



Volume 17 Issue 11

SHADOW AUTO

Kurt Wohler is changing the face of the
used car industry - one customer at a time.



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NOVEMBER 2019

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**BUSINESS LINK
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Locally Owned and Operated

PUBLISHER

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4056 Dorchester Road - Suite 101
Niagara Falls, ON L2E 6M9
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www.businesslinkmedia.com

CIRCULATION

The Business Link Niagara 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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Leaving a Legacy for Health Care

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We all wonder how we'll be remembered. We want to feel like we've contributed something to the world, and leaving a legacy gift is a way to ensure that your memory and impact live on into the future.

November is "Make a Will Month" in Ontario, when we're reminded about the importance of wills for all adults, not only seniors. Planning for the future gives peace of mind for both you and your loved ones, and a will is an essential document that every adult should have.

One of the many benefits of having a will is the ability to outline how you want your assets dispersed after death, rather than having the government to manage this process for you. It's an opportunity to

ter what the amount. Your legacy gift to Hamilton Health Sciences Foundation supports ongoing excellence in health care for patients who live throughout southcentral Ontario. It ensures that the specialized teams at Hamilton Health Sciences have the equipment and spaces they need to provide the best possible care.

A meeting with a trusted lawyer or financial advisor will help you explore your options, explain the tax benefits and make the process easy.

Ways to leave a legacy gift include:

- Wills and bequests
- Charitable gift annuities
- Life insurance
- RRSPs and RRIFs
- A gift of securities

Leave your own legacy today and make a vital difference in the future of health care for generations to come. Visit hamiltonhealth.ca/legacy or call 905.522.3863.



Charles and Margaret Juravinski

reflect on gifts you will leave to family, as well as gifts you will leave to charitable organizations that are important to you.

People leave legacy gifts in their will for a number of reasons. Some are motivated by a personal experience, while others are motivated by the desire to support the well-being of future generations.

Such was the case with Hamiltonians Charles and Margaret Juravinski. In May, the Juravinskis announced one of the largest legacy-gift commitments in Canadian history. Continuing their long-standing support of health care excellence, they announced the creation of an endowment of more than \$100-million. This will provide up to \$5-million a year in perpetuity to the three partnered organizations.

This legacy endowment will result in the creation of the Juravinski Research Centre, which will conduct important medical research in such diverse areas as cancer, mental health, lung and respiratory care, and diseases of aging.

Everyone can make a vital difference with a legacy gift, no mat-

WHAT'S YOUR LEGACY?

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PREPARING FOR THE LEGALIZATION OF EDIBLE CANNABIS

By Leanne Standryk

One year ago, today on October 17, 2018, the Federal Cannabis Act permitted individuals 18 years of age or older to possess up to 30 grams of cannabis. We reported that Ontario's Government passed legislation to increase the minimum age to 19 and further provided commentary on the impact of legalization of cannabis on the workplace.

Now one year later, the production and sale of cannabis edibles (candy, baked goods), beverages, extracts and topicals (oils, ointments, makeup) will become legal and available in stores by mid-December at the earliest. While these new products are likely to spark interest and again cause concern for employers, it remains perfectly clear that there is NO absolute legal right to use cannabis in ANY form at work. The Ontario Cannabis Act, 2017 will still prohibit the consumption of any form of cannabis in a workplace as defined by the Occupational Health and Safety Act.

These new products may increase the number of recreational users. For employers, it is important to understand the impact and experience of consuming edibles. According to the Canadian Centre on Substance Use and Addiction:

- Edible cannabis products vary widely in their appearance and ingredients, including how much THC and CBD they contain.
- It takes a long time for your body to absorb the THC from edible cannabis and therefore the intoxicating effects or "high" can take up to 30 minutes to 2 hours and peak at about 4 hours post-ingestion.
- The effects of ingesting cannabis can last up to 12 hours, with residual effects lasting up to 24 hours and THC is present in your body for longer than smoking or vaping.
- For some, the effects can be more intense than inhaling a similar dose of dried cannabis.
- Alcohol increases the intoxicating and impairing effects of cannabis. Consuming both at the same time can significantly raise the risk of over-intoxication and impairment.
- Over intoxication can include anxiety, panic, nausea, vomiting and paranoia.
- Edibles can produce positive urine tests for longer periods of time.

Canadian Centre on Substance Use and Addiction 2019 ISBN 978-1-77178-563-1

Unlike cannabis that is inhaled or vaped, edibles may be undetected through smell. This will create new challenges for employers who try to identify signs of impairment in the workplace.

The fact that it may be undetected through smell may also increase the risk of inadvertent and/or unknowing consumption.

It has also been reported that "daily" or "near-daily" cannabis use increases the risk of dependence and can bring on or worsen disorders related to anxiety or depression" (CCESUA 2019 ~ Clearing the Smoke on Cannabis: Regular Use and Mental Health).

While the introduction of the new cannabis products into the market will present new challenges for employers, the approach to cannabis and impairment in the workplace will not change. Prohibition of cannabis in the workplace will shift from concerns of

For employers, it is important to understand the impact and experience of consuming edibles within the workplace.

illegality to prohibiting impairment in the workplace as identified in our article "Legalization of Cannabis and the Workplace – A Game Changer?"

As we face these new challenges, employers are encouraged to remind employees that we "all" have a responsibility to maintain safety in the workplace. Educate employees on how the various forms of cannabis impact the body, particularly edibles. Evaluate your policies. Clearly communicate your workplace policy and ensure that everyone is aware of their obligations, rights and responsibilities. Provide training to managers and supervisors on identifying signs of impairment. Facilitate an environment where employees are encouraged to voluntarily disclose concerns of substance dependency in order to identify, detect and promote accommodation of addiction concerns and improved wellness. **BL**

Leanne Standryk is a senior partner within the Lancaster Brooks & Welch LLP, Labour & Employment Department and she may be contacted at 905-641-1551. We confirm with you that the content of this article is to provide general information and should not be considered legal advice. Employers are encouraged to contact a member of our labour and employment group with any questions.

