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Volume 17 Issue 08

## MADE IN NIAGARA

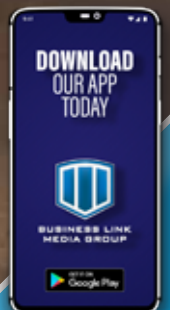
3 TIPS ON HIRING THE RIGHT  
KEYNOTE SPEAKER FOR YOUR EVENT

*WHAT MAKES ME SO SPECIAL?*



# C.R. SMITH FINANCIAL

**Celebrating 45 Years**



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## Did you know **one in five** people in Canada experience mental health problems and this number is **on the rise**?

The financial fallout from lost productivity relating to mental illness is costing businesses a lot, and most organizations lag behind in implementing key initiatives to improve mental health in the workplace.

Spending time in green space and bringing nature into the everyday life can benefit your employees' mental and physical well-being:

Improves Mood • Reduces feelings of stress •  
Improves confidence and self-esteem • Boosts  
employee productivity

Be a leader and take the step towards establishing wellness programs in the workplace...

***Because Nature is Health!***

### ***Some ideas for this may include:***



*Allowing employees to work outdoors*



*Create a corporate or community garden*



*Taking staff on a corporate retreat to a local Conservation Area*



*Establish a Wellness Challenge*

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VOLUME 17 ISSUE 08 ///

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# SHINING A LIGHT ON CANCER WITH ILLUMINIGHT

PROVIDED BY HAMILTON HEALTH SCIENCES FOUNDATION

Cancer touches everyone in our communities. It could be a family member, a friend or a neighbour. It could be you. Cancer care is vital for us all, which is why Juravinski Hospital and Cancer Centre Foundation is dedicated to raising funds that support excellence in cancer care throughout southcentral Ontario.

As part of Hamilton Health Sciences, Juravinski Hospital and Cancer Centre is the regional centre of excellence for specialized cancer care. The site serves a population of 2.3 million people from Niagara Falls and Brantford to Kitchener-Waterloo and Burlington.

On October 4th, Juravinski Hospital and Cancer Centre Foundation is hosting Illuminight, an annual fundraising event that brings patients, families, friends and caregivers together to celebrate and shine a light on cancer. Held at Dymment's Farm in Dundas, the evening embraces the fall spirit of giving thanks and promises to be full of wonder and delight.

Attendees can enjoy a special walk through farmland fields with illuminated surprises along the way, a traditional campfire, live music, tasty food and fun fall activities. All proceeds support the highest priority needs of the Cancer Program at Juravinski Hospital and Cancer Centre.

Last year's Illuminight was an enormous success thanks to sponsors, volunteers, supporters, participants, and fundraisers. More than 560 people came out and helped to raise nearly \$182,000 for Juravinski Hospital and Cancer Centre Foundation. These proceeds enabled the addition of a mental health program at Juravinski Hospital and Cancer Centre.

"Mental health is such an important part of cancer care because cancer affects the whole person – physically, emotionally and socially," says Georgia Georgiou, director of the Integrated Cancer Treatment Services Program. "Taking care of a patient's mental health is as important as taking care of their physical health."

The redevelopment of clinical spaces to ensure the appropriate therapeutic environment for these services is vital to the program's operation. A variety of spaces will be developed to support private and family counselling, as well as group therapy.

"Having in-house access to psychosocial experts will allow us to better address the full scope and severity of our patients' mental health needs during such a difficult time in their lives," says Georgia.



This is just one of the ways in which Juravinski Hospital and Cancer Centre Foundation is supporting excellence in cancer care for south-central Ontario. Your support of the Foundation plays a major role in enabling the specialists in the Cancer Program to provide the highest level of care every day. **BL**

*Illuminight is just around the corner, so please register and fundraise to make a vital difference in the lives of cancer patients and families across the region. Visit [hamiltonhealth.ca/illuminight](http://hamiltonhealth.ca/illuminight) today.*

**A walk to shine a light on cancer.**

**Illuminight**  
Juravinski Hospital and Cancer Centre Foundation

**OCTOBER 4, 2019 6-10 p.m.**  
**DYMENT'S FARM, DUNDAS**

[hamiltonhealth.ca/illuminight](http://hamiltonhealth.ca/illuminight)

**Register & Start Fundraising Today!**  
*Proceeds support the Cancer Program's highest priority needs at Juravinski Hospital and Cancer Centre.*

**IT'S VITAL TO CARE**

# WHAT'S YOURS IS MINE, AND WHAT'S MINE IS ~~YOURS~~ MINE

## PROTECTING GIFTED PROPERTIES UPON MARRIAGE BREAKDOWN.

BY CHELSEY GAUTHIER

It is every millennial's dream to be gifted a property or given enough money for a down payment. With housing costs continuously soaring, we could all use some help with our home-buying woes. For those lucky enough to receive gifts of money or property, there is an important factor to take into consideration and it has nothing to do with paint samples or furniture shopping. When receiving a property as a gift, it is important to consider how to protect the gift in the event of a marriage breakdown.

Most people assume that marriage contracts are meant for couples who have vast financial assets, inheritances, trust funds or corporate holdings. While couples with complex finances certainly benefit from having detailed marriage contracts, the marriage contract or domestic contract is useful in numerous situations.

