always required to deal with the assets of the deceased. So, when exactly is it required? The answer, as is so often the case when asking a lawyer, is "it depends." It depends on the manner in which the deceased held its assets, and in some cases depends on the size of the estate.

Assets that are held "jointly" will pass immediately to the surviving joint tenant. Similarly, registered investments, life insurance,

and pension benefits often allow for the designation of beneficiary, in which case the beneficiary would receive the benefit on death.

Assets that are owned solely by the deceased with no right of survivorship and no designated beneficiary will often require the will to be proven in court (or "Probated") before it can be transferred. Real property is a good example of this. Except where property is held jointly, a court application will be required to transfer title to a home or other real property.

Many people put a lot of effort and planning into the avoidance of probate. The reason for this is that the submission of an application to the court triggers the requirement to pay Estate Administration Tax. The fee is \$5 per \$1,000 on the first \$50,000 (.5%) and \$15 per 1,000 (1.5%) for the balance of the value of the estate. The tax is fairly modest as taxes go but adds up quickly on large estates. There are ways of avoiding probate and/or minimizing the taxes paid. But it's important to discuss them with your lawyer and financial advisors to make sure you have the right plan in place given your unique situation. **BL**

Matthew Leask is an Associate within the Lancaster Brooks & Welch LLP Wills, Estates and Corporate department. If you have a question about a will or estate, it is best to have someone who can help you navigate the law.



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
905.641.1551.



Lancaster Brooks & Welch LLP

Niagara's Lawyers Since 1882

905.641.1551 www.lbwlawyers.com

ACCOMPLISHING TASKS AND DEVELOPING RELATIONSHIPS



BY TIM ARNOLD

As a busy leader, we understand how hard it can be to find the time to develop your team. This is why each month we provide you with a do-it-yourself team-building idea that is easy to deliver and proven to be effective. Enjoy!

Successful organizations learn to manage the tension between accomplishing tasks and developing relationships. Here is an image that will allow you to see this tension more clearly:

STEP 1

Download and print out the Task & Relationship Handout and give a copy to each team member. Refer to the top graphic and read through all four of the quadrants for clarity.

STEP 2

To explore the bottom graphic, divide the team into smaller groups of four people and give each group 10 minutes to do the following:

- Choose which of the four quadrants they feel the team is currently in.

- Generate two to three actions the team could take in the next month to move them further into Quadrant #2 (Getting Along & Getting Stuff Done).

STEP 3

Have each small group report back their answers to the team, and flipchart all of the actions. Have the team discuss what one to three actions from the list they will commit to trying in the month ahead.

When your team can find healthy tension between accomplishing tasks and developing relationships, you will develop a winning culture that gets along and gets stuff done! **BL**

Tim Arnold is passionate about helping people overcome the issues that limit leadership and teamwork, so they can thrive. He is the author of the book *The Power of Health Tension*, and speaks to organization around the globe on how they can overcome chronic issues and conflicting values. For more information, go to www.leadersforleaders.ca.

hamilton

chamber of commerce

your voice in business

COVID-19 Business Update: *March 30th, 2020*

UPDATES ON FEDERAL GOVERNMENT WAGE SUBSIDY

Last week, the Federal government announced increased wage subsidies for SME business and not-for-profits.

On March 30, further details on the wage subsidies for businesses were released:

- The wage subsidy is increasing from 10% to 75%, up to 3 months.

- This subsidy will be backdated to March 15th, 2020.

- To qualify, businesses revenues must have decreased by at least 30%, this will be reviewed and verified after the fact, and strictly enforced.

- The number of employees in your organization won't determine if you qualify.

- The subsidy will cover 75% of a salary on the first \$58,700 earned.

- Program will provide up to \$847 per week for each worker.

- Your business does not need to be open to receive the subsidy.

- The remaining 25% of wages is recommended, but not required to qualify for the subsidy.

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.

www.hamiltonchamber.ca/covid19/

Difficulty and Distress in Small Business: Resilience and Recovery

By Tom Onich

Recently the world has been attacked by a virus that has developed into a pandemic on a scale not seen in a century. The social costs are staggering. Millions of people have been infected resulting in many deaths.

The effect on business and commerce is already profound. Stock market values have dropped like a stone, industrial output has been severely impaired, and border constraints have limited trade. The social and business cost of this pandemic expressed in dollars cannot even be measured at this time.

Certainly some businesses will be destroyed and some will thrive. Typically, the survivors will have embraced a performance management culture. Such a culture will provide both a foundation for resilience even in the face of a global event, and a platform for recovery.

Resilience rides on the ability of the organization to reinvent business models and strategies as circumstances change, even where there is little warning of such change. It is founded in critical thinking and requires that organizations eliminate denial nostalgia and arrogance. It also requires success in the speedy reallocation of financial and human resources. The ideological challenge is to learn that strategic renewal is as important as optimization.