LEANNE STANDRYK is a senior Partner within the Lancaster Brooks & Welch LLP Labour & Employment Department.

When you need support in labour or employment law matter: It is good to have someone who can navigate the law and represent your interests.

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at 905-641-1551.**



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MANAGING EMOTIONS IN THE WORKPLACE

BY ANGELA CIVITELLA

Emotions are part of the human condition. As a result, we deal with them in every interaction, every single day. From work to home to social events, life and family, our emotions range depending on many factors. In the workplace, when expectations are high and resources are low, emotional outbursts can seem like the norm rather than the exception. If you're in a position of leadership, you have the added pressure to set the tone for others to follow. This is not always an easy thing to do while managing a team at the same time.

Aiming for an "emotion free" business environment, while perhaps a nice thought, is also completely unrealistic. Too many unforeseen events make it impossible to work in an emotionally controlled environment. The secret to success is learning how to manage those emotions, whether you are in an entry level position or the CEO.

Here's a bag of goods to help you navigate the sometimes-messy world of alpha personalities, divas and leaders in the making, to come out victorious.

Honesty Goes a Long Way - No one likes to work with Mr. or Mrs. Perfect. If you're honest about your struggles, your team will kick in an extra layer of loyalty and trust because they can relate to you. In fact, it might make them more mindful about creating chaos themselves. It's good to be honest. Try it - you won't be sorry. This doesn't mean you have to divulge all the little personal details of your life. But being more open about certain things will strengthen the bond of the team. What you'll more than likely find is a coworker who opens up and says something like, "I often feel that way" or "Let me tell you how I deal with..." Personal relationships strengthen leading to more professional success.

Don't Wait for Armageddon - As a leader, go deeper and look for what is triggering an employee's emotional behaviour in the first place. This positions you to deal with issues at their root level and provides insight into the "danger zones" to avoid. You will be in a much better position to prevent an outburst by avoiding the boiling point. Don't pretend chaos isn't happening. Help whomever is having a meltdown gain

their sanity back. The key is to deal with workplace emotions swiftly, but without making the other person feel attacked or threatened. Be clear about what is being criticized and focus on the outcome not the process of resolving the issue.

The Link Between Gender and Crying - Women are six times more likely than men to cry at work. Tears are the workplace equivalent of a "check engine" sign. It could mean we are overworked, we are sick, we feel angry, or we are frustrated. Rather than seeing tears as a sign of weakness, they signify that there is an underlying need that should be addressed. Get to work and address it. By the way, men experience emotions too. They just have different ways of expressing and dealing with them.

The Takeaway - When it comes to emotions in the workplace, leaders have a complex challenge where the ripple effect of any emotional situation can run deep. This area is seen as an area where great leaders can really set themselves apart by approaching emotions as something healthy for the business. It is believed that these profound social changes, in tandem with the new scientific insights into the ways each gender operates, will transform the future of interpersonal dynamics on the job. **BL**

Angela Civitella is a business leadership coach and founder of the firm INTINDE at intinde.com.



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HOW TO CHOOSE THE RIGHT TEAMBUILDING ACTIVITY

By TIM ARNOLD

You've been given the challenge of planning the company off-site and have one more decision to make: What will be the perfect team experience to top everything off?

This can be frustrating as there are so many options to choose from. Team-building programs, keynote speakers, guided city tours, golf – how can you be confident that you'll make the right choice?

Rest assured that by getting the answers to two crucial questions, you'll have all the information you need to make a confident and winning decision.

How Active Should the Team Experience Be? - There's a wide array of team experiences to choose from and each one falls on a different place along the spectrum of being active vs. inactive. It's crucial for you to find out the expectations of your group when it comes to the activity level of their team experience, as it will determine if your event is appropriate or inappropriate, and ultimately, loved or loathed.

For some groups, getting outdoors and tackling a high ropes course would be the best thing imaginable, resulting in team bonding and lots of high fives. For another group, that exact same high ropes experience could be way beyond their comfort zones and ability levels, leaving participants embarrassed and frustrated at you for putting them in such an awkward situation.

Is the Highest Object Learning or Fun? -

Learning and fun don't have to be an either/or option, and many team experiences will deliver on both fronts. However, it's crucial for you to know what the highest objective for your group is when it comes to these two options. This will determine the type and tone of event you need to arrange for everyone to feel satisfied.

An interactive classroom experience where participants learn relevant business theory and then apply it to their unique organization could be the exact thing your group needs to foster team alignment and collaboration. As a result, they'll leave optimistic and appreciative of time well spent. To another group the exact same classroom experience could be viewed as a snooze-fest, making people feel annoyed for being robbed of their "fun-time."

THE TEAM EVENT MATRIX

- Once you have the answers to these two crucial questions, you will immediately begin to gain clarity on the type of team experience that will be appropriate for your group. You can see on the following team event matrix where a variety of popular options fit:

Low Activity / High Fun

- Plan a stand-up reception with appetizers and drinks and time to socialize.
- Give the group free time but encourage them to take part in some planned events such as a wine tour, spa experience, city tour or theatre performance.

Low Activity / High Learning

- Arrange for a dynamic keynote speaker.
- Bring in a facilitator/trainer to lead a leadership development workshop around topics such as personality types, relevant business models, or work/life balance.

High Activity / High Fun

- Explore fun and "gamey" team challenges such as a mini-Olympics or scavenger hunt. These are often offered in-house at hotels and resorts.

