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WISE GIRLS CHARITY

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This all-ladies event is guaranteed to be a fabulous day!

VOLUME 16 ISSUE 1 // NIAGARA

JANUARY 2018

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GIRL POWER!

New “Wise Girls” annual golf fundraiser a big hit for Niagara’s charities.

SCOTT LESLIE

FOR OVER A QUARTER century now, the Wise Guys have been doing their part for the Niagara community with their Wise Guys Charity Golf Tournament. Now the girls are getting in the swing of things too – with their own Wise Girls Tee Party.

“Our tee party has become so popular,” says Wise Girls Chair Chris Bonelli. “We have sponsors from all parts of the region now like Grimsby, Niagara Falls and Niagara-on-the-Lake. We’re pulling in a lot of new people that weren’t even aware of Wise Guys.”

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Tee Party

Wise Girls

A quick history lesson is in order. Back in 1989, local businessman Doug Smith and his father Chuck volunteered to raise money to build a new YMCA facility in St. Catharines. With the help of Niagara business owners, they ended up hosting a series of comedy nights, started a celebrity golf tournament, and raised nearly \$125,000 for the new YMCA. When the "Y" project wrapped up, Doug and his father decided to establish the "Wise Guys Charity Fund." The charity took its name from YMCA CEO Franco Savoia who had begun referring to them as "the Y's Guys."

Since 1991, the Wise Guys Charity Fund has been holding a week of fundraising events every summer, raising funds for a variety of area charities. In 2014, however, three women approached Doug Smith, wondering how they could get more women involved with the charity. A new "Wise Girls" event seemed in order and Doug invited his wife Chris to talk things over with them.

According to Chris, she didn't need much convincing at their initial meeting.

"It was love at first sight for me," she explains. "Everyone was so cre-

ative and motivated. I really got excited about the idea."

A committee was quickly formed and the women decided to hold a second golf tournament after toying with several concepts. Initially, the group had some reservations there wouldn't be enough women golfers. They needn't have worried. When the tallies were all counted up, the women had raised \$35,000 at their inaugural event and were only two foursomes away from a sell out.

"We've been received so well," Chris says. "We're the only all-women golf tournament in the area – and there are a lot more women business professionals out there than there used to be."

At the Wise Girls Tee Party, golfers have the opportunity to enjoy a great time on the links with plenty of giveaways, not to mention lunch and dinner, refreshments and several exciting activities – all in the name of charity.

Chris says the Wise Girls are pulling in a whole new crowd these days including a generation of young women in their 20s and 30s. They've also expanded far beyond the St. Catharines business community that's been supporting the Wise Guys for 27 years now.

With their growing success, the Wise Girls moved their tournament from the Rockway Glen Golf Course to the St. Catharines Golf & Country Club two years ago. The Wise Girls Tee Party now accepts a maximum of 144 golfers – two groups of four on every hole – with all monies raised going towards the Wise Guys Charity Fund.

To date, the Wise Girls have raised over \$150,000 for Niagara charities with their tournament. But they can't do it alone. The lifeblood of the tee party is the Wise Girls team which includes a main committee of 20 people, several subcommittees, and a core of countless volunteers.

Chris says everyone's welcome to help out and can sit on the committee of their choice. Age is never a factor. Right now, they have volunteers in their teens and right up to their 70s.

"We're all young at heart," Chris explains. "We listen to all opinions and are always looking for fresh ideas. There's something for everyone."

And golfers don't have to worry about having a knack for the sport. In the past three years, the Wise Girls have welcomed participants at every skill level – from cautious newbies to wily professionals – and they're looking forward to inviting many more.

"There's no stress involved," Chris says. "Anybody can join us and have a good time."

The fourth Wise Girls Tee Party is taking place on Monday, August 13, 2018 at the St. Catharines Golf & Country Club on 70 Westchester Avenue. To register, email Chris Bonelli at chrisbonelli1423@gmail.com or go to wiseguyscharity.com.

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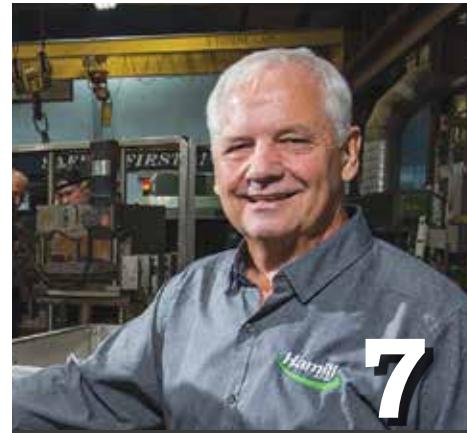
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WHY COACHING HELPS

GASPER PAUL

BEFORE WE CAN BETTER establish "why" and "how" coaching works, we need to first better understand what coaching "is" and what coaching is "not."

COACHING IS NOT:

Management skills re-packaged. Coaching deals with individual and team growth, development, and achievement by removing roadblocks to performance and enhancing creativity. Management deals with supervision, evaluation and meeting objectives.

Therapy or Counseling. Although coaching share similar communication processes and techniques, coaching is about creativity, performance and action progressing forward, while therapy deals with resolution and healing of the past.

COACHING IS:

The process of identifying and equipping people with the tools, knowledge, and opportunities needed to develop individuals, groups and

teams to perform as effectively as possible in their commitments.

A "designed alliance" focused on developing an individual or a group of individuals to become their "best" to contribute in and to their environment.

An ego-less process in which moments, insights and examples are created to draw out distinctions, promoting positive shifts in thinking and behaviour. True coaching improves employee and organizational resiliency and effectiveness in and through the process of change.

Becoming much more recognized and required as a key component in developing people and organizations. Once considered a function and relationship only in sports, coaching is no longer synonymous only to sports with its value exponentially impacting lives and businesses in all.

We define coaching as being the driver of the skills, processes and experiences, through which people involve themselves in making the maximum impact by constantly renewing themselves and their organizations to realize continuous change and growth.

WHY COACHING IN THE WORKPLACE AND WHY NOW?

Coaching improves and supports creativity, breakthrough performance and resilience, giving people and organizations a competitive edge and an effective way to flow and operate within an environment of continuous change. Many successful organizations, large and small, have recognized the value of coaching employees and have included coaching at many levels in their management/leadership development.

Successful organizations have concluded that the traditional "command and control" style of management is no longer effective in today's environment, which requires rapid response, leveraged creativity, resilience, and individual effort and performance in order to remain competitive.

Retention is critical, and coaching supports employee career/professional development and satisfaction, which keeps valued employees.

Employees who are "coached" to performance rather than "managed" to performance are more committed to and invested in the outcomes of their work and achievement of organizational goals.

Successful organizations have also discovered that ongoing training of the workforce is necessary to remain competitive. However, without coaching, training loses its effectiveness rapidly, and often fails to achieve the lasting behavioral changes needed. While training is an "event," coaching is a "process" which is a valuable next step to training to insure that the new knowledge imparted actually becomes learned behaviour.

Coaching has never been more necessary than now and heading into the future.

As we forge forward in time and progress, change is the norm. Individual resilience and performance are all crucial to team and organizational success. Coaching leverages individual strengths and abilities to pursue and maximum performance for both the individual and the organization.

Coaching also provides for direct on-the-job learning as well as just-in-time learning tailored to the particular situation. By enabling behavioral shifts, coaching allows projects and people to move forward immediately and with less effort. Change in business today is often not linear, and

requires quick shifts into entirely new models. True coaching supports people in quick shifts needed to meet changing business demands.

Today's employees are experiencing the new employment "covenant" which developed in the 1980s and is now a part of corporate life. Career self-reliance is a critical employee competency under the new covenant in which employees trade skills and contribution for development and opportunity. Managers and leaders must coach their employees, as they become career self-reliant and engage in continuous career development.

In Today's Marketplace, Adding Value is Key to Business Success

Successful coaching adds value to employees who in return then add value to their organizations. People want to be happy, productive and innovative, and coaching creates the environment to facilitate this. Coaching also supports diversity by recognizing every employee's uniqueness.

Research and experience shows that people perform better when positively coached, rather than being constantly evaluated. Researchers have also seen that people with more positive attitudes are more likely to succeed in their jobs and careers. Coaching fosters more positive employee attitude as a key component of development, and enhances positive attitude through positive support.

Finally, coaching lends itself to building and enhancing team and work group performance. It motivates sales efforts, improves management and leadership, and promotes diversity awareness and leveraging. Human resource professionals have identified that in order to work well in the future, companies will need to hire employees for their fit with the organization, rather than to fill job descriptions. With effective coaching, employee fit is assessed and developed, yielding development and success individually and collectively as a team.

Happy New Year! **BL**

Gaspar Paul has extensive business, corporate and athletic experience and is available to help you and your organization to reach its goals. To find out more, call 289.501.6426 or go to www.bridgecoachingandmentoring.com.

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GYPSY TRAVEL HOSTELS TO HOTELS

WHETHER YOU'RE A SEASONED traveller who enjoys "glamping" in a five-star hotel or a gypsy traveller who loves the social aspect of hostelling across a continent, there are a few tips that can make your travel experience unforgettable.