Corporate resilience relies upon a culture of performance management, which provides a steel spine to resilience and provides a foundation where recovery or turnaround is needed. Without this culture, continued success is unlikely even in a favourable environment. The symptoms of such a lack are numerous. They indicate a lack of critical thinking, slack corporate discipline and negative or destructive behaviour.

Where companies have embraced performance management, we see:

LEADERSHIP - The role of the leader is to generate clarity around strategy and to provide focus on the critical priorities and activities needed for success. Leadership is paramount and above all leaders must lead by example. It is essential that the leader creates an environment that fosters open communication.

ACCOUNTABILITY - All employees must be held accountable. The most powerful way to reinforce this is through the commitment of leadership to a single principle - that all employees are held accountable. Accountability becomes the norm through the setting of specific objective and measuring results. Employees are empowered

to make changes as necessary and communication is encouraged - especially concerning problems or threats.

CAPABILITY - Most workforces possess a high degree of knowledge about specific issues or areas. Capability, however, refers to the workforces' ability to solve issues that evolve daily. It requires that employees have an adequate base of skills.

IMPLEMENTATION - Implementation of performance management begins with a clearly articulated strategy that identifies measurable core drivers of success. These are used to set attainable targets. These are measured. This is a proactive process that can be adjusted quickly as necessary.

Performance management is the core of the resilient organization. Such an organization is dynamic and has an inherent ability to adapt to change as necessary. For organizations faced with a crisis or actual turnaround, performance management is the platform for recovery and ultimately the enabler of resilience. **BL**

Tom Onich BBA, CTP is president of TCMi which provides a variety of services to companies facing difficulty or distress. For more information, please call Tom at 905.687.2119, email tonich@turnaroundinternational.com or go to urnaroundinternational.com

Affordable & Durable - Licensed & Insured

INDICATION SAFETY

Parking Lot Painting & Driveway Sealing
289.821.MARK(6275)



COVID-19 Business Update: *March 31st, 2020, 4pm*

TODAY'S VITAL UPDATES:

Details of the Government of Canada's 75% wage subsidy program have been pushed back. An announcement from Finance Minister Bill Morneau and Small Business Minister Mary Ng is expected on April 1st.

The GNCC's first webinar on COVID-19 is available at gncc.ca. These webinars will be held regularly on Tuesdays and Thursdays. This Thursday, we will be joined by employment lawyers from Sullivan Mahoney and Lancaster, Brooks & Welch to answer your questions on your rights and obligations at this time

The Government of Ontario has extended the state of emergency until April 13th. Schools will remain closed until May, instead of the initially-expected return on April 6.

The Government of Ontario has banned public gatherings of more than five people. The order does not apply to private households with five people or more, to operating child care centres supporting frontline health care workers, or to first responders provided the number of persons at each centre does not exceed 50 people. Funerals would be permitted to proceed with up to 10 people at one time.

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

gncc.ca/covid-19

LOCAL HOTELS AND CASINOS SHINING HEARTS OF SOLIDARITY



People from all over the world come to Niagara Falls to be inspired by the beauty and splendour, and the lifetime memories that Niagara Falls uniquely provides.

Today, Niagara Falls residents, Canadians and the World share a common thread, fighting to save lives.

Working to assist our neighbours and protect those around us, and nurturing our loved ones, has never been more vital. As a community, Niagara Falls has come together during this unprecedented time, sharing resources and supporting local businesses where

we can, while following health and safety recommendations from public health officials and practicing social distancing.

Our hearts are full. We're sharing our love with the world through heart symbols displayed across the Niagara Falls Skyline, representing the compassion and concern we have for the entire world.

Initiated by the team at the Marriott Fallsview Hotel, neighbouring hotels and casinos quickly joined in as a united symbol of solidarity. **BL**



A WORLD OF LOVE FROM NIAGARA FALLS, CANADA



Photo Credit: Modern Vision Photography

Niagara Falls Tourism is encouraging all businesses and residents to show their community support in the fight to stop the spread of COVID-19 by sharing hearts in their windows – lights and artwork.

A World of Love from Niagara Falls, Canada.
We are ALL in this together.

About Niagara Falls Tourism

Niagara Falls Tourism is the Official Destination Marketing Organization (DMO) for the City of Niagara Falls, Canada. Representing almost 400 member establishments within the city limits of Niagara Falls, and including members throughout the Niagara Region.

For more information about visiting Niagara Falls, please visit NiagaraFallsTourism.com

Media Contact:

Chantal Suthons, Director of Marketing & Communications
csuthons@niagarafallstourism.com





Photos by Carole & Roy Timm Photography

Now More Than Ever, It's Vital To Care

PROVIDED BY HAMILTON HEALTH SCIENCES FOUNDATION

Never before has the issue of health and health care been so front and centre.

