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Volume 16 Issue 12

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WITH AN
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DECEMBER 2018

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BUSINESS LINK
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PUBLISHER

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CIRCULATION

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

SUBSCRIPTION RATES

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

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GETTING STARTED: TIPS FOR STUDENT ENTREPRENEURS

BY MADI FULLER

A student's time in post-secondary is the best time to start a business. With a number of resources and mentorship, Niagara's campus-linked accelerators, Brock University's BioLinc and Niagara College's ncTakeOff are here for any student that wants to create, innovate and solve problems.

You're probably wondering, "Could I be an entrepreneur?" "How do I even start?" Well, consider these tips to get a head start in entrepreneurship:

1. VALIDATE YOUR IDEA. So, you think you're onto something? Your next step is to validate your idea. Decide what your customer segment(s) is, print off some surveys, and go out and speak to them about the problem you want to solve and how you want to solve it. You may find that the problem you want to solve is felt by many others or is too niche. You may find that your solution would work for many people or just a few.

2. GET TO KNOW YOUR RESOURCES. When you join ncTakeOff or BioLinc, you'll have access to many useful resources like business development workshops, market research, funding opportunities, and much more! The Niagara Region is a great place for student entrepreneurs to start off because of the great resources off-campus as well including Innovate Niagara and the St. Catharines Enterprise Centre, just to name a few, that provide great accessible resources.

3. LEARN HOW TO NETWORK. I know every student has heard how important networking is and many find it cliché but...it's true!

Networking allows you to meet people that may add value to your business or career. One of the main keys to networking is creating an elevator pitch for yourself. What do you want to tell people? What's your story? What value are you bringing? Try to put that into a 30-second pitch. Networking takes practice so don't be discouraged!

4. DON'T BE AFRAID OF FAILURE. Every single time you put yourself out there, there's a chance that you'll fail. But that isn't a bad thing whatsoever! Taking a leap into your own start-up is a great achievement in itself and regardless of outcome you have taken on a very unique learning experience that will impact your career whether you go on to another venture or take your career in another direction. Being innovative teaches you how to build a business but also an endless amount of invaluable soft and hard skills.

These four tips are just the tip of the iceberg but above all, stay curious and willing to learn. The Niagara Region has countless resources and opportunities for student entrepreneurs so make sure you get involved in this exciting ecosystem. BioLinc and ncTakeOff are here whenever you're ready to get started! **BL**

Madi Fuller is the project manager of ncTakeOff, Niagara College's entrepreneurship and innovation hub for students. During her time at Brock University, she was a student entrepreneur at BioLinc where she won several pitch competitions and scholarships for her entrepreneurial venture. For more info email mafuller@niagaracollege.ca or find Madi on twitter @madifuller13

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PURCHASING A HOME WITH AN IN-LAW SUITE/RENTAL UNIT

By Matt Leask

WITH INCREASING HOUSING PRICES throughout Niagara Region and beyond, the idea of a home with rental potential is probably attractive to some home buyers. The addition of an income producing unit in a residential area can be a great way to supplement the cost of home ownership, but there are several things buyers should consider before making an offer. Chief among these is making sure a rental unit is permitted under municipal zoning by-laws.

If the property being considered already contains one or more rental units, that does not mean that use is legal, and can be continued. The Municipality could later take action to stop the use, which would force the new owner to either convert the property back to a single-family home or seek a costly and time-consuming by-law amendment.

It is often assumed that continued use will be "grandfathered," but that is often not the case. The Planning Act (Ontario) does protect continued use of a property from future zoning bylaw changes. For example, I own a single-family home in a zone that allows for a duplex, I renovate my house to add an additional unit and rent it out to a tenant. If the municipality passes a new zoning bylaw that no longer allows duplexes on my property, I am entitled to continue my use as a duplex. The duplex would be considered a "legal non-conforming use" and would be protected under the Planning Act from retroactive application of the new zoning bylaw.

Of course, this is not always the case. It is quite possible that a property has been converted to include multiple units contrary to the existing zoning bylaws, and nothing has happened to alert the municipality to such use. In this instance, there is nothing preventing the municipality from enforcing the existing by-laws.

The best protection for a potential purchaser is to ensure the offer includes a warranty from the seller that the existing use can be continued, this allows your lawyer to insist on proof from the seller that the use can be continued prior to closing. If the seller won't agree to that, then the next best option is to make the offer conditional on the buyer completing their due diligence in this regard.

Once you've been satisfied that the rental unit is legal, and you've closed on your new home, there is still work to be done. Renting out a portion of your house makes you a landlord and subject to the Residential Tenancies Act (Ontario). The landlord and tenant relationship can be a tumultuous one if you are not careful at the beginning of the relationship. Following a few simple guidelines when selecting a tenant will help avoid future issues.

1. Ask for References and Check Them: Taking a few minutes to speak with a previous landlord can provide valuable insight into the tenant's behaviour and the reason they are leaving their previous apartment. It's reasonable to assume behaviours, whether good or bad, will continue with you.

2. Put It In Writing: The Ontario government has recently developed a standard residential lease which is required for all residential tenancies. You can find the form online, and it contains all the necessary provisions under the legislation. The standard lease can and should be supplemented with the specific terms of your agreement. Anything that is not contrary to the Residential Tenancies Act can be added. Putting your agreement in writing will avoid any debate if the relationship goes south.

3. Act Quickly: Whether it is a request from the tenant, or a missed rent payment, don't put it off. Responding promptly to tenant concerns will help avoid any complaints to the Landlord and Tenant Board. Similarly, if your tenant misses a rent payment, don't accept excuses, serve them with an N4 (Notice to End a Tenancy Early for Non-payment of Rent). This form can be found on the Board's website. The landlord is not required to proceed with an eviction if the tenant later pays up, but it will start the clock in case an eviction becomes necessary. **BL**

Matt Leask is an Associate at Lancaster Brooks & Welch LLP, practicing within the corporate, commercial and real estate department. He may be contacted for questions or advise on your real estate matter at 905.641.1551.

MATT LEASK is an Associate within
the Lancaster Brooks & Welch LLP
Corporate and Commercial Department.

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Five Cyber Security Tips for Small Businesses

BY TAYLOR HAYWARD

It's getting harder and harder to protect your data. Breaches are growing rapidly year over year. There's no way to predict a cyber attack, but you can certainly do your best to prevent one and be prepared if one happens. Here are a few tips that will help you.

1. Train your employees

- a.Create some basic policies and train your employees. Ensure they understand how to use the internet safely which could include:
 - i.Never opening suspicious attachments
 - ii.Use strong and different passwords for each website
 - iii.Type URLs into the address bar rather than clicking links

2. Install anti-virus software on each computer

- a.Be sure to keep your anti-virus of choice updated. The top performers for anti-virus will update daily, and perform real-time scanning.

3. Keep all important data backed up

- a.Many types of attacks focus on stealing your data – making it inaccessible for em-

ployees. No matter how big or small your company, ensure you have a backup!