Firstly, what is a hostel? Well, a hostel is a budget-friendly type of accommodation that provides a shared social experience. In the past, hostels were usually used by students backpacking it across Europe – or that was the thought. Many people who prefer cheaper accommodations in a social setting enjoy the camaraderie of travelling and staying in hostels. There are many different types to choose from – some even have private quarters for couples, rather than the dorm styles that most people think of when they think "hostel." From dorms to pods and private quarters, there are some sumptuous hostels to choose from. And they're not just in Europe anymore. You can find hostels globally with some specializing in niches that would surprise you.

Of course, most people are familiar with hotels. From five-stars to motels along the highway, you can find a hotel to fit any budget and style.

Here are some ideas to think about when choosing between a hostel or hotel:

- Make a list of the things that are important to you when you travel, be it a quiet place to relax after sightseeing, a private bath, laundry facilities (especially important when hostelling)
- If travelling with a friend, can you share a room or are separate rooms the better idea?
- Backpacking or car rental?
- When it comes to passports and valuables, do you need to carry them on your person, rent locker space or get a safe for your room?
- Do budget or amenities matter?
- Room service or take out? Hotels have room service, and some hostels also provide meals.
- Are you a light sleeper or a snoring bear?

Whenever you're travelling, be sure to research your destinations, check the reviews on the hotel/hostel of your choice to see what other travellers have said, and be open to new experiences. Sometimes the getting "lost in translation" can be the most interesting travel memories you create.

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LOCAL MACHINE SHOP GAINS COMPETITIVE EDGE WITH HELP FROM NIAGARA COLLEGE

HISTORY HAS SHOWN US that a company's success depends on how well it innovates. Niagara's Hamill Machine Co. knows this well, having relied on its ingenuity to successfully reinvent itself in the face of an ever-changing landscape.

When owner Bob Benner took over Hamill two decades ago, he knew the heavy manufacturing industry would lose its place as a cornerstone of Niagara's economy. Ever the innovator, Benner embraced this change and remodelled his business from a general machine shop to a custom operation, diversifying into the wine and beverage industries and, more recently, into the agri-food sector.

While he had the foresight to adapt, Benner credits much of his company's successful shift to his partnership with Niagara College's Research & Innovation division, and, support received through Southern Ontario Network for Advanced Manufacturing Innovation (SONAMI), a Niagara College-led consortium funded by the Federal Economic Development Agency for Southern Ontario (FedDev Ontario).

Niagara College last year received a \$7.3 million FedDev grant to create the SONAMI alliance, a single-window approach to supporting manufacturers' research and development needs, encouraging them to adopt and integrate disruptive technologies into their operations.

"As a smaller company, we wouldn't have had the capabilities or resources to diversify and grow were it not for the SONAMI grant from FedDev Ontario," says Benner. "This funding has allowed for creative research and for the acceleration of new ideas into new markets."

These new markets involve designing and building equipment for the greenhouse produce and aquaponics industry. The applied research expertise at the College's Walker Advanced Manufacturing Innovation Centre helped Hamill develop a new product line of agri-food equipment that automates the harvesting (cutting, washing and drying) of microgreens, sprouts and wheatgrass. The three "Harvester" machines, which can be used separately or conjointly, are now sold under a new business moniker: Hamill Agricultural Processing Solutions (APS).

"Niagara College's research team figured out exactly what was needed for our Harvester dryer and they gave us a working product," says Benner. "And this ingenious technology is saving specialty crop farmers thousands of dollars daily on just a single machine."

What's more, with this new product line, the company is projecting \$1 million in sales in the coming year. To accommodate the new business, Hamill is doubling both his 6,000 sq. ft.-facility and his current 16-employee workforce.

Hamill has utilized the College's applied research expertise in all areas of its business, from a marketing plan for the business, to having the advanced manufacturing research team develop a unique modular beer keg racking system, an innovative and secure design to help organize, stack and move heavy kegs. The custom machine shop then modified this concept for wine barrels, skyrocketing from supplying barrel racking for four wineries to 130 today.

The experience gleaned from these successes offered Benner the confidence to expand into the agri-food sector with the Harvester multi-machine system, a project that continues to add to its inventions. In fact, the College team is currently working on

designing replaceable cutting heads that can be sold as separate attachments.

This innovative spirit has also led to Benner recently entering the \$5 billion Canadian cannabis market after inventing a way to productively automate the process of harvesting the cannabis buds, in a major project that will likely include help from Niagara College, he says.

"If we didn't first start with young minds thinking of ideas of how to do things, we wouldn't have any of this," says Benner, adding that he has always believed in the value of making good use of the talented students at the College.

True to his word, Benner is widely known for his commitment to helping youth receive real-world experience. Since opening shop Hamill has taken on some 70 apprentices from Niagara College, many being hired along the way. Remarkably, one former apprentice is now a part owner of Hamill.

Niagara College's Research & Innovation division provides real-world solutions for business, key industry sectors and the community through applied research and knowledge transfer activities. The division conducts projects that provide innovative solutions, such as producing and testing prototypes, evaluating new technologies and developing new or improved products or processes for small-and medium-sized businesses. Students and graduates are hired to work alongside faculty researchers to assist industry partners leap forward in the marketplace. **BL**

For more information about the SONAMI funding, contact Krystyn Keir, SONAMI project manager, kkeir@niagaracollege.ca or visit ncinnovation.ca.



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"By partnering with Niagara College, thanks to SONAMI funding, we're on track to hit another \$1 million in sales next year and we're having to double the size of our machine shop and workforce."

~ Bob Benner, Owner, Hamill Machine Co.

If your company would like to access state-of-the-art equipment, tools, services and expertise to develop new products or services, then SONAMI – the Southern Ontario Network for Advanced Manufacturing Innovation – is here to help. From prototype development to production planning and production automation, SONAMI partners have capabilities in additive manufacturing; flexible manufacturing; high productivity manufacturing; and the industrial Internet.

Eligible projects should be focused on new product development with an eye to commercialization. The product may be at any stage of development when the project begins.

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SCOTT LESLIE

DOES YOUR COMPANY HAVE a quality management system in place? Here's an even better question... Are you looking for ways to revitalize your quality management system and get a fresh perspective on things? If you answered "yes" to all of the above, it might be time to give Dave Brown a call.

Dave is the owner and proprietor of Revitalize Solutions in Welland – an innovative consulting firm that's dedicated to helping small and medium-sized firms save time and money by streamlining their quality management systems.

Serving Niagara and much of southern Ontario, Dave largely works with firms that are registered under ISO 9001 – a set of standards created by the International Organization for Standardization (ISO), an international body that recognizes companies for having a quality management system in place.

In most cases, a business will adopt a quality management system to order to improve issues like product quality and customer service. Sometimes, these quality management systems become too complicated and unwieldy for a company's requirements.

Dave feels that can lead to unnecessary paperwork and unmanageable procedures.

"Quality management systems basically help businesses maintain consistency when it comes to their offerings," he says. "In the case of ISO 9001, it helps other organizations recognize

your commitment to quality. If you're putting a system in place, however, quality has to be a core value of your business."

One of the times when Dave's skills are in highest demand is when ISO standards change.

"I've helped several companies in the Niagara Region and beyond to register and update their systems," he says. "ISO 9001 was revised in 2015 so companies have until September of 2018 to conform with the new standard."

Dave is no stranger to the Niagara business community, having spent decades working in the manufacturing, distribution and customer service fields. A graduate of York University and Sheridan College, he attained his certification as a lead auditor for ISO 9001 from SAI Global. In 2009, Dave began working as a quality assurance coordinator with a local manufacturer in Welland where he was in charge of the firm's internal audit team. But Dave decided to follow his desire to become an entrepreneur and launched Revitalize Solutions in December of 2013.

With little or no apparent competition in his consulting field, Dave has been able to build up a substantial client base of small and medium-sized manufacturers and distributors in the Niagara area over the past few years.

Although he does get into ongoing projects with his clients, Dave prefers helping them stand on their own two feet.

"I try to help the organization get the most value from their

quality management system," he explains. "Some consultants will come in all the time and you're kind of at their mercy. In my case, I help an organization become self-sufficient – so they need me if they need me."

In addition to his talent as a certified ISO 9001 auditor, Dave can provide clients with a variety of other valuable services. That includes training employees on how to develop their own audit planning skills, and completing internal audits for companies that have a small work force and don't have the ability to carry out their own audits. He's also begun to specialize in gap analysis and environmental management standards.

It's all part of Dave's commitment to helping his clients be the best they can be.

"Any company can benefit from having a quality management system in place," he says. "But I want to make sure your quality management system makes sense for you and is making you money – not costing you money." **BL**

To find out more about Revitalize Solutions, call Dave Brown at 289.990.2525, email dave.brown@revitalizesolutions.ca or go to www.revitalizesolutions.ca.

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DENNIS O'NEILL

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You have got a special book in you. When will you present the world with your unique viewpoint? Your story!

ACTION LINE

When will your book be finished? I've asked a lot of people that last question. (I assume they have one in them.) Some surprising answers come out.

A REAL BOOK

My parents both wrote their memoirs. What a treasure for me, the family and the world! They lived in every decade of the 20th century. So I plan to put their two memoirs together and title it: "The 20th Century on the Ground." They witnessed the invention of the automobile and the airplane. They lived through the First and Second World Wars, Korea, and Vietnam. They survived the Great Depression, witnessed the landing on the moon, and my dad even bought a computer in his 90s. They don't just relate events but the reaction of people at the time.