The entire health care system is working hard to keep our communities healthy and safe. The dedicated teams at Hamilton Health Sciences are on the front lines of this crisis, and we are thankful for all of their tireless efforts.

Excellence in health care is vital for everyone. At some point in our lives – especially during such uncertain and rapidly-changing times – we all rely on the expertise of doctors, nurses, therapists and other specialists for various forms of health care. That is why the diverse range of health care services available through Hamilton Health Sciences is so vital to helping our loved ones and neighbours thrive in communities throughout the region.

Hamilton Health Sciences Foundation is an essential partner in providing that specialized care. The Foundation raises funds to

support the purchase of medical equipment and patient amenities, innovative research initiatives, essential redevelopment of clinical care spaces, and the education and training of health care providers. While operating costs are funded by the government, equipment costs are not.

Local hospitals always play an important role in health care and many excellent services are available in the Niagara Region. However, within the Golden Horseshoe, many of the highly specialized clinical services are available only at Hamilton Health Sciences. Serving a population of more than 2.3 million people throughout south-central Ontario, Hamilton Health Sciences is a regional and provincial leader in many areas of health care.

For example, Hamilton General Hospital is renowned for its trauma and burn treatment, stroke and neurosciences, and rehabilitation programs. Ontario's highest-volume integrated stroke program and an intensive rehabilitation centre are based at the site, which is also home to the leading cardiac sur-

gery program in Ontario.

Cancer programs are also vital to the health of the region. Juravinski Hospital and Cancer Centre is the only site in the region treating all cancers in adults. It is also home to the region's only stem cell transplant, acute leukemia and blood cancer programs. A comprehensive cancer clinical trials program is housed at its Escarpment Cancer Research Institute.

Children and youth in our communities often have specialized health care needs that differ from those of adults. McMaster Children's Hospital is the second largest provider of inpatient pediatric services in Ontario. The site is home to Canada's largest Neonatal Intensive Care Unit including supportive maternal care, the country's largest child and youth mental health program, and the only pediatric trauma centre in the region.

Specialized outpatient services also operate at Ron Joyce Children's Health Centre, as part of McMaster Children's Hospital. At its shared home with the hospital, McMaster



University Medical Centre offers a wide range of women's reproductive health services, including care for high-risk pregnancies.

Another member of the Hamilton Health Sciences family is St. Peter's Hospital, which is home to Canada's largest adult inpatient Palliative Care Program and the Centre for Healthy Aging. St. Peter's Hospital provides inpatient, outpatient, and community-based programs and services for patients of all ages who have unique requirements associated with medically complex care needs, behavioural health, restorative care and palliative care.

Whether you are a newborn taking your first breaths or a senior enjoying the golden years, Hamilton Health Sciences is committed to providing the spectrum of health care services required throughout the various stages of life.

Your support as a donor can make a significant impact on the lives of family and friends who may need that highly specialized care. Please make your donation at hamiltonhealth.ca/donate today.

Now more than ever, It's Vital to Care. The team at Hamilton Health Sciences Foundation cares deeply about you and your family, and our regional community, and are sending you our best wishes for good health and well-being. **BL**



**NOW MORE THAN EVER
IT'S VITAL TO CARE**

Your contribution ensures our hospitals' clinical teams have the tools and resources they need.

Donate today at
hamiltonhealth.ca/covid

IT'S VITAL TO CARE

WORKING REMOTELY

Top Tips for Keeping Your Team Productive and Positive

BY JESSICA POTTS

If there's a silver lining to how the global pandemic has affected, it's been the opportunity to re-imagine the way we work. While it's early to know the extent, many are expecting one of the enduring effects of our "social distancing" to be the mainstream uptake of working remotely.

From an employer's standpoint, the benefits of remote workforces include greater productivity, less overhead, access to a broader talent pool, less turnover, and greater employee satisfaction. From a worker's standpoint, flexibility remains the biggest draw, while working from home or "anywhere," and spending time with family round out the major benefits.

In my case, freedom and flexibility were two of the biggest reasons I chose my path. I joined the remote workforce as a solopreneur when I realized that my workplace wouldn't support the flexible schedule needed to balance a rewarding career with a rewarding family life.

Fast forward seven years and I am part of a humble team who specializes in building teams. We've discovered that there are a number of tools from project management tools to video conferencing that make remote work easier.

We've also learned that all of that jazzy technology still requires people-power to achieve the desired outcomes, and technology can't replace the need for human contact and connections.