Under the Family Law Act, when there is a breakdown of the marriage, parties proceed through an equalization process whereby all property (which is called your "net family property") is equalized between the parties. An equalization of property means that each party is entitled to one-half of the value of the property accumulated during the marriage. This equalization is done to offset any imbalance between the spouses with respect to their assets and the matrimonial home is often the most valuable property to be equalized. If you have been gifted a home and that home is your "matrimonial home," then your spouse may be entitled to benefit from that asset, even though they didn't purchase the home.

Under the Family Law Act, there are certain rules regarding which property can and cannot be excluded from your net family property. The exclusions can be tricky, and an equalization requires an in-depth legal analysis. For example, inherited property which forms part of the matrimonial home cannot be excluded. This means that if your parents give you \$100,000 to buy a home and you use the money to purchase a home with your spouse, the money (and the home) can no longer be excluded from equalization.

**Example A:** Billy receives \$100,000 from Great-aunt Ethel and puts it into a sole savings account. When he and his spouse separate, the \$100,000, plus any increased value, is still in the sole savings account. Can this be excluded? Yes!

**Example B:** Billy receives \$100,000 from Great-aunt Ethel and uses it to buy a matrimonial home for himself and his spouse. Can this be excluded? No!

So how can you protect a gifted property in the event of a marriage breakdown? Simple – you execute a domestic contract. In order to exclude gifted property which forms part of, or is, the matrimonial home, parties need to enter into a clear and unambiguous domestic contract. A domestic contract can be as simple or complex as you need it to be. However, to be able to properly exclude gifted property the parties need to clearly delineate the excluded property, exchange financial disclosure, provide generous details for the domestic contract, and obtain independent legal advice. The contract is a way of clearly identifying which property is excluded.

Full domestic contracts can address topics such as spousal support, child support, life insurance, household contents and property, debts and liabilities, dispute resolution, estate rights, etc. However, a domestic contract can also be simple and include only provisions addressing the matrimonial home and disposition of the matrimonial home.

However, the rules of Family Law are complex. Even with the presence of a domestic contract a court may, on an application, set aside the domestic contract. Therefore, it is important to seek legal advice and properly disclose all financial assets, debts and liabilities before the domestic contract is signed in order for it to remain valid and enforceable. Always contact a lawyer when you are dealing with questions about property or gifts of a fair amount, especially when you want to ensure the property or gift ends up in your pocket in the event of a marriage breakdown.

So, before you accept a house from your Great-aunt Ethel, go see a lawyer. It might just save you a lot of money in the long run. **BL**

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*Chelsey Gauthier is an Associate within the Lancaster Brooks & Welch LLP Family Law Department. When you need support with a prenuptial, co-habitation separation or divorce matter, it is good to have someone who can navigate the law and represent your interests. Call Chelsey at 905.641.1551.*

A professional headshot of Chelsey Gauthier, a woman with shoulder-length brown hair, smiling at the camera. She is wearing a black blazer over a white collared shirt. Her arms are crossed.

**CHELSEY GAUTHIER is an Associate within the Lancaster Brooks & Welch LLP Family Law Department.**

**When you need support with a prenuptial, co-habitation separation, or divorce matter, it is good to have someone who can navigate the law and represent your interests.**

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# 3 TIPS ON HIRING THE RIGHT KEYNOTE SPEAKER FOR YOUR EVENT

BY TIM ARNOLD

You're a professional event planner who has successfully planned and executed numerous large-scale events. You want this next one to be no exception and the stakes are as high as ever – especially when it comes to finding the right keynote speaker.

The problem is there are so many keynote speakers out there, and it can be difficult to know which one will resonate with your audience. If you only rely on their websites, investing in a keynote speaker could feel like a gamble. After all your hard work preparing for this event, the last thing you need is a high-maintenance keynote speaker or your audience cringing at a clear miss.

Your keynote speaker should partner with you to make your event a success. Don't risk letting the wrong keynote speaker bring you unnecessary stress. Read my top three criteria to consider before you hire anyone for the important role of keynote speaker.

## Your Checklist for Success

**1) Competence** - First, ask whether this individual is actually a keynote speaker. There are a lot of trainers and facilitators out there but remember that they serve a different purpose than a keynote speaker.

As you curate a shortlist, ensure your candidates have enough practical experience to be a thought leader for your audience. Do they have the necessary level of understanding of your industry and organization to speak from a place of empathy and experience?

*Action Plan:* Call at least three references from the candidate's most recent events to ensure there are glowing reviews all around.

**2) Chemistry** - Next, decide what personality would best suit the organization or industry culture you're representing. Know your audience so you can give them what they need from a keynote speaker (humour, motivation, emotion, savviness, etc.).

Equally as important – what characteristics would not be accepted in the event culture you're creating? What is happening in your work culture right now and who will be able to establish trust with your audience in your current climate? Is some light-cussing appropriate in your work culture? Are there any taboo topics you should ensure will not make their way into a keynote speech?

*Action Plan:* Conduct an audit of the candidate's social media content, videos, blogs and any online reviews to assess their tone.

**3) Customization** - Finally, when you think about the goals of your event, is there a specific topic you need your keynote speaker to address? Or are you more focused on the feeling they can create in your audience? The first option may require more customization,

so check with the candidate to make sure they can tailor their talk to address your event goals.

Be wary of keynote speakers who are just looking for opportunities to market themselves. Their goals should align with your goals of delivering value to the event audience, not their book sales.