4. Secure corporate and employee-owned devices

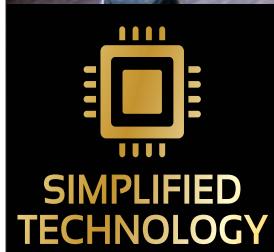
a.All mobile devices, whether corporate or personally owned, need to be secured. Keep business and personal data separate, give yourself remote wipe capabilities, and focus on minimizing the risk in case of a lost or stolen device.

5. Limit and manage those who have admin privileges

a.It's very common in small businesses to give staff local admin privileges. Resist the urge to do this. It may seem easy to let your staff be able to install software as they wish, but it is a large risk that you do not need to take.

Implementing these steps can greatly reduce your risk of suffering a data breach. **BL**

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



Simplifying Technology for Small Businesses

info@simplifiedtech.ca
905.327.6163



Play It Safe!

BY SCOTT LESLIE

A medical emergency can strike anytime at any place. If you or your employees are unprepared for accidents and injuries, Niagara First Aid Services can help you save lives and make every second count.

Family-owned and operated, Niagara First Aid Services is an experienced provider of first aid and CPR training for Niagara area businesses. The Niagara First Aid Services team is firmly committed to helping workplaces comply with occupational health and safety legislation.

A Canadian Red Cross Training Partner, Niagara First Aid Services has a wide range of basic and intermediate Red Cross courses available to companies and individuals. That includes everything from Emergency First Aid, CPR Level C (eight hours of training) to Standard First Aid & CPR (15 hours of training). Niagara First Aid Services' other courses include Psychological First Aid, Basic Life Support, Oxygen Therapy, Airway Management and Babysitting.

Training courses can be held at any workplace setting or public venue, and are designed to suit groups of five to 50 people. In order

NIAGARA FIRST AID SERVICES IS DEDICATED TO HELPING BUSINESSES COMPLY WITH OCCUPATIONAL HEALTH AND SAFETY LEGISLATION.

to provide the most effective learning atmosphere, however, Niagara First Aid Services allows a maximum of 18 students per instructor and hires additional trainers depending on its client's needs.

In addition to serving corporate and industrial workplaces, Niagara First Aid Services also holds first aid courses and presentations throughout the community. These classes are designed to promote the need for greater safety in public and around the home.

Whether you're looking to comply with Workplace Safety and Insurance Board (WSIB) standards or simply protect a loved one from harm, the training experts at Niagara First Aid Services are ready to help. Safety is just a phone call away. **BL**

For more information on Niagara First Aid Services, call Tammy Ciolfi-Grenier at 289.213.9498 or email niagarafirstaid@gmail.com. Student and group rates are available for all courses.



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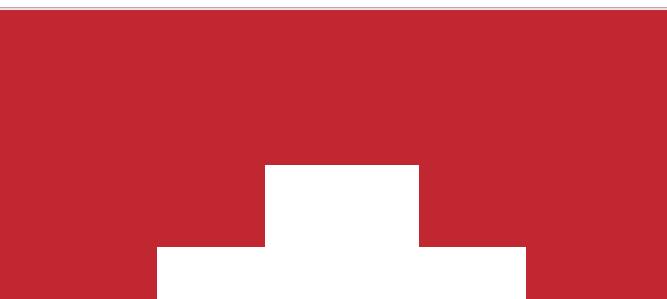
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What an exciting time of year, and an exciting time at the Club... recently the Club completed a renovation of the back entrance!.... Thank you to Tony Alfieri (Windrush Hill Construction), Jim Dove (Regional Doors), Jim Wittig (James Electric), Bill Zubrinich (Niagara Glass Ltd.), Art Enns (Enns Cabinetry) and everyone else who helped during the renovation...A huge congratulations to Betty-Lou Souter (Community Care) on receiving the Lifetime Achievement Award at the Women In Business Awards Gala...what an amazing career!... Congratulations to Michelle Biskup (Niagara River Lions) for her nomination for the Young Professional Award at the Women In Business Awards...Congratulations to Doug Smith (C.R. Smith Financial) and the Wise Guys Charity Fund for recently winning Outstanding Philanthropic Group at the 2018 National Philanthropy Day Luncheon for the Golden Horseshoe...Thank you for helping our community in so many ways...Congratulations to Roy Timms (Timbro Construction) for winning our Reverse Draw...Thank you to Rein Knol and Rose Lobzun of Genesis Niagara for their "Dream Drive Weekend" Package!...Feel free to post pictures around the Club on our Facebook page or mention and follow us on Twitter @StCathClub #theplacetobe. **BL**

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SD-WAN: INTRODUCING SIMPLE, CENTRALIZED NETWORK MANAGEMENT

BY RICH DAVIDSON

SD-WAN, or Software Defined WAN, is as popular as any topic in the telecom industry right now. Though it made its debut several years ago, SD-WAN continues to be adopted by many businesses to simplify their IT operations. Allow me to explain how it all works.

Traditionally, management of the WAN, that is the Wide Area Network, which is the inter-networking of multiple locations, was distributed across multiple end-points in the network. Often if a business had three sites, for example, each site would have a firewall or router that "controlled" that site. When changes were required at one of the locations, IT staff would have to login to a specific device at each site to make configuration changes to that site.

This is still a widely deployed, functional model. But SD-WAN has created significant efficiencies at the edge of networks that have caught the attention of network administrators and corporate decision makers.

At a high-level, the control-plane, where network decisions are made, has been decou-

pled from network end-points and moved to a central location that can reside on a physical appliance or like in NRBN's case, is hosted in the cloud. This subtle shift allows IT staff to centrally monitor and administer the network from a streamlined dashboard, saving company time and resources in the process.

Dynamic WAN and internet failover is another advancement made readily available by SD-WAN. I should qualify that statement by saying dynamic WAN and internet failover has been around forever, but it can be relatively complicated to configure. Multiple lines of code would be required to enable that feature on traditional routers or firewalls. That is not the case with SD-WAN – you can set that up rather easily from the dashboard.

You can also prioritize certain traffic flows, and types of traffic, and tell them where to go. For example, you can send video and voice traffic over one WAN or internet uplink and send email and web-browsing traffic over another. This is a form of load-balancing that allows a network

administrator to balance traffic across multiple up-links for economic or performance reasons.

There is an added network security component to many SD-WAN end point devices. In this case, the SD-WAN appliance acts as both a router and a firewall, centrally managed from the dashboard. This can remove a point of failure from your network and provide additional security benefits to your operation such as content filtering, intrusion detection and prevention, and advanced malware protection.

NRBN leverages the Cisco Meraki platform to provide a suite of fully managed SD-WAN available on both fibre and wireless network connections. Shoot me an email and we can discuss how NRBN can optimize and secure your network. **BL**

Rich Davidson is network architect at Niagara Regional Broadband Network on 5580 Swayze Dr, Niagara Falls. To contact Rich, please call 289.668.8864, email rich.davidson@nrbn.ca or go to nrbn.ca.



