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FEATURING: THE PEN CENTRE

VOLUME 15 ISSUE 10 // NIAGARA

NOVEMBER 2017

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GEORGE'S GREEK VILLAGE.

New authentic Greek restaurant a huge hit, offering good food, good portions and great service – all at a great price.

By SCOTT LESLIE

WHEN GEORGE KOUNTOURIOGIANNIS, THE owner of George's Greek Village on 535 Queenston Street in St. Catharines, first opened his doors last October, he expected a modest turnout for his new restaurant. One he would grow slowly but surely as the months passed by.

What a difference a year makes!

According to the St. Catharines restaurant owner, George's Greek Village has been a huge hit, offering good food, good portions and great service – all at a great price.

"It's been amazing," George says. "We're very pleased with the response from the community. We're getting people from Niagara-on-the-Lake, Niagara Falls, St. Catharines, Thorold... We're getting tourists coming in from New York, Pennsylvania and Texas. Our numbers have gone way beyond expectations."

The business itself was originally known as Frado's Italian Restaurant & Dining Lounge, serving the Niagara Peninsula for close to five decades until it closed in the summer of 2015. The Kountourogiannis family then bought the property and the building underwent a massive 13-month renovation.

Continued on next page >>



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George's new restaurant is already well-known in local circles for its breathtaking location which overlooks the Welland Canal and its many passing Great Lakes steamships. But George's Greek Village has gone out of its way to create a unique welcoming atmosphere, adding a range of new light fixtures and Greek furnishings as well as a new modern kitchen.

George's Greek Village is one of only a few select restaurants in Niagara that offer an authentic Greek menu with Greek specialties like tiropita, souvlaki, tzatziki, mousaka, gyros and dolmades. George prides himself on their selection which includes everything from soup and salads to more traditional fare like beef, lamb and seafood. There's also a variety of beer and wine on tap as well as specialty coffees and fine desserts like Baklava and Galaktobouriko.

But George has never been one to rest on his laurels.

"We believe in updating our menus to reflect our customers' tastes," he explains. "We have new features every weekend. Some of them – like lamb shanks – aren't on the menu but they're really popular right now."

George's Greek Village is already booking up fast for the Christmas season, serving large functions for companies within the Niagara Region.

And it's no secret why.

The St. Catharines establishment is one of the largest facilities around with plenty of room to handle any kind of reception or special occasion – from weddings and graduations to anniversaries and retirement parties. For instance, George's has a large banquet hall with seating for over 140 patrons. There's even a 25-seat meeting room at the front of the building with a big screen TV, which is tailor-made for business meetings and small private parties.

During the holidays, George's Greek Village will also be open Boxing Day and serving dinner for New Year's Eve. At George's Greek Village, all company bookings are administered by George's "right hand woman" Daniella who is the front house manager.

George says Daniella is an integral part of their operation. "She's my rock," he says. "I couldn't do this without her."

Even though George appreciates the overwhelming support they've had from the Niagara Region and the local business community over their inaugural year, he's particularly thankful for the cornerstone of George's Greek Village.

And that's its professional team of over 30 kitchen, wait and admin staff.

"We're blessed with good people," he says. "We treat our staff like family here. That's how we've become such a success. We've been very fortunate."

"We're blessed with good people," he says. "We treat our staff like family here. That's how we've become such a success. We've been very fortunate." **BL**



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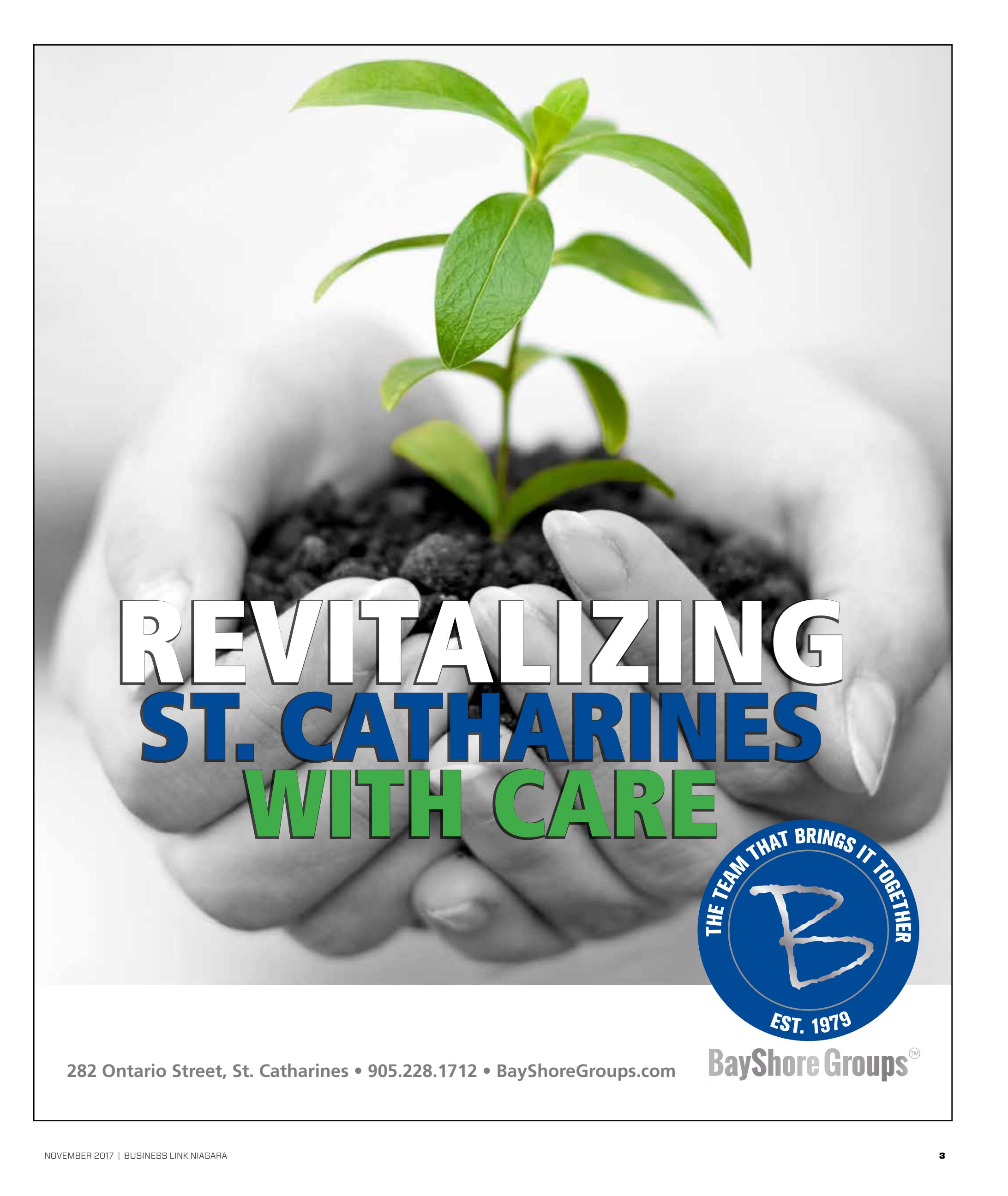
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BUSINESS LINK
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Locally Owned and Operated

PUBLISHER

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St. Catharines, ON L2R 1C8
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Fax: 905.646.5486
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CIRCULATION

The Business Link Niagara Ltd. 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.

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THE IMPORTANCE OF STAYING CURRENT

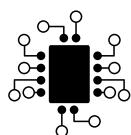
BY TAYLOR HAYWARD

TECHNOLOGY CHANGES SO QUICKLY nowadays, it's hard for a business to stay current. Particularly for small businesses that can't afford a full-time IT staff. Staying current isn't just about maintaining your Windows updates either. It includes all your software updates such as your line of business applications and your anti-virus needs. It entails keeping your hardware current for maximum staff operating efficiency. It means maintaining that hardware and all the associated firmware, bios and driver updates. Even small businesses with what appear to be smaller IT requirements can become burdened with trying to keep things current.

But when something becomes harder or more difficult than you thought it might, does that mean you should ignore it or put it on the backburner? Would you do this with maintenance for your car? Perhaps you may delay getting your vehicle serviced next, but most people are aware that if you delay for too long, your vehicle's efficiency drops and your risk of a costlier issue occurring increases significantly. There is a strong value in taking care of your vehicle and the same can be said of your business's technology. By not having maintenance performed regularly on your technology, not only do you decrease the operational efficiency and lifespan of your technology, you increase your risk of a security breach.

A large part of the need to stay current is the need to keep your technology running and your data safe. If your data is breached and encrypted by the ever-popular and ever-growing ransomware infections, what would that mean for your daily operations? As the attempts and methods of possible infections grow, so do the types of protection available. Did you know there is a new Microsoft update that includes a new feature for Windows 10 computers called "Controlled Folder Access"? This feature is specifically designed to stop a ransomware infection in its tracks. With this in mind, have you brought Windows 10 into your business, or are you still operating on Windows 7? Or, perish the thought, Windows XP? And with this new attempt to stop ransomware, there is no doubt that there will be adjustments to how ransomware operates as it is an extremely lucrative practice for those with low to no moral standards.