*Action Plan:* Learn what materials the keynote speaker will bring with them. Will they leave your audience with valuable takeaways? Ask if and how these materials have been modified with past clients to suit their audience or event theme.

## How This Checklist Will Help You

After all your hard work, you deserve to feel great about your event before, during and after. Following these three prompts will help you find a fantastic keynote speaker who delivers for your event attendees. When you don't have to worry about the success of your speaker, you're free to stay on top of the day's timeline, your attendees will have a memorable event, and your boss will be thrilled with the positive feedback. **BL**

*Tim Arnold is passionate about helping people understand the chronic issues that limit leadership and teamwork, so they can thrive. He's the author of the book *The Power of Healthy Tensions* and speaks to organizations around the globe on how they can overcome chronic issues and conflicting values. Go to [www.leadersforleaders.ca](http://www.leadersforleaders.ca).*



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## THE BUSINESS GROWTH COACH

# Touch A Nerve

By DENNIS O'NEILL

"Logic leads to conclusion; emotion leads to action." So says my friend, the Sage of Allanburg. How much emotional impact and action does your marketing deliver?

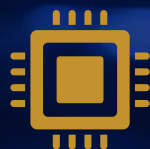
What nerve do your ads touch? If they don't, you lose. Have you identified the emotion that motivates your buyer? The root in e-motion is the same root as in mot-ivate.

What's your "mot" as in emotion?

Here are some examples:

- Cellino & Barnes...got me a million dollars, eight times what the insurance companies offered!
- Enterprise auto rental...We'll even pick you up. (Pretty impactful if you don't have a car.)
- de Beers... A diamond is forever.
- Nike... Just Do It
- Old Spice... The man your man could smell like.
- Airbnb (Uses compelling images of travel locations.) **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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# Solution Provider or Product Pusher?

BY BRETT MEADOWS

As a professional salesperson, you work extremely hard to generate and nurture sales leads and keep your sales funnel full with good qualified potential purchasers. Prospecting is the life blood of any salesperson's livelihood. However, having a full pipeline with potential purchasers will get you nowhere if you can't get the order. That's the most important part of the process.

Your customers or potential customers already know about you, your company and what you have to offer. Buyers today are much more informed as they have the world at their fingertips. All they have to do is ask Mother Google and bingo, there it is – all the information they'll ever need on you and your company. They can see your corporate website, your personal website, competitive analysis, other blogs, reviews, posts...the list goes on and on.

To stay relevant in today's marketplace, you (the salesperson) need to give up being the product pusher and become a solution provider. Great salespeople are providing their customers with a consultative, value-based solution orientated level of engagement to meet the customer's current and future business needs.

So how do you become a solution provider and not just a product pusher?

**Ask Great Questions** - When I'm in a selling conversation, my goal is to have the potential customer say, "Great question! No one has ever asked me that before." (It's a skill that I've learned from the great Jeffrey Gitomer.) Your questions are a critical piece to the sale. If your questions are intelligent, engaging and in easy-to-understand terms, the customer will see you as a resource. Every salesperson should have a list of twenty or more great questions in their arsenal ready to go at any time.

**Listen** - Listening is the biggest struggle for a many of salespeople. It's in our nature to talk and it can be hard for us to turn it off. I've seen so many salespeople talk over the potential customer after they've asked a great question – only to finish the prospect's sentence and go into selling mode. Big mistake! Listening is just as or even more important as asking great questions. This is where the customer is going to go if asked the right questions, and will give you everything you need to know to help close the sale. If you're not actively listening, you'll miss all the important information you need to close the sale and walk away empty handed.

**Take Notes** - Being a great listener can also involve active listening skills. Taking notes while your customer is speaking does a number of things for you. It shows to the customer that you're truly listening and that you care about what's being said. It gives you clarity on what the customer wants after you leave the meeting and provides you with the information that you will need for a powerful and proper presentation.

**Summarize, Prioritize and Solidify** - Summarize what you've heard to make sure that you truly understood what the customer told you. This puts you and the customer on the same page and leaves nothing misunderstood.

Prioritize your next steps and ideas. Be clear on what you're going

to do when you leave the meeting and include this in your summary.

Solidify the next meeting time. Never ever leave the meeting without a firm date and time. Nothing frustrated me more during my time as a sales manager when sales reps would leave a meeting with the statement: "Great! I'll call you next week!" That's when the chase begins of unreturned phone calls and unread emails. By nailing down the next meeting, you've qualified that the buyer is truly interested in you and your ideas.

**Do What You Said You Would Do** - Doing what you said you were going to do shows the customer your integrity and reliability. You'll gain and keep their respect and most importantly, build their trust!

By implementing these five steps into your daily sales activity, they'll become a natural part of your selling style and process. You'll gain and earn the respect and trust of your customers which results in more sales! **BL**

*Brett Meadows trains, coaches, and speaks to salespeople all over the country. For more information on seminars and training, please visit [www.brettmeadows.com](http://www.brettmeadows.com) or contact the friendly folks at Meadows Performance Sales and Strategy via email at [info@brettmeadows.com](mailto:info@brettmeadows.com) or by calling 289.696.3605.*



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## GROWING PLACES

FAMILY OWNED C.R. SMITH FINANCIAL MARKS ITS 45TH ANNIVERSARY BY ADDING STAFF, RELOCATING OFFICE TO SERVE ITS CLIENTS EVEN BETTER.