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MAKING THE JOB CONNECTION FOR YOUTH

Entering the workforce and finding meaningful employment is a huge challenge for youth and for youth who contend with barriers such as housing and homelessness, low income, mental health and addiction it can seem almost impossible.

Since 2015, Port Cares' employment and training division based in Port Colborne has been working with youth in South Niagara ages 15 to 29 years to break through barriers by providing training and skills and a path to meaningful employment with its Employment Ontario funded Youth Job Connection programs. Niagara residents ages 15 to 29 with barriers to employment — currently not working, not in school, or not enrolled in a training program — can participate in the Youth Job Connection program and get paid pre-employment training, job opportunities and mentorship programs.

"It's critical that as a community we support and invest in youth," explains Christine Clark Lafleur, executive director, Port Cares. "While many youth are taking their next steps with post-secondary college or university education or are enrolling in apprenticeship training, there are a significant number of 15 to 29 year olds who are struggling due to their personal circumstances. Through the Youth Job Connection program, we can work with youth individually, providing employment and life skills and one-on-one coaching to get them to a better place and into the workforce."

"A highlight is the program's focus on preparing for job readiness — training before they even go to a job," notes Tanya Bouchard, Program Manager for Port Cares Employment Ontario programs. "They're prepared for what they're going to be dealing with, and they'll be ready so when they show up at the job they'll probably perform better than they would otherwise."

There's also an economic development component. For employers, the new program provides financial incentives to hire young people and offset associated costs, with priority given to youth-friendly employers.

Young people who access the program will come to the job ready to work, with at least 60 hours of paid pre-employment training. Once the youth finishes their paid training and is in a job placement, both the youth and employers receive ongoing support from a Youth Job Connection counsellor.

Mentorship services will also provided, as well as "education and transition supports."

"Every component of the program is important for people who have had a difficult time — there might be problems at home, they live in poverty or have limited experience or low levels of education and literacy," says Tanya. "Through Youth Job Connection, our summer Youth Job Connection program for students returning to school in the fall and the Youth Job Link Program for young people finding their first job — we can help set the youth up for success and give employers a meaningful, positive experience. It's all about investing in our future." **BL**

Learn more by contacting: Tanya Bouchard at 905-834-3629 ext. 271 or email Tanya.Bouchard@portcares.ca



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BE FAMOUS FOR ONE THING

That's what the memory stores.

BY DENNIS O'NEILL

What one thing lifts you above everybody else?

What are you famous for? What's your something? What makes you stand out? If you don't know, your customers likely don't know. Figure it out.

If you haven't got something famous, decide what it should be. Make it happen. That famous factor gives you something solid to brand on. Give your marketing impact and memorability! Get more from every marketing dollar.

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

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Furnaces and water heaters have very specific installation requirements in respect to sizing of ducts, vents, pipe and clearance to combustibles. Starting with the basic installation of your furnace, it must be installed with enough ventilation and clearance from surrounding walls and materials. The installation should be done by a certified professional to ensure the furnace is installed in the proper location and not void any warranty.

Ongoing Concerns

Never store items against or near your furnace, especially flammable items like paint cans, aerosols or flammable boxes and material.

Gas Leaks & Explosions

In Ontario, gas furnaces and water heaters make up a large portion of heating appliances. Normally, you don't give your furnace or water heater a second thought, until you have a problem. Sometimes you'll read or hear about a family that has been evacuated or their house exploded. Most of these occurrences could've been avoided if the appliances were installed properly or maintained to manufacturer instructions.

Carbon Monoxide Poisoning & Carbon Dioxide

The greatest danger lies within poorly installed or maintained furnaces or water heaters. Carbon monoxide and carbon dioxide are naturally occurring products of combustion, and exposure can cause certain flu-like symptoms like nausea, headache, dizziness and weakness. Prolonged expose can even be lethal.

Carbon dioxide usually enters a house through damaged or improperly installed venting. Carbon monoxide is most commonly a result of plugged venting, cracked heat exchangers or improperly set up appliances. Minimizing or eliminating this risk is simple. Get a contractor who is familiar with the proper codes and has a good understanding of what's required for proper maintenance and installation. Most importantly, install a working carbon monoxide detector and test it on a regular basis.

Don't take a chance on your family's safety. Call the professionals at YourHVACPro.ca and make sure your HVAC system is serviced by certified gas technicians. Our technicians will take care of you and make recommendations that are in the best interest of your family. Keep your family warm and more importantly, safe this winter! **BL**

Find out more about your HVAC system and why it's important to use a certified gas technician at www.YourHVACPro.ca or call us at 1.866.350.HVAC (4822).



THE THREE TENSIONS EVERY NEW MANAGER MUST MANAGE

PART THREE

BY TIM ARNOLD

In the first two installments of this three-part series, we took a look at three tensions that will make or break a new manager's career – Control vs Empowerment, Being a Boss vs. Being a Friend, and Focusing on My Part of the Organization vs. Focusing on the Whole Organization. Now for the good news! Learn how managers can leverage these tensions as a competitive advantage.

There's Hope!

The bad news is these three tensions – Control vs. Empowerment, Being a Boss vs. Being a Friend, and Part vs. Whole – are unsolvable and unavoidable. Similar to the tension found in breathing between inhaling and exhaling, it's just a part of life. And believing that you can choose one side of any of the three tensions (i.e. choosing to just be a boss, or only focus on empowerment, or simply focus on your team) is as futile as waking up in the morning and deciding that today you're just going to inhale. It won't work!

The good news is these tensions can be managed and even leveraged. There are three easy steps every new manager can take to ensure these tensions are working for them, and not against them.

Step One – Identify

In my book, *The Power of Healthy Tension*, I say that "seeing is relieving." When a new manager can identify and name the key tensions they're already feeling and potentially wrestling with, they experience a huge amount of relief. It becomes clear they aren't dealing with this tension because they're doing something wrong, or because they don't have the skills to succeed. Instead, the opposite is true. These are foundational tensions to effective leadership, and the more they can get used to them, and even comfortable with them, the more they'll have the wisdom and resilience they need to thrive.

Step Two – Assess

New managers should constantly be checking in with the health of these tensions. How close do they resemble the metaphor of breathing, where the tension between inhaling and exhaling happens in a healthy and almost effortless way? This assessment can be done through ongoing personal reflection, and deliberate conversations with both supervisors and team members.

Step Three – Leverage

Leveraging something means to take advantage of it. The energy that comes from these three tensions is something new managers can tap into in a powerful way. This comes from seeking out conversations with team members and colleagues who have a different point of view than your own; fostering a team culture that embraces tension and diverse opinions instead of avoiding them, and decision making based on the whole truth as opposed to just part of the truth that's aligned with my bias or point of view.

Tension as a Competitive Advantage

Unfortunately, the careers of high-potential emerging leaders often fail to launch because they aren't able to recognize and manage three unavoidable tensions. This results in new managers giving up and giving in, and companies failing to have the leadership they need to scale and win. But it doesn't have to be this way.