- Organize a sporting event such as bowling tournament, softball game or nine holes of golf.

High Activity / High Learning

- Explore outdoor adventure options such as a high ropes course or paddling, where participants are learning new skills.
- Arrange for an experiential team-building session so the group can learn new skills while being interactive and having fun.

The Perfect Team Event - Finding the right team experience for your group is a hard thing to be responsible for. However, taking the time to find out the answers to two crucial questions will give you what you need to make a clear and confident decision, and ultimately, deliver an enjoyable and unforgettable event. **BL**

Tim Arnold is the author of the book *The Power of Healthy Tension* and speaks to organizations across the globe on how they can overcome chronic issues and conflicting values. Go to www.leadersforleaders.ca.



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THE ONE AND ONLY CHAMP

BY BRETT MEADOWS

Muhammad Ali was arguably the best pound for pound heavy-weight boxing champion of the world. And if you followed his life story, you'd understand this man's impact on individuals that were dreamers.

Ali started boxing at age 12 – and at age 22, he won the title against Sonny Liston in an upset. No one believed that Ali should have won that fight except for Ali.

When you dig into Ali's story, the three things that made him successful are very clear.

1) Passion - Ali had a passion for the sport. He also had a passion to be the best. His target was to be number one and nothing would stop him.

2) His Work Ethic – Ali had a work ethic that could not be matched. He made sure that he left it all on the gym floor, and he out trained his competitors. Some of Ali's greatest quotes come from his workouts – “I don't count my sit-ups. I only start counting when it starts hurting because they're the only ones that count.” or “I hated every minute of training, but I said, ‘Don't quit. Suffer now and live the rest of your life as a champion.’”

3) His Attitude – Ali always believed he was the best, a champion, even the greatest fighter to step into the ring. He backed it up with the way he lived his life and the way he spoke about himself. I could listen to Muhammad Ali talk all day. His interviews and news conferences caught some of the gems of positive thinking. Here's an example:

“Impossible is just a big word thrown around by small men who find it easier to live in the world they've been given than to explore the power they have to change it. Impossible is not a fact, it's an opinion. Impossible is not a declaration, it's a dare. Impossible is potential. Impossible is temporary. Impossible is nothing.”

Or “It isn't the mountains ahead to climb that wear you out. It's the pebble in your shoe.”

These three things helped Ali become the greatest. He walked the talk and made sure his attitude was always positive. He always put 110% into his work and loved what he did. We have to remember that Ali grew up in the 1940s and 1950s, a time when African-Americans were not treated the same. Ali didn't have access to new equipment or new gyms. He had to make do with what he had. He could've given up but made the choice of becoming the best and nothing was going to get in his way.

If we took on Muhammad Ali's attitude and work ethic, how would our results change? Imagine not giving up on something just because you have to put in hard work. Or make the decision that you're going to be the hardest working person in your company every year!

Ali knew that if his attitude was right, he couldn't fail. So take this opportunity to declare your self as the greatest sales rep of all time and go out and work your butt off until you prove it. **BL**

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

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A Minute with the Mayor

"In this ongoing series, Business Link Media Group President & CEO Marilyn Tian sits down with Niagara Falls Mayor Jim Diodati to chat about his biggest priorities, what he loves most about the people of Niagara Falls, and why the city really is open for business."

BY SCOTT LESLIE

MT: What do you feel are the City's strongest assets when it comes to attracting new business and investment?

JD: I think Niagara Falls has everything... Quality of life. Great new arenas. New parks. Trails. Massive infrastructure upgrades. We're in a really desirable area. We're right on the border, and we're connected to Toronto so you're close enough to the GTA. but it's still a very affordable place to live. And there are great opportunities right now because there's massive growth taking place. It's becoming more and more multi-cultural as more people from the GTA. are moving and investing in Niagara Falls. One of the things I'm most proud of is Niagara Falls still has that small town feel. People know each other. People stop and say "hello." People help each other. But we also have the amenities of a big city. We have great restaurants, world-class attractions, and a lot of things you don't have to go faraway to enjoy. That's one of the big advantages Niagara Falls has that you won't find in too many cities around the world.

MT: When you were first elected, you had several major projects you wanted to accomplish as Mayor. How are these initiatives coming along?

JD: We made a list of things we needed to achieve in order for the city to do as well as it could – and we've checked every box on that list. One of the biggest things is we're going to have a new billion-dollar hospital built in the city. That'll be a consolidation of several sites and a centre of excellence for health care in Niagara Falls. We were able to build a 5,000-seat state-of-the-art entertainment centre in the tourism district which will bring in another million people to the city every year. And I'm proud to say that we're now partnered with the Ryerson DMZ – their digital media zone. The Ryerson Innovation Hub is ranked number one in the world. We're going to create something of an entrepreneurial village where we can help businesses and business ideas incubate and accelerate into full-time businesses. So I'm proud that we've been able to move the ball forward on that. And that's going to rejuvenate the downtown. It's going to help attract and retain youth in the city – and work well with the GO Train which arrived recently.

MT: What are your priorities for the coming year?

JD: Even though the hospital's been announced, we're still in the planning process and expect a shovel to be in the ground in the next two to three years. It's a very big undertaking to build a billion dollar hospital and it'll be approximately a three-year build. Right now, we have year-round weekend GO Train, and daily service once in and once out. The next step is to go to hourly GO Train service. By building that corridor, we're going to have more people come all the way down from the GTA. Toronto's the fastest growing metropolitan area in North America and that growth is bringing much more growth to Niagara Falls. We're the playground for a lot of southern Ontario and Western New York – and we want to make it easy and effortless to get here. We also have some other exciting initiatives. We have a new Costco that's opening up in the city, a Canadian Tire Superstore, and we've got a number of major hotels that are going through the planning process right now. That could represent significant opportunities both in trades and for employment and a higher level of service coming to guests in Niagara Falls.