Even as new features become available to you through updates and upgrades, do you have the IT savvy, not to mention the time, to implement them effectively for your business? Just as you would with your vehicular needs, hire an expert to take care of your technology needs. Doing so ensures your IT infrastructure gets maintained properly and allows you to focus on running your business, serving your customers and doing what you do best. In the long run, it will prove to be a far better value for you and your business. **BL**



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SUCCESSFUL TEAMS

BY GASPER PAUL

TO BE A SUCCESS is much more than just individual success. In fact, most of the time we achieve our success from being part of a team and we are all part of teams. Our family is a team, our place of work is a team, the community groups we belong to are teams. Sometimes we are the team leader or "coach," while other times we fulfill the role of follower or "player." It's so important to understand teams and how they work, especially those who achieve success – the achievement of their desired goal.

I've been on some successful teams, and some not so successful teams. This includes both athletically as well as professionally. I've seen firsthand what makes the difference between the unsuccessful teams and the successful ones. Here are some principles that I know, when implemented on a regular basis, can turn any lackluster team into an outstanding one! These principles can be applied to your family, your business, your organization, and yes, your sports team.

COMMUNICATION LEADER

The leader needs to communicate the vision. The coach always does a pre-game talk, laying out the vision. The leader communicates the vision frequently, always updating the team as to where they are at and what changes need to be made. The coach doesn't relegate the direction he gives to the pre-game. He coaches and communicates all the way through the game.

TEAM DYNAMICS

Watch a good hockey team. They are constantly talking to each, backing each other up, encouraging one another, praising one another, and telling each other how they can make changes so the same mistakes aren't repeated. The same is true of successful teams in the business world and life in general.

EXCELLENCE

The truly great teams are teams that are committed to excellence. In everything they do, their goal is to achieve at the highest level. And this commitment is held throughout the team and at every level. A successful team cannot have members who are not committed to excellence because in the end they will become the weak link.

UNDERSTANDING ROLES

Pardon the Chicago Bulls analogy, but it is so clear. When the game was on the line, with only one shot left, everyone – the coaches, the players, the 20,000 people watching in the stadium, and millions watching on TV – knew who would shoot the last shot. That was Michael Jordan's role. Every team works best when the members of the team have clearly defined and understood their roles.

Some do one thing, others do another. One isn't better or more important than the other, just different. When teams operate out of their strengths and their roles, they win.

STRENGTHS AND WEAKNESSES

This brings me to strengths and weaknesses. Every team member has strengths and weaknesses. The successful teams are those who on a regular and consistent basis enable the members to operate out of their strengths and not out of their weaknesses. And what is one person's strengths will cover another's weakness. This is teamwork, enabling all of the bases to be covered.

HAVE SOME FUN

The team that plays together stays together. Is your team all work and no play? Get your team out of the office or routine and go have some fun. Enjoy one another, enjoy life. It will bring a sense of bonding that can't be made, even in "winning."

COMMON GOALS AND VISION

I have found that these need to have three aspects. Short, simple and clear. Can you say it in less than 30 seconds? Is it simple? Can you and others understand it? Does the team all know what they are working together for?

APPRECIATION

All through the "game," successful teams appreciate one another and show it in a variety of ways. The coach shows it to the players, the players show it to the coach, and the players show it to one another.

HERE IS A SUCCESSFUL TEAMS CHECKLIST FOR YOU TO EVALUATE WITH.

- Is there communication between coach and players and from player to player?
- Is your team committed to excellence?
- Do those on the team know what it means to follow?
- Does everyone on your team know their specific role?
- Do individuals on your team regularly operate out of their strengths as opposed to their weaknesses?
- Does your team take a break from time to time to just have fun together?
- Does your team understand the common goals and vision? Can we all state it (them)?
- Is there a sense of and communication of genuine appreciation among my team? **BL**

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Data Driven Hiring Places Employees in the Right Role

BY STEPHEN FLOWER, PREDICTIVE SUCCESS CORPORATION

HIRING EMPLOYEES IS A significant investment for any organization. But often, management makes the decision based on their 'golden-gut' feeling which is influenced by superficial attributes that have no bearing on the behavioural requirements of the role. According to Accounting School Magazine, a bad hire can have a devastating financial impact, with costs ranging from \$25,000 to \$220,000, depending on the position, to attract, hire and train a replacement. Placing employees in the wrong positions also has a negative impact on corporate culture and productivity. To avoid this costly mistake, employers must rely on people analytics to ensure job fit when making hiring, professional development and career advancement decisions for their workforce.

Placing employees in the wrong positions also has a negative impact on corporate culture and productivity.

Top Three Ways to Build the Best Workforce Using Analytics

1. Finding employees that fit the organization's culture

Hiring the wrong person can lead to months of false starts and under-performance. To get it right the first time, companies need to objectively analyze what is necessary for a new hire to excel in the position and in the workplace overall. Building a behavioural profile of the specific role establishes a benchmark by which prospects can be evaluated.

The Centre for Spatial Economics (C4SE) faced this scenario when searching for their next hire. With a small team of five economists, hiring the wrong person could have significantly altered their corporate culture. By supplementing their regular hiring process with insights from the Predictive Index, available through Predictive Success Corporation, C4SE was able to quickly sift through all the candidates and find the top performer. In fact, the data based analysis uncovered two applicants with high potential so they were both hired to help the organization grow aggressively.

2. Filling the gaps on the existing team

One consequence of a homogeneous workforce is groupthink. While working with a team that shares your interests makes the work environment enjoyable, employees offering a 'counter-view' are often necessary for a company's long-term success.

A rapidly expanding financial services company recently faced this issue. Their leadership

team was comprised of forward-thinking, big-picture entrepreneurs and the pool of potential candidates shared the same outlook. This could have resulted in a team that was strong on strategy, but lacking in drivers who were motivated to execute management's ideas. Instead the leadership team relied on a job profile developed specifically to attract applications from pragmatic, hard-workers who were focused on executing well-defined plans. They hired the applicants who fit the job profile and the team's balance evolved as planned.

3. Ensuring employees have the 'DNA' that allows them to excel

The 'holy grail' of people analytics is being able to predict who will excel in a role based on how they are hardwired. A program based on human analytics can solve this challenge by building behavioural, cognitive and skills profiles of potential candidates. This gives employers a snapshot of their DNA, providing insight into what motivates individual workplace behaviours.

This was the case when Canada's largest mobile phone provider decided to transform the culture of their sales team from a 'proactive service' orientation to a 'driving growth' mentality. Since an analysis of existing sales staff showed that the group was wired with a service focus, any new hires needed to have a growth mentality. By redefining job descriptions based on the behavioural data gathered, existing employees were moved to roles consistent with providing service and maintaining the customer base. In tandem, new sales representatives were recruited to focus on winning business and driving results. The result was the desired culture shift and a significant boost in sales volume.

Beyond the valuable benefits of placing employees in the right positions, behavioural data also allows management to tailor on-boarding practices and professional development to specific employee needs. Human analytics can also identify future leaders and candidates to aid succession planning. A workforce, no matter its size, with employees in the right positions has a solid foundation for ongoing business success. **BL**



Stephen Flower is a managing principal of Predictive Success Corporation www.predictivesuccess.com. Predictive Success leverages the Predictive Index to optimize organizational development. Stephen can be reached at sflower@predictivesuccess.com or 905.430.9788.

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2 MINUTES WITH PEOPLE IN OUR COMMUNITY

Monthly feature asking local business people some friendly questions.



KEN ROCK

PARTNER | NU-CUT TOOL & BLADE SHARPENING

- NICKNAME:** Rocko
- WHERE ARE YOU FROM:** St. Catharines (Merriton Boy!)
- WHERE DID YOU GO TO SCHOOL:** Merriton High, Centennial College & Niagara College
- FAVOURITE FOOD:** Beef Teriyaki
- WHAT DO YOU LOVE:** Alternative music on vinyl.
- WHAT DO YOU BELIEVE:** What goes around comes around.
- YOUR DREAM:** Going to Isle of Man before I die to see TT Race.
- FAVOURITE QUOTE:** "Do as I say, not as I do."
- YOUR TOP 3 CHARACTERISTICS:** Punctuality, creativity and loyalty.
- YOUR STRENGTHS:** Accountability and determination
- FAVOURITE ACTIVITY:** Sailing **BL**

Ken Rock is a partner at Nu-Cut Tool & Blade Sharpening located at 43 Scott Street in St. Catharines. For more information, call 905.984.3467 or visit www.nucuttoolandbladesharpening.com.



JESSICA PENIDA

OWNER | PAINT NITE NIAGARA

- NICKNAME:** Jess
- WHERE ARE YOU FROM:** Guatemala
- WHERE DID YOU GO TO SCHOOL:** Seneca College
- FAVOURITE FOOD:** Pasta, Salads and cheese on absolutely everything.
- BIGGEST QUIRK:** A nervous behavior of removing mascara from my eyelashes.
- WHAT DO YOU LOVE:** Watching documentaries and pondering on life.
- WHAT DO YOU BELIEVE:** I believe when you help others succeed, you succeed..
- YOUR DREAM:** Is to be a leader and positive influential person on those around me and in my community.
- FAVOURITE QUOTE:** "some people want it to happen, some wish it would happen, others make it —Michael."
- YOUR TOP 3 CHARACTERISTICS:** Hard working, honest, passionate.
- YOUR STRENGTHS:** Accountability and determination
- FAVOURITE ACTIVITY:** Continuously searching for ways to improve self. **BL**

Jessica Penida is the owner of Paint Nite Niagara located at 43 Scott Street in St. Catharines she can be contacted at 416.554.5432. or by email at Jessica.penida@PaintNiteNiagara.com or visit www.paintnite.com.