TOPIC

What's your subject? Or have you got several? My son has advised me to write a book on every subject I know. I'm working on five books at the moment.

PREPARATION

When you know the topic, make a list of chapter headings. Those chapter headings provide a "spine" for the book. Later, you can flesh it out. Jot down anecdotes that come to mind to illustrate points.

I couldn't think of a title for my business book. A friend said, "Don't worry about it. It'll come to you in your sleep some night." Sure enough. One night I woke up and my subconscious delivered it: "Up Your Value – How to Really Grow Your Business."

BOTTOM-LINE

BOTTOM LINE Benjamin Franklin said, "Write something worth reading or do something worth writing." "He who writes the book writes the truth," says my friend, The Sage of Allanburg. As an author you become an authority!

Call me if you get stuck. **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.



How to Request Google and Facebook Five-Star Reviews

WENDY MARSHALL

THE IMPORTANCE OF REVIEWS in today's society cannot be downplayed. Nowadays, people rely on what their friends has to say about particular brands, products and services before making a purchasing decision. This is why it's imperative that your business build and maintain an online reputation with fantastic reviews.

Don't stop at having a good reputation. Strive to maintain it. If you're like most regular business owners who believe they have a great reputation, you might feel you don't need to read this article. But you should because the percent of people who like your business doesn't equal the amount of people who leave reviews. Then at the same time, the number of people who go online and search for reviews before buying anything is very large in comparison.

Research shows about 85% of consumers go online to search for review before they make their buying decision. Truly, reviews are here to stay. With an effective reputation management, you can draw a lot of traffic and sales to your online stores.

So, what do you do? You need to help your customers show their love for your business by giving them direct instructions with actionable steps to review your business. There are so many online sites where people can go and leave a review about your business. Decide on the one where your business is receiving the most traffic from, and send your requests for reviews there.

You should take a proactive approach in getting five-star reviews from your customers. One of the best ways of doing this is by asking. Yes, simply ask your customer, if they are satisfied with their purchase. If the answer is positive, ask them to leave a positive review for you in Google and Facebook at least. Having a lot of five-stars in these two websites will do a lot of good for your business in the long run. **BL**

Wendy Marshall - Thumbtack Marketing 540 Eastchester Avenue East in St. Catharines.
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KnowB4 - A Second Opportunity

TAYLOR HAYWARD

HAVE YOU EVER WISHED you had a second chance to do something? Do you ever envision taking another swing at a missed opportunity and connecting the second time around? What are your plans for 2018 that will help you connect on the first swing so you don't need to look back and wish you had another chance? If you think about the things that could cause you to miss an opportunity in 2018, from a technology standpoint, ransomware and social engineering will play a large role. So how do you prevent these challenges (amongst many others) from impacting your business?

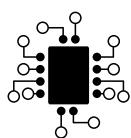
Prevention is always the best solution – and a very effective method at prevention is education. Take the time and commit to educating your staff on how to avoid the pitfalls that could derail your business. How do you spot bad or fake links and attachments? How do you recognize a social engineering attack or a phishing scheme?

Attacks on your business are targeting your people now more than ever. And despite a person's best intentions and good will, mistakes are going to happen. Think back to a time when you made a mistake and imagine if only someone had warned you something unpleasant would happen and you could change your action to prevent going down that road. What if there was a tool out there that could train your staff to be IT aware, but take into an account that they may make a mistake? That they may still click a bad link? That it will actually warn them and give them the ability to change their action before they infect your business with a malicious attack. This service exists and can bring tremendous value to your business.

Simplified Technology has chosen to partner with KnowB4, the leader in security awareness training. (To find out more, go to www.knowbe4.com.) There are other services out there, but for our money these guys do it best. Have your IT team investigate on your behalf and find the right solution for you. Should you need help in this regard or on any other IT challenge your business faces, we are always here to help.

Take 2018 by the horns and make it your own. Know your risks and challenges "B4" they become a problem and stop them in their tracks. Then take advantage of all the opportunities that 2018 will offer you! **BL**

Taylor is the owner of STS, a technology company dedicated to simplifying I.T. for small and medium businesses in the Niagara Region. Taylor can be reached at 905.327.6163, or go to www.simplifiedtech.ca.



Simplifying Technology for Small Businesses

info@simplifiedtech.ca
905.327.6163

Simplified Tech



Choosing the Building Type That Best Suits Your Needs – For Commercial Tenants

JEFF GRANDFIELD AND DALE WILLETON

Finding the right location or building for your new business is one of the most important decisions you can make, but it's not always easy to figure out where your business will do best. What makes one location better than another?

Let's begin by exploring your influences on your choice of space. These include the following:

Available space: You can only put your business in a building that has space available for lease. And if a competing or similar-use business has already located in that property, then the landlord may not want two of you in such close proximity. If your primary use (service or products offered) is already taken in a particular building, then you may need to go further afield to find a location available for your use.

The hours you want to keep: Will your business be open evenings and/or seven days a week? Check with the landlord and neighboring tenants to see if there are any objections. Keep in mind that you may need a separate entrance (where you are not bound by the property's hours of operation) and/or a fire door.

Long-term potential: Ideally, a commercial tenant should choose a suitable location that they can successfully operate their business from for 10 to 20 years. But many commercial tenants end up moving several times over the years as they realize they picked the wrong unit within a commercial property, the wrong size space of unit within a commercial property, or the wrong location entirely.

Next, consider these demographic factors by area:

Population density: The more people living or working in a general area to the property you plan to lease, the better. Future growth for the area is also important. Many newer properties will be built in the suburbs on the outskirts of town. A great plaza may be built on one side of the street where homes are located. However, there is an empty field located across the street that won't be developed for many years. Waiting for a newer area of the city to mature can mean many lean years, if your business attracts enough customers at all.

Age and family status: A commercial property may not physically change much over time, but the age and family status of local residents can. A daycare centre is a good example of a business that can boom and bust as the community's ages shift. Just look at what the local residents are driving and how many cars are parked in each driveway – it's not that difficult to get a read on a community.

Disposable incomes: You may be drawn to an affluent area, but the problem here is that the homeowners may be house rich and cash poor, meaning that they have less disposable income than you might think. A commercial property near apartment buildings can be a good or a bad location for your business – depending on whether the residents own and occupy the condo apartments or if they are all tenants in single bedroom apartments.

Economic factors: An oil spill in the Gulf, a large plant of factory closure, or an election can all affect the economics of an area. The property where your business is located becomes doubly important when economic times are tough. If you are joining a franchise system, understand that tourism can also make or break some franchise businesses – especially during certain times of the year or peak seasons.

Finally, you must evaluate various building types:

Retail strip plazas: A retail strip plaza may exist with or without anchor tenants – large, well-known, heavily-trafficked businesses. Unanchored strip plazas consist of small "mom-and-pop" stores. Sometimes several strip plazas are clustered together. Neighborhood plazas typically have a well-rounded mix of tenants, but it's not uncommon to see just four or five tenants in a small strip plaza. Typical unit sizes in strip plazas are around 1,200 square feet, depending on the property's depth. Most commer-

cial tenants in a strip plaza want at least 18 to 20 feet of frontage (width) for maximum exposure.

Enclosed shopping malls: There are several different kinds of shopping malls. Neighborhood shopping malls may have 100 or more tenants and a couple of major anchor stores including a grocery store. A regional shopping center may have 200 or more stores with four or more anchor department stores, plus a movie theatre. In addition, there are a number of super regional malls across North America that dominate – these include the Mall of America in Minnesota and West Edmonton Mall in Edmonton.

Stand-alone buildings and pad sites: A stand-alone building can be situated on a single parcel of real estate or located on a multi-tenant piece of land. Leasing opportunities exist for stand-alone buildings on these pad sites where the landlord has designated certain pad areas for stand-alone tenants. Businesses may be built on pad sites...the tenants may be leasing the land and/or the building itself. Some tenants lease a pad site for a 20-year term and construct their own building – essentially only paying rent of the land. **BL**