MT: There's been a lot of international development in Niagara Falls in recent years. What's your plan to open for businesses for international investors here?

JD: Sometimes we don't appreciate how famous the brand of Niagara Falls is. It's as famous as any city in the world. Everybody knows Niagara Falls. We have great brand recognition and we try to build on that. A lot of companies want to have head offices in major cities. They want a Beijing, Tokyo, Paris, Rome or New York...and Niagara Falls is in that list of cities that have instant recognition. So it's all about building on that strength and the great quality of life that we offer in Niagara Falls. It's affordable. It's exciting. There's close proximity to the U.S. There are great opportunities for people to live here and invest their money here so that everybody can benefit. Part of my job is reaching out to places around the world to let them know we don't just say, "We're open for business." We ARE open for business, and we put business incentives in place to attract investment. We have so many projects on the books. We have so many investors lining up at city hall that want to invest in Niagara Falls and take advantage. And we're very proud of that. The best days are yet to come. **BL**



Left to Right : Ian, Sarah, Nancy, Kurt, Claude, Drew

DRIVEN TO SUCCEED

Kurt Wohler of Shadow Auto is changing the face of the used car industry
– one customer at a time.

BY SCOTT LESLIE

Back in January, Shadow Auto in Welland had a record-breaking month with over 70 vehicles rolling off the lot. Some used car dealers might be content with a number like that.

Not Kurt Wohler. He's just getting started.

Kurt is the dealer principal at Shadow Auto.

When you ask Kurt how he became one of Niagara's fastest growing used car dealers in just a few short years, his answer is simple.

"Create the best team," he says.

Kurt's success is remarkable, considering he grew up with a great deal of adversity. At the age of 16, he was living on the streets of Alliston, Ontario.

His prospects were bleak.

"I had two kids before I turned 17," Kurt says of his teenage years. "I had to get my butt in gear."

Lacking a high school education, Kurt decided to start his own confectionary business. Over the next 15 years, Kurt's company would take off, eventually selling \$40-million in bulk product to various corporate clients. He decided to take a semi-retirement at 30-years-old. But something was missing.

It wasn't until 2011 that an old friend called Kurt out of the blue and invited him to see his new dealership up in Montreal. Kurt accepted the offer and discovered his friend was in the top 6% in auto sales in Canada.

"I was simply mesmerized," Kurt says of his friend's car business. "I came back to Niagara looking to start fresh and be a lender to dealers."

When Kurt returned to Niagara, however, he approached multiple dealers in the local auto industry, hoping to get a break. They all turned him down. Fortunately, he met a 61-year-old used car dealer named Francis Lamontagne. Francis had been operating Shadow Auto Dealer on 39 South Worth Street in Welland since 1993 – but was hoping to retire soon.

Francis brought Kurt onboard the following year and gave him the option to acquire his shares in the dealership.

"He just said, 'Knock yourself out, kid,'" Kurt recalls. "He gave me a chance – and for that I'll be forever grateful."

TREATED LIKE FAMILY

Things have come a long way since Kurt and his wife Nancy bought Francis out. On an average year, Shadow Auto now sells 600 to 700 vehicles. Last June, the Wohlers also moved the dealership to a more expansive location on 520 Niagara Street with an 8,000 square foot showroom.

Shadow Auto sells a variety of used cars and SUVs. Most are late models – between 2011 and 2019 – and priced well under market value.

Kurt takes great pride in their ability to sell used cars priced from \$7,000 to \$30,000. The affordability has helped Shadow Auto attract customers all the way from Timmins and the GTA.

"We're one of the most affordable dealers in the province," Kurt says. "Our prices are often two to four grand less than the competition."

The Shadow Auto team considers themselves customer advocates rather than salespeople. Unlike other auto dealerships, their repre-

“We’re one of the most affordable dealers in the province,” Kurt Wohler



sentatives are not on gross commission. That means they’re more concerned with looking after their customers’ best interests – educating them on important details like maintenance and resale value – rather than looking after themselves.

“We feel obligated to help people,” Kurt says. “It doesn’t matter if you have a 21-year-old kid looking at a pick-up truck. Or there might be a 65-year-old lady who needs help because her husband just passed and he was the one that made all the car buying decisions. You’re treated like family here.”

When it comes to financing, Shadow Auto originally took care of everything in-house. Today, they have relationships with 25 major banks and lenders.

The team often deals with customers who have a not so perfect credit rating. Some used car dealers prefer to steer away from those sorts of cases. Kurt looks at it much differently.

“We help people down on their luck,” he explains. “Other dealers might not give them the time of day. But we have a responsibility. This is the second most expensive purchase they’ll make in their lives – aside from a house. We want to make sure they make the best decision and feel great about us and their purchase.”

HONESTY AND INTEGRITY

The Shadow Auto team is a critical part of the car buying experience, boasting over 70 years of combined experience in the auto industry.

“We’re big on honesty and integrity,” says Nancy who acts as one of the company’s business managers, “and we try to instill that in all our staff. They’ve really embraced that mentality.”

“It’s a great working environment here,” Kurt says. “Everyone’s having fun and we treat our staff well. Our goal is to be the place where everyone wants to work.”

Most auto dealerships have 20 to 30 employees. Shadow Auto gets more done with a fraction of the staff. In addition to Nancy, the Shadow Auto team includes Business Manager Sarah Scott, Concierge Claude Hare, Customer Advocates Ian Bosak and Drew Etherington, Online Advertiser Cameron Bosak, Receptionist Tonya Hardcastle and master detailers Kevin Gibson and Gill Votour.