Here are the 3 R's for managing your remote teams positively and productively:

ROUTINE – One of the most common pieces of advice for the individual remote worker is to create a daily routine - from choosing work clothes over pajamas, to exercising and fresh air breaks. For teams, routine is also important, but in different collaborative ways. Here are some simple examples:

1) Schedule daily small team or 1:1 check-ins - Many teams kick-start remote working days with a video or telephone conference meeting or even text chat conversation to rally the crew.

2) Commit to weekly full team check-ins. Some do this on a Monday morning to game plan the week, others on Friday to end the week and celebrate wins. One isn't necessarily better than the other - the important thing is the ongoing commitment.

3) Scheduling regular virtual coffee breaks or lunches gives colleagues "a chance to vent, renew, and get excited for the day," said one commenter on a social media post about this topic.

RELATIONSHIPS – Isolation is the number one complaint of remote workers. Now is a great time to practice cultural traditions and build new team rituals.



1) View relationship building as a productive use of time - In order to build and maintain trust, we need to communicate. And when we communicate and it feels good, we want to do more communicating and collaborating.

2) Start a bonding rituals – One team started a new habit that began with an accidental unfinished sentence in a message thread. Team members started using the text predictor in their phones to finish the sentence. Hilarity ensued and they now have a weekly moment of levity together.

3) Leave space for small talk - Whether one-on-one or larger groups, don't take human connection for granted.

RESULTS – We have a tendency to measure productivity in time instead of results, but it's really the results that matter. I'd personally rather have an engaged employee functioning on all cylinders for three to four days/week than someone with no gas in their tank for five or six days/week.

1) Measure outputs not inputs - Be clear about expectations (what/why) and timelines (when). Ask your team to determine the process (how) and ask questions that will help them consider options and consequences.

2) Build in accountability – Many people working in isolation struggle to stay motivated. If a test is important, schedule a show and tell with relevant team members to give project updates, solicit feedback, and maintain momentum.

3) Identify and celebrate – Ultimately we want to repeat the positive outcomes that align with organizational values and identified goals. This lets us achieve target goals again and again more intentionally and consistently.

While "social distancing" may be a reality for the foreseeable future, these simple tips will keep your team aligned, engaged, and productive regardless of where their work is being done. **BL**

Jessica Potts helps leaders build their dream teams. She is president of Inspired Strategy Group Inc., a Gallup Certified Strengths Coach, and LUMA Certified Facilitator. With expertise in human/soft skills development including: talent, trust, and teams; Jessica helps people get on the same page and get things done. Her approach is rooted in a strengths-based philosophy that maximizing potential happens when we encourage people to become great at what they're naturally good at. For more information, visit www.linktr.ee/jessicapotts.



HOW TO KEEP SELLING DURING COVID-19

BY BRETT MEADOWS

Every business is being impacted either for the positive or negative during this global pandemic. The full extent of its impact on the local and global economy will not be fully understood for some time.

We have already seen the dramatic impact it has on our local economy – not only in the tourism, conferences, hospitality and healthcare industries but our global economy as well. This is why we are seeing the governments delivering stimulus packages to help get us through this crisis. As a community, we need to band together and do everything we can to help reduce the exposure and the spread of this disease.

With all of this going on, however, that does not mean we have to stop doing business with one another. In fact, we need to keep doing business with one another to keep workers employed and businesses open and money flowing through the doors. We also have a moral responsibility to keep our staff and customers safe. So it is time for us to become creative to keep the doors open!

So how do we keep selling and doing business during COVID-19?

1. Have a plan. Since business as usual is not an option at the moment, you need to quickly and effectively plan your week and month ahead. Since the world's rules are changing every hour/day, this plan needs to be flexible. Start with writing down the top three things that will move sales in a massive way and start to execute them

2. Find alternative ways to greet your customers. By now, we should all be aware that we should not be shaking hands or giving hugs. Establish a unique way for you and your staff to greet your customers as they walk through the door. Make a peace sign, bow your head or use the Namaste prayer hands. Whatever it is, try and make it unique and have it reflect your business.

3. Call your best customers. Not to make a sale. But to listen to them and their concerns. Show them you understand what they are going through. Find out how you can help them during this turbulent time.

4. Adapt to the new reality. As a leader, this is not time to panic. In fact, this is time to look for opportunities and find new ways to sell, new solutions for their customers, and new markets to sell into. As a business owner or professional

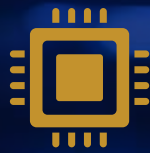
salesperson, don't sit on the sidelines waiting for this to pass. Store closed? Ramp up your research and market presence. Customers won't return your call? What value will you be providing if they did?

When the economy is good, it is very easy for business and salespeople to hold their ground and keep competition at bay. In times like this, we see the cream rise to the top and hold their ground.

Keep the doors open and find ways to keep selling and doing business. There are more opportunities than you might think.