BY SCOTT LESLIE

Doug Smith and the C.R. Smith Financial team have been providing customized, results-driven service ever since Doug's late father Chuck founded the "Charles R. Smith Insurance Agency" back in 1974.

In April of this year the venerable St. Catharines firm moved around the corner from their long-time location at 80 King Street to 386 St. Paul Street, Suite 203.

Doug Smith, the president and owner of C.R. Smith Financial says there was no question that he wanted his family firm to remain a fixture in downtown St. Catharines.

"I'm a believer in downtown," Doug explains. "We always wanted to stay here. It's the place to be – and it's only going to get better with all the new developments like the Meridian Centre and the First Ontario Performing Arts Centre."

Their new site formerly housed the old Lincoln Theatre but has now been completely renovated and modernized.

"It has brought a real freshness to our organization," Doug says of their new 2,100 square foot office. "The place has a lot of industrial character and nouveau flair including 13-foot ceilings, cement floors and exposed brick walls."

### A Wealth of Expertise

Retirement's not in the cards for Doug any time soon. But with the St. Catharines

resident recently celebrating his 55th birthday, he's been mindful of the need to ensure Smith Financial's longevity.

"A lot of business owners wait until they're in their late 60s before they make succession plans," Doug says. "In our case, we're making sure there's a succession plan in place that will benefit our clients."

In June of 2017, Doug did just that by adding a third generation to the Smith family business – his nephew Jay Fast – who joined the firm as a financial advisor. He also strengthened the team by bringing Registered Retirement Consultant Brandon Currie on board as a financial advisor in June of last year.

"Brandon and Jay both spent two years working in the insurance industry before joining Smith Financial," Doug explains, "and they bring a great deal of knowledge and energy to the table. Moving forward, they'll continue to build our clientele while also servicing many of our existing clients."

Just this March, C.R. Smith Financial took its expertise to a whole new level with the addition of Advisor and Chartered Financial Planner Bill Tomlinson. Bill has over 35 years of experience in the industry as a manager and financial advisor and can help clients out in several areas including financial planning, tax planning and portfolio analysis.

In recent months, C.R. Smith Financial has also bolstered its administrative team by adding Licensed Wealth Specialist Ashley

Marquis, and Administrative Assistant and Relationship Manager Christine Boothe. That's in addition to Advisor Assistant – Group Benefits Debbie Boothe and Associate Advisor Matt Milner.

"We needed more hands on deck," Doug says of his growing team, which now has over 100 years of combined experience in the financial services industry. "We're planning to be around for many years to come so it was important for us to involve more talent and include the next generation in order to continue moving forward in a competitive and knowledgeable fashion."

The Smith family firm has grown in size and reputation over the years – and so has its range of services.

C.R. Smith Financial is divided into three core areas. Much of the business is focused on providing group benefits to the business community and comprehensive financial planning services to individuals and families. The firm also provides life, critical illness and disability insurance to companies and individuals through its partnership with Sun Life Financial.

Although the C.R. Smith Financial team serves businesses and individuals across Canada, they take great pride in being a local option to their clients right here at home. That means providing convenient hours and encouraging face-to-face meetings with their clients. Smith Financial also offers a local phone number so clients can speak with





"ALL FINANCIAL COMPANIES BASICALLY OFFER SIMILAR PRODUCTS," DOUG EXPLAINS. "THE WAY WE CAN DIFFERENTIATE OURSELVES IS THROUGH EXCEPTIONAL SERVICE."

someone directly in real time – rather than having to deal with the impersonal maze of voicemails and call centres that is so common in the industry.

"All financial companies basically offer similar products," Doug explains. "The way we can differentiate ourselves is through exceptional service."

### Raising Awareness

C.R. Smith Financial gives back to the Niagara community in numerous ways. However, over the past three decades, Doug and his team have been particularly identified with The Wise Guys Charity Fund. Started by Doug and his father Chuck, this volunteer group of individuals and businesses has raised over \$3.5-million for a host of causes in the Niagara Region.

The Wise Guys Charity Fund has grown substantially in recent years, adding new events like The Wise Guys Roast, The Meatarian Night, The Wise Girls 3-on-3 Charity Basketball Challenge and The Wise Girls Tee Party. That's in addition to long-standing events like the Wise Guys Charity Men's Golf Tournament, the 6th Annual Chuck Smith Pub Night and the 13th Annual Legends Boxing Night.

"We want to contribute to the excitement of things to do in Niagara all while raising awareness for many causes and organizations in the community," Doug says of the Wise Guys Charity Fund. "We've changed things up over time and people have really responded to the variety and the improvements."



### 45 Years of Service

Now entering its 45th year in business, C.R. Smith Financial is committed to constantly striving to serve its clients better. Doug says that philosophy is key to the success of his family's business.

"We don't want to simply maintain our clients," he explains. "We want to grow our business and adapt to our clients' constantly evolving needs, as well as to the changes in the world around us. The best way to do that is to continue to surround ourselves with staff, partners and an environment that help us to stay fresh, motivated and interested."

Whether it's providing insurance protection or comprehensive advice in areas like retirement and estate planning, C.R. Smith Financial has all your bases covered. And with

the recent move, Doug believes he's ensuring the longevity of the company for decades to come.