In his groundbreaking book, *Good to Great*, Jim Collins found that leaders who were truly great, and organizations who out-performed their competition decade after decade, did not accept "The Tyranny of the OR but instead embraced The Genius of the AND." This means that instead of avoiding these key leadership tensions, great managers need to embrace the power of Control AND Empowerment, Being a Boss AND Being a Friend, and Focusing on My Part AND Focusing on the Whole.

Leaders who achieve healthy tension between these conflicting values outperform those who don't and possess a competitive advantage that's rare and powerful. **BL**

Tim Arnold is the president of Leaders for Leaders. Tim provides his clients with a real-world perspective through his experience launching successful for-profit and not-for-profit businesses, overseeing community outreach and healthcare programs, and managing international development partnerships in four continents. For more information, call Tim at 289.723.2546, email info@leadersforleaders.ca or go to www.leadersforleaders.ca.



ALWAYS PUTTING FAMILIES FIRST

Assistant Sylvia Rezonja and owner Krystal Riddell

Essentials Cremation and Burial Services Inc. becoming Niagara's affordable funeral home alternative.

BY SCOTT LESLIE

Losing a loved one can be a difficult time in anyone's life, and Krystal Riddell knows the feeling firsthand.

When Krystal was a young girl, her stepfather Bob died unexpectedly. It was a tragic moment for Krystal and her family, but it was also a moment when they were able receive some helpful advice and solace from their local funeral director.

That personal moment always stuck with Krystal.

"At that time, I was going through high school and was considering going to college for social work," she recalls. "I thought back to a discussion I had with the young funeral director who helped my family out, and I started thinking seriously about a career in funeral services."

In 2007, Krystal completed a two-year diploma in Funeral Service Education at Humber College in Toronto, and passed her provincial licensing exams to become a licensed funeral director. Krystal would spend the next 11 years honing her skills in the Niagara area, helping countless people in their hour of need. It was an incredibly rewarding time for her, but she had a greater aspiration.

"I've always wanted to own my own funeral home," she says, "although I was never in the position financially to purchase an existing business. So, if I wanted to attain my dream, I needed to start small. It was about two years ago I had a moment where I just thought, 'Why not? It's now or never. Why not take a chance?'"

Krystal would launch her own business – Essentials Cremation and Burial Services Inc. – in a comforting and modest office space located in Niagara Falls on December 12, 2017.

Family owned and operated, Essentials Cremation and Burial Services is an independent funeral home alternative that offers a variety of compassionate cremation and burial services. Here, Krystal offers everything from simple cremation to planning personal life celebrations.

Krystal says the idea to focus on cremation was a natural choice for her, given the current public climate. According to the Cremation

Association of North America, approximately 75% of the final dispositions taking place in Ontario are cremations – and that number is expected to reach 85% by 2035.

"Through all the years I've been a funeral director, there's definitely been a change in what

families are looking for with regards to funeral options," Krystal says. "Families now have different expectations and are opting for a more non-traditional type of service. There's no right or wrong way to celebrate someone's life. It's merely a personal preference."

"I get to know the family, what their loved one was like and what would be the best way to celebrate their life."

" -Krystal



Building A Close Bond

At Essentials, Krystal is committed to developing close bonds with families so they can feel comfortable making well-informed decisions. Krystal is a real people person and isn't afraid to spend extra time with a family when the situation calls for it.

"I love it when I get to be the funeral director and just sit and listen and help families," Krystal says of her no pressure approach. "That's when I'm in my element. I get to know the family, what their loved one was like and what would be the best way to celebrate their life."

Available 24/7, Krystal can meet with families at their home or in her office. Essentials also has an extensive support team that includes Krystal's family, her mother Melaina Gava, and her assistant Sylvia Rezonja. Krystal even has a number of local professionals who are qualified to provide bereavement support and counselling services.

With Krystal's low overhead, she's able to provide people with an inexpensive range of product and service options. That doesn't mean Krystal scrimps when it comes to her level of service and professional guidance.

"As a low-cost alternative, we never sacrifice the level of care, quality of service or merchandise we provide," she says.

In Krystal's case, that means doing everything from helping her families complete the necessary paperwork to offering ideas for unique and personal funeral venues. She also carries a range of affordable caskets and urns and provides families with several eco-friendly burial/cremation options.

The funeral business is more than just numbers and quotas to Krystal. It's about lending a helping hand when they need it most.

"I strongly feel the importance to refer to my clients as my families," Krystal explains. "It's more personal and warm that way – and truly reflects the relationships we build with those who are using our services. Our families have been incredible and a true privilege to help."

Exceeding Expectations

Krystal is passionate about her work – but she's just as passionate when it comes to her community. In addition to being president of the Niagara District Funeral Service Association, Krystal is actively involved with the Rotary Club of St. Catharines South, sitting on its board of executives. She's even taken a lead role in helping support the Niagara Chapter of Home Hospice Association so families have another valuable resource to help with their palliative care needs.

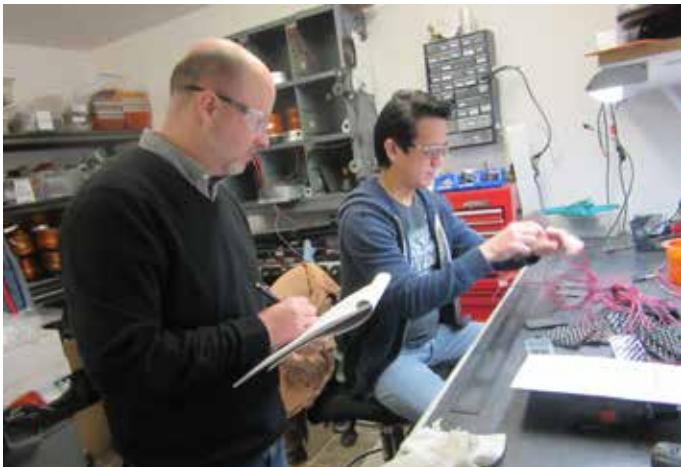
Despite being a relatively new entrepreneur, Krystal has been busy making in-roads when it comes to garnering acclaim from her peers. Back in the spring, she won the Greater Niagara Chamber of Commerce's Young Professional Award and was recently nominated for a Women In Business Award and a Small Business Award through the Niagara Falls Chamber of Commerce.

Krystal believes in doing her part for the Niagara community, and at the end of the day, it's going that extra mile for her families that makes everything worthwhile.

"I've been so fortunate to have met some of the nicest people," she says. "I strive to ensure their expectations are not only met but exceeded. We do whatever it takes to make them feel comfortable." **BL**



Essentials Cremation and Burial Services is located on 102A-4300 Drummond Road in Niagara Falls. For more information, please call 905.354.2133, email krystal@essentialsCBS.com or go to www.essentialscbs.com.



REVITALIZE SOLUTIONS

Certified ISO 9001 Auditor Dave Brown celebrates five years of making sure your quality management system is working for you – not against you.

BY SCOTT LESLIE

Let me let you in on a little secret – everyone in your company is a salesperson. It doesn't matter if they're in accounts payable or reception. Somehow, their actions are going to impact your customers and your bottom-line. It's all about putting your best foot forward at every level of your company – and that demands having the right quality management system in place.