Want a kick start on your planning? Email me at brett@brettmeadows.com. Just title the email COVID-19 PLAN and I will email you our planning for turbulent times idea page. **BL**

Brett trains, coaches, and speaks to salespeople all over the country. For more information on seminars and training, call the friendly folks at Meadows Performance Sales and Strategy at 289.696.3605, email info@brettmeadows.com or go to brettmeadows.com.



SIMPLIFIED TECHNOLOGY

Simplifying Technology for Small Businesses

Managed I.T. Services

Disaster Recovery
& Business Continuity

Cloud Migration Services

Hardware/Software

Project Management
& Consultation



"Plans" starting as low as \$300 per month.

info@simplifiedtech.ca | 905.327.6163

SPEED UP YOUR SUCCESS



**Most business owners know how to achieve success
I know...How to speed up that success**

CALL OR EMAIL NOW FOR A FREE CONSULTATION



Dennis O'Neill

"The Business Growth Coach"

905.641.8777

dennis@dennisonellcoach.com

www.dennisonellcoach.com



IT'S ABOUT LEADS

BY DENNIS O'NEILL

Marketing gets you leads. Anything else is superfluous.

- How do you generate leads?
- Do you qualify your leads?
- What key criteria must they meet?
- How many leads do you need this year?
- How many did you draw last year?
- How many are new leads? How many are repeat customers?
- Do you know your cost per lead from each source?

Marketing plan

Your marketing plan focuses on leads. How many and from where? And for how much? How will you track them? Determine the cost from each source. This year's results guide you next year, since you know what a lead costs from each source.

If you've got a problem, call me. I make it simple! **BL**

Dennis O'Neill, The Business Growth Coach is located in Niagara-on-the-Lake. For more information on how to grow your business, please call 905.641.8777, email dennis@dennisonellcoach.com or visit www.dennisonellcoach.com.

NIAGARA COLLEGE TEACHING DISTILLERY IS SHOWING THEIR NIAGARA/ ONTARIO SPIRIT!

ARTICLE BY VOLUNTEER WRITER: SYLVIA SOMERVILLE

Niagara College students are doing their share to Flatten the Curve!

Prime Minister Justin Trudeau reached out to Colleges to help in the fight against COVID-19 and Flatten the Curve! Niagara College Teaching Distillery answered the call.

They switched from making spirits to producing a 70% alcohol disinfectant to be used as a hand sanitizer and surface wipes.

In addition, the teachers and students in the Niagara College Research and Innovation Division produced 2,000 face shields for use by the medical staff, on the front lines of the fight against COVID-19. They are using laser-cutting technology combined with computer-designed tools to produce much needed medical equipment.

Niagara College is showing the world, how working together will be the catalyst to the development of new methods to successfully produce medical equipment right here in Canada.

They have also approached Health Canada/Sante Canada with an interest in assisting with other COVID-19 related projects.

Also, the college has collected personal protective equipment, including N-95 masks, gloves, and gowns from various departments throughout the College in their effort to help Flatten the Curve.

If we all work together and follow the directives of our government this will hopefully be all over, in the near future. Let us all work as one and Flatten The Curve!

(Source: Niagara College Linkedin post)



chemical-free
bare.
cleaning essentials

/ber/
adjective.

1. without addition;
basic & simple.

chemical free. hand made. locally made.

341 Merritt Street, St. Catharines
905.380.0347
www.cleanwithbare.ca



We're Making Sense Out of Non-Scents
Hair • Body • Face

PURE NON-SCENTS
ETHICALLY FRAGRANCE FREE
— Hair & Skin Care Products —

- Preserve that natural glow with Anti-Aging properties
- Luxurious yet affordable clean beauty line
- Loaded with natural vitamins for your skin's health
- Formulated without questionable ingredients


WELCOME TO SCENT FREE LIVING

hello@purenon-scents.ca
or visit us at www.purenon-scents.ca
ST. CATHARINES, ON 1-844-267-7873

VISIT GALES.CA FOR LOCATIONS

Hands Free, Full Service

STAY SAFE & FUEL UP AT
OUR LOCAL, FULL SERVICE
STATIONS



NIAGARA AUTO ELECTRIC & Complete Service Centre

4650 Bridge St. Niagara Falls, ON



905•371•2098

Ask the Expert



Q. Will my commercial insurance policy cover my loss of income due to closure as a result of the COVID-19 pandemic?

PROVIDED BY JEFF REUTER OF REUTER & REILLY

A.

Unfortunately, the short answer is no. Generally, commercial insurance policies and traditional business interruption forms do not offer coverage for business interruption or supply chain disruption due to a pandemic such as COVID-19.

Commercial Building and Contents coverage forms respond to a direct physical loss or damage to your assets. Business Interruption is generally what we refer to as a “follow form”. This means the circumstances that trigger coverage follow the perils or criteria set out by the Building and Contents forms. Therefore your business would have to be shut down due to an insured loss to your building or contents in order to claim under your Business Interruption coverage.