AUTOMOBILE INSURANCE "AIN'T" WHAT IT USED TO BE IN ONTARIO

By SHEILA MARCANTONIO

BY NOW, YOU ALL know that we in Ontario are paying the highest insurance costs for automobile insurance in Canada and apparently, we have the least amount of accidents. Ontario's roads are among the safest in North America. According to a recent government report, Ontario's 2013 auto-accident fatality rate was the second-lowest ever recorded in the province and the second-lowest in all of North America, behind only the District of Columbia. And Ontario's auto-accident injury rate in 2013 was the lowest ever recorded in the province and among the lowest in Canada.

However, what most people in Ontario don't realize, is that they are essentially self-insured for the first \$40,000 of any pain and suffering injury claim. There is a deductible in Ontario and it currently is at \$37,385.17, unless your injuries are worth more than \$124,616.21. The deductible increases every year on January 1 according to inflation as does the maximum limit you must surpass. THIS is the Ontario Government's way of getting rid of all soft tissue injury claims aka whiplash.

In addition to that, there is a threshold to meet and the wording for that threshold is as follows: permanent serious impairment of an important mental, physical or psychological function.

Essentially, what the threshold looks at is the permanent impairment that the injury causes and not the injury itself.

There are also regulations about how the evidence that a person's claim meets the threshold and these regulations can be found here: <https://www.ontario.ca/laws/regulation/960461>

This is all meant to reduce the cost of Automobile Insurance in Ontario. It has NOT worked and most people are astonished to find out there is very minimal compensation for their pain and suffering.

By way of example, let's imagine you are a nurse: if your arm is broken as a result of a car accident, you may require surgery to repair your injury and six months' worth of physiotherapy thereafter. Since you work in a physical environment, your employment may be negatively affected as well. Most would agree that this constitutes a serious injury. At trial, let us assume that you are able to convince the jury that your pain and suffering amounts to \$60,000. Once the statutory deductible is applied, your award is now only worth \$22,600! Most would agree that there seems to be an inherent unfairness to the way this works – and they would not be wrong!

To illustrate the implications of the threshold, if we use the above noted example, we know that the \$60,000 pain and suffering award given to the nurse is reduced to \$22,600 by virtue of the statutory deductible. Following the jury verdict, the judge presiding over the trial will need to determine whether the injured party's injuries meet the threshold definition of being permanent and serious. If the judge finds that the injuries do not meet the threshold, then the pain and suffering award is reduced to zero. Nothing!

A new study revealed that many Ontario drivers are unaware of the risks presented by changes to



the Ontario auto insurance regulations – instituted seven years ago -- and as a result, are not sufficiently protected in the event of a serious motor vehicle accident. Only 10% of the population purchased extra medical coverage. This is despite the fact that the costs of additional coverage add up to less than \$100 in most cases.

This lack of information is putting people at grave risk. Unfortunately, in our daily practice, we encounter people all the time who have been seriously injured in a motor vehicle accident and find out, much too late, that they don't have sufficient insurance to cover their medical and income needs. I appreciate that insurance is a provincial domain but it really has become too political.

Perhaps it is time to look at National Insurance Plan that attempt to fairly compensate people rather than insurance companies. However, in the meantime, you must contact your insurance broker and increase your optional no-fault benefits on your own insurance policy! **BL**

Sheila Marcantonio is senior Personal Injury lawyer at Lancaster, Brooks & Welch LLP. She offers track record of over 35 years' experience successfully fighting for the rights of her clients. She may be reached in St Catharines at 905.641.1551.



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DAVE BROWN

PLEASE STOP HOLDING “QUALITY” MEETINGS

SEVERAL YEARS AGO, WHEN I first started working in the company Quality Department, I was invited to attend our annual management review meeting where we would be discussing the progress of our department over the previous year. Being a junior member of the team, I was very excited to sit in a meeting with all the top leaders in our organization and to hear their input as to how our group could help improve the quality of our products and services. Unfortunately, what I found was that this meeting ended up being a three-hour presentation from our department manager, with all the other leaders reading emails on their laptops and wishing they could be anywhere else in the world.

As I looked around that room, I couldn't help but think, "This is a very expensive meeting." Over the years, and as I have worked with other organizations, I have found this scene played out several times. A meeting for the sake of a meeting. A meeting because "ISO says so." But does ISO really say so?

When one reviews the requirements for Management Review, the word meeting does not appear. In other words, the standard does not say "the organization shall hold a meeting." The standard requires that management reviews the status of the organization and a few specific items. Many have chosen to use a meeting to have this review, but the standard does not require a special meeting just review the status of the organization.

In many organizations, management or operational meetings are held on a regular basis. Some are monthly or even weekly. In these meetings, those in attendance are actively engaged in reviewing many topics including some of the following:

- | | |
|-------------------------------------|------------------------|
| 1. CUSTOMER FEEDBACK | 4. SUPPLIER ISSUES |
| 2. CHANGES IN MARKET PLACE | 5. PLANNING |
| 3. STAFFING OR OTHER RESOURCE NEEDS | 6. OPERATIONAL TARGETS |

These very topics are some that are required to be reviewed by management according to ISO 9001:2015. So, if they are being discussed regularly already, why would an organization hold additional meetings?

If you had supplier issues or customer complaints would you wait until your next annual quality meeting to discuss and resolve them? Of course not.

As top management works towards "ensuring the integration of the quality management system requirements into the organization's business processes" a natural progression would be to include the requirements of management review into the regular meetings of the organization.

Starting today, if you already hold regular operational meetings in which top management is involved, you can cancel your quality meetings if you make the following changes to your operational meetings:

1. Create an agenda. Hold the meeting as scheduled.
 2. Keep minutes of the meeting including decisions made, and expected completion.
 3. Repeat

One of the primary intentions of ISO 9001 to help organizations achieve value. There is no value in holding meetings in order to check off a checklist. Your organization is already holding meetings where management review is taking place. Now it is up to you to ensure those reviews are as valuable as they can be for your organization. **BL**

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Aerial Photograph of the Pen Centre in the 1960s.

Niagara's largest shopping mall celebrates 60 years of savings and excitement.

By Scott Leslie

Whether it's a treasured memory or a certain gift for that special someone, Niagara residents have been taking a little bit of the Pen Centre home with them for six decades now.

And that's an accomplishment worth celebrating!

For the uninitiated, the Pen Centre is a massive state-of-the-art shopping experience in St. Catharines that boasts over 180 tenant businesses, more than one million square feet of shopping space, and welcomes approximately 10 million visitors per year.

As the largest shopping centre in the Niagara Region, the Pen Centre is well-known locally for its savings, selection and out-and-out excitement. But the Pen Centre has changed a great deal from the early formative days when current retailers like Reitman's, Gary Waters and The Boot Shop first opened their doors.

A HISTORIC DEVELOPMENT

Back in the 1950s, malls were an entirely new experience for Niagara residents. For years, shoppers headed to their respective downtowns where the bulk of merchants and department stores were often located.

But in 1958, the new "Niagara Peninsula Shopping Centre" changed all that.

Built over the course of several months, the Niagara Peninsula Shopping Centre began its existence as a single level, outdoor strip mall located on Glendale Avenue in the Garden City. Growth would be slow but steady for Niagara's very first shopping centre. Within its first year of operation, there were five tenants: Dominion Stores supermarket, Laura Secord, G.B. Galway, Potter & Shaw and Dunn's Bestway. By 1963, the mall had begun attracting shoppers from every community in Niagara and the 60-acre site had expanded dramatically to encompass 52 tenants.

In 1966, the first of several major expansion and renovation projects would take place at the burgeoning mall – soon to be known to most Niagara residents as "The Pen Centre" or simply "The Pen." That summer, \$7.5-million worth of construction was completed and Simpsons-Sears became another anchor tenant.

With the expansion that year, the Pen was now considered one of the largest shopping centres in all of Canada with over 80 retail shops and services and 630,000 square feet of leasable area. The

Continued on CS4 

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Aerial Photograph of the Pen Centre in the 1960s.

FAST FACTS: The Pen Centre

Number of visitors per year

- 10 million

Number of stores & services

- 180

Number of employees

- over 2,000

Number of parking spaces

- 4,705

Total retail floor area

- 1,036,696 sq ft

Number of building inspections per year

- 1,600



Continued from CS1

mall was also becoming one of Niagara's most substantial employers with more than 1,000 workers on staff.

Perhaps the most significant change in the mall's structure took place in 1975 when the Pen Centre was finally enclosed under one roof, turning it into one massive building. For years, Pen shoppers had been at the mercy of the elements – whether it was snow in the winter or the broiling heat of summer. But now with the help of a \$2-million facelift, Niagara residents were finally able to shop in one continuous climate-controlled environment.

The Pen Centre has gone through several ownership changes over the years. Originally owned by a conglomerate of N.C. Properties, Grantham Development and Gilligan Realty, the three were acquired by Bramalea Consolidated Developments in the winter of 1963.

In 1994, however, a major change was in the offing. The esteemed shopping centre was taken over by 20 Vic Management Inc. – and the new owners began undertaking one of the largest expansions in the mall's history. By the time the multi-million dollar renovation project was completed, the Pen Centre had added over 70 new stores and 100,000 square feet of new retail space.