People are often surprised by the Wohlers’ affordable prices. But they’re even more surprised at how much the Shadow Auto team cares about its customers.

Kurt says their team is always concerned with doing the right

thing and making sure everything goes smoothly.

“The people here are amazing,” he says. “We have the best staff – period.”

And the Wohlers’ belief in going that extra mile for people is really paying off.

In 2018 and 2019, Shadow Auto won the Welland Tribune’s Readers’ Choice Awards for Best Used Car Dealer. For the past two years, the Wohlers’ firm has also been named a Top Rated Dealer by CarGurus – one of Canada’s largest automotive marketplaces – for its commitment to excellent customer service.

THE ELEPHANT IN THE ROOM

Years ago, Francis Lamontagne had called his business “Shadow Auto Dealer” because he was selling a lot of Dodge Shadows at the time. A French immigrant, Francis didn’t pick up on the name’s “shady” connotation.

“Shadow Auto” stuck nonetheless – and today they’re proud of the name.

Kurt and Nancy still joke about the name that sets them apart from the competition.

“If you want to be the best, hire the best,” Kurt says. “I believe I’ve done that.” **BL**

SHADOWAUTO



Shadow Auto is located on 520 Niagara Street in Welland. For more information, please call 905.714.1101, email drew@shadowauto.com or ian@shadowauto.com. Visit us online www.shadowauto.com.

The Cutting Edge

Do You and Your Organization Speak Data?

BY DR. ANTENEH AYANSO

Speaking two languages makes you bilingual, and speaking three makes you trilingual. Any more than that, and you are a polyglot. In today's data-driven business world, you are indispensable if you can "speak data."

Our world is becoming more and more about the data it generates. As pressure mounts, people who can analyze, visualize, and interpret data are becoming crucial, much like a well-versed polyglot who can interpret and translate multiple languages with ease.

Speaking the language of data

Data surrounds us, and the ability to understand and interpret it should be a natural requirement for every individual and organization. Perhaps data and its projection on every surface of our surroundings will be the world's new sign language. Thus, the new generation of human capital must possess this fundamental skill.

As individuals, we are challenged by the overwhelming amount of data we interact with in every scope of our lives. Learning how to make sense of data is becoming a necessity rather than a choice. If we want to continue to be part of this fascinating and engaging ecology – the world of Big Data, including the smart appliances, classrooms, schools, workplaces, and cities we anticipate in the near future – we need to be able to go beyond just speaking the language of data.

Using a data-driven strategy as a competitive advantage

It does not take a sophisticated algorithm to see the value of data scientists on today's organizations. Clear distinctions are emerging between organizations that embody and embrace the data-driven world we live in and those who have not adapted and are still following a traditional approaches. Competitive organizations are embracing big data and re-engineering their strategies and processes accordingly.

In essence, these organizations are expanding their family of employees who are well-versed in data at every level of their managerial hierarchy. Clarity and transparency are of the utmost importance

to data-driven environments where everyone speaks the language of data.

First and foremost, organizations have limited choices in today's extremely dynamic business world. Data-driven strategies are inherently dynamic strategies that can help organizations bring the necessary transformations based on materialized and projected evidences. Data-driven strategies are also inherently granular, allowing management to sync and assess different layers of decisions and actions. Furthermore, data-driven strategies permit clear communication, responsibilities, and accountabilities at various decision layers.

Creating a data-driven decision-making culture

More importantly, the benefit of speaking the language of data allows organizations to be active in their communities and to learn through continuous engagement and feedback from their stakeholders. These are realities no organization can ignore for survival. However, in order to be competitive, organizations need to delve into the nitty-gritty of the language of data: the grammar, punctuation, and spelling that are required to be proficient in the world of big data. It not only requires passion, but also a bit of obsession.

Eloquent data speakers such as Google, Facebook, and Amazon serve as great role models for other organizations that are encouraged by the returns they see and that understand the growing need for their employees to communicate through data. This shift is not limited to creating a subset of employees who can analyze data, but to create a data-driven culture and environment that embraces all employees' internal and external interactions as members of the big data ecology. **BL**



Dr. Anteneh Ayanso is Professor of Information Systems and the founding Director of the Centre for Business Analytics at the Goodman School of Business, Brock University. He teaches business analytics, database design and management, data mining techniques and applications and management of information systems.



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LESSONS LEARNED CREATING LOST ORBIT: TERMINAL VELOCITY

BY ALEX GOLEBIOWSKI

Are you a game developer or looking to become one? Over the years, I have learned a lot about the whole game design and development process. On July 16, 2019, my studio PixelNAUTS released LOST ORBIT: Terminal Velocity on Nintendo Switch, Xbox One, PS4 and Steam.

In 2011, Chris Iacobucci and I founded PixelNAUTS games – an independent games developer. PixelNAUTS quickly established itself as a game development studio, providing art development services for other companies, and working on original content in-house. Since its inception, PixelNAUTS has contributed to a variety of high-end productions across a broad range of platforms working with companies such as Autodesk, Ubisoft and Compulsion Games.

In this article, I'll share my thoughts on what it takes to design a great game and lessons learned from the development of LOST ORBIT: Terminal Velocity.

BUILD A GREAT TEAM - A game idea is only as good as the team making it! Game development is a long and unique process. No amount of planning and experience can guarantee a game will turn out great. But a great team can collaborate on an idea and find a way to make it an excellent game and a great product. Building a team is hard. Don't just look for technical skills. Look for personalities that match your current team, ideals and production methods. A team that can talk out ideas, solve problems and collaborate can turn any idea into something unique and amazing. Find like-minded people and stick together.