Dave Brown couldn't agree more.

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

At Revitalize Solutions, Dave often works with firms that are registered under ISO 9001. It's a set of standards created by the International Organization for Standardization (ISO), an international body that recognizes companies for having a quality management system in place.

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

Many businesses adopt a quality management system in order to improve their performance, so they can focus on areas like their product quality, deliveries or customer service. However, that's where problems can arise. Many companies use quality management systems that are too complicated for their needs. That can lead to excessive paperwork, awkward procedures, and some poorly chosen priorities.

"Quality management systems should help companies maintain consistency in their offerings," Dave explains. "It's not just a certificate you hang on the wall. You relate everything back to their business and help them instill a culture of quality."

With Revitalize Solutions on board, Dave is able to make things simpler for the client and demystify the process for them. For example, a typical client might have a 40 paged quality manual – Dave will boil it down to a mere five.

Dave feels one of the biggest advantages of hiring his services is he can help businesses fully realize the benefits of ISO registration.

"You want to make it easier for them so they can manage things on their own going forward," he explains. "I help people figure it out so it's not just a binder full of paper they're never going to use."

In addition to his work as a certified ISO 9001 auditor, Dave provides clients with a variety of other services. That includes training employees on how to develop their audit skills, and completing internal audits for firms that don't have the proper resources. He's also begun working in environmental and health and safety standards.

"I take the time to know their business," Dave says of his clientele. "I become invested in their success. Clients recently asked me for referrals for job openings. It was a big compliment to see how much they trusted my judgment."

Since he launched Revitalize Solutions back in 2013, Dave's operation has grown by leaps and bounds. Today, Revitalize Solutions does work for everything from wineries to chemical plants. Dave's also continued to expand the reach of his firm beyond the greater Niagara area. These days, it's just as easy to find Revitalize Solutions doing work for local firms like North American Traffic in Port Colborne as it is the Iqaluit International Airport in Nunavut.

To date, Dave has trained over 200 auditors and consulted over 20 firms in preparation for ISO 9001 registration.

At the end of the day, however, Dave doesn't feel he's a success unless his clients are a success.

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



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How to Move Customers Past Price

BY JEFF MOWATT

Do your team members ever give you this excuse when your company loses a customer? "Our competitors are hammering us on price. That's why we're losing business." It's a convenient excuse that puts the blame on those nasty competitors. But the truth is, most customers don't buy based on price alone. If that were true we'd all live in the cheapest homes, buy the cheapest vehicles, and every time we went out to eat, we'd always eat fast food. As you know, customers buy based on overall perceived value. The question becomes, what do today's customer value to such a degree they will willingly pay a premium? The answers may surprise you.

WHAT CUSTOMERS REALLY WANT

Having worked with over 400 client organizations and conducted surveys of over 11,000 of their customers, we discovered there are some 35 factors that customers consider (often subconsciously) when they decide to pay a premium. Here are two that I talk about in my training seminars and speeches.

SELECTION IS OVER RATED

Today's customers suffer from decision fatigue. It begins first thing in the morning when they decide what to wear, which lane to drive in, and which of the hundreds of emails or posts on their portable devices are worth their attention. So when it comes to buying something, the last thing customers want is a large selection that makes choosing complicated.

What customers really want in today's world of too much clutter is what I call A.I.D. - Analysis, Interpretation, and Direction. Customers want you to analyze the various options available for that customer, interpret those options based on the customer's individual needs, and direct the customer to a maximum of three choices. In other words, for

complex purchases, customers don't want to work with an order taker. What they value is a trusted advisor.

DON'T BE BETTER, BE DIFFERENT

When it comes to discussing your offerings with potential customers, claiming your product or service is better than the competition, won't likely motivate them to switch to you. Chances are your established competitors are not selling junk. In customers' minds, if what they're currently buying is reasonably good, then it's not worth the risk and hassle of switching over to you for a slight improvement in quality. Unless you're offering something that provides a different - as opposed to better - way to achieve an outcome, customers often stick with the devil they know.

That brings us to how you communicate your uniqueness. After listening to the customer's specific needs, describe to them the conventional solutions to their particular problem. Then explain that given the customer's unique needs, conventional approaches won't achieve the desired outcome, and how they may instead create unintended negative consequences. Then reveal how you are bringing a different type of solution; one that addresses their unique needs while avoiding undesirable consequences. Now the customer sees you as significantly different and price becomes less relevant.

BOTTOM LINE

Trying to beat your competitors' prices is rarely a profitable strategy; especially if you're not a huge organization with massive economies of scale. Instead, remember that what customers really want is greater overall value. Often getting your customers to move beyond price simply means training your team members to change the way they talk with customers. To boost your profits and market share, could it be time for a tune-up of your team's customer communications skills? **BL**

*This article is based on the bestselling book, *Influence with Ease* by Hall of Fame motivational speaker, Jeff Mowatt. To obtain your own copy of his book or to inquire about engaging Jeff for your team, visit www.jeffmowatt.com.*

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EOUNDED IN 2000 BY "Mrs. Bee" (aka Fatima Basic), NutraBee is a family run business providing Canadian organic herbal honeys, unprocessed gourmet honeys and apitherapy products.

Originally the company carried only one product, Bee Active™. This honey-herb formula was developed by Mrs. Bee after she discovered the world of apitherapy and honey bee healing and herbs following a car accident that left her with long-lasting health problems. Now that she's helped herself recover, Mrs. Bee remains dedicated to sharing her story with others and introducing honey bee and herbal products to today's consumers.

Today, NutraBee provides 100% pure unprocessed and organic Canadian honey, organic bee pollen, royal jelly, propolis, honey comb and beeswax products. All honeys are free of pesticides, antibiotics and GMOs. Our hives are located in beautiful aromatic fields where conditions are ideal for bees to produce high quality honey.

With their different backgrounds, our talented team has continued to enrich us with their knowledge and experience – and turned NutraBee into a great success.

"I'm proud to say that after 18 years NutraBee products have made a difference in my life and in so many others' lives," says Mrs. Bee. "My passion has always been to help other people and through NutraBee, I've been able to achieve that. I always look for

ward to serving our customers at our store and treating them to the world of honey's healthy sweetness."

Recently, NutraBee has also joined with Autism Ontario – Niagara Region Chapter to produce Hugga Honey to help raise funds for adults and children in our community for various summer camps and programs. Hugga Honey can be purchased at the NutraBee store in St. Catharines with all proceeds going to Autism Ontario – Niagara Region Chapter. Come visit the NutraBee store today – and give our pure organic honeys a try! **BL**

NutraBee is located at 2F Tremont Drive, Unit 1 in St. Catharines (across the street from The Pen Centre). For more information or to place an order, call 905.227.6618, email ask@nutrab.com or go to nutrab.com.

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Program helps children identify what abuse is and who are the trusted adults in their life they can go to for help.

Through role play and discussion children learn and practice strategies such as standing up for themselves, basic self-defense skills and the importance of trusting their instincts.