Like any successful operation, the Pen Centre has suffered a few setbacks in its long history. In 2002, Eaton's closed its doors at the Pen Centre after nearly 30 years in business. But that adversity quickly turned into a bold new opportunity. The north wing was completely remodelled, opening later that year with plenty of high ceilings and dazzling skylights – not to mention several brand new stores like Sport Chek and Old Navy.

Just three years later, the Pen Centre would take another step forward with the addition of a new 50,000 square foot plaza in the southeast corner of the parking lot. Located next door to Pier 1, the new structure added The Shoe Company, Motherhood Maternity, HomeSense, George Richards and Bowring to the Pen's wide range of shop-



Mall entrance during the holiday season.

ping experiences. The one-time Sears Auto Centre was also demolished along Glendale Avenue to make way for a Boston Pizza and a Kelsey's location.

A GREEN MACHINE

Throughout its history, the Pen Centre has been committed to reducing its waste levels and providing shoppers with the most environmentally-friendly atmosphere possible.

Nowhere is this more apparent than when the Pen Centre began a \$13-million renovation of the mall in 2011. Here, the Pen Centre added over 3,600 square feet of skylights to increase the amount of natural light and create a brighter shopper-friendly atmosphere. It also installed new energy-efficient lighting, new "hot-water-on-demand" systems in public

washrooms and a new outdoor water system that reduced water consumption by 70%

Recycling has also been an important part of the equation at the Pen Centre. Everything from light bulbs to organic waste in the food court is recycled in one form or another. But in recent years, the Pen has taken that commitment one step further.

In 2011, it formed a partnership with Habitat for Humanity Niagara. As a result, the non-profit organization now has the right to all reusable materials and equipment like used furniture and light fixtures left over from any mall renovations and store closures. These mall donations then find a second life at Habitat for Humanity Niagara's ReStore outlet and its various rebuilds.

The Pen Centre has also been recognized time and again for its environmental initiatives. In 2007 for example, the mall received a Go Green Plus rating, certifying that its air quality, waste management and treatment processes are without peer.

Congratulations on 60 years



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Even shopping has turned green at the Pen Centre with its new gift card recycling program – the first of its kind in North America. A group of environmentally conscious students from St. Alexander Catholic School called the Font-hill Nurdles first approached the mall with the idea back in 2015. And the Pen Centre quickly took up the challenge, launching a recycling initiative that helps prevent used gift cards from going to area landfills. Since the program was launched in the spring of 2016, over 38,000 cards or 400 lbs of waste has been diverted from Niagara's landfills.

CARING FOR THE COMMUNITY

The Pen Centre has always been mindful of the need to give back to the Niagara community. Each year, the Pen Centre gives an average of \$150,000 to \$200,000 in donations and sponsorships to local charities, causes and non-profit agencies.

The Pen Centre also does several fundraisers under its own roof. Each September for instance, the Pen holds its Behind Closed Doors event – an exclusive after hours private shopping party where shoppers can enjoy special discounts, sales and product giveaways. All monies raised from ticket sales go towards several participating charities. And the Pen Centre's first Behind Closed Doors event in 2015 was a tremendous success, selling over 2,100 tickets, and raising more than \$10,000 for charities like the Boys and Girls Club of Niagara and the Lincoln County Humane Society.



BUILDING MEMORIES

The Pen Centre prides itself on offering a little something for everyone – everything from doing your banking at CIBC to picking out just the right outfit at Hudson's Bay to checking out the latest Hollywood blockbuster at the Landmark Cinemas.

But the Pen Centre is never content to rest on its laurels. In recent months, several new businesses have been welcomed to the Pen Centre family including Shumaker, Wireless +, the Optical & Ortho Centre, Starbucks, Sunrise Records, Urban Kids, and Rolly Polly Cow Ice Creamery. And there's more on the horizon with Eclipse, M.A.C. Cosmetics and Maverick expected to open before the end of the year.

The Pen Centre takes its job as a shopping experience leader very seriously. But when you've been an integral part of people's lives for 60 years, there's one more responsibility the venerable landmark has taken to heart.

At the end of the day – whether you've had your first date at the mall or stood in line with your child to get a picture taken with Santa – the Pen is also in the business of building memories.

And there's many more yet to come. **BL**

A SESQUICENTENNIAL TIMELINE

Here are some noteworthy events from Canada's illustrious past—and our region's own remarkable history.

1997 – Looking for new investment prospects, Hong Kong mogul Jimmy Lai begins buying up several hotel properties in the Town of Niagara-on-the-Lake like Queen's Landing and the Prince of Wales Hotel.

1998 – The federal government disallows two major bank mergers that would have seen the CIBC merge with the Toronto-Dominion Bank, and the Royal Bank of Canada merge with the Bank of Montreal.



1999 – Canada separates the Northwest Territories to create a third territory called Nunavut.

2004 – The Montreal Expos play their last game at Olympic Stadium in Montreal. The major league baseball team relocates to Washington, D.C. and becomes the Washington Nationals.



1997

1998

1999

2004

1997 – The 12.9 kilometre, \$1-billion Confederation Bridge is opened in the Maritimes, linking Borden-Carleton, Prince Edward Island with Cape Jourimain, New Brunswick.

1998 – One of the most destructive winter storms in Canadian history drops over 100 millimetres of freezing rain across central and eastern Canada. Nearly 20% of Canada's population is disrupted by the outburst.

1999 – Canadian hockey superstar Wayne Gretzky retires from the National Hockey League after playing 20 years with the Edmonton Oilers, the Los Angeles Kings, the St. Louis Blues, and the New York Rangers.

2004 – The Niagara Fallsview Casino Resort opens in Niagara Falls. Despite some speculation to the contrary, the city's original casino – Casino Niagara – remains open, giving Niagara Falls two casinos.

2005 – Canada is the fourth country in the world and the first outside of Europe to legalize same-sex marriages with its new Civil Marriage Act.

2006 – Thorold is named “Canada’s Most Patriotic City” with more residents flying more Canadian flags on Canada Day than any other city in the country.

2007 – Bill and Denise Burke buy the Ontario Hockey League’s Mississauga IceDogs and relocate the team to St. Catharines. The renamed “Niagara IceDogs” begin playing at the Jack Gatecliff Arena in the Garden City.



2005

2006

2007

2008



2005 – In April, Canadian sports legend Mike Weir expands into winemaking with the launch of the Mike Weir Estate Winery.



2005 – L.A. Lakers point guard Steve Nash becomes the first Canadian to be named “most valuable player” in the history of the National Basketball League.



2006 – The Great Wolf Lodge launches its first Canadian location in Niagara Falls with a 90-feet tall indoor water park.



2008 – Welland celebrates its 150th anniversary on July 24th.

Snapshots in Time

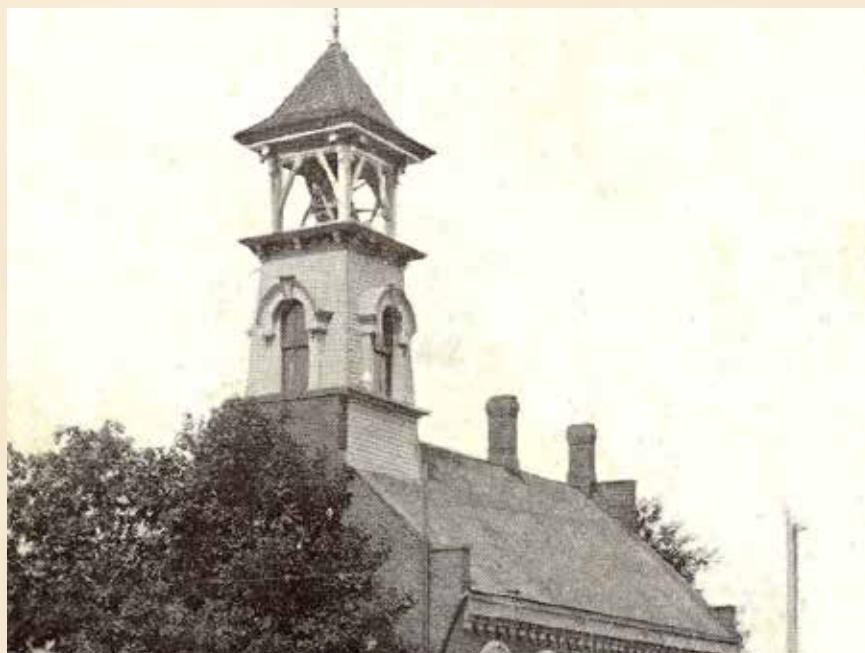
Take a walk down memory lane with these vintage views from Niagara's distant past.

By Scott Leslie



ST. ANDREW'S PRESBYTERIAN CHURCH

The Presbyterian faith has had a long history in Thorold. The first services took place in the local town hall in 1801 under the direction of Reverend Daniel Ward Eastman who had immigrated to the Niagara area from New Jersey. It wasn't until 1859 that the first Presbyterian church was built downtown on 17 Ormond Street. However, the church congregation began to grow considerably over the years – and a more substantial building was in order. Designed by Toronto architect William Rufus Gregg, the current St. Andrew's Presbyterian Church was built on 24 Clairmont Street throughout 1883 and well into 1884, although construction was stalled during the summer of 1883 when money and building materials began to run out. The resulting structure was created in the Neo-Gothic architectural style with cut limestone walls, pointed arch windows and ornamental buttresses on the main façade. An additional parish hall was constructed at the back of the building in 1927 using a design sympathetic to the existing structure. These days, the St. Andrew's Presbyterian Church continues to serve the Thorold community and was officially designated as a heritage building in 2002.