BE REALISTIC - Any team will have strengths and weaknesses. Unless you have the budget to bring in experts from every aspect of game development, you'll have weak spots. Make sure you're realistic about your limitations and work with them. Limitations force a team to be creative, and working around them can lead to surprise results. Understand your team and find a project that suits your specific skills. There are a wide variety of games these days. There are games that focus solely on art, storytelling, music or gameplay. Every project doesn't need to perfect each aspect. Sometimes it's better to do less but do it well.

MARKET YOURSELF - Marketing seems to be overlooked by many smaller developers. Just making a great game isn't enough to ensure success these days. More and more people are getting into the industry. Currently, there are over 25 new games being released every day. It's getting harder and harder to stand out. When you're about to start on a project, do yourself a favour and develop a marketing plan. Research the market to see if people want the type of game you're about to make. Find out what successful games in your market have to offer and what they're lacking. Then as soon as you start development, start thinking about release.

Make some decisions. Do you try to find an established publisher

to help you market the game? Do you hire your own marketing company? Or do you go solo and spend your entire production time posting updates and trying to build your own following and community? There are no right or wrong answers, just decisions that need to be made. Do your research and most importantly, be realistic with how much time and money you should be spending on marketing.

In the end, game development is a wonderful art form and an extremely large industry. Anyone can make games these days and there's always a potential to turn it into a profitable business. Like the film and music industry, it's not easy to succeed. But in the end, anything worth doing is hard. **BL**

Alex Golebiowski is co-founder and COO of PixelNAUTS Inc. – a Niagara-based independent games developer. Connect with PixelNAUTS on social. Twitter: @PixelNAUTSgames, Instagram: @pixelnauts, Facebook: @pixelNAUTS

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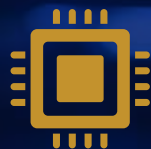
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EXPLORE YOUR GENIUS

BY DENNIS O'NEILL

First, adjust your genius definition. Most people have been conditioned to believe it means an I.Q somewhere in the stratosphere. That's not genius...often just a brilliant fool like Sheldon Cooper on The Big Bang Theory.

When you make distinctions, you see things that others don't see. Therein lies the genius. How do you make distinctions? By asking questions like...what's different about this one? How is this one better? Einstein said, "My secret is I remained a child. I always asked the simplest questions."

My mentor gave me exercises in making distinctions. I didn't know then he was polishing my genius. Questions such as...what are the top 10 restaurants in the area? Then he would say, "Rank them in order."

Every human being is the best in the world at something. What's your best in the world? You have it; believe in your genius. **BL**

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

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SCALE YOUR EXPORTS AND INTERNATIONAL PRESENCE – PART ONE

BY JAYESH MENON

We are in the age of Google Assistant, Uber, Airbnb and Amazon. Our business has knowingly or otherwise gone “international.” In the past, manufactured goods crossed specific provinces. Some of them ambitiously made it into the U.S. and other international markets.

Over the past number of years, the ground rules of the global economy have changed and seen the emergence of globalization capturing the trade. Rapid advancements in communication technology, connectivity and accessibility - while narrowing of trade boundaries through free trade agreements - have seen people jobs and investment capital move more rapidly across the globe than ever before. Former GE CEO Jack Welch says, “Globalization has changed us into a company, not just to sell or to source, but to find intellectual capital – the world’s best talent and greatest ideas.”

Geocentric companies are willing to conduct cross-sectional value addition for better efficiency on volume, economies of scale, labour mobility, and capital and customer service in this world of unbridled competition or “survival of fittest.”

Our local businesses have expanded their value chain by permeating different markets, and managing consumers or industrial users. Here are some of the leading examples I’ve observed:

- Manufacturers of new brake shoes, brake kits and brake components exporting to automakers in the U.S., Europe, Asia have qualified their credentials by quality compliance. They’ve benefitted from NAFTA Marking Rules and multiplied their production run to meet the growing demands.
- Industrial contracting companies that are into industrial construction and maintenance facilities have excelled in developing new markets for their plan maintenance, pre-engineered building, and equipment foundation services.
- VQA Ontario wines with its wide selection of red, white, rose table wines and ice wine have seen a burgeoning presence in China and other export markets.
- Web application of webmail, online retail sales, online auctions have reached remote global locations with their friendly interface, accommodating client-side requirements.
- Canadian brands like Tim Hortons, Sun Life Financial, Scotiabank, Saputo, Manulife, and Molson Coors have their own global presence. That motivates our companies to stretch beyond their domestic markets and go international.

Our businesses are growing and building up Canada’s luminous presence into the international markets. Canada is a great nation. We have a pleasant business environment, infrastructure and resources for helping our businesses grow internationally. Foreign Trade Agreements (FTAs) create more predictable, fair and transparent conditions for businesses operating abroad. Canada’s FTAs with specific countries have helped many companies to reduce trade barriers such as tariffs, quotas or non-tariff barriers and make them more competitive.

ADVISORY TIPS

Exports are indispensable for businesses for their overall revenue growth and profit maximization. Businesses need to stay fit and competitive in all their functional formats, whether it’s entering specific markets or scaling high into these markets. Here are a few suggestions:

- **FTAs:** Understand Canada’s Free Trade Agreements. These potential markets will help you to identify and evaluate partners in scaling your value chain.
- **Financing:** Connecting with agencies like Export Development Canada (EDC) and Bank Development of Canada (BDC) can help you to protect and leverage export deals and order administration.
- **Trade Missions:** Participating in primary trade missions (incoming / outbound) hosted by federal and provincial agencies can help enrich your channel contacts.
- **Government Support:** Identify specific government programs like CanExport SME programs that can expand your global horizon. The National Research Council of Canada Industrial Research Assistance Program (NRC IRAP) provides advice, connections, and funding to help Canadian small and medium-sized enterprises increase their innovation capacity and take ideas to market. The Canadian Trade Commissioner Service can introduce you to the right people and help you connect with potential partners or clients at trade events.
- **Change management:** Be open to change and observe better practices from international markets. Implement the ones that are most feasible.
- **Export Plan:** Build the right export plan for your business with expert resources, advice, and hands-on mentorship through Trade Accelerator Program (TAP). This is an innovative program designed to help small and medium-sized enterprises gain knowledge and a network of contacts.