CARSA began delivering the program in 1995 and see approximately 3-4,000 students each year.

We do not receive any funding for the program so rely completely on fundraising dollars. **BL**



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BY LARYSA HAWRYLYSHYN

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Larysa Hawrylyshyn is corporate sales manager at the Greg Frewin Theatre on 5781 Ellen Avenue in Niagara Falls. Book your party today by calling 905.356.0777 x221, emailing larysa@gregfrewintheatre.com or go to gregfrewintheatre.com.

GIVING THE GIFT OF HEALTH

PROVIDED BY HAMILTON HEALTH SCIENCES FOUNDATION

The holiday season is a time of celebration, when we reflect on the many gifts in our lives and we express our appreciation for loved ones. Before the year ends, we hope you will make a commitment to helping Hamilton Health Sciences give the greatest gift of all – the Gift of Health.

Donations made to the Gift of Health campaign support Hamilton Health Sciences Foundation, which provides funding for important equipment and patient amenities, which are not funded by the government, as well as innovative research initiatives, redevelopment of patient care spaces, and the education and training of health care providers.

This year, three Patient Ambassadors who received care at Hamilton Health Sciences are sharing their stories to highlight the amazing health care services available. Their unique patient journeys reflect the diverse range of specialized programs at Hamilton Health Sciences.

One of the Ambassadors, Patricia from Stoney Creek, was taken to Hamilton General Hospital by ambulance after she was overcome by weakness. An MRI revealed a blood clot in her brain – Patricia was suffering a severe stroke.

The blockage was cleared with medication, but the stroke resulted in the loss of strength and motor function along her right side. Extensive physiotherapy helped her regain the ability to walk and use her right arm.

Like Patricia, Lisa from Welland found herself in need of the specialized services of Hamilton Health Sciences. After experiencing debilitating headaches, scans revealed a tumour in her brain. She underwent radiation and chemotherapy at Juravinski Hospital and Cancer Centre.

During her cancer journey, Lisa discovered that she was pregnant. She went into septic shock 29 weeks into the pregnancy, which was potentially life-threatening to her and the baby. Thanks to the care Lisa received at McMaster University Medical Centre, she gave birth to a healthy daughter at 35 weeks. Today, Lisa continues her cancer journey with gratitude and hope.

Another of the Patient Ambassadors, Abby from St. Catharines, began to experience seizures when she was eight-years-old. An MRI revealed that a tumour was growing around the optic nerve in her brain, so she was taken to McMaster Children's Hospital for surgery that lasted several hours.

The procedure was successful and the entire mass was removed. The surgery, in combination with medication, succeeded in stopping the seizures.

This holiday season, you can make a real difference in the lives of patients like Patricia, Lisa and Abby. Please give the Gift of Health by supporting Hamilton Health Sciences Foundation so more patients can spend time with their families. When you make a gift today, your donation will be matched for double the impact.* **BL**

To find out more, visit giftofhealth.ca or call 905.522.3863. *Gift of Health donations received by December 31, 2018 will be matched to a maximum of \$250,000 this year.

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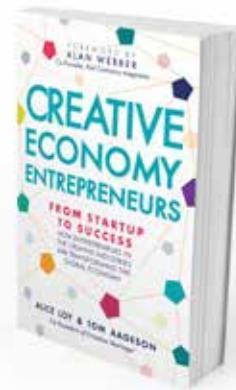
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BOOK REVIEW



CREATIVE ECONOMY ENTREPRENEURS

FROM STARTUP TO SUCCESS

By ALICE LOY AND TOM AGESON

PUBLISHED BY CREATIVE STARTUPS

As artificial intelligence, machine learning, and big data computing make information ubiquitous, human creativity becomes more and more precious. Entrepreneurs keep begging the question: how do we stay relevant when developing technology surrounds the 21st century.

Enter Creative Economy Entrepreneurs – From Startup to Success: How Entrepreneurs in the Creative Industries are Transforming the Global Economy by Alice Loy and Tom Aageson, co-founders of Creative Startups and the Creative Startups accelerator program.

Creative Economy Entrepreneurs is intended to fuel the global creative economy movement, energizing leaders who strive to build resilient economies, engage youth, create jobs, and spark wealth formation. This book highlights the creative entrepreneurs often bypassed by traditional tech accelerators, economic development strategies, and private sector investors. Loy and Aageson show how placing creative industries entrepreneurs at the centre of economic development strategies is not only effective – but essential.

Creative Economy Entrepreneurs discusses:

- How the creative economy is all about innovation and technology – not art
- The financial impact: The global creative economy contributes over \$2-trillion U.S. in economic output annually.
- How creative entrepreneurs build scalable business, create jobs, engage youth, return investors money many times over, etc.
- The seven challenges creative entrepreneurs tackle effectively
- How regions are slowly catching on to the benefits of investing in their own creative entrepreneurs and ecosystems

With a plethora of data brought to life by stories from entrepreneurs and creative companies around the world, Creative Economy Entrepreneurs explores how entrepreneurs, through innovation and technology, are transforming the creative industries. **BL**



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BUSINESS PROFILE



Michael Sommer

Sales Representative - Royal LePage

Buying or selling a home or property is one of the most important decisions you'll ever have to make. That's why it's important to have someone in your corner that you can trust – someone like Michael Sommer.

As a sales representative at Royal LePage NRC Realty, Michael is in the business of helping people with the listing, selling and leasing of residential, investment and income properties. He's passionate about the real estate industry – and takes great pride in his customer service skills and attention to detail.

A member of the Royal LePage NRC team since 2016, Michael is a proud father and husband. He's also a dedicated member of the Niagara community, volunteering his time as a pilot with COPA for Kids and an instructor at the Porsche Club of America Tire Rack Street Survival School.

One of the largest real estate firms in the Niagara Region, Royal LePage NRC deals in a wide variety of properties across the greater Niagara and Hamilton areas – everything from homes and condos to commercial and investment properties. Call Michael at Royal LePage NRC today and let him help you make your real estate dreams come true. **BL**

Michael Sommer is a sales representative at Royal LePage NRC Realty, Brokerage on 33 Maywood Avenue in St. Catharines. For more information, call Michael at 905.688.4561 or 289.219.3500, email msommer@royallepage.ca or go to www.soldit.ca.

CUSTOMERS ARE MORE LOYAL TO COMPANIES WHO DO GOOD

PROVIDED BY KFCACN

Why are customers more interested in businesses who do good? Charitable work brings in loyal customers. Creating a loyal customer base is key to a successful business, which can be assisted by using cause related marketing. In fact, 84% of Canadians agree that they would "switch brands to the one affiliated with a good cause if the price and quality were similar." This is especially true for the younger consumer who is looking to do more with their cash.

Who is interested in charitable work? Donations are appealing to consumers who are interested in helping local charities but aren't sure where to get started. By collaborating with the Kristen French Child Advocacy Centre Niagara, your customers can be assured that they are helping children and families in their community.