Many policies also cover Business Interruption due to Closure by Civil Authority or Directive by Civil Authority. This generally has the condition that the directive is issued due to damage of a neighbouring premise. So here again, a direct physical loss is required.

I mention the term “generally” several times. All policies are different and there could be a situation where coverage is afforded so it is always best to check with your insurance broker.

In certain and very specific situations and industries there may be the option to have purchased Pandemic Coverage. This coverage is generally limited in payout and depends on specific criteria. If you believe that you may have this coverage available to you it is best to check with your insurance broker. **BL**

It's the perfect time for R&R.



For over 80 years, Reuter & Reilly has covered the full spectrum of insurance needs for individuals, families, and business throughout Niagara. Our seasoned staff provides the most personal, one-on-one service to meet your individual insurance needs. So don't worry, it's always a good time for Reuter & Reilly.

REUTER & REILLY

INSURANCE BROKERS

(905)732-2418 reuter.on.ca

- HOME • AUTO
- COMMERCIAL
- 24 HOUR CLAIM SERVICE



STAY INFORMED

CITY OF NIAGARA FALLS BUSINESS DEVELOPMENT WEBSITE LAUNCHES RESOURCES & BUSINESS DIRECTORY IN RESPONSE TO COVID-19

PROVIDED BY NIAGARA FALLS BUSINESS DEPARTMENT

The Niagara Falls Business Development Department website has launched new critical resources and a 'COVID-19 Open for Business Directory' at NiagaraFallsBusiness.ca today, putting access to powerful business information research only a mouse-click away.

The website has been designed to provide the ultimate user-friendly experience with improved navigation and functionality throughout, allowing clients to access detailed information on COVID-19 updates, federal, provincial and regional resources and funding programs for businesses.

The City is home to over 6000 businesses, and the Niagara Falls Business Development Department understands that as we go through this unprecedented and quickly-changing situation, it is critical to work together to support local businesses and employers both now and into the future.

Business owners can contact the Niagara Falls Business Development Department at bdd@niagarafalls.ca where emails will be triaged and connected quickly with a member of our Team.

NIAGARAFALLSBUSINESS.CA

NIAGARA'S CHINESE COMMUNITY SUPPORTS LOCAL HOSPITAL'S FIGHT AGAINST COVID-19

United together! All contributing! All donating! All volunteering for one cause!

Niagara's Chinese Community which comprises less than 1.5% of the total population in the Niagara Region has volunteered to organize a call to action to donate to Niagara Health Foundation, our local hospital, in support of the fight against COVID-19.

There are no leaders, just donors, and volunteers.

The rally, initiated by a group of neighbours and family friends on social media, started on March 21. The news quickly spread amongst the Chinese community and in less than 10 days, more than 200 people have donated over \$35,000 to the Niagara Health Foundation for the procurement of medical supplies.

Already, the first batch of donations has been transferred to Niagara Health Foundation. A special donation channel for the Niagara Chinese Community has been opened on the hospital foundation website to receive future donations stemming from this fundraising effort.

Donations can also be sent to the original link below. <https://niagarahealthfoundation.com/Events/Events-Calendar/Chinese-Community-Covid-2020.aspx>

According to the St.Catharines Standard, Roger Ali, president and Chief Executive Officer of the Niagara Health Foundation, said the Chinese Community effort is "amazing!"

"It is heartwarming to see this thoughtful group coming together in this time of need," he said.

Niagara Falls Mayor Jim Diodati also commented on this event. "I think this initiative is exactly what Canada is all about. People being grateful and giving back! THANK YOU, to our Chinese community for your generous support, helping others!"

The Niagara Health Foundation has launched an online campaign and anyone wanting to make a donation can do so on this website <https://ofnhs.akaraisin.com/ui/NHFcovid19>.

The Niagara Health Foundation has also put out a call for the procurement of new N95 masks, surgical masks, and other protective equipment. **BL**

"Only Love can overcome all tribulations. Never give up." - Mary Xu

"We love Canada and hope it passes soon in Canada and in the rest of the world. May our peace return soon!" - Donald Qi

"Working together is the most powerful weapon to fight the virus, and caring for each other is the spirit of the Chinese community." - Mr. Rock

"Wholehearted dedication is from bottom of our heart. Be grateful to Canada, love our neighbours and community, care about our medical staff." - Ms. Xie



A PEEK INTO ENTREPRENEURS' BRAIN

BY ELISE ZHU

Are entrepreneurs born or made? Are their brains wired differently?