"The nature of the company is that we love to work together," Doug says. "We take great pride in what we do." **BL**



C.R. Smith Financial Services Inc. is located at 386 St. Paul Street, Suite 203 in St. Catharines. For more information, please call 905.687.4063, email [smith.financial@sunlife.com](mailto:smith.financial@sunlife.com) or go to [sunlife.ca/smith.financial](http://sunlife.ca/smith.financial).

# What Makes Me So Special?

MOVING PAST IMPOSTER SYNDROME AND INTO YOUR GENIUS ZONE.

By JESSICA POTTS

Picasso is quoted as saying, "The meaning of life is to find your gift. The purpose of life is to give it away." And while some in our increasingly entrepreneurial and business-savvy society may debate the merit of "giving" it away, my interpretation is we find the deepest fulfilment in seeking out opportunities that allow us to apply the abilities that come most naturally to us.

Simply put: figure out what you are both good at and enjoy doing – and go do it!

One of the biggest shifts in our evolving workplaces and communities has been about seeking meaning and purpose in the work we do, which has a deep impact on both productivity and engagement. But many of us struggle to find those gifts and passions, and find ourselves feeling unfulfilled and asking, "What makes me so special?" I know I did.

There was a time I found myself comparing myself to others, feeling humbled, and wondering what qualified me to be part of the group of overachievers I'd somehow managed to become a part of. Adding to the inferiority complex/imposter syndrome is the unconscious bias many of us have in believing that everyone else has all the talent we have – plus all of the talent we see in them.

Inherently, human beings want to create value and be valued. It's even more ideal if our contributions uplift us and make us feel like we've tapped into our own talents. The best part is – everyone has talent! In fact, your whole life is an expression of your talents. Think of talents as your innate ways of thinking, feeling, and behaving – your natural tendencies that guide your thoughts and actions in productive ways.

When you combine those natural talents with skills (the ability to move through the fundamental steps of a specified task), and knowledge (information needed to complete a task resulting from formal or informal education), you end up with a strength.

**Talent x Skills + Knowledge = Strength**

And "strength" is the ability to consistently produce a nearly perfect positive outcome in a specific task. Those strengths – or mature talents – can be magical, like a superpower. They can show up as social prowess, efficient problem solving, the ability to identify trends in data, or a host of other traits.

It's easy to take your talents for granted, maybe mistaking them for personality quirks. Often, some of our greatest realizations of talent come from others seeing that something special in us.

Here are Gallup's 5 Clues to Talent – five questions to help you reflect on "what makes you so special" and reveal the keys to your own unique abilities:

**Yearning** – Like a magnet, you've been attracted to certain activities or environments over the course of your life, time and again. Perhaps you've witnessed someone doing something and wanted to try it yourself. Ask yourself: What kinds of activities have I been naturally drawn to?

**Rapid Learning** – A telltale clue to talent is the ability to anticipate the steps of a task, quickly acquire a new skill, or swiftly gain new knowledge. Ask yourself: What kinds of activities do I seem to pick up

quickly, or automatically know the steps to take?

**Flow** – Think of an inspired or creative burst of energy you've had. A hallmark is when you experience "timeless time" when hours seem to pass by like minutes. Ask yourself: What activities do I lose track of time doing?

**Glimpses of Excellence** – We all have areas where we consistently perform well, but we aren't always intentionally aware that we're in our genius zone, which is key to replicating the success. Ask yourself: What activities have made you think, "Wow! How did I do that?"

**Satisfaction** – What kinds of activities have you been a part of that left you feeling a deep sense of gratification and contentment – even if you weren't necessarily good at it? Ask yourself: What activities have made you think, "I can't wait to do that again?" **BL**

*Jessica Potts is the president of Inspired Strategy Group Inc. and a Gallup Certified Strengths Coach, working with clients to develop leaders, build high-performing teams, sustain stakeholder and employee engagement, and realize their goals. Her approach is rooted in a strengths-based philosophy that maximizing potential happens when we encourage people to become great at what they're naturally good at. For more information, visit [www.inspiredstrategy.ca](http://www.inspiredstrategy.ca) or search "Inspired Strategy" on your favorite social media platform.*

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# A SOURCE OF HOPE

Niagara Falls manufacturer uses Talent Beyond Boundaries to find skilled job candidates among refugees worldwide.

BY SCOTT LESLIE

In 2017, Bob Collier, the president and founder of Davert Tools, was in a quandary.

The reason was simple. The leading Niagara Falls manufacturer needed to replace one of his tool and die makers who was planning to retire. He couldn't find anyone to fill the position.

"We've been experiencing a demographic challenge for a while now," Bob explains. "Too many experienced people are retiring – and there just aren't enough well-trained people coming into the workforce to replace them."

It's not an uncommon problem. Many of Niagara's manufacturers are having the same difficulty trying to find enough skilled workers to fill their positions. It's an issue that's costing them time and money.

"At the Niagara Industrial Association, a lot of our members have been talking about the current shortage of skilled employees," Bob says. "I was speaking to an acquaintance and they recommended Talent Beyond Boundaries to me."

Founded in 2016, Talent Beyond Boundaries is a Washington-based non-profit organization that helps refugees find skilled work in their respective field by matching them up with employers worldwide so they can escape turmoil and begin their lives anew.

In order to achieve this mission, Talent Beyond Boundaries has developed a comprehensive database of more than 11,000 refugees representing over 200 professions. That includes everything from accountants, teachers and doctors to engineers and IT professionals. Its database includes a range of nationalities including Yemeni, Syrian, Iraqi and Palestinian candidates.