CARNEGIE LIBRARY

From 1883 to 1929, over 2,500 public libraries were built throughout the English-speaking world as part of a massive philanthropic initiative by Scottish-American industrialist Andrew Carnegie. A total of 125 Carnegie libraries were opened in Canada – one of them being the Carnegie Library on 1 Ormond Street South in Thorold. Built in 1912 at a cost of \$10,000, the Carnegie Library would go through several updates over the years to accommodate the growth of the city. That included a major remodeling of the building's interior in 1947 and the addition of a children's section and a music library in later years. In 1983, however, a much larger public library was built on nearby 14 Ormond Street North and the Carnegie Library shut its doors, only to be taken over by the Thorold Senior Citizens' Association. Today, the one-time library building has been divided up into a series of office units.



OLD FIREHALL

For over 80 years, the old firehall on 12 Albert Street West in Thorold would play a critical role in protecting the community from the scourge of fire. Built in 1878 to house the Protection Hose Company No. 1, the firehall was designed by Drummondville architect John Latshaw who was known for designing several local landmarks including the Clifton Town Hall in Niagara Falls and Alexander Hamilton's Willowbank residence in Queenston. Over the years, the building has been well-known for its striking yellow brick and decorative semi-circular windows. But one of its most notable features is the bell tower – a bell that was produced by the Meneely Bell Company of Troy, New York, and would be rung in the event of a fire to signal local firefighters to the hall. The old firehall also had a second responsibility to the town, housing the local jail and police station in its basement. But the police would leave in the late 1950s. And the building was abandoned altogether in 1964 when the fire department moved to a more modern location on 16 Towpath Street. After several changes in ownership, this historic landmark was restored by local entrepreneur Shannon Passero in 2012 and is now home to her design studio. Sadly, the bell tower itself hasn't been rung in years. The original bell was removed from the tower and installed outside the Thorold Fire Station on Towpath Street in 1967.

REFLECTIONS OF A DREAM COME TRUE

IN ORDER TO SUCCESSFULLY move ahead, it's essential that we pause and take stock of the path we have travelled. A decade ago, The Stabler Centre was constructed as a facility that would house and assist people and their loved ones during their end-of-life and grief journeys. It was a dream come true for the many people who envisioned a caring, comforting home-like setting in Niagara, and who worked hard to bring it to life.

That dream went well beyond the physical bricks and mortar – and continues to be realized today.

Since 2007, The Stabler Centre's extraordinary staff and volunteers have provided quality, compassionate, person-centred, timely and dignified care and support to people living with life-limiting illness, death, loss and grief. Countless individuals, families and organizations have contributed to improving palliative care programs and services in the Niagara community.

It is hard to believe that it has been 10 years since The Stabler Centre opened its doors. Much has changed in the palliative care landscape over that time.

Even before The Stabler Centre opened, Hospice Niagara had a rich history of providing community service for all those living with life-limiting illnesses in our community. However, by giving us a very public face in our community, opening the residential hospice really put Hospice Niagara on the map.

The Stabler Centre represented an opportunity to shift the care paradigm; offering expert whole-person care until the end of life.

"We expanded our focus to include emotional and spiritual needs of the client and family members," says Dr. Brian Kerley, medical director at The Stabler Centre. "Volunteers, staff and the health care team dedicate themselves to excellence in providing comfort; expert pain and symptom management; and emotional and spiritual support, including bereavement services."

The Stabler Centre maintains a 90% occupancy rate with the average length of stay of 18-25 days.

"Health care is changing but one thing that has remained steady

We have a lot to be thankful for this upcoming holiday season,"

—CAROL NAGY, executive director.

ization with services available for people when they need it most – from diagnosis, through the steep challenges of a terminal illness, and end-of-life care. A variety of programs and services are available, such as Day Hospice, which offers at-home caregivers respite,



fast is the commitment of Hospice Niagara's staff and volunteers to providing excellent care that combines clinical skills with compassion," reflects Julie Dennis, board chair at Hospice Niagara.

It's the kind of compassion that few think about needing one day. But for people across the Niagara Region who are living with a life-limiting illness, as well as the families who care for them, it is critically important.

Perhaps this excerpt from a family member expresses it best:

"Words are not enough to explain how grateful we are to the loving care and kindness each and every one of you showed to our family whilst our Mum/Grandmother had the privilege of being under your care... You provided an environment where Mum was able to be herself again... But perhaps what may go missing to the naked eye is the restoration of the relationship of husband and wife, mother and daughter. You collectively replaced the frustration and exhaustion we felt with the joy of being returned back to a family."

Hospice Niagara is a not-for-profit orga-

and Bereavement Groups that help people of all ages adjust to the loss of a loved one.

For long-time Hospice Niagara volunteer Jean Johnston, The Stabler Centre's story begins with two special women – one a fierce champion for hospice palliative care, and the other a grateful care recipient.

Driven by an unshakable belief in the need for compassionate and dignified end-of-life care, Nurse Pat Hundertmark co-founded Hospice Niagara in 1993. She worked tirelessly to advocate for Niagara's residential hospice. Her passion helped drive the earliest days of planning through the years of community education and fundraising. Though Pat died in 2013, her remarkable commitment continues to shine brightly.

"I feel such a sense of happiness for Pat because she worked so hard to make this happen," says Jean.

Jean first met Gwen Stabler when she was assigned as Gwen's volunteer caregiver through Hospice Niagara. The two became fast friends and stayed close.

The Stablers supported the drive to build a residential hospice and, after they passed away, their generous bequest helped make the Centre a reality.

"The Stabler Centre has made a big difference to so many families," Jean continues. "The staff are the most caring, loving people. To die knowing that you are really loved and cared for, to die with dignity – that is very special."

Jean is still a volunteer at The Stabler Centre including acting as the unofficial horticulturist for the facility.

"We have a lot to be thankful for this upcoming holiday season," says Carol Nagy, executive director. "Thanks to community support, we are making a meaningful difference for more than 16,000 people facing their end-of-life journey, whether at The Stabler Centre or in their home, as well as their loved ones."

Though Hospice Niagara is partially funded by the government, the reality is that \$1.8-million needs to be raised this year to maintain operations and programs. **BL**

You are invited to stop in to see the Holiday Butterfly Tree display at The Pen Centre or at The Stabler Centre. The public is invited to honour someone with a donation and fill out a personalized tag that is hand-tied to a beautiful butterfly ornament and placed on one of the holiday trees. Tax receipts are issued for donations of \$10 or more. Call 905.984.8766 or visit hospiceniagara.ca.



Ground Breaking Ceremony (l-r): Pat Hundertmark, founder of Hospice Niagara; Barbara Kucherepa; Gladys Reed, visiting volunteer; and Maureen Fowler, Chair of the Fowler Family Foundation



The Stabler Centre opened its doors on July 19, 2007 (l-r): Heidi Wilson, Pat Hundertmark, The Honourable Brian McMullan, The Honourable Jim Bradley, The Honourable Kim Craitor, The Honourable Peter Partington and Sheryl Wherry.

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Child under 5 years no charge
Prices are subject to 13% HST and 15% Service Fee



2 MINUTES WITH PEOPLE IN OUR COMMUNITY

WENDY MARSHALL

OWNER | THUMBTACK MARKETING



• **NICKNAME:** Wendy

• **WHERE ARE YOU FROM:** St.Catharines

• **WHERE DID YOU GO TO SCHOOL:** Georgian College

• **FAVOURITE FOOD:** Sushi

• **BIGGEST QUIRK:** Collect ticket stubs

• **3 THINGS THE AVERAGE PERSON DOESN'T KNOW ABOUT YOU?**

I would rather do something than buy things, I love playing Mario, I love music, the louder the better.

• **WHAT DO YOU LOVE:** My family, I have 2 amazing kids that are my drive for what I do.

• **WHAT DO YOU BELIEVE:** I believe that actions speak louder than words

• **YOUR DREAM:** Travel across Canada

• **YOUR TOP 3 CHARACTERISTICS:** Determined, creative and loyal

• **YOUR STRENGTHS:** Being able to plan ahead

• **FAVOURITE ACTIVITY:** Sitting around a campfire with friends

• **OTHER INTERESTS:** Home Renos, I have a 100-year-old home and love making improvements to it.

• **FAVOURITE QUOTE:** Life isn't about finding yourself. Life is about creating yourself- George Bernard Shaw BL

Wendy is the owner of Thumbtack Marketing located at 540 Eastchester Ave East, St.Catharines. For more information call 298.434.4874 or visit www.thumbtackmarketing.com

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Grow Your List with Facebook - Part One

WENDY MARSHALL

THE NUMBER ONE PRIORITY of a business owner is to build a list of people interested in the product or service offered. Whether you are an entrepreneur, brick and mortar business or just starting out in your garage; you need fans, followers that are real people who you will turn to customers. This is why you need to build a list and make this a priority from the first day of starting your business.

There are many ways of building a list like in-person networking, guest blogging, sponsored posts, and referrals. However, one of the most cost-effective solutions is through social media. Social media marketing is a broad term used to cover the form of marketing your products and services through an online social platform.