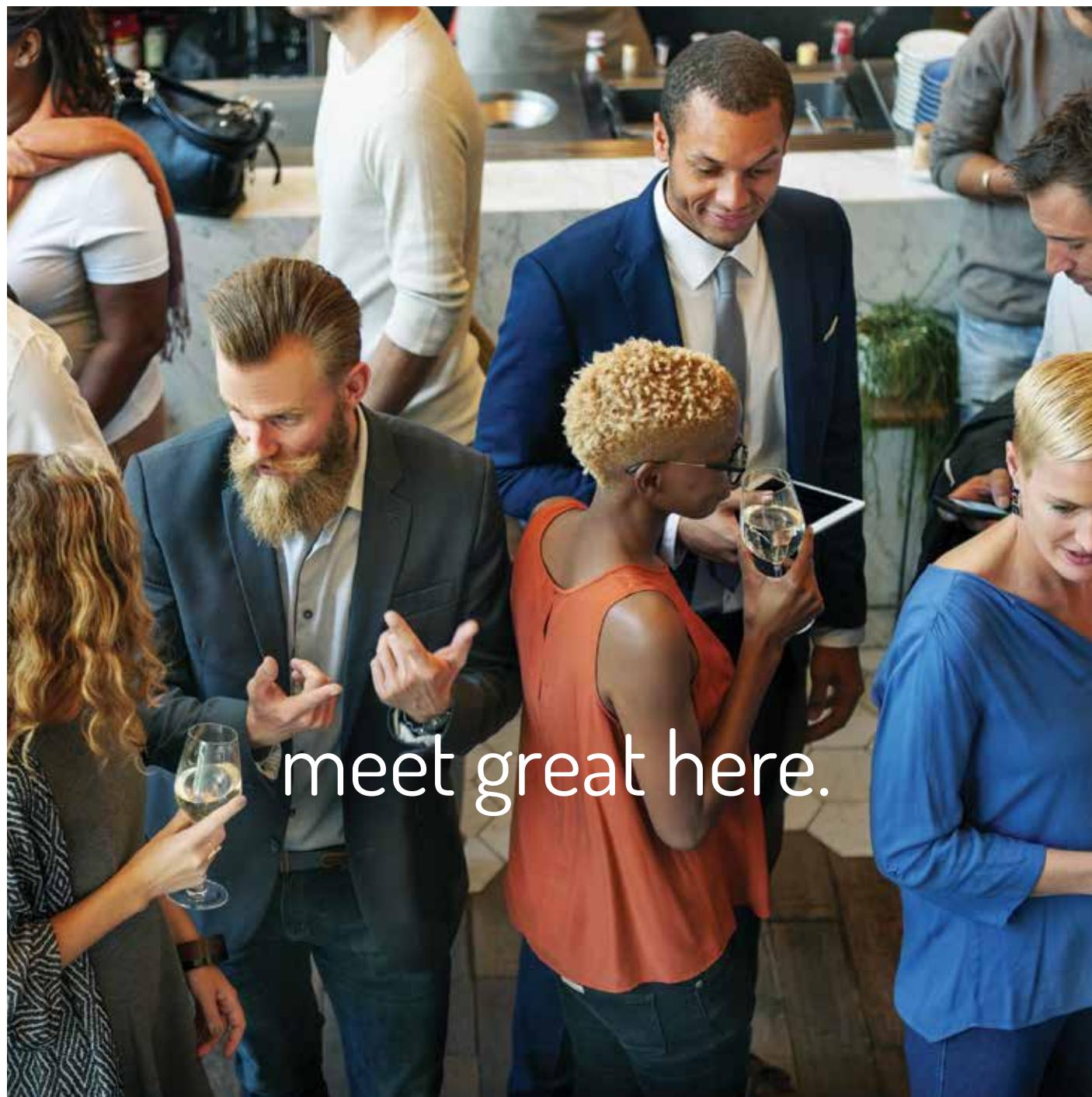


For a copy of our free CD *Leasing Do's & Don'ts for Commercial Tenants*, please email your request to JeffGrandfield@TheLeaseCoach.com. Dale Willerton and Jeff Grandfield - The Lease Coach are Commercial Lease Consultants who work exclusively for tenants. Dale and Jeff are professional speakers and co-authors of *Negotiating Commercial Leases & Renewals FOR DUMMIES* (Wiley, 2013). Got a leasing question? Need help with your new lease or renewal? Call 1-800-738-9202, e-mail DaleWillerton@TheLeaseCoach.com / JeffGrandfield@TheLeaseCoach.com or visit www.TheLeaseCoach.com.

The Big BANG!

"It doesn't matter where you currently are but in the direction you are moving in."

GERRY VISCA



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AS WE ROLL OUT into a New Year, along with it comes limitless possibility. A time to release the energy of the previous twelve months. A time to reflect on "Why" you are truly here. A time to kick start the dreams you promised yourself a long time ago.

So, what explosion of purpose will burst out of you? What will be your "Big Bang"? How will you serve others with the gifts that were imprinted upon your cells a lifetime ago? The New Year is but a moment in time. That is the great thing about the universe we find ourselves in. Everything expands from a single moment. When these powerful moments collide, greatness is unleashed across the stars.

As one who exists to inspire others, I've witnessed the miracle of life and the seed of potential that lives and breathes within all of humanity. My heart has heard the thunderous roar of people coming to life and bursting with new levels of passion and purpose. I've experienced the miracle of a child crushing her fears and eradicating a disease that ravished her spirit. I've marvelled at the thousands of souls who've heard their wake-up call towards truly living their one precious life. I've danced in the joyous realization of people igniting their deeper, driving Why (their true reason for being).

When we all reach out and inspire others to see their light, we illuminate the heavens like a burst of fireworks on the Fourth of July. When

we consciously unite we ignite the greatness that bellows in people's hearts. When we selflessly pour ourselves into others, we light the sacred fire that forges a world inspired.

What will be your "Big Bang"?

For some, it will be the deeper realization of "Why" they truly exist. Not what they are meant to do but who they are meant to be. For others, they'll learn to crush the fear that held them back for a lifetime. They will overflow with explosive levels of love for where they are heading. Perhaps, your "Big Bang" will stem from deciding to take 100% responsibility for the life you desire to create.

The change you are seeking is seeking you. It starts with lighting the "big fire" within your heart. Like anything great, it expands from sheer will and persistence. It won't happen someday but rather in the present moment. It's something you must do with the little time you have left on this Earth.

Your "Big Bang" will create a chain reaction. It will ripple out across the fields like a brush fire. Everyone around you will feel the heat from your flame and be inspired to do the same.

We are here now in this time to elevate one another to look up from our delusional digital worlds onto a sea of true greatness. We don't exist in isolation but rather as a collaborative spirit on a quest to understand the true nature of our universe. We'll thrive when we listen with the intent to understand the hidden promises that linger in our hearts.

Your legacy will echo across the stars and influence generations to come. Is that not why we are here? To make an impact of profound change? When you start with the end in mind, you will come to appreciate that even the smallest action can tip the scales of humanity.

Your "Big Bang" is the voice we all need to hear. It will thunder in our hearts and it will awaken our spirit from a deep slumber. Your belief in something far greater than yourself will expand our minds and inflate our soul. Your sails will carry us across a sea of unbridled possibility. Your light will illuminate the true way and the path that will bring you utter bliss.

When you surrender to the need to have all the "Is" dotted and the "T's" crossed you will humble yourself and steer into the direction of relentless humility. Your imperfection is what makes this journey so perfect.

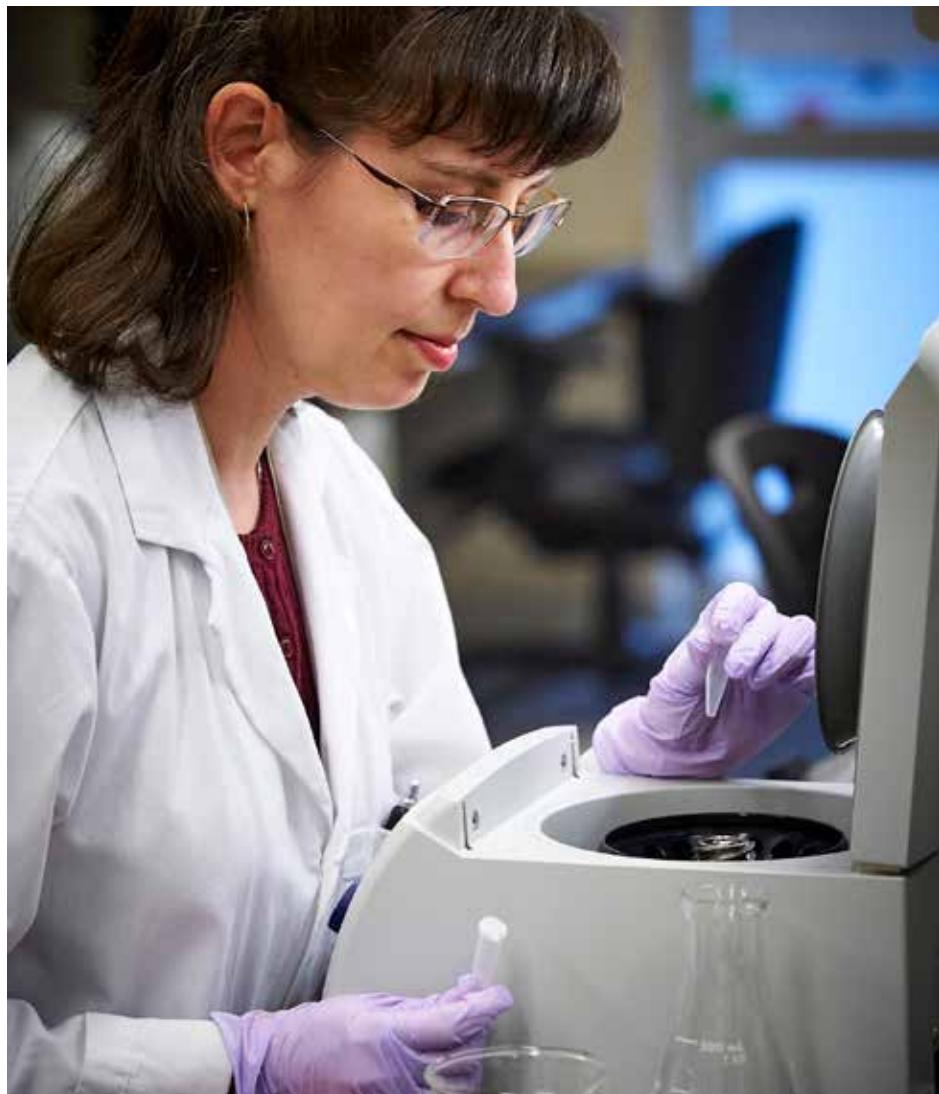
When you commit to always being a student of life, you'll never stop learning and dreaming among the cosmos. That is where you've always belonged, dancing among the stars and shooting across the heavens.