Bob decided to give the new initiative a try.

"I called Talent Beyond Boundaries," he says, "and they came up with a number of candidates they thought would meet my needs. They had a catalogue and broke it down to eight or ten resumes for me to review."

In 2018, Bob travelled to Lebanon personally and interviewed several potential job candidates at Talent Beyond Boundaries' Beirut office. The Davert Tools president wasn't sure what to expect but ended up being impressed by the refugees in several ways.



Bob Collier visits with Anas Nabulsi and his family in Zahle, Lebanon. Left to right: Noura Ismail (Talent Beyond Boundaries' Lebanon coordinator), Bob, Anas and wife Marah. Standing: Anas' parents Huda and Mahmoud Nabulsi.

"These are well-educated people," he explains. "They're really persistent and determined to succeed. They'd be an asset to any company – not just mine."

Although Bob had to use a translator to interview the various job candidates, he says speaking English isn't critical in his line of work.

"Currently 60% of our tool room employees' native tongue isn't English," he says. "They're working from engineering drawings and that's an international language."

A week after the interviewing process, Bob ended up hiring Anas Nabulsi – a Syrian refugee who was living in Lebanon with his family after having fled his homeland in 2013. Anas was just the second candidate to be placed in Canada by the project. Now that all the paperwork has been settled, Anas will be officially moving to Niagara with his family this summer to begin their new life.

Talent Beyond Boundaries has had great success matching skilled refugees with employers overseas. But the humanitarian need is astronomical. The United Nations estimates approximately 71 million people worldwide were displaced by war and violence in 2018 – the highest total ever on record.

Bob says he's proud to be helping out with the humanitarian issue – and would like to see more Niagara manufacturers come on board with Talent Beyond Boundaries' initiative.

"There's been a big push to encourage kids to get into skilled trades here in Canada," he says, "but it's too little, too late. Hiring refugees this way is a great alternative. I'd recommend that anyone contact Talent Beyond Boundaries if they're looking for skilled tradespeople. The team at Talent Beyond Boundaries is really blazing a trail." **BL**

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## THINKING GREEN

New modular no heat/constant temperature greenhouse uses leading-edge technologies to deliver unique construction and energy saving design.

By Scott Leslie

Everyone's looking for ways to save on energy costs these days and the Beijing Sunshine Technology Company is no different. Since 1992, this high-tech giant has been keenly focused on perfecting the ultimate in greenhouse modular technology. And this past year, it did just that with the launch of its new line of modular no heat/constant temperature greenhouses.

The Beijing Sunshine Technology Company has based its new modular greenhouses on an innovative two-layer construction. Made from galvanized steel, the outer structure spans 12 metres with a ridge height of 4.5 metres. (The standard greenhouse unit runs 50 metres long.) The inner structure is made from plastic insulation and gives the greenhouse a sturdy dome-like shoulder shape. With its modular design, the greenhouse is surprisingly easy to modify, disassemble and transport to a new location. Its durability also makes it a great option when you're looking for something that can handle strong winds and large snow accumulations.

What really sets these greenhouses apart from the competition however is their unique energy saving design. This includes passive thermal insulation coupled with an active heat storage and circulation system. The inner structure's layer of resistant plastic insulation keeps heat in and cold air out. At the same time, the greenhouse has a series of solar panels that collect and store heat for later use. Throughout this process, the circulation system will reheat any cold air in the greenhouse and increase the air's temperature, thus creating a cyclic heat exchange.

With this active storage and heat release system, there's no additional heating required. These modular greenhouses are able to maintain a minimum interior temperature of 10°C or more – and a soil temperature above 18°C. They're even able to resist cold outdoor environments anywhere from -10°C to -55°C.

The Beijing Sunshine Technology Company has always been committed to testing and honing the operating performance of its modular greenhouses. Last January for instance, the firm built a test greenhouse and planted crops while the outside temperature was between -15°C and -20°C. During the five-day test, their modular greenhouse performed perfectly, maintaining a consistent temperature for fruit and vegetable production. It's extraordinary results like these that've helped Beijing Sunshine Technology Company to continue developing the greenhouses of the future.

Running a successful greenhouse or nursery operation is a 24/7 job – and takes a lot of time and money. But now, with the help of the Beijing Sunshine Technology Company's new modular greenhouses, you can grow your plants – and grow your savings – all at the same time. **BL**

### Fast Facts:

**Modular No Heat/Constant Temperature Greenhouses**

No heating required if there is over 60% sunshine

Uses circulation thermal storage technology

Maintain a constant temperature in extremely cold weather

Easily assembled modular design & cost-effect

For more information on Beijing Sunshine Technology's Modular No Heat/Constant Temperature Greenhouses and how they can help your operation, email Marilyn Tian at [marilyn@businesslinkmedia.com](mailto:marilyn@businesslinkmedia.com).



# FedDev Ontario Supports Expansion of Southern Ontario Network

MULTI-MILLION-DOLLAR CONTRIBUTION TO CREATE OVER 550 JOBS, HELP NIAGARA MANUFACTURERS GROW AND COMPETE AT HOME AND ABROAD.

BY SCOTT LESLIE

Niagara's advanced manufacturing sector just got a big shot in the arm with the announcement that FedDev Ontario is contributing \$14-million to Niagara College.