While there are hundreds social media websites out there, the most common in North America that marketers use are Facebook, Twitter, Instagram, Pinterest, Google + and LinkedIn. Knowing the platform that's right for your business is knowing your target market. This will include knowing where your ideal customers spend the most time online, and combining it with the skills, time and budget you have to commit to using the platform(s) of your choice. Focusing on one platform to start will enable you to be able to master how to engage that audience and grow the interactions with those on in that community. By focusing on your efforts, you are better able to find your hot prospects by noticing their interaction with your company, and grow the relationship. Once they know and trust you and your business as an expert, they will open up to provide a direct authorization to join your list by giving you their email address and name. **BL**

Wendy Marshall - Thumbtack Marketing 540 Eastchester Avenue East, St. Catharines:
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USING SOCIAL MEDIA DYNAMICALLY!

DENNIS O'NEILL

Seems like the ways to use social-media number as many as the number of users.

YOUTUBE Consider this. After just one year jazz singer/pianist/teacher Aimee Nolte has gained 65,000 subscribers to her *Youtube* channel. She posts every day. In effect she's got herself a TV station on social media, at no real cost.

PAYOUTS The payoffs to her come in two main ways. 'Students' (often professional jazz musicians) contact her wanting lessons from her via *Skype* (or in person in California). She also gains professional jazz gigs for her, her trio, quartet or band.

ACTIONS You can find her on *Youtube*, just type in Aimee Nolte. She covers a huge variety of subjects and I learn from every one. In one session she shows how to use your phone to record multi-channels. Her camera angles, different locations to teach certain concepts, variety of subjects, her guests (often long distance)... open a whole new world in reaching people. You and I can tailor and modify her actions to fit our own business. It just needs a little creativity. This woman has tremendous genius. First I watched to see what she does to build her base of subscribers. I didn't think I cared about her jazz instruction. But, she teaches aspects of music that really help me. I play peddle-steel-guitar, fiddle, base fiddle, and a little bit of keyboard. So musically I have learned things I didn't even imagine.

Business-wise this use of social media (*Youtube*) had not crossed my mind. Each of us has our own genius in business. *Youtube* offers a way to show it, teach it, and build widespread awareness of who we are and what we do.

Have a look. You'll learn a lot. Lets get your genius out in front of people via *Youtube*. **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@dennisonneillcoach.com or visit www.dennisonneillcoach.com.

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SMALL GROUPS CELEBRATING ARE always a challenge aren't they? Whose house can you use that will hold everyone? Who is doing all the work of the clean-up, decorating and food? Or if you've decided to go out, where to go where you can all be accommodated without needing a complicated contract and one master bill? Where can you go where you can celebrate, not worry about disturbing other diners, have some private speeches and walk freely about from table to table as if you booked the whole space for yourselves – but you didn't...because booking a restaurant out would be expensive! When hanging out in Sheila's basement, as kind as it was of Sheila to offer, is not the ideal option, think of Play Reserve.

Play Reserve is the brand new extension to the sophisti-casual restaurant Play Bar & Grill located in White Oaks Resort & Spa. This is the ideal spot for office parties, networking events, bachelorette lunches or dinners, bridal party brunches, family reunions, rehearsal parties, Jimmy's retirement lunch or Susan and Bobby's 25th anniversary dinner with their now very extended family. You get the idea!

Play Reserve is a beautiful setting that holds up to 50 people or separate the room with the stunning glass sliding doors to make two private spaces for even smaller gatherings. A wall of wine on display adds ambiance to the feel of the room and décor really is not a big consideration here – it's like being in a restaurant... but private. So your loud Auntie Jean can bellow away at Grandpa Joe and you don't have to cringe and mouth "I'm so sorry" to those dining around you.

Booking a personal event or a business networking event, or office party has just been made easier with Play Reserve. You can go online to www.whiteoaksresort.com and click the link to book online through open table OR if you prefer to chat, call 1-800-263-5766 and ask for extension 5680 to discuss your event with us.

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NOVEMBER IS “MAKE A Will Month” in Ontario, a time when we are reminded about the importance of making a will to ensure control of how our assets are utilized after we pass away. Nobody likes to contemplate the end of one’s life, but planning for the future is essential and it gives peace of mind for both you and your loved ones.

We all wonder how we will be remembered. We want to feel like we've contributed something to the world. Leaving a legacy gift is a way to ensure that your memory lives on into the future. What many people do not realize is that you can provide for your family in your will while also leaving a gift that can make a difference in the lives that follow.

When you make a legacy gift to Hamilton Health Sciences Foundation, you are making a statement about your commitment to the future of health care throughout south-central Ontario, from Niagara Falls and Brantford to Kitchener-Waterloo and Burlington.

Through a legacy gift to Hamilton Health Sciences Foundation, which is the charitable entity for Hamilton Health Sciences and its family of hospitals, you help to ensure ongoing excellence in health care. With your gift, you help enable essential equipment purchases, important upgrades to clinical spaces, vital medical research and ongoing education for health care providers.



Ways to leave a legacy gift include:

- Will/Bequest
 - Charitable Gift Annuity
 - Life Insurance
 - RRSPs/RRIFs
 - Gift of Securities

People leave legacy gifts for a number of reasons. For example, Paget Perrault of Oakville left her gift as a way of saying "thank you" for the care that both her and her late husband Tom received at Juravinski Hospital and Cancer Centre.

"Government funding does not always cover what our hospitals need," she says. "Legacy gifts ensure that our hospitals get the specialized equipment needed to continue offering the best possible care for patients. You too can make a big difference in the lives of patients like me."

For Alan and Sheila O'Brien of Vineland, the specialized care provided to their grandchildren by McMaster Children's

Hospital motivated them to leave a legacy gift in their will.

"We've been very fortunate in life," says Sheila, "so why not pay it forward to a charitable organization that we really trust and believe in?"

Alan's inspiration for being a legacy donor is quite simple.

"We wanted to give back and make a difference because it's the right thing to do," he says.

Leave your own legacy today and make a real difference in the future of health care throughout southcentral Ontario for generations to come. Visit www.hamiltonhealth.ca/legacy or call 905.522.3863 for more information.





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PLANNING ON STARTING A BUSINESS IN NIAGARA?

You could be eligible for Business Training, Mentoring, and \$5,000 through the Starter Company Plus program...



COADY'S CORNER

GENERAL MANAGER ST. CATHARINES CLUB

THE FALL SEASON IS a wonderful and exciting time here at the Club! Huge Thank you to our Board of Directors and Members who participated in our Beefsteak Night in Support of Wise Guys Charity Fund as well as our Fall Reverse Draw....These two events are perfect examples of the networking opportunities our club offers!...Congratulations to Len Hume (Professional Carpet Systems) for winning the Reverse Draw this year....Another huge congratulations goes to Brian Cullen (Brian Cullen Motors) for winning the prestigious Canadian Automotive Dealers Association Laureate Award for Ambassadorship....Well deserved!!....Two very Happy Birthdays to Ted Hoxie (Beattie's Basics) who turned 65 this month...Feel free to post pictures around the Club on our Facebook page or mention and follow us on Twitter @StCathClub #theplace-to-be

UPCOMING EVENTS

Thursday November 23rd American Thanksgiving
Sunday December 10th Turkey Raffle
Sunday December 17th Santa Brunch
Friday December 22nd Club Christmas Party

Starter Company Plus is a training and mentorship program for both new businesses and businesses in their first two years of operations. The program includes:

- ▶ **FREE BUSINESS TRAINING** In the areas of business planning, sales & marketing, financial forecasting, bookkeeping, and more
- ▶ **MENTORING** Meet regularly with a team of qualified business professionals that will help you successfully launch and grow your business
- ▶ **CONSULTING** Develop your business plan and launch your business with guidance from Small Business Enterprise Centre Consultants
- ▶ **NETWORKING** Meet other new start-ups. Support and learn from each other
- ▶ **GRANTS** There are grants of up to \$5,000 available

Applicants must be over 18 and planning to work full-time in their business. Please contact the St. Catharines Enterprise Centre or Niagara Falls Small Business Enterprise Centre for a full list of eligibility requirements and further program details.



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FAMILY FROLICS

Trips for Traveling with Kids

REMEMBER THE GLORY DAYS of travelling by car with the kids. I don't know about you but my mom and dad used to lay down the plywood over the back seat, throw in heaps of soft blankets, pillows, games, books and snacks – and off on an adventure we'd go! Those were the days...

Now kids are becoming world savvy travellers. Here are a few tips to help make the journey a more pleasant one:

1. Take it nice and easy. Kids love to explore and look about. Don't over schedule that schedule.
2. Leave time for some quiet time. We all get cranky when we become overwhelmed. Make sure you left some unscheduled time to relax. You might be surprised how much fun that spontaneous stuff can be.
3. Book ahead. Ask for that crib – and make sure you've got a room with a small fridge and a microwave
4. Don't forget the tablet AND the charger. Those kids' movies will come in handy if you're stuck in traffic or waiting for a delayed flight.
5. Carry wipe ups. Those little wet ones will come in handy for that quick clean up.
6. And before all of the above – make a list, check it twice, and pack all the essentials in a carry on!

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FIREHOUSE SUBS

Patel family turns up the heat in Niagara Falls with hot new sandwich franchise.