Associate your brand with us today! There are brands that are known for being associated with charity, and your business can be one of them. By donating and getting involved with the Kristen French Child Advocacy Centre Niagara, your company can grow its customer base. **BL**

Take the opportunity to expand your customer base as well as contribute to a local charity. The Kristen French Child Advocacy Centre Niagara is interested in working with your business. For more information, please call Executive Director Janet Handy at 905.937.5435, email jhandy@kristenfrenchcacin.org or go to www.kristenfrenchcacin.org.



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Dr. Scott Macpherson and Dr. Taia Spencer-Yap

PARTNERS IN HEALTH

At ProActive Chiropractic & Training Centre, St. Catharines couple works together to address Niagara's fitness and rehab needs.

By Scott Leslie

When Dr. Scott Macpherson and his wife Dr. Taia Spencer-Yap first opened ProActive Chiropractic & Training Centre in St. Catharines nearly a decade ago, they wanted to provide their patients with a world of choice – all under one roof.

Today, Scott, Taia and their team are doing just that – treating hundreds of Niagara-area patients dealing with medical issues or just trying to be more proactive about their health. Their focus is helping people dealing with nagging issues like back pain or tension headaches as well as assisting people who are living an active lifestyle.

"We see a wide variety of people here," Scott says. "The main demographic of patients we treat are young adults to older people into their 80s who've injured themselves in work, life or sports."

Scott says ProActive is an idea he and Taia had been dreaming about for ages.

"We graduated from the Canadian Memorial Chiropractic College in Toronto in 2008," he says. "We knew we wanted to own our own practice eventually, so we worked towards that even before finishing school. After practicing in Dublin, Ireland for a while, we decided to make St. Catharines home."

From the beginning, the young couple wanted to open a clinic where patients could come in and get superior treatment for their injuries. But they also wanted to develop a practice where people could learn more about the importance of nutrition and fitness, and how they can keep themselves healthy and active. The question was "Where to start?"

"We didn't have a physical location at first," Taia says. "We'd see patients in their homes after hours while we were busy working at other clinics. Within six months, we had a one-room space within a training

centre that allowed us to officially begin our own practice."

Scott and Taia would open their clinic on 526 Queenston Street in St. Catharines in January of 2009. After working out of a small 1,600 square feet space for several years, however, they upgraded to a brand new 4,500 square foot unit on 300 Bunting Road in October of 2016.

At the ProActive Chiropractic & Training Centre, Scott and Taia provide a range of services including chiropractic adjustments, physiotherapy, acupuncture, massage therapy and sports psychology. Their clinic is also home to a training centre, offering personal and group training, sport-specific conditioning and fitness classes.

"We try to offer as much as we can to our patients so we can be a one-stop-shop for their health and fitness needs," Taia says. "Many patients will come in for a treatment and follow it up with a fitness class. Some will attend our nutrition workshops, and some may opt for a set of personal or group training sessions."

As past winners of the GNCC Outstanding New Business Award, Scott and Taia can take great pride in the burgeoning success of their clinic to date. But like any successful operation, their work is never done.

Whether it's dealing with professional athletes or motor vehicle accident victims, the ProActive Chiropractic & Training Centre team is constantly committed to helping people lead stronger, healthier lives.

According to Scott, their patients have been responding to ProActive's personal brand of quality care from the moment he and Taia first opened their doors.

"In my final year of internship," he says, "my supervising clinician gave me the best advice. He said, 'Take care of your patients and they'll take care of you.' We still follow that same philosophy today. We now work with 15 other practitioners and staff who have become like family...talented hard-working people who have similar goals...to keep people feeling good and moving better!" **BL**

ProActive is located at 300 Bunting Road St Catharines. For more information call, 905.937.7908 or visit www.proactivechiro.org

Jaime Bosak, Adam Bosak and Kim Bertrand.



BOSAK WEALTH MANAGEMENT OF RBC DOMINION SECURITIES

Family-run wealth management group setting their high-net-worth clients up for success.

By Scott Leslie

When Adam Bosak was a young boy, he would often spend long hours delivering newspapers in his Merriton neighbourhood and collecting money from his customers.

Today, the wealth advisor and portfolio manager at Bosak Wealth Management of RBC Dominion Securities may be looking after multi-million-dollar accounts – but he still knows how important it is to impress his clients.

"Some investors are conservative, and some are willing to take on more risk," he says. "At the end of the day, you have to deliver for them. You have to make every penny count."

Adam has more than 16 years of experience in the financial industry, having launched his career with Royal Bank of Canada (RBC) as a client service representative in 2002. Five years later, he took on the role of investment retirement planner (IRP) for several Niagara RBC branches, and was even named one of the top 60 IRPs in Canada in 2011 by RBC. He is also a recent nominee for the Top Under 40 by Investment Industry Association of Canada for 2018.

Looking to offer his clients an even higher level of service, Adam joined RBC Dominion Securities in September of 2012 and formed his own financial advisory team – Bosak Wealth Management. Here, he can look after everything from managing your investment portfolio to planning for retirement, and other areas like tax strategies, estate, insurance

However, Bosak Wealth Management is no one-person operation. As part of RBC Dominion Securities, Adam can easily refer his clients on to other members of RBC's extensive wealth management group.

The Bosak team is also a family-oriented operation – in more ways

than one. Adam's wife Jaime came on board in 2015 and Adam's sister Kim Bertrand joined the firm the following year. Fully licensed, Jaime and Kim take care of the office's day-to-day operations including administration, marketing and customer relations.

"We work as a family to help other families," says Adam. "We want to be there for people."

Adam and his team offer holistic wealth management advice for clients looking to free themselves from the stress and struggles of managing their own finances. Initially, Adam will help his clients develop a financial plan based on their goals and situation, and discuss the client's risk tolerance so they know what to expect. But the process doesn't end there. Moving forward, Adam and his team continue to monitor and manage the client's finances and recommend areas for change as their needs change.

Bosak Wealth Management of RBC Dominion Securities works with high-net-worth clients and their families, including everyone from retirees and business owners to doctors, farmers and business professionals.

"We set our clients up for success," says Adam. "We have their best interests in mind – and they are like family to us."

Adam, Kim and Jaime have over 40 years of combined experience in the industry. A dedicated financial expert, Adam has three designations – Chartered Investment Manager (CIM), Fellow of the Canadian Securities Institute (FCSI) and Personal Financial Planner (PFP). He's always learning and never content to rest on his laurels.

"We continue our education so we can make the best decisions for our clients," Adam explains. "We never guess at anything."

The Bosak team takes great pride in the personal brand of service they offer their clients, whether it's answering client calls personally, mailing them a birthday card or sending their condolences over the loss of a family member.

"Everything we do is because we care so much about our clients," says Adam. "We love helping people. When someone trusts us to take care of their family – that's the biggest compliment." **BL**

Adam Bosak is a Wealth Advisor with RBC Dominion Securities Inc., a member of the Canadian Investor Protection Fund. Bosak Wealth Management of RBC Dominion Securities is located on 63 Church Street, Suite 400 in St. Catharines. For more information, please call 905.988.5441 or go to www.bosakwealthmanagement.com.