FOOD FOR THOUGHT

Canada’s two major FTAs are CETA (European market) and CPTPP (Asia – Pacific). Can your business see opportunity to enter or scale these markets? What steps and resources are required to develop your entry-level strategies into these markets?

Ambitious entrepreneurs and functional professionals see challenges as an opportunity and stretch their involvement for better results. As you take those committed strides to elevate your business to the next level, check on your resources and available options.

Keep dreaming of becoming a global company – and aspire to be one of the most prestigious brands in your industry club – “For Rome wasn’t built in a day.” **BL**

Jayesh Menon is a manager with the Niagara Foreign Trade Zone.

BUSINESS LINKS TO NIAGARA'S EVENTS

Your guide to the region's business events.

DisruptHR

November 12th, 5:30 p.m.

Warehouse Concert Hall
11 Geneva Street,
St. Catharines

BANN Brand Storytelling

November 13th, 5:30 p.m.

Niagara College, Welland Campus
100 Niagara College Boulevard,
Welland

NIA Membership Meeting

November 25th, 8 a.m.

Roselawn Centre 296 Fielden
Avenue, Port Colborne

Selling on the Spot

Marketplace - Niagara

November 26th, 10 a.m.

Courtyard by Marriott
5950 Victoria Avenue,
Niagara Falls

Business Model Canvas Workshop

November 27th, 12 p.m.

Brock University
1812 Sir Isaac Brock Way,
St. Catharines

BizConX Niagara

November 27th, 5 p.m.

Strada West
7805 Lundy's Lane,
Niagara Falls

Executive Directors Panel for New EDs and Future Leaders

December 3rd, 8:30 p.m.

Boys & Girls Club of Niagara
8800 McLeod Road,
Niagara Falls



WENDY ARCARI
SILVER PHOENIX JEWELLERY

After working for over a decade selling jewellery for an independent designer, Wendy decided to go off on her own in 2016, and launched Silver Phoenix Jewellery – her “boutique in a kiosk” – at the Fairview Mall. Here, Wendy has become your “go-to” source for that special gift, selling a wide selection of jewellery and fashion accessories – from scarves, shawls and sunglasses to brooches and pendants. Wendy also specializes in fine quality sterling silver for both men and women, carrying dozens of trendy chains, lockets, rings, earrings, bracelets, pendants and necklaces.

With over 20 years of experience in the jewellery and fashion industry, Wendy is your trusted expert when it comes to finding that perfect gift or accessory – all at an affordable price.

“Customer service is key with me,” Wendy says. “I delve deep to find just the right purchase to make my clients happy. I make gift giving easy.” **BL**

Silver Phoenix Jewellery is located at the Fairview Mall on 285 Geneva Street in St. Catharines. To find out more about Silver Phoenix Jewellery, contact Wendy Arcari at 905.512.0428, email wendy@silverphoenixjewellery.ca or go to www.silverphoenixjewellery.ca. Follow Silver Phoenix Jewellery on Facebook and Instagram.

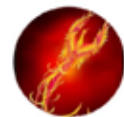
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Explaining the Accident Benefit Schedule

PROVIDED BY C.M. STEELE INSURANCE BROKERS

The Accident Benefit Schedule is mandatory on every automobile insurance policy in Ontario. This coverage kicks in whenever someone is injured in an accident involving a vehicle. The coverage applies to the driver and any passenger in a vehicle involved in the accident, as well as bystanders and pedestrians. The coverage is applied regardless of who is at fault in the accident.

The accident benefit portion of the policy helps the accident victims in many ways. The breakdown of the accident benefit schedule is as follows:

Medical and Rehabilitation and Attendant Care Benefit - This benefit will pay the expenses associated with medical and rehabilitation for injuries resulting from an auto accident that are not covered by a government or private health plan. If you are unable to care for yourself, as the result of your injuries from an auto accident, then this accident benefit will also pay reasonable expenses for an aide, attendant or long-term care facility. The standard coverage limit for non-catastrophic injuries is \$65,000 with the option to increase to \$130,000. The standard limit for catastrophic injuries is \$1-million with the option to increase to \$2-million. You can also increase the limit to \$1-million for non-catastrophic injuries and \$2-million for catastrophic injuries.

Caregiver, Housekeeping Benefit - If you are providing full-time care to dependents and can no longer do so as the result of a car accident, the caregiver benefit reimburses you for the expense of hiring someone to provide that care. If you are unable to perform your usual housekeeping or home maintenance duties, these corresponding benefits pay for someone to perform those duties. These benefits are paid for up to 104 weeks. The coverage limit is \$250 per week for the first dependent and \$50 per week for each additional dependent. The limit is \$100 per week for housekeeping and home maintenance. The coverage is for catastrophic injuries only unless the optional coverage is purchased to include non-catastrophic injuries.

Income Replacement - If you cannot work as a result of your injuries, you may be eligible for weekly income replacement up to 104 weeks. This coverage pays 70% or \$400 of your gross weekly income (whichever is lower). You can increase the weekly limit to \$600, \$800 or \$1,000.

Death and Funeral Benefit - If you die as a result of an auto accident, this benefit provides a lump sum payment to your spouse and dependents with an additional payment to cover funeral expenses. The limit for the payment to a spouse is \$25,000 and \$10,000 to each dependent and \$6,000 for funeral expenses. You can increase the limits to \$50,000 for spouse, \$20,000 for each dependent and \$8,000 for funeral expenses.