This is your year for explosive growth. This is your time to decide you're worthy of more. This is your legacy so make it one we'll never forget. Don't just spark a match, ignite the fire. Let winds carry the promises you sang and above all, inspire us with a "Big Bang"! **BL**



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Gerry Visca is the #Why Guy, a contributor to *The Business Link*, one of Canada's top inspirational speakers, the author of 17 books, including the new transformational novel: *Remembering Why*. Visit www.gerryvisca.com. When you order two copies of Gerry's books you receive the gift of one-on-one WHY Time with Gerry. Email gerry@redchairbranding.com. Follow Gerry on twitter @gerryvisca www.facebook.com/gerryvisca



A HISTORY OF HEALTH CARE MILESTONES

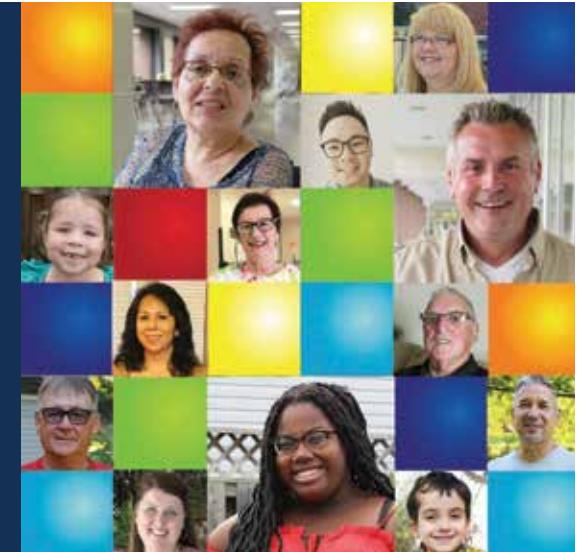
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LEADING THE WAY IN patient care has always been a core pillar of its strength. Hamilton Health Sciences is Ontario's most comprehensive health care system with five hospital sites and five specialized facilities, serving more than 2.3 million residents in the Niagara Region and throughout south-central Ontario.

Local hospitals always play an important role in caring for communities. However, many specialized clinical services are available only at Hamilton Health Sciences, a regional centre for the Golden Horseshoe that provides care for the full spectrum of life's journey from pre-natal to palliative care.

Hamilton Health Sciences Foundation is an essential partner in providing that care. The Foundation's role in the partnership is focused on raising funds to enable equipment purchases and support research, education and redevelopment.

While operating costs are funded by the government, equipment costs are not. As a result, Hamilton Health Sciences Foundation is responsible for securing donor support to ensure that its hospitals have the equipment essential to diagnose, treat, and care for patients.

Donor support of The Foundation is essential to making this high level of specialized care possible from Hamilton Health Sciences, which has a history of leadership in health care excellence.

For example, plastic surgeon Dr. Gunther Born founded the first burn unit in south-central Ontario at Hamilton General Hospital in 1967. Today, The General is home to the second busiest burn program in Ontario. Also at The General, Dr. Adrian Yaffe and his colleagues established the Cardiac Surgical Program in 1977. Today, it is Ontario's largest.

Other Hamilton Health Sciences sites have also blazed trails, helping to set the stage for health care providers who followed. Dr. W.E.C. "Ted" Wilson introduced chemotherapy in Hamilton for blood cancers in 1965, and Dr. Peter B. McCulloch expanded the program to all cancers in 1972. Today, Juravinski Cancer Centre oversees one of Ontario's largest chemotherapy programs.

In 1988, Dr. Michael Brain and Dr. Irwin Walker performed the first successful stem cell transplant in Canada using a non-related donor. Today, Juravinski Hospital and Cancer Centre is one of only three centres providing all forms of stem cell transplants to adult patients in Ontario.

Pediatric patients have also benefitted from groundbreaking milestones throughout the history of Hamilton Health Sciences. In 1972, neonatologist Dr. Jack Sinclair led the development of the Neonatal Intensive Care Unit (NICU) at McMaster University Medical Centre, setting the standard for the rest of Ontario. Today, McMaster Children's Hospital is home to the largest NICU in the province.

In 1989, Ruth Snider developed Canada's first education program in child life studies at McMaster Children's Hospital. Today, the Child Life Program plays a major role in helping children understand their care in hospitals across the country. **BL**

From those first newborn breaths to the golden years of senior living, Hamilton Health Sciences is committed to providing the specialized care required throughout the various stages of life. Your support as a donor can make a significant impact on the lives of adult and pediatric patients in the Niagara Region and throughout south-central Ontario. Please make your donation at www.hamiltonhealth.ca/donate today.

2 MINUTES WITH PEOPLE IN OUR COMMUNITY

Monthly feature asking local business people some friendly questions.



DAVE BROWN

OWNER | REVITALIZE SOLUTIONS

- **NICKNAME:** Coach Dave
- **WHERE ARE YOU FROM:** Mississauga
- **WHERE DID YOU GO TO SCHOOL:** York University
- **FAVOURITE FOOD:** Potato chips
- **WHAT DO YOU LOVE BEST:** My family
- **WHAT DO YOU BELIEVE:** Everybody works for the Quality Department
- **YOUR DREAM:** To visit every major league baseball diamond
- **FAVOURITE QUOTE:** "Quality means doing it right, even when no one is looking"
- Henry Ford
- **YOUR TOP 3 CHARACTERISTICS:** Detail oriented, personable, hard working
- **YOUR STRENGTHS:** Making people feel comfortable, efficient and punctual
- **YOUR FAVOURITE ACTIVITY:** Going to live sporting events
- **OTHER INTERESTS:** movies, video games, playing with my kids



DARCY RICHARDSON

SALES REPRESENTATIVE | REVEL REALITY

- **NICKNAME:** Darce
- **WHERE ARE YOU FROM:** Fonthill
- **WHERE DID YOU GO TO SCHOOL:** Brock University & Notre Dame (Welland)
- **FAVORITE FOOD:** William's Chicken Rice Box with garlic yogurt dressing
- **BIGGEST QUIRK:** OCD about my work – things have to be done properly(lol)
- **3 THINGS THE AVERAGE PERSON DOESN'T KNOW ABOUT YOU:** I love going to the pumpkin patch in the fall, I worked in the hospitality industry in Niagara for 9 years, I have a cat named Roxy
- **WHAT DO YOU LOVE BEST:** My family, they are extremely important to me and are my big "why"
- **WHAT DO YOU BELIEVE:** I believe with enough determination and hard work literally anything is possible
- **FAVORITE QUOTE:** "Every successful individual knows that his or her achievement depends on a community of persons working together"-Paul Ryan A
- **YOUR TOP 3 CHARACTERISTICS:** Honest, hard-working, determined
- **YOUR STRENGTHS:** Organized and calculated, Ability to motivate others and willing to help others to achieve their goals, Easily take control of situations to alleviate stress for others
- **YOUR FAVORITE ACTIVITY:** Working out with my trainer
- **OTHER INTERESTS:** Love spending time with my husband and mom, enjoy going on walks and drives, watching different series on Netflix!

5 TIME MANAGEMENT SECRETS FOR ENTREPRENEURS

PROVIDED BY BUSINESS DEVELOPMENT BANK OF CANADA



THE GREAT MANAGEMENT THEORIST Peter Drucker once said: "Time is the scarcest resource and unless it is managed nothing else can be managed."

It's critical for entrepreneurs to organize their days to make sure they're doing the right things at the right time. That takes discipline—but the payoff will be less stress and a better managed, more successful company.

"As an entrepreneur, time is the one element you can't buy or borrow," BDC Business Consultant, Rony Israel says. "It's a resource you have to manage very carefully."

Israel, who was a successful entrepreneur for many years, offered some tips on how business owners can more effectively organize their days.

PLAN YOUR DAYS AHEAD

Before leaving the office in the evening, take the time to create a detailed to-do list for the next day. You should assign blocks of time for working on specific tasks and activities on your list. The next morning, you'll be ready to hit the ground running.

EXPECT THE UNEXPECTED

You know they're coming: Those unforeseen events that eat up your time. Israel recommends reserving one hour in the morning and one hour in the afternoon for putting out fires. But to make it work, you have to resist the temptation to drop everything to deal with emergencies and wait until the time you've set aside to attack them.

BLOCK OUT TIME FOR STRATEGY

At the beginning of the year, you should reserve time in your calendar for weekly, monthly, quarterly, semi-annual and annual planning sessions.

Friday afternoon is a good time to look at what you've accomplished during the week and look ahead to next week's activities.

Monthly and quarterly sessions are for digging progress-

sively deeper into the company's finances looking to understand the reasons for variances from budget and planning how to adjust. You should also be reviewing operations, product development, customer feedback, employee performance and competitor activities.

Semi-annual sessions are for updating the strategic plan and once a year it's budget time.