BY SCOTT LESLIE

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I**F YOU'RE GETTING A burning hunger for a sandwich, there's a great new place where you can put out that fire – Firehouse Subs.**

Located on 6758 Lundy's Lane in Niagara Falls, the new fast casual concept restaurant is the brainchild of cousins Peter Patel and Purvang Patel who decided to bring the popular U.S.-based franchise to the Honeymoon Capital.

"We're from the Durham Region," Peter explains, "and we were really impressed with the locations up there. We felt it had a lot of potential and would be a perfect fit for the atmosphere here in the Falls."

Firehouse Subs was originally founded by Chris and Robin Sorensen – two brothers who'd spent decades working as firefighters for the Jacksonville Fire & Rescue Department before deciding to launch their first Firehouse Subs restaurant in 1994.

Staying true to the Sorensen brothers' roots, each Firehouse Subs restaurant is decorated with authentic firefighting gear and memorabilia to give it the look and feel of an actual firehouse. The Patels have taken that idea a step further, decorating their location with surplus equipment donated by the Niagara Falls Fire Department. The Lundy's Lane eatery also has a fire-themed mural – a feature that's unique to each Firehouse Subs location and community. In this case, it's a stunning portrait of a fire crew standing beside Niagara Falls.

But it's the Firehouse Subs menu that's really turning heads. The Patels' extensive menu features several hot and cold subs with names like the Hook & Ladder, the Firehouse Steak & Cheese, and the New York Steamer. There's even a fine selection of salads and drinks as well as children's favourites like the Hot Grilled Cheddar Cheese. Unlike other sub shops, Firehouse Subs come with large portions of specially steamed meat and cheese – all of it freshly sliced. Each sub is then topped off with plenty of vegetables and a baked roll. Patrons can even cater their next big party by picking up one of Firehouse Subs' many sub, salad, snack and dessert platters.

One trait that really attracted the Patel family to Firehouse Subs was the company's dedication to the communities it serves. In 2005, the Sorensen brothers started the Firehouse Subs Public Safety Foundation to help out the Florida community following the devastation caused by Hurricane Katrina. In the past decade, the foundation has raised over \$30-million for charity – and the Patels have taken up the cause with their new restaurant. All year round for instance, the Patels accept donations at check out or through collection jars which then go toward various first-responders and public safety organizations.

"We do a water drive once a year in August," Peter says, "where people can donate a case of water and get a free sub. All the water we collect goes directly to local charities."

The Patels officially opened their doors back on June 17th and the restaurant has already caught on a big way. Walk-in business has been strong and the family has had to hire 16 full-time and part-time employees to manage the demand. The Patels are also looking to expand their catering services to local schools and businesses.

Firehouse Subs launched its first Canadian restaurant in Oshawa back in 2015 and has opened several more across Ontario since then. In the Patels' case, they currently have the franchise rights for the Niagara Peninsula and are looking to build on the success of their first Firehouse Subs location.

"We're planning to add another five restaurants in the next few years," Peter says. "It'll be a great chance for people in places like Welland and Fort Erie to experience our great service and our delicious steamed subs."

Firehouse Subs can be found in Niagara Falls at 6758 Lundy's Lane. Call today for all your catering needs at 905.353.9104



THERE'S NO "I" IN TEAM, BUT THERE SURE IS IN ACCOUNTABILITY



LISA VON MASSOW

ACOUNTABILITY. ONE LOOK IN the business section of your local bookstore, or three clicks of your keyboard at the Amazon.ca website and you'll see there's no shortage of information about how to hold your kids/spouse/team/co-worker/manager/cat, dog or goldfish accountable.

Getting your team to be accountable is one of the hottest topics covered in my management training program. Some of the program participants come from companies with fat budgets designed to entice sales people to be accountable. Visions of golf trips, sandy beaches or lounging by the pool of a luxurious spa are dangled in front of employees to seduce them into being accountable for achieving their targets. Some other participants are from small companies with a zero budget for such tempting incentives, yet their people consistently do what they say they are going to do.

So, the big question is "why?" Why are some teams more accountable than others? Do some companies simply attract and hire better people? Possibly. A more accurate answer might be to take a look at the team's leader.

Think back to a time you worked for a manager whose mantra was "Don't do as I do, do as I say." You'll probably recall that most people responded by behaving opposite to the manager's mantra; they did as the manager did, not as he said. And nothing within the company changed. New accountability programs were rolled out, but were quickly forgotten or cast aside. Consequences of not being accountable were not followed through on, or perhaps were too weak to have an impact on people. Why should people change, try new things or break an existing, unproductive behaviour pattern if their leader wasn't willing to do the same?

Is it possible then, that in order for a team to be accountable, the accountability needs to start with the leader? As a leader, are you accountable to your team and to yourself?

Let's take this one step at a time. What exactly does it mean to be accountable to your team? Most people will readily say that a team needs to be accountable to its leader; they need to complete the desired activities in the desired time with the desired outcome. But what happens when the leader fails to be accountable to the team? Perhaps the leader isn't available or doesn't have the time to coach team members on how to improve. Or perhaps the leader fails to follow-through on commitments or promises to the team. By not being accountable to the team, the leader is, in effect, sabotaging the team's success.

But what does it mean to be accountable to yourself? Think about a time when you made a commitment to do something (i.e. exercise, break a bad habit, establish a healthy habit), but were unsuccessful. How did you feel? When that happens to me, I end up with a rock in the pit of my stomach. From the conversations I've had with friends and business associates, many of us feel the same when we are not accountable to ourselves.

Leaders who hold themselves accountable first, before they expect their team to be accountable earn stronger buy-in from their team. Sharing a personal goal with your team will likely make you feel highly vulnerable. Visions of "what ifs" dance in front of us, taunting us that we might not achieve our goal. But in fact, quite the opposite is true. Sharing your goals with your team humanizes you. It creates a culture of trust and accountability between you and your team.

Strong teams are successful because they are accountable to themselves and to their leader. Great leaders know that to be successful, they must be accountable to themselves and to their team. There may not be an "I" in the word team, but as a leader of the team, I am accountable to them.

Lisa Von Massow is the owner and principal of Sandler Training—Endurance Partners Inc., located at 461 Green Rd, Unit 11 in Stoney Creek. For more information, call 905.963.1339, email lisa.vonmassow@sandler.com or visit www.endurancepartners.sandler.com.

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Some people think their credit card has them covered. But how much protection is really provided?

Here are some things to consider:

- Coverage can vary greatly.
- Restrictions could include traveller's age and trip length. For instance, if the credit card covers you for 30 days and you plan on travelling for 35 days, you may not have coverage from day one because your planned trip exceeds the 30 day limit.
- Medical cost limits might not be enough to cover treatment.
- Your coverage may exclude trip cancellation and baggage coverage.
- Flight accident and accidental death coverage might not be available.

TO ENSURE YOU HAVE THE PROPER PROTECTION, HERE ARE SOME QUESTIONS YOU SHOULD BE ASKING YOUR CREDIT CARD COMPANY:

1. Do I have to purchase my trip on the credit card to activate the insurance coverage?
2. How many days am I covered for? Can I benefit from this coverage if I stay longer? Are extensions allowed?
3. Am I covered for all emergency/hospital expenses? And for what amount? Does my age, medical history, medication or pre-existing condition affect the coverage?
4. Am I covered if an air ambulance is required to bring me back to Canada?
5. Is participation in any sports excluded under this coverage?
6. Will I have to pay direct or guarantee payment to the medical facility? Do I have to pay a deductible?
7. Will I coordinate with OHIP or do I have to submit the balance of my claim to the credit card company for reimbursement?
8. Are my benefits cancelled if I miss a credit card payment while I'm away on my holidays?
9. Is there a 24-hour, seven day-a-week toll-free assistance telephone number? If so, is this service operated by the credit card company or a contracted assistance company?
10. Am I covered for cancellation or interruption of my trip entirely—that is, air, hotel, transfers, tax and services—before my departure?
11. Am I covered for cancellation or interruption of my trip if my travelling companion gets injured or sick?
12. Am I covered for trip cancellation if I can't stay in my principal residence because of a fire, flood, tornado or ecological disaster for example?
13. What is the "family member" definition? Does my credit card provide coverage for each of my family members? What could happen if my elderly parent suddenly became ill? Would I be covered if I had to cancel?
14. Am I covered for cancellation or interruption if a new travel advisory is issued for my destination?

WHY BUY TRAVEL INSURANCE

If an unexpected medical emergency should happen when traveling outside your home province, territory or country, getting treatment can cost thousands of dollars. Your government healthcare plans have limits on how much they'll cover, which can leave you holding the bulk of the bills

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- Need accommodations for your traveling companion during your treatment
- Want to continue your trip after your emergency

We can help with...

- Finding a facility to treat you and paying your medical bills
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Think you don't need travel insurance?

THINK AGAIN



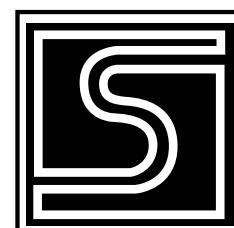
Jason and Brenda's Mexican Vacation
Jason was injured in a paragliding accident. He was airlifted to the nearest hospital for emergency surgery. After surgery he needed to return home.

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70 year-old Linda was visiting her sister in Florida for a month when she fell and fractured her hip. Linda required immediate surgery and several days of acute rehab before being discharged.