Thanks to the advancements in the research methodology in neuroscience, simply by putting them into MRI machines or hooking them to electrodes, we are now able to peek into entrepreneurs' brains! So to satisfy our curiosity for one of the oldest arguments in the history of psychology, the Nature vs. Nurture debate

The first entrepreneurship research article ever published in Nature was done by Neuropsychologist Barbara Sahakian and her team from the Neuroscience lab at the University of Cambridge. They

compared top managers with serial entrepreneurs on risk-taking and decision-making. Both groups scored exactly the same for "cold" decision-making, where logic and data are king and feelings play no part. However, when it came to "hot" decision-making, where emotions play a significant part, especially when faced with risk, entrepreneurs showed a significant inclination for (Lawrence et al 2008).

Neuropsychologist David Zald and his colleagues from Vanderbilt University took this notion further. They observed the dopamine receptors in a population of entrepreneurs and found they have fewer receptors in their midbrain. Dopamine is

a chemical released in our brain, which helps elicit a sense of satisfaction when we accomplish tasks: the riskier the task, the larger the hit of dopamine. People who have fewer receptors are more likely to engage in novelty-seeking behavior, such as risk-taking. "Think of dopamine like gasoline," says the study's lead author (Zald et al., 2008), "You combine that with a brain equipped with a lesser ability to put on the brakes than normal, and you get people who push limits."

A more recent MIT study used MRI to scan the brains of entrepreneurs and managers who undertook a task that involved searching for alternative approaches to solving a problem – something academics



call “exploration.” The researchers found that when the entrepreneurs sought out novel courses of action, they were more likely to activate both the right and left side of the prefrontal cortex, which involves tapping the creative and logical sides of the brain at the same time. The managers tended to use the left side, which is related to logical and structured thinking only (Laureiro-Martínez et al., 2013).

Another interesting new research done to study entrepreneurs’ brains was conducted at the University of Helsinki, where researchers used MRI to measure brain activity while male entrepreneurs viewed pictures of their own and of a familiar firm. While fathers viewed pictures of their own and of a familiar child (Halko et al., 2017) results showed entrepreneurs really love their companies just like fathers loving their own kids!

This brain scan shows areas of the brain that were activated when fathers viewed pictures of familiar children (left) versus pictures of their own children in yellow blobs, and (right) activations revealed by the contrast testing the group differences (entrepreneurs – fathers) in red blobs. Overlapping areas in orange. (Retrieved from the web)

Apart from holding their own companies dear to their heart, overall, it seems that entrepreneurs’ brains are different, which enables them to be more passionate about risk-taking and more innovative in decision-making and problem-solving. However, these interesting findings make us wonder: are entrepreneurs’ brains wired differently as a result of their work experiences, which may have conditioned their brains in a certain way? Or were they born like this and consequently self-select to undertake entrepreneurial careers?

A sub-result of the aforementioned MIT study may shed some light on this Nature vs Nurture question (Laureiro-Martínez et al., 2013). Researchers found that a sub-group of managers, whose jobs involved more innovative tasks within their firms, performed on average in the middle between managers and entrepreneurs during explorative tasks. It seemed the more people involved in entrepreneurial tasks, the more they develop certain patterns in their brains. And that is consistent with one of the most breakthrough findings of the human brain: neuroplasticity, that our brain is changeable with sufficient willpower and practice.

However, we still know so little about entrepreneurs’ brains. Without a doubt, this field, researchers now call “Neuroentrepreneurship” (de Holan, 2013), calls for more research. Nonetheless, regardless of whether the cause of entrepreneurship turns out to be nature or nurture, it speaks a tantalizing implication for business schools and entrepreneur-wannabes: that training successful entrepreneurship may be within the realm of possibility. Thanks to neuroplasticity, the brain has the ability to change and adapt. It is considered to be the new competitive edge for any leaders, corporate managers or entrepreneurs, to survive and thrive in the VUCA world we now live in. **BL**

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.

EMPLOYMENT ONTARIO

EMPLOI ONTARIO

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.



Port Colborne
905-834-3629
ext 278



CENTRE D'EMPLOI ET DE RESSOURCES FRANCOPHONE
CERF • Niagara
FRANCOPHONE EMPLOYMENT AND RESOURCES CENTRE

Francophone Niagara Region
905-714-1480



Niagara Falls
905-358-0021
ext 31



St. Catharines
905-401-9966



Welland
905-788-3751



**St. Catharines
Thorold**
Niagara Falls
289-696-6872



Welland 905.732.7655
Fort Erie 905.871.3932



West Niagara
905-309-9675

COVID19 THREATS LATIN AMERICA'S EFFORT TO REDUCE POVERTY

By MAURICIO ZULUAGA

The last world recession, caused by the subprime crisis in the United States a decade ago, showed a solid Latin-America. That time the region was able to respond to the crisis. Different from what happened with the European Union, most of the South American countries faced the financial crisis positively and adopting the necessary policies to reduce negative effects in employment and well-being. Today, as in 2009, Latin America will face less demand for their goods and services. Unlike then, they will face temporary shutdown for non-essential businesses, meaning that this time everything will be more complicated.