This sizeable investment will be allocated towards expanding the Southern Ontario Network for Advanced Manufacturing Innovation (SONAMI). Led by Niagara College, this network of seven local post-secondary institutions has been pooling its resources and expertise in recent years to better meet the needs of smaller manufacturers.

With this new funding, SONAMI will be able to grow its reach beyond the Niagara Region and add new three new post-secondary institutions. The enlarged SONAMI network will create and maintain 552 permanent jobs and provide skills training to 360 students and researchers, preparing them for the current and future job markets.

"SONAMI's award-winning partnership model offers a single window for smaller manufacturers to access leading-edge expertise and facilities," says Minister of Infrastructure and Communities François-Philippe Champagne who made the official announcement. "With this FedDev Ontario funding, SONAMI will expand its network, allowing even more businesses to access the support they need to innovate, grow and compete in the economy of the future."

"Niagara College and its SONAMI partners are pushing the limits of what our manufacturers can do," adds Vance Badawey, Member of Parliament for Niagara Centre. "The network has already demonstrated its ability to help companies grow and create jobs for the Niagara Region and well beyond."

FedDev Ontario's funding for SONAMI's expansion will not only produce new jobs. It will help more manufacturers to adopt leading-edge technology and access the expertise they need to succeed. That includes knowledge in such areas as bio-industrial manufacturing, green product manufacturing, and digitally enabled and intelligent manufacturing.

SONAMI was originally established in 2016 through a \$7.3-million contribution from FedDev Ontario. Currently, the SONAMI network is led by Niagara College, and includes Mohawk College, Sheridan College, McMaster University, Conestoga College, Fanshawe College and Lambton College. This unique network allows manufacturers to inject state-of-the-art technologies into their operations to help them create innovative products, increase productivity, and become more competitive in the global and domestic marketplaces.

Dan Patterson, president of Niagara College, says he's appreciative of FedDev Ontario for its continued commitment to SONAMI and the future of the manufacturing sector.

"Niagara College is proud of the network's tremendous success as a one-stop shop for advanced manufacturing applied research in southern Ontario," he says of SONAMI. "With this expansion, we will continue to help small and medium-sized enterprises remain competitive, while enabling our students to gain valuable skills working on cutting-edge solutions for our industry partners." **BL**

*For more information on this FedDev Ontario announcement, please go to [www.feddevontario.gc.ca](http://www.feddevontario.gc.ca).*



**12,000**  
BUSINESSES

• Through this funding initiative, SONAMI will reach beyond its existing client base of nearly 12,000 manufacturing businesses.

**140**  
PRODUCTS

• To date, SONAMI has worked with 109 businesses to help commercialize over 140 products.

**14**  
MILLION

• FedDev Ontario's contribution is leveraging over \$24-million in funding. That includes \$14-million from industry collaborators and \$10.3-million from SONAMI post-secondary institutions.

**10**  
YEARS

• 2019 marks the 10th year of FedDev Ontario's commitment to providing funding and business services to help support innovation and growth in southern Ontario.



## A FLOURISHING TECH COMMUNITY

BY JOSH FINLAY

There are smart people doing important work in Niagara. Some of these people are found clustered at Innovate Niagara's tech incubator in downtown St. Catharines.

These are bright minds, many of them young, and many offering their services globally across the internet, and North America-wide to some of the Fortune 50. These people are making advancements and disrupting legacy business systems or making high tech additions to them. They are local people making sense of information previously uncollected, helping merchants deliver a better shipping experience, and even virtualizing things too dangerous, too big or too cost-prohibitive to experience in person. None of this is wishful thinking. It's all real, and it's right here, right now. These are important people doing important work right here in Niagara.

A tech hub is a cluster of bright minds, collaborating when needed, and all working to advance their own interests and the interests of the greater business good. Why is this really important to Niagara? The rise of the high-tech economy has brought a shift in thinking about what community really means.

One city of note is Boulder, Colorado as it's most often compared to the Niagara Region. I was there and it's similar in many ways. That includes its population size, access to nature within a short distance, reasonably priced real estate, solid and reliable internet infrastructure, proximity to a large population of people, air transportation, climate, and even legalized cannabis.

I wandered through the streets of the downtown core which was paved with asphalt but not open to cars. People of all ages would be doing things similar to what they might do anywhere. It was quiet and peaceful; there were some vacant stores, some transient people, none of which is that much different than downtown St. Catharines. Businesses were open, people were sitting on patios, sipping coffee in cafes or simply wandering about.

Many people know that Boulder is a huge draw for young tech professionals. People run their own start-ups or work for Google or Microsoft. (They both have offices there.) Why? Because young skilled

people decided to make Boulder home. They spend their days hiking, biking, rock climbing, and skiing in the winter. Their late afternoons and nights are spent in front of their computers grinding as many young people do, coding software or at the very least, working remotely.

Innovate Niagara is helping to provide a similar environment here where tech and digital media companies can flourish. It's part of a strong innovation network and situated in a highly desirable region for bright minds to gather, build innovative companies and drive our economy forward. **BL**

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*Josh Finlay is an executive-in-residence at Innovate Niagara, a regional innovation centre dedicated to supporting innovative entrepreneurs and companies from a variety of industries to start, grow and thrive through mentorship, market intelligence, workshops, connections and community. Connect with Josh Finlay on LinkedIn.*



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# The Importance of Planning

By MICHAEL WARCHALA

We often have new entrepreneurs ask us, “do I need to write a business plan?” Well, if you want to have the best chance at a successful venture, a business plan is a great tool to have. So, it’s definitely something we recommend you prepare. This doesn’t just apply if the business requires outside financing. It also helps you to develop as an entrepreneur. It’s not something you should put in your drawer and never look at again.