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DSBN's Educational Research & Innovation Hub Powers an App Development Club for Students by Students



THE 2016 ICTC DIGITAL Talent Strategy Report indicated that "according to current projections, there will be a shortage of more than 200,000 information and communications technology (ICT) workers in Canada by 2020." This is an alarmingly high projection, but Danny Moutika and Pranav Parakh, two high school students from the District School Board of Niagara (DSBN) are setting out to address this shortage by equipping their peers with the programming skills needed to be "future ready," one coding club at a time.

Danny is the recipient of the WWDC 17 Scholarship, awarding him the opportunity to attend Apple's annual developer conference, WWDC and Pranav

is a volunteer for Code Niagara. Leveraging advisory support from ihub and their own knowledge of app development and programming, they hope to address the ongoing changes in Canada's digital workforce by planning and facilitating an App Development Club for intermediate and secondary students.

Throughout the 10-week program, participating students will review coding concepts, language, interactions and the development of apps using iOS/Swift Playgrounds, and will be given the opportunity to work on their own app projects with the chance to publish them at the end of the club.

Danny and Pranav advocate that "you should learn to code because there is demand for programmers. It will lead to great future job oppor-

tunities and you can change the world with coding skills." Their reasoning speaks volumes. Not only are they aware that digital skills will help students thrive in a growing digital economy, they're mindful of the ability to impact the real-world change that lies in their fingertips if they are equipped with the computational skills to do so. Their reasoning is also in alignment with the federal government, which announced \$50-million of funding to teach Canadian youth coding and "other digital skills" this past summer.

At ihub, we explore how we can innovate the 21st century classroom but through this club, and similar student powered initiatives, we are going beyond that and looking at how we can support 21st century learning by preparing this generation for tomorrow's expectations. We are supporting

future-ready leaders by allowing them to apply their learned skills outside of the classroom, fostering student agency and empowering them by enabling risk-taking and innovation. Danny and Pranav are reflecting this by demanding an opportunity to shape coding education in a way that isn't even integrated into the Ontario curriculum yet!

Alexis Kleiman is the coordinator of the Educational Research & Innovation Hub (ihub) and a recent graduate from Brock University's Honours Political Science Program. In her current role, she works directly with teachers, students, educational institutions, industry experts and the entrepreneurial ecosystem in Niagara and across North America to enhance the modern education experience.

"WE NEED TO TEACH 10 MILLION CANADIANS TO CODE OR WE'LL GET LEFT BEHIND."

— Melissa Sariffodeen, co-founder and CEO of Ladies Learning Code.

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Seated: Ben Nyboer, Domenic Ursini, Mohamad El-Kayed Missing from the photo Adam Joos



Business Development Bank of Canada

BDC has been providing expert financial and advisory services to Niagara entrepreneurs for the past 45 years.

BY SCOTT LESLIE

ARE YOU LOOKING TO apply for a business loan or do you need additional financing for a capital project? If so, you owe it to yourself to contact the dedicated financial experts at Business Development Bank of Canada (BDC).

BDC is the only bank devoted exclusively to supporting today's entrepreneurs. Wholly owned by the Government of Canada, BDC has been proudly serving Niagara's small and medium-sized business community for 45 years now with a winning combination of financial and advisory services.

According to Paul Goodwin, business centre manager for BDC St. Catharines, he and his staff are committed to offering the financing solutions and trusted expertise that entrepreneurs need to grow their respective businesses.

Paul says people are often surprised about their capabilities.

"We've really evolved over the years," he says. "Back in the early days, we were primarily a real estate lender. Now we have expanded our services and help clients out in a wide range of industries including the manufacturing, transportation and warehousing, construction, and hospitality sectors. In addition, we have special initiatives with respect to automotive, tech, food and beverage, and aerospace."

As a development bank, one area that differentiates BDC from other financial institutions is its advisory services which are tailored to the needs of small and medium-sized businesses. BDC's experienced advisors offer practical advice on a wide range of subjects to equip business owners with the knowhow to manage every function of their company with confidence.

"We're always trying to do more for our clients," Paul explains. "For example, we're often able to take more risk than other banks and offer favourable terms. We finance hardware and software as

well as internet strategies which makes us unique. We're also very reasonable to deal with. We're a complementary lender and often partner with chartered banks, credit unions and sister corporations EDC and FCC."

As a complementary player in the marketplace, BDC is able to provide commercial loans that complete the services offered by the traditional banks. BDC also offers subordinate and venture capital financing through its subsidiary – BDC Capital.

Paul says BDC takes great pride in its flexibility and creativity and its technology is also cutting edge – and that offers tremendous value to its clients.

"We really push the power of technology – both internally and externally," he says. "Our technology is second to none, and we're always trying to get our clients to use the power of technology to advance their business."

A Historic Commitment

BDC originally began back in 1944 when it was known as the Industrial Development Bank (IDB). At the time, the IDB offered loans to operations like mills, chemical plants, garment factories and auto part manufacturers – but over the years, the firm began servicing nearly every industry.

In 1975, the IDB was renamed the Federal Business Development Bank (FBDB). The FBDB later became Business Development Bank of Canada (BDC) in 1996. Two years ago, the company completely rebranded itself in order to better align with its clients' needs and to be ahead of the curve and right there with them.

Here in the Niagara Region, the Bank opened its first office on 205 King Street in St. Catharines in September of 1972. As the years passed, the office would move to three different locations in the downtown core. In 2015, however, BDC moved to its current location on 25 Corporate Park Drive to get better access

to their clients and gain more exposure along the QEW. The BDC's business centre in St. Catharines now has 10 permanent staff including six account managers with each one focusing on their respective communities.

"We've made a concerted effort to become more regional in scope," Paul explains. "We became more aggressive in the early 2000s and now we serve St. Catharines, Grimsby, Dunnville, Fort Erie, Welland, Niagara Falls, and everywhere in-between."

BDC's efforts are really paying off. In the past five years alone, the St. Catharines Business Centre has experienced record growth, expanding its portfolio by more than 120% and growing. BDC has also grown the number of entrepreneurs and businesses it assists by 85% over the same period.

"The quality of our portfolio has improved vastly over the last decade with very low delinquency," Paul says. "We've also had very low payouts and prepayments which demonstrates our strong client satisfaction, and our favorable terms and conditions. We have many longstanding clients who really understand our value proposition."

At BDC, its clients employ nearly one million Canadians and generate approximately \$251-billion in annual revenues. But when you are dealing with the dedicated employees at BDC, the most important client is always you.

The St. Catharines BDC Business Centre team would like to take this opportunity to thank all of the clients they've proudly served for 45 years.

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WHY “WHAT’S THE NEXT BIG THING?” IS THE WRONG FIRST QUESTION.

BY MIKE HANSON.

SMART BUSINESS BUILDERS LIKE Amazon's Jeff Bezos says growth begins by creating a plan based on what you believe won't change. Not what will change.

Bezos may now be the world's second richest guy and its true much his wealth comes from his company being the one of the world's biggest investors in R & D. Yes, that's all about creating "what's new", so what gives?

Bezos is wise too.

Awhile back he told Morgan Housel, noted business writer and investment forecaster for The Motley Fool, "I very frequently get the question: 'What's going to change in the next 10 years?', but I almost never get the question 'What's not going to change in the next 10 years?'"

Bezos thinks the last question is the more important of the two.

Why? Bezos says simply "because you can build a business strategy around things that are stable in time."

Bezos said "In our retail business, we know that customers want low prices, and I know that's going to be true 10 years from now. They want fast delivery. They want vast selection. It's impossible to imagine a future 10 years from now where a customer comes up and says, 'Jeff I love Amazon; I just wish the prices were a little higher.' Or 'I love Amazon; I just wish you'd deliver a little more slowly.'"

Yep. Bezos has a sense of humour to go with his wisdom.

He's talking about the corner stones to any organization's culture: Core Beliefs:

What the founder believes it takes to be a success.

How the employees share those beliefs.



What their customers feel about those beliefs.

Shared Beliefs become guides, like the North Star. Rock solid. They are the bases upon which all a company does and likely will ever do are built. They represent the brand. They put the "us" in "trust".

Those beliefs are something he, his people and certainly his customers now firmly hold. As long as they do Amazon will grow.

No one knows that better than Bezos, adding: "And so the effort we put into those things, spinning those things up, we know the energy we put into it today will still be paying off dividends for our customers 10 years from now. When you have something that you know is true, even over the long term, you can afford to put a lot of energy into it."

So, what are your business' unshakable beliefs? How ingrained are they in your enterprise's culture? Did they come from you first agreeing on "what won't change in the next 10 years"?

Successful business builders know answers to that question represent at least half of what their productive intelligence is. They also know these truths are key to identifying what will profitably change in the next 10 years.

Anyway, Jeff Bezos thinks so.

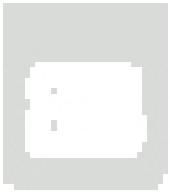
For what it's worth, I do too.

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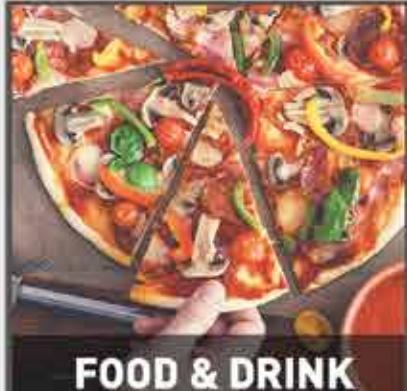
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