Carole and Roy Timm Photography

SUPPORTING HEALTH CARE WITH YOUR BUSINESS

Provided by Hamilton Health Sciences Foundation

Your business can make a real difference to families in your community by supporting excellence in health care. Throughout southcentral Ontario, businesses are playing an important role in ensuring quality health care for everyone by participating in the Care4 cause-marketing program.

The principle of the program is simple yet effective. When consumers make a purchase from a Care4 partner, a portion of the purchase directly supports patient care, education, research and equipment across the supported sites of Hamilton Health Sciences.

"The customer appreciates when a portion of their purchase price goes to a charity," says Tamara Pope, vice-president of marketing and communications at Hamilton Health Sciences Foundation. "According to research, customers are more likely to choose a business that is supporting a charity whenever they are given the choice."

Care4 is a win-win situation because it is good for business and benefits the community at the same time.

"Our partners benefit because the customer sees them as a link to a cause that is important to them," says Pope. "The Foundation benefits from the fundraising, and both The Foundation and partners benefit from the branding as another means of amplifying their message."

Blue Hippo Marketing and Promotions is one example of a family-run business and Care4 partner that's demonstrating its commitment to health care by participating in the program. The Burlington-based promotional-products company donates 10% of revenue to Hamilton Health Sciences Foundation, which helps to drive sales because of its partnership with such a important cause.

Hamilton Health Sciences serves a population of 2.3 million people throughout southcentral Ontario. Many specialized services provided at Hamilton Health Sciences sites like Hamilton General Hospital, McMaster Children's Hospital, and Juravinski Hospital and Cancer Centre are unique in the region.

Patients are often transferred from hospitals in Niagara, Brantford, Kitchener-Waterloo and Burlington to Hamilton Health Sciences. While local hospitals play an important role in providing essential health care in the region, they work in collaboration with the specialists at Hamilton Health Sciences for highly specialized care.

"In addition to supporting health care excellence, Care4 is also great for employee engagement and retention," says Pope. "Employees feel a sense of pride in working for an organization that gives back to the community." **BL**

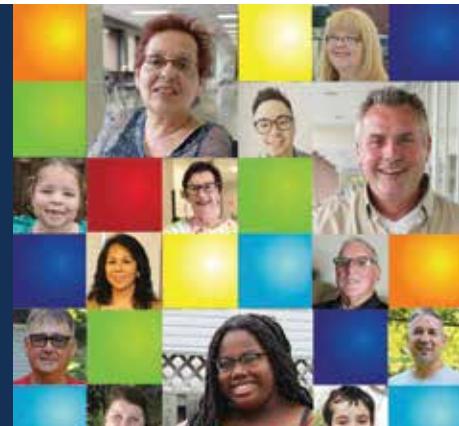
If you have a consumer-based business and are interested in becoming a Care4 partner, please visit www.hamiltonhealth.ca/care4 or call 905.521.2100 x47012. You can also make a real difference by purchasing the products and services offered by our Care4 partners.

Quality Health Care is Everyone's Business.

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to support Hamilton Health Sciences Foundation.

Find out more:
hamiltonhealth.ca/care4

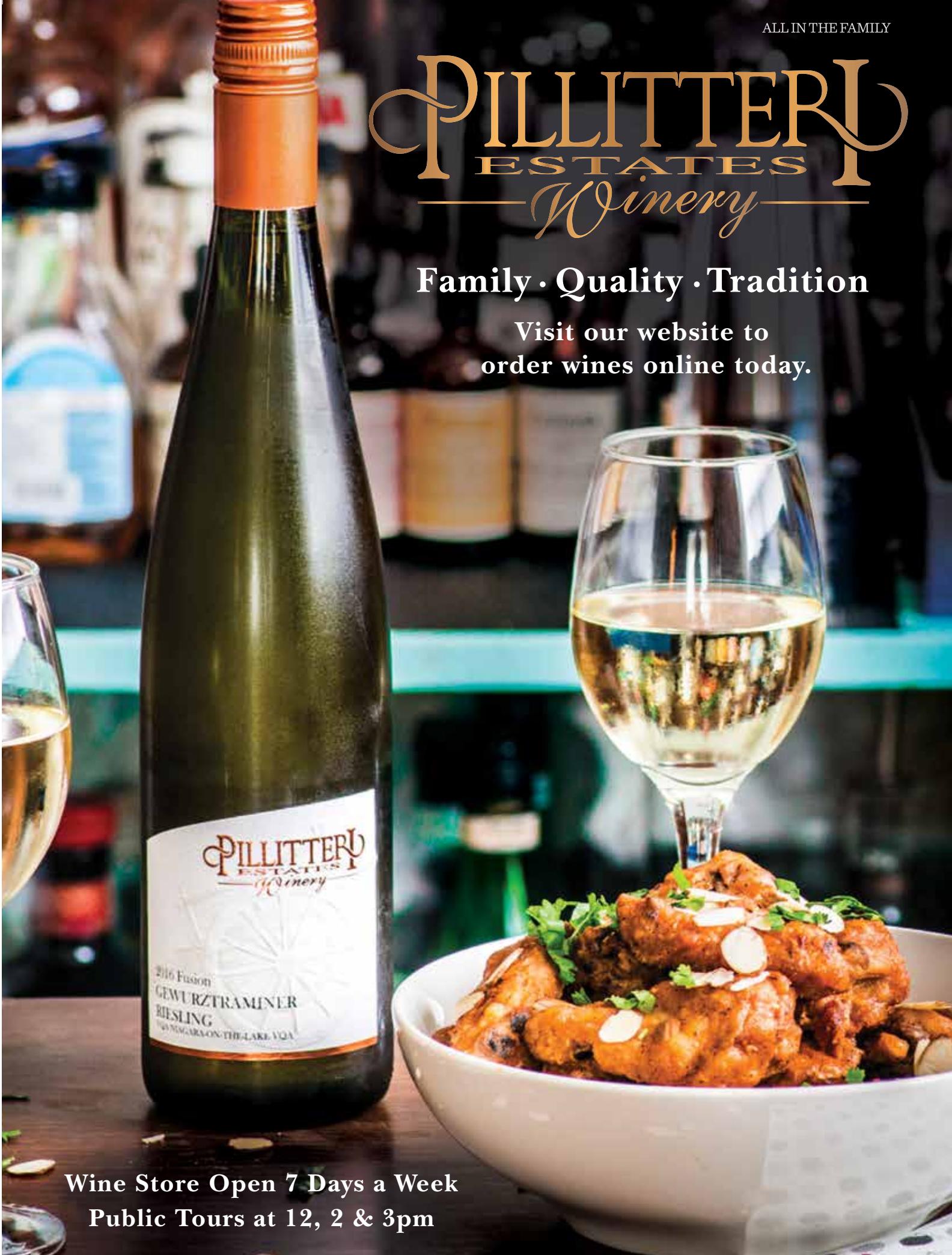
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