Dependent Care - Dependent care is an optional coverage on the accident benefit schedule. If you are employed and have dependents, this optional benefit is intended to pay additional expenses incurred for their care. These dependents may include children or an elderly person in your care. The limit for this coverage is \$75/week plus \$25/week for each additional dependent up to a limit of \$150/week.

Indexation - Indexation is also an optional benefit that provides for the automatic adjustment over time Income replacement, medical and rehab, attendant care and other benefits, in response to changes in inflation, determined according to the Consumer Pricing Index. **BL**

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CHANGING THE GIVING GAME: MEET BARTERPAY

PROVIDED BY BARTERPAY

Bartering may be the oldest form of commerce, but it's also the newest solution to some of today's small business problems. In our modern economy, it's the perfect way to make use of idle time and excess inventory. Why let things go to waste when you can barter your goods and services for full retail value and get something you need in return? Better yet, why waste them when you can turn them into resources that will truly help your community?

Imagine Canada, a national charitable organization whose cause is Canada's charities, predicts that by 2025, the charitable sector will need an additional \$25-billion to keep up with the demand for their services. BarterPay, a B2B bartering network that services 4,000 businesses in 18 different cities across Canada, has found a solution to help businesses make use of their idle time and excess inventory while also addressing charities' growing funding problems.

Here's how BarterPay, and its charitable

arm, the BarterPay It Forward Foundation, can help.

"Business owners can take their business waste and turn it into real, impactful, social change," says John Porter, founder and CEO of BarterPay and BarterPay It Forward. "We know that business owners in Canada want to give back to their communities but don't always have the extra cash to do so. BarterPay helps them do what they do best, while also increasing their charitable contributions."

John has been in the bartering world for over 20 years, but when he realized the potential that the industry had to transform the way businesses give, he immediately knew he had discovered something special.

"BarterPay was already helping so many small business owners grow their business, but what they were missing was a way to use their resources in a philanthropic way," says John. "With gifts-in-kind, there's a disconnect between what charities need and what businesses have to offer. We fill that gap."

Take St. Amands Landscape Depot in St. Catharines as an example.

Rob Skorski, owner of St. Amands, had inventory that had been sitting unsold on their lot for over five years. They had 250 bags of Easy-Flo pelletized compost as well as some armour stone that was just sitting there, taking up space and collecting dust. These items were things that most charities wouldn't be able to make use of directly.

Rob offered the compost and armour stone to BarterPay's network at full retail value and was able to sell all of it, creating more than \$10,000 in BarterPay credits.

What did he do with the value he generated from five-year-old idle inventory? He donated it all to the Lincoln County Humane Society via the BarterPay It Forward Foundation.

"We've been able to do so much with those funds," Kevin Strooband, executive director of the Lincoln County Humane Society, says. "From lawn care services to volunteer gifts to snow removal, the BarterPay It Forward Foundation has really allowed us to do more while staying within our budget."

The foundation has given more than



BARTERPAY IT FORWARD FOUNDATION'S GOALS ARE TO DONATE \$100-MILLION PER YEAR IN NEW NET GIVING BY 2025.

\$2.4-million in value to charities across Canada, and more than one million of it has been used here in the Niagara Region. All of this value has been created by business owners who decided to make good use of their business surplus.

This past month, BarterPay partnered

“BUSINESS OWNERS CAN TAKE THEIR BUSINESS WASTE AND TURN IT INTO REAL, IMPACTFUL, SOCIAL CHANGE,”

with Willowbrook Nurseries in Fenwick to turn end-of-season perennials into value for Niagara charities. Willowbrook offered their plants to the BarterPay network and sold more than \$40,000 worth of plants, which was all donated back to the foundation to be utilized by charities across the region.

“It’s a new way to think about donating – you’re actually able to give back, and grow your own business at the same time,” says John Langendoen, owner and president of Willowbrook Nurseries. “We were able to move our excess inventory, help our commu-

nity, all while reaching brand new customers. It’s a no-lose situation.”

Rose City Kids, a charity supporting youth from at-risk neighbourhoods in Welland, will be a beneficiary of some of the funds that were raised.

“We’re very excited to be joining the BarterPay family,” says Sonya Wierenga, executive director of Rose City Kids. “The BarterPay It Forward Foundation will help us save tons of money on things that we normally would be spending our cash on.”

Bruce MacDonald, president and CEO of Imagine Canada definitely sees the value in the BarterPay It Forward Program.

“BarterPay It Forward’s streamlining of in-kind giving will make a meaningful difference to Canadian charities,” says Bruce. “Many charities have in-kind policies that limit or even refuse in-kind gifts because of the work involved in assigning value to the donation, accounting procedures or lack of storage. By creating a marketplace for in-kind giving that addresses these problems, we’re lifting barriers to millions in giving each year that has traditionally been turned down.”

John says this is only the beginning. The BarterPay It Forward Foundation’s goals are to donate \$100-million per year in new net giving by 2025. His vision is that one day businesses across the world will be able help their communities using their business waste.

“We’ve discovered a way to help curtail that social deficit, and we’re committed to making sure that it happens,” says John. “But to make it work, we need social-minded business owners who see the value in turning their waste into social change. I challenge every business to think about the unused time that went to waste today or idle inventory they have sitting in the back of their warehouse and think about how they could use that to help their community.” **BL**

BarterPay is a national company with its headquarters located in Stoney Creek. There is a satellite office on 8 Hiscott Street in St. Catharines. For more information, please visit barterpay.ca or barterpayitforward.ca. To keep up-to-date with all the exciting things happening at BarterPay, please follow us on Instagram @BarterPay, Twitter @BarterPayCanada and Facebook, @BarterPay Canada.

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