Consider the business plan like a resume for your business. It should be something you update regularly (i.e. once a year). See what

has worked and what hasn’t. Do you need to make any adjustments or edits? Did you meet your projected forecasts? If not, were they realistic? And what can we change to reach those in the coming year? The plan doesn’t have to be a 40-page document – some of the best plans we’ve seen come in under 10 pages.

Remember that age old phrase, “quality over quantity.” Strong research on your target market, good competitor analysis, and an effective marketing plan will take you a long way in achieving business success. **BL**

*Michael Warchala is a small business consultant at the Niagara Falls Small Business Enterprise Centre on 4343 Morrison Street in Niagara Falls. For more information, contact Michael Warchala at 905.356.7521 x5004, email [mwarchala@niagarafalls.ca](mailto:mwarchala@niagarafalls.ca) or go to [niagarafalls.ca/business/small-business](http://niagarafalls.ca/business/small-business).*



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For more information or to register for the next BizConX Niagara, please go to [www.meetup.com/bizconxniagara](http://www.meetup.com/bizconxniagara).

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# BUSINESS LINKS TO NIAGARA'S EVENTS

Your guide to the region's business events.

## AUGUST EVENTS:

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**BizConX Niagara**  
**August 28th, 5:00 pm**

Cat's Kitchen + Bar  
6788 Thorold Stone Rd,  
Niagara Falls

**Business After 5 by GNCC**  
**August 13th, 5:00 pm**

Speedpro Imaging Niagara  
463 Eastchester Ave. E. #1, St.  
Catharines

**Connections by HCC**  
**August 8th & 22nd 7:15 am**

Uptown Business Club  
236 Pritchard Rd, Hamilton

**Business After Business by HCC**

**August 22nd, 5:30 pm**  
Backyard Axe Throwing League (BATL)  
80 James St. N., 2nd Floor,  
Hamilton

**Shades of Summer** – celebration of the peach harvest

**August 11th, 6:00 pm**  
Queen Street in the Heritage District, Niagara-on-the-Lake

**Project Brew: Augtoberfest**  
**August 9th, 5:30 pm**

Market Square  
91 King Street, St. Catharines

**A (Musical) Midsummer's Night Dream**

**August 18th, 7:30 pm**  
FirstOntario Performing Arts Centre  
250 St Paul Street, St. Catharines

**IMela - International Festival**

**August 2nd-August 4th**  
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# AGILE OR IRRELEVANT

## REDEFINING RESILIENCE

KPMG'S 2019 CANADIAN CEO OUTLOOK

By Ruth Todd

KPMG recently released the 2019 Canadian CEO Outlook which surveyed 1,300 CEOs of large companies from around the world, including 75 in Canada, to get their views on the highest-priority opportunities and most daunting challenges they and their businesses face.

Interestingly, both Canadian and global CEOs told KPMG that the environment, territorialism and disruptive technologies were their top three concerns. For Canadian companies, lack of consensus on environmental issues weighs heavily given our disproportionate dependence on the resource sector. And while nearly a third of our GDP is tied to exports, growing trade differences between Canada's two largest trade partners raises concerns about the ongoing health of our economy. While our leaders are carefully watching how these national and geopolitical issues pan out, they are putting their focus on technology.

To that end, transformation and disruption have been recurring themes in previous CEO Outlooks. This year is no exception. CEOs in every industry are acutely aware of the new technologies, competitors and workforce trends at their doorstep and many are making agility and innovation their priority. Canadian CEOs are no different, although their current strategies and concerns reveal room to grow before they can lead their international peers.

A few interesting findings from the 2019 Canadian CEO Outlook:

- Only 69% of Canadian CEOs want to be disruptors in their market, compared to 96% just one year earlier
- 54% of Canadian leaders view cyber security as a significant risk, compared to only 7% in 2018
- Most Canadian organizations (63%) say their inability to find the workers they need is negatively impacting growth
- Economic and political uncertainties have driven a third of Canadian CEOs to pursue strategic alliances with third parties as their top growth strategy over mergers and acquisitions, joint ventures, and organic growth
- 75% of Canadian CEOs agree there is a higher need to "act with agility"

The 2019 Canadian CEO Outlooks reveals a country of big thinkers and even bigger ambitions. It also indicates that Canadian organizations are at different stages in their journey than their global peers. Chalk it up to less experience with new technologies or the cautious "Canadian way" but Canada has been slow to catch up to the new digital "normal." We are on our way but now is no time to put our investments, workforce initiatives and innovation strategies on cruise control.

To drive deeper into the key themes from this report and learn about the biggest issues impacting Canadian business, go to: [home.kpmg/ca/ceooutlook](http://home.kpmg/ca/ceooutlook). **BL**

*Ruth Todd is the regional managing partner for KPMG Canada's offices in Ontario and eastern Canada, and is also the office managing partner for KPMG in Hamilton and St. Catharines. With over 20 years' experience in audit and advisory services, Ruth brings a practical and innovative approach to helping her clients further their goals and achieve success. Connect with Ruth on LinkedIn.*

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