"It's important to block those times off," Israel says. "Because if you don't, when the time comes for that activity, there will be an emergency and you will postpone it and procrastinate."

GET TOUGH WITH DISTRACTIONS

Email and the telephone are a constant source of distraction and temptation. Checking your inbox or calling an associate are often procrastination disguised as work. These activities break your concentration, interfering with the important work you have to do. Israel recommends you reserve 10 to 15 minutes an hour for email and phone calls.

PROFIT FROM LUNCH TIME

Many entrepreneurs, especially those with an introverted nature, prefer to eat their lunch at their desk or slip away for a solitary bite. Israel says that's a mistake. Lunch is a time when you can learn and deepen relationships with people who are important to your business. Israel says entrepreneurs should make the effort to break bread each day with a varying cast of people including employees, customers, suppliers, competitors and potential partners.

The bottom line is that to be successful, entrepreneurs have to become good managers and that starts with managing one's self.

"The business becomes successful when you transform yourself into a professional manager," Israel says. "And that means you have to change your attitude and focus on what you need to do, not what you like to do." BL



COADY'S CORNER

GENERAL MANAGER ST. CATHARINES CLUB

HERE AT THE CLUB we hope that everyone in our community had a safe, happy and healthy holiday season! A big "thank you" to Rein Knol from Performance Hyundai who donated a brand new Genesis for the weekend at our Reverse Draw...Ralph Roselli (Colliers International) was the winner of the prize!...Thank you to Lorne Bjorgan (Design Electronics) for helping with our American Thanksgiving again this year by donating video equipment for the Football Games!...Congratulations to Mike Violin (The Violin Group) for winning the Football squares this year...another congratulations goes to Christopher O'Connor (Cooper Wealth Management) for recently completing his WSET Level II Wine Certification...

Feel free to post pictures around the Club on our Facebook page or mention and follow us on Twitter @StCathClub #theplacetobe

CHEERS,

COADY THOMSON

Niagara Women Entrepreneurs Mentorship Program

Are you a woman entrepreneur seeking mentorship, or an established business owner looking to give back?

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Mentors and mentees will talk weekly and meet once per month for a six month period. Mentors will support the mentee as she works to accomplish her SMART Goals and improve her business.

Apply Today:

Program intake is taking place for pairings running January-June 2018. This round **ONLY** will be available at no cost to the mentee. Future applicants may be subject to a small fee. Please note pairings will be made on the *best possible match* not first-come-first-serve.

Mentor applicants are asked to have five years of experience running their business.

Mentee applicants are asked to have an established business that is currently generating revenue.

Contact Lori at: lwebster@wellandheritagecouncil.com or 905-732-5337 x128

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YOUR RIGHTS AS A MERCHANT

RICK SMITH

ANYONE THAT ACCEPTS CREDIT and debit cards knows that pricing, contracts and statements are confusing and difficult to understand. How ridiculous is it to have a major business expense you can't audit and confirm? Most businesses would not pay an invoice with no details for merchandise received or pay their hourly rated employees a flat amount without knowing how many hours they worked. Yet many see fees deducted every month not knowing if what they are paying is a competitive rate or even matches their contract. The code of conduct enacted in 2010 tries to make it easier for merchants to understand their bills and how they are calculated.

The code has a number of elements aimed at helping merchants and their right to a clearer system of billing for processing debit and credit cards. In my opinion, it's partially successful. For experts who can wade through the contract and statements, the way is clear. For most merchants, it is still a complicated maze. In defense of the FCAC and the industry, it is very difficult to simplify a system with the possibility of different combinations of 84 MasterCard interchange fees, 122 different Visa interchange fees, Amex fees, Discover fees, Network fees and other fees charged by processors. The code does make it possible to compare rate through a fee disclosure box. Below is a breakdown of the contents of the code:

FOR MERCHANTS:

1. "Increased Transparency and Disclosure by Payment Card Networks and Acquirers to Merchants." This speaks to disclosure of rates and fees.
2. "Payment card network rules will ensure that merchants will receive a minimum of 90 days' notice of any fee increases of the introduction of a new fee related to any credit or debit card transactions, or reductions in applicable interchange rates. Payment card networks will provide at least 90 days' notice to acquirers for rate and/or fee changes and at least 180 days' notice for structural changes." This speaks to merchants receiving proper notice of fee increases.
3. "Payment card network rules will ensure that following notification of a fee increase or the introduction of a new fee, or a reduction in applicable interchange rates not passed on to merchants, merchants will be allowed to cancel their contracts without penalty." This speaks to the right to cancel your contract after any increase in fees.

4. "Payment card rules will ensure that merchants who accept credit card payments from a particular network will not be obligated to accept debit card payments from the same payment card network and vice versa." This speaks to not being forced to choose between accepting only debit or credit cards.
5. "Payment card network rules will ensure that merchants will be allowed to provide discounts for different methods of payment (e.g. cash, debit card, credit card). Merchants will also be allowed to provide different discount among different payment card networks." This speaks to a merchant's right to give a discount for certain types of payment and does not allow you to charge extra to accept a credit card.
6. "Payment card network rules will ensure that negative option acceptance is not allowed." They are not allowed to add a service without merchants specifically accepting it.
7. "Payment card network rules will not require that merchants accept contactless payments at the point-of-sale, or to upgrade point-of-sale terminals to enable contactless payments." The purpose here is self-evident.
8. "Payment card network rules will require that information about merchant-acquirer agreement, including cancellation and renewal terms and conditions, will be disclosed in a way that is clear, simple and not misleading." The purpose here is self evident
9. "Payment card network rules will require that merchants have access to a clear dispute resolution process that provides for an investigation and timely response of complaints pertaining to the Code."

The remaining provisions pertain to fair treatment of consumers and fair competition between networks, acquirers and banks.

To see the full text of the code of conduct with our notes, go to:
www.smallbizassist.ca/wp-content/uploads/2017/03/Code-of-Conduct-3-7-17-w-notes.pdf. **BL**

SmallBizAssist is a small business consultants specializing in payment processing. For more information call Rick Smith at 905.714.1487 or 1.800.946.2367 or visit www.smallbizassist.ca.

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Do You Suffer from Happy Ear Syndrome?

LISA VON MASSOW

Many of the students in my weekly sales training program know that my favourite Sandler rule is Rule #3 – No Mutual Mystification. For those of you unfamiliar with the David Sandler's 49 Rules, let me explain. Think back to a time when you came from a sales meeting (or any meeting, conversation or interaction with another human being) where you felt totally jazzed and pumped about the opportunity. Then after the euphoria wore off, you're left with the unanswered question: What happens now?

And if you're feeling this way, chances are, your prospect is feeling the same way. We're all familiar with those business phrases which sound impressive, but don't really tell you a lot or provide much clarity. When someone says to you "Great, let's move things forward" or "Let's take the next step." What does that mean to you? Does it mean they are ready to sign an agreement and hand over their money? Or does it mean they are willing to commit to another meeting ... at some point in time. Or is it somewhere in between?

Author Julian Barnes accurately penned "Mystification is simple; clarity is the hardest thing of all." Mystification is readily accepting an answer or phrase without truly understanding what it means. So how do we avoid the mystification and arrive at a clear understanding with our prospect?

We ask questions; a lot of questions. And we tell our prospect what our next steps are. Let me give you an example of what this may sound like:

PROSPECT: That sounds great, Lisa. Let's move things forward.

LISA: George, I'm happy to hear that. May I ask you a question? When people say move things forward, they typically mean that they are ready to sign the agreement, pay the deposit and choose a start date for the project. Is that what you're telling me you're ready to do?

PROSPECT: Woah, no! I'm not ready to do that.

LISA: Thanks for the clarification, George. Can you help me understand what you see as the next step, when you say you want to move things forward?

PROSPECT: I need to bring two other people into the discussion and get their feedback. I'll be talking to them shortly.

LISA: Ah, so there are other people involved in the decision process. Can we set up a meeting between the four of us, so I can answer any questions that your colleagues may have? How does next Thursday at 10 am sound? I can send a calendar invite to the participants so everyone has it in their calendar.

PROSPECT: Yeah, that should work.

I shudder to think of how much time (and money) I might have wasted writing up an agreement, creating an invoice and ordering materials, had I not clarified the prospect's response.

From the prospect's viewpoint, how might I be perceived when I send him an agreement, and deposit invoice prior to a final decision being reached? Would I be viewed as pushy, and possibly lose his trust? Quite possibly.

No mutual mystification means both parties know and understand what is going to happen next, even if it's a decision not to buy and to end the relationship.

It's easy for us to interpret messages and communications in ways that make us feel good and give us hope. I call that having "happy ears"—hearing what we want to hear, instead of what the prospect is actually saying. Eliminating mutual mystification builds trust and ensures that both parties have a clear of understanding what what's going to happen next. **BL**

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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WHAT'S THE DIFFERENCE BETWEEN AN RRSP AND A TFSA?

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THERE ARE MANY DIFFERENCES between a Registered Retirement Savings Plan (RRSP) and a Tax-Free Savings Account (TFSA). The benefits of each should be considered before deciding to invest inside either.

RRSP contributions are tax-deductible, while the TFSA is not. This means the amount that is contributed to the RRSP is deducted from your total income for the year and reduces your current income taxes payable. Many individuals prefer the RRSP for this reason alone. If you currently find yourself in a high tax bracket, the RRSP is likely the most beneficial option for you.