In 2014 a World Bank research titled 'Pandemic Risk' advised that a single severe flu pandemic could cost USD 3 trillion (two times Canada's GDP) to the worldwide economy. Today, we see that Covid19 effects could be even more devastating. The virus looks like a severe threat to ending absolute poverty. For Latin-America, a region showing regular economic growth during the last decade, this pandemic may mean the end of a period based on social and economic progress.

According to the Economic Commission for Latin America and the Caribbean (ECLAC), in 2019 the whole region economic growth was 0.1%. For 2020 the same organization estimates a contraction of -1.8% in the regional GDP. This reduction would lead the unemployment rate by ten percentage points and may increase the number of people living in poverty from 185 to 220 million.

Unlike to what happens in the G20 countries, Latin-American nations do not have enough financial capacity to support small businesses. People affected by layoffs, as a consequence of regular shutdowns, won't be able to be compensated by their governments. 40 to 60% of workers are informal. Most are day-laborers, vendors or domestic employees. This situation makes a more complicated com-

pliance of the quarantines given that almost half of the population has to solve the problem of bringing food to their tables before being concerned about Covid19.

But even when the whole region will be affected, some countries will struggle more than others. For the last decade, Latin-America has shown a permanent contrast. On one side there are countries such as Chile, Colombia, and Peru, doing a very good job on managing their economies. On the other hand, there are nations like Venezuela, Brazil, and Argentina, where populism has brought incapacity to drive economic complex contexts.

The first actions made by governments have made obvious that difference. At the same time that Brazilian populist president, Jair Bolsonaro, has underestimated the virus; Colombia ordered the lockdown just with over 200 cases detected.

On the financial front Central Banks in Chile, Mexico, Peru, Brazil, and Colombia, started carrying out emergency cuts in interest rates to avoid a major contraction in consumption. At the same time, some governments have increased public spending to attend the emergency. As a consequence, average public debt, which at the end of 2019 represented an average of 57% of the GDP, will increase significantly. This situation will affect the nation's sovereign risk indicators by credit rating agencies.

Latin-America's history is full of resilience. The Covid19 will be the biggest chance to keep showing that spirit.

Mauricio Zuluaga in a Colombian financial journalist.





TAOP MEDIA

TAOP MEDIA operates the largest out-of-home advertisement network in Toronto's Chinese community. With over 300 digital screens in 100+ popular restaurants, supermarkets, and other commercial districts across the GTA, Taop is a great way to reach that precious medium-to-high income demographic.

TAOP MEDIA is now partnering with Business Link Media Group to expand into the Niagara region!

WITH THE TAOP MEDIA SYSTEM, YOU GET:

- Secure data storage on a cloud-based system.
- Standardized operation and maintenance.
- Simple transaction processes.
- Mine data and target a specific audience.

Interested in placing an ad with Taop or installing one of our customizable digital screens in your place of business?

**905.646.9366 or email
marilyn@businesslinkmedia.com.**



40

UNDER FORTY BUSINESS ACHIEVEMENT AWARDS

WINNERS TO BE ANNOUNCED

businesslinkniagara.com/40-under-forty

Winners Announcement

END OF APRIL

Award Night

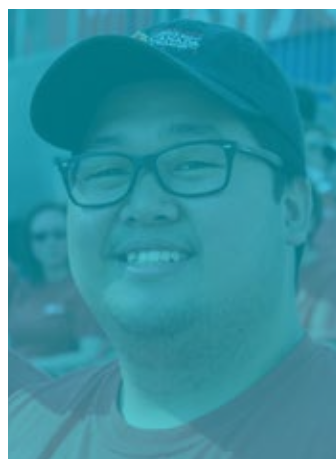
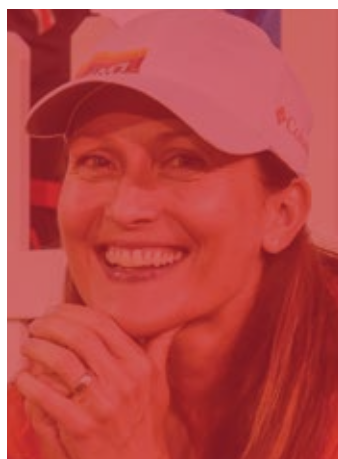
POSTPONED UNTIL FURTHER NOTICE

905.646.9366

info@businesslinkmedia.com



BÉNÉVOLUNTEER



ONCE, AND FOR ALL.

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
AUG 2021

OUI!
JE PARTICIPE.

SIGN-UP FOR UPDATES | ABONNEZ-VOUS AUX MISES À JOUR
NIAGARA2021.CA