As mentioned, contributions to a TFSA are not tax-deductible. However, while a deduction is not granted on your personal tax return, the income is not taxed when withdrawn from the account. If you expect to receive pension income in your retirement, the TFSA may be the best option.

Both the RRSP and the TFSA provide a tax-shelter for your investments. This means investment income (dividends, interest, capital gains etc.) that is earned inside the account is not taxed as it is earned. Rather, the income earned inside an RRSP is reported upon withdrawal (ideally in retirement when income levels are usually at their lowest).

As the name suggests, any investment income earned inside a TFSA is tax-free and is not reported on your personal tax return. Not when earned, or withdrawn from the account.

Always speak with your tax professional to find the best strategy that works for your tax situation. **BL**

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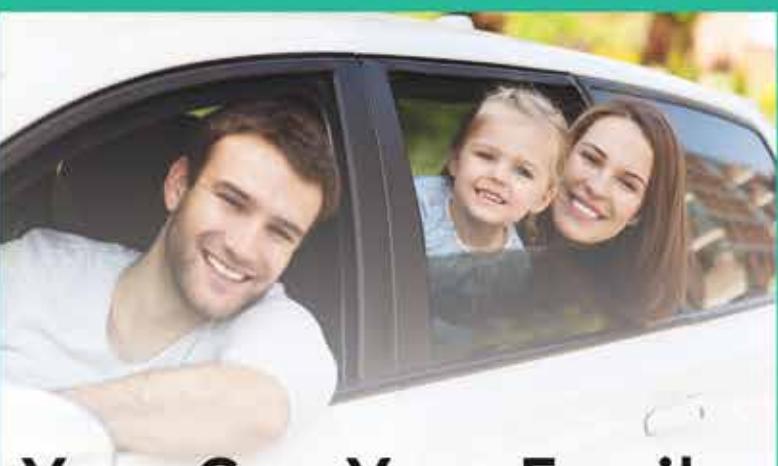
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GENDER DIVERSITY IN TECHNOLOGY AND ENTREPRENEURSHIP

N'ORA KALB

AT INNOVATE NIAGARA, WE work with entrepreneurs who have new innovations that they want to commercialize. They are somewhere along the continuum of having an idea for some new product, process or service that meets a need, identifying who will buy it, improving the product, and what to do next to sell it and scale up.

What I have noticed consistently is that most of the people that come to see us are men. In fact, over 80% of them are men. This means that new ideas to solve problems are driven by men. Why? There are actually a lot of women entrepreneurs. Speaking with my colleagues who support traditional Main Street entrepreneurs, there are at least as many women founders as men.

"Three years ago, when the program started, the percentage of women tech entrepreneurs was 9%. Now it's 33%."

The problem is there are not a lot of women in tech, so it naturally follows that there would not be a lot of women tech company founders. Even though women make up close to 60% of university graduates in Canada, less than 30% of graduates in STEM (science, technology, engineering and math) are female. So, following that trend, if you break down women founders in the innovation space, they may make up 50% in food and beverage industries. But when you get to fintech, cleantech and the information, communications and technology industries that number is less than 25%.

What can we do about it? First, start young. Get girls interested in pursuing science and computers. More and more K-12 schools are emphasizing girls in STEM and girls coding programs. Women mentoring girls breaks down the men-only stereotypes for STEM jobs. Once we have women interested early, they can follow that interest in their post-secondary program choices. They then go into the workforce and continue learning and growing their expertise. That's when they are able to solve real problems through tech, and some are ready to pursue that passion as entrepreneurs.

For growing and scaling those innovations, there are programs which are now recognizing that we need to give women more power in the tech space. The BDC Capital Women in Technology Fund is a new initiative that is the largest venture capital fund in North America dedicated solely to investing in early stage Canadian women led

technology companies across all sectors. Further proof that giving women the opportunity will improve the numbers: Communitech in Waterloo runs "Fierce Founders," an accelerator program for women founders. Three years ago, when the program started, the percentage of women tech entrepreneurs was 9%. Now it's 33%.

I am super excited to see how our client base will change over the next few years. With more diversity in the founders of companies, I think we will see unique solutions to problems which are only possible when viewed from a different perspective.

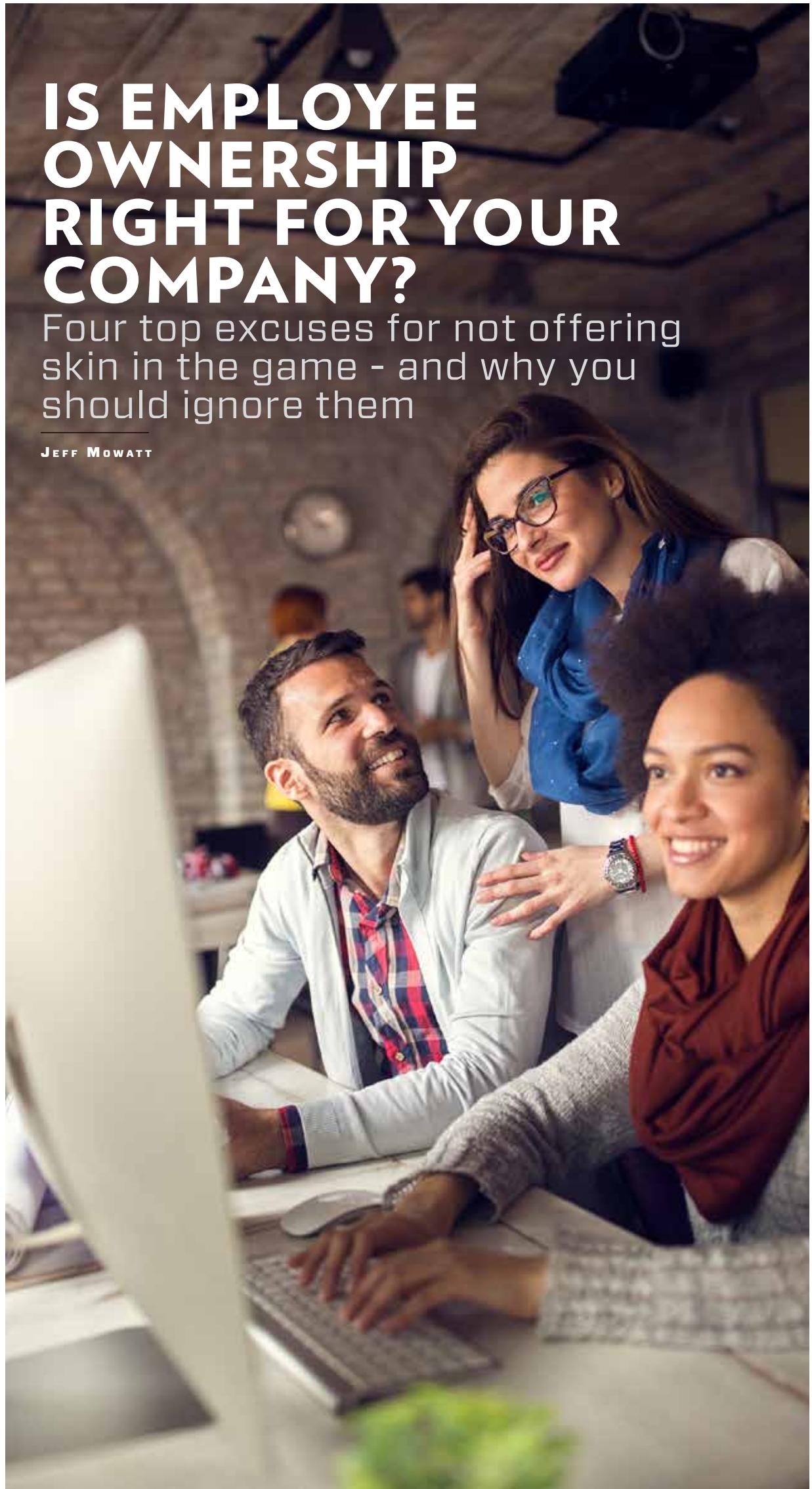
N'ora is the director of operations at Innovate Niagara, a not-for-profit private corporation which connects innovators to the people and programs required to bring their innovations to market through a suite of in-house programs, resource partners, and network of incubation facilities. N'ora runs the operations of the company and constantly looks for new ways to bring valuable services to innovative entrepreneurs that will give them a huge boost to getting their businesses off the ground, or to that next level. **BL**

As director of operations at Innovate Niagara, N'ora Kalb oversees Niagara's Regional Innovation Centre, which provides advisory services, education and networking opportunities for innovative entrepreneurs. Twitter @norakalb /@InnovateNiagara Email: info@innovateniagara.com

IS EMPLOYEE OWNERSHIP RIGHT FOR YOUR COMPANY?

Four top excuses for not offering skin in the game - and why you should ignore them

JEFF MOWATT



I CONFESS - BEFORE I became a father, I sometimes found other people's kids to be annoying. Especially when they sat behind me on a plane kicking the back of my chair. Or throwing a tantrum in a grocery store lineup. Thankfully, my patience and empathy miraculously increased when my wife and I had kids of our own. That's why, when my clients express frustration about how difficult it is to get team members to really care about their customers, I ask whether those employees actually own part of the company. Just like with children, when a company is your own, you are genuinely committed to helping it succeed. Here are the four most common excuses I've heard from business owners as to why they don't offer employee ownership, and why it shouldn't prevent you from offering key employees some skin in the game.

1. WE ALREADY OFFER COMMISSIONS

The problem with carrot and stick monetary bonuses such as commissions is they actually prevent the kind of creative thinking required to set your company apart from the competition. You'll find a fascinating internet video on the subject by searching, "Dan Pink, motivation" which refutes our traditional assumptions about money as an incentive. Keep in mind that if your company offers commissions, then it's likely that your competitors do as well. If your employees figure they can make higher commissions working for the company across the street, then your commissions aren't building any employee loyalty. Zero.

2. OWNER DOESN'T WANT TO SHARE PROFITS

It's understandable if a business owner doesn't want to give up a portion of what he or she has created, but it's stepping over dollars to pick up nickels. One of my clients, Ralph Ward, chairman of Scott Builders, explained to me that early on he decided that to help generate loyalty from his best team members, he'd offer employee ownership. The result - one of the most dedicated teams of employees in Alberta's commercial construction sector. This is an industry that, aside from a few recessions, has had endemic shortages of construction professionals. Offering share ownership enabled Scott Builders to keep a skilled set of workers and managers, and establish a distinct competitive advantage in an industry where a talent shortage has been such a chronic problem. By sharing ownership, you're not slicing the proverbial profit pie into more pieces - you're making the company more profitable and building a bigger pie.

3. IT'S EXPENSIVE TO BUY OUT EMPLOYEES WHEN THEY LEAVE

This is true, but it's also expensive trying to recruit and train new employees who don't have the depth of experience of your senior staff. One way to help postpone buyouts (often for decades) is offering shares in your company only for high performers who are willing to sign a non-competition agreement. In other words, to receive shares, they commit that if they do quit, they won't start-up or hire on with a competing company for a minimum period (generally three years). That way, you're giving star employees something enormously valuable. In turn, high performing employees are giving you their loyalty for the foreseeable future and three years beyond.

4. OFFERING SHARES IS TOO COMPLICATED

Yes, it takes time (and legal fees) to set-up a share structure that includes employee ownership. However, that investment is more than offset by the rewards of making your company significantly more sellable. The harsh reality is if you are a privately owned company, unlike publicly traded corporations, potential investors are not lining up to buy out your shares so that you can retire in comfort. For one thing, private company shares aren't nearly as liquid as those of publicly traded companies, so investors are more locked in. They therefore want to know that you as the senior manager will remain to run things so they can get a return on their investment.

On the other hand, when you set up employees as partial owners, you are also creating a succession plan. By the time you're ready to retire, employees (particularly senior managers) will have hopefully built up equity in the company that can be collectively leveraged to buy out your shares. It makes for a smooth transition and creates an obvious potential buyer in house. The bonus is you retire knowing that your proverbial baby is in good hands.

Bottom line - look on any street and you can likely see which homes are occupied by renters versus home owners. Owners generally care more and it shows. That's also true of businesses whose employees are partial owners. They care more, and customers can tell. Employee ownership makes working with your company more rewarding (literally) for all stakeholders. **BL**

*This article is based on the bestselling book, *Becoming a Service Icon in 90 Minutes a Month* by customer service strategist and Hall of Fame motivational speaker, Jeff Mowatt. To obtain your own copy of his book or to inquire about engaging Jeff for your team go to www.jeffmowatt.com.*



BILL 148, THE FAIR WORKPLACES, BETTER JOBS ACT, 2017 - BECOMES LAW

LEANNE STANDBYK AND ALEXANDRA DELVECCCHIO

IN 2015, THE ONTARIO Government announced a comprehensive review of issues affecting the modern workplace. Two advisors prepared a final report outlining 173 changes to the Employment Standards Act 2000 (“ESA”) and the Labour Relations Act, 1995 (“LRA”).

The Government introduced an Act to amend the Employment Standards Act 2000 and the Labour Relations Act, 1995 and to make related amendments to other Acts, referred to as the Fair Workplaces, Better Jobs Act, 2017 ("Bill 148"). Several amendments in Bill 148 went beyond the recommendations in the Final Report signalling a clear intention to provide greater security for employees and the demands of unions.

While the majority of the changes are scheduled to come into effect on January 1, 2018, there are changes that may be required as early as December 3, 2017. These developments have significant implications for provincially regulated employers who are encouraged to review their current policies and begin preparing for these changes now.

On November 27, 2017, Bill 148 received Royal Assent. Amendments made by Bill 148 include:

Employment Standards

- Increased minimum wage from \$11.40 per hour to \$14.00 per hour on January 1, 2018 and to \$15.00 per hour January 1, 2019. The special minimum wage rates (i.e., students, liquor service) would increase by the same percentage for 2018 and 2019.
- With some exception, all employees (casual, part-time and seasonal) must be paid the same rate as full time employees performing work that is substantially similar. Differences due to merit or seniority are permitted.
- Temporary help agencies must pay assigned employees the same rates that their client's employees receive where the work, skill, effort, responsibilities and working conditions are substantially similar.
- Increased vacation entitlement to 3 weeks and 6% vacation pay after 5 years of service.
- Public holiday pay is based on the actual days worked in the pay period immediately preceding the public holiday (total wages earned by an employee divided by the number of days actually worked).
- Employees working a public holiday must be provided with a dated written statement setting out when a day is substituted for a public holiday.
- New employee right to request schedule or work location changes without reprisal (available to employees with at least 3 months' service). Employers must discuss each request with the employee and provide reasons for their denial.
- Employees have the right to refuse a shift or on call designation where less than 96 hours (4 days) notice is offered (exemptions apply).
- Employees regularly working more than 3 hours per day and given less than 3 hours work must receive 3 hours of pay at their regular rate of pay versus the minimum wage rate.
- 3 hours' pay at the regular rate if a shift is cancelled within 48 hours of its scheduled start. This also applies if an employee is scheduled to be "on call" but that status is cancelled within the same 48 hour window (exemptions beyond the employer's control apply).
- 10 days of personal emergency leave in all workplaces regardless of size. The first 2 days are to be paid where an employee has been employed for at least 1 week. Employers may require evidence of entitlement to such a leave, but they cannot demand a medical note.
- Paid leave for the first 5 days of Domestic or Sexual Violence Leave of up to 17 weeks off work.
- Family medical leave entitlement is increased to 28 weeks in a 52 week period.
- Expansion of Crime-related Child Death Leave up to 104 weeks.
- Pregnancy leave for employees who suffer a still-birth or miscarriage is extended to 12 weeks.
- Parental leave is extended to 61 weeks for employees who take a pregnancy leave or 63 weeks for those who do not. This is harmonized with the amendments to the Employment Insurance Act allowing

parents to take a combined maximum of 18 months pregnancy and parental leave.

- Employers must keep records of vacation time and pay for 5 years and maintain records of employee on-call schedules, cancellations, notices for substitute holidays and documents related to domestic or sexual violence leave.
- Employers with multiple regular rates of pay must keep a record of when employees worked overtime at each rate.
- Temporary help agencies must keep a copy of notices provided to assigned employees regarding the termination of their assignment.
- Rebuttable presumption that workers are employees, with penalties to be levied against employers for misclassifying employees as independent contractors.
- Expansion of the list of professionals who can certify statutory leaves.
- Clarification and expansion of related employer provisions.
- Allowing use of electronic agreements.
- Increased penalties for non-compliance.

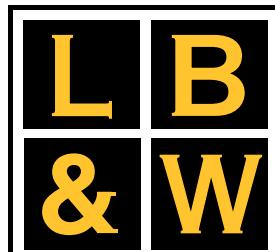
LABOUR RELATIONS

- Establish card-based certification for the following: Temporary Help Agency Industry, Building Services Sector, Home Care and Community Services Industry.
- Mandatory remedial certification in the event of an unfair labour practice where the true wishes of the employees were not likely reflected in a representation vote or if a trade union was not able to demonstrate that 40% or more of the individuals in the bargaining unit appeared to be members of the union.
- Union access to employee lists and certain contact information where the union can demonstrate 20% employee support.
- Empower the OLRB to conduct votes outside of the workplace (including electronic and phone voting) and to give directions relating to the voting process to ensure neutrality.
- Extend successor rights to retendering of building services contracts.
- Empower the OLRB to restructure bargaining units after certification but before the first collective agreement.
- Remove the 6 month limitation on the employee right to return to work after the start of a lawful strike.
- Increase maximum fines under the Act to \$5,000 for individuals and \$100,000 for organizations (up from \$2,000 for individuals and \$25,000 for organizations).
- Impose new requirement for employers to provide a statutory declaration setting out the number of individuals in the bargaining unit described in a certification application, if the employer disagrees with the trade union's estimate.
- Make first contract mediation universally available after a No-Board report has been issued and allow for first contract mediation-arbitration where such mediation did not result in parties reaching a collective agreement.

OCCUPATIONAL HEALTH AND SAFETY ACT

- Prohibition on requiring a worker to wear high heels in the workplace (except for the entertainment industry). **BL**

Questions about this new law, or any labour/employment issue may be directed to the Labour & Employment team at Lancaster, Brooks & Welch LLP at 905-641-1551.



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