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NOVEMBER 2017

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TODAY'S REAL ESTATE MARKET

STRENGTHS AND WEAKNESSES

Communication today is often fast and as short as 140 characters. Tweet, text or email brings us immediate information but it's not always completely informative. In the current changing real estate market, the drama clouds the facts.

The strength of buying real estate in any market, if properly thought out, is that it provides us with a roof over our head and a "home" to enjoy. Try to stay warm with an investment certificate over your head. Over time, real estate has proven to be a very good investment. But there are always swings in the value depending on the economic circumstances of the day.

Sadly, these changes have often been forgotten in the frenzy of headlines and tweets. For example, I can remember selling real estate when interest rates were 22% but the interesting thing is that for those individuals who were brave enough to purchase back then, they did very well on the sale value of the property down the road.

Every market has its benefits and distractions. However, during these ups and downs in market conditions, your house is still a home. What other form of investment gives you this basic life comfort? The real estate market has strongly favoured the sellers over the past couple of years – remember the "heady" bidding wars, multiple offer headlines, and "holding offers" strategy? The current

Continued on next page >>

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sales information indicates we have moved out of this phase of negotiation to a more balanced market for both buyers and sellers.

The good news is that offers on homes can now include "conditions." You may ask why is this good news? Well, as a Seller, wouldn't you rather know in the first 30 days that your Buyer can not finance the purchase of your property and not on the day of closing which leaves everyone in a bind and the seller potentially owning two homes with a variety of legal complexity to sort out.

As we move through this economic change, we may slide into a Buyers market shortly. Again, every market offers us good news and in a Buyers market, we start to see renewed interest by buyers – young and old who have experienced the frustration by the previously identified antics exhibited when there were far too few homes available. As a Buyer, you were previously competing for a property and stretching your affordability at times. Believe it or not, a Buyers Market can also be a good news story for a seller who now will have potential buyers considering the cost of some upgrades or renovation in their budget and taking the time to make sound decisions, providing more stability to your sale and the market in general.

The key to any market is working with the most up-to-date information and statistical data that will provide the necessary support for making an informed decision. A home is a fundamental element in your economic future – use all the tools available to support your decision. Whether you're buying or selling, always review the current sales data, current listings, financial data, and of course, the most important part, your personal goals, wants, and expectations.

We want you to come home to a place of comfort and not undue stress due to financial stretching. We are here to help you with all the information needed to assist you to the best of our ability. We can provide you with a no cost Opinion of Value to further assist you in making an informed decision. Please call us, text us, email us or walk into one of our three offices and talk to us. Imagine a "face-to-face" conversation. We are here for you.



Judy Marsales is Broker of Record at Judy Marsales Real Estate Ltd.
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Grow Your List with Facebook - Part One

WENDY MARSHALL

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

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

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

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

DENNIS O'NEILL

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

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

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

ACTIONS You can find her on YouTube, just type in Aimee Nolte. She covers a huge variety of subjects and I learn from every one. In one session she shows how to use your phone to record multi-channels. Her camera angles, different locations to teach certain concepts, variety of subjects, her guests (often long distance)... open a whole new world in reaching people. You and I can tailor and modify her actions to fit our own business. It just needs a little creativity.

This woman has tremendous genius. First I watched to see what she does to build her base of subscribers. I didn't think I cared about her jazz instruction. But, she teaches aspects of music that really help me. I play peddle-steel-guitar, fiddle, base fiddle, and a little bit of keyboard. So musically I have learned things I didn't even imagine.

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

Have a look. You'll learn a lot. Lets get your genius out in front of people via YouTube. **BL**

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

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PLEASE STOP HOLDING “QUALITY” MEETINGS



DAVE BROWN

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

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

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

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

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

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

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

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

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

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

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

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Data Driven Hiring Places Employees in the Right Role

By STEPHEN FLOWER, PREDICTIVE SUCCESS CORPORATION

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

Top Three Ways to Build the Best Workforce Using Analytics

1. Finding employees that fit the organization's culture

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

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

2. Filling the gaps on the existing team

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

A rapidly expanding financial services company recently faced this issue. Their leadership team was comprised of forward-thinking, big-picture entrepreneurs and the pool of potential candidates shared the same outlook. This could have resulted in a team that was strong on strategy, but lacking in drivers who were motivated to execute management's ideas. Instead the leadership team relied on a job profile developed specifically to attract applications from

pragmatic, hard-workers who were focused on executing well-defined plans. They hired the applicants who fit the job profile and the team's balance evolved as planned.

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

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

This was the case when Canada's largest mobile phone provider decided to transform

the culture of their sales team from a 'proactive service' orientation to a 'driving growth' mentality. Since an analysis of existing sales staff showed that the group was wired with a service focus, any new hires needed to have a growth mentality. By redefining job descriptions based on the behavioural data

“

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

gathered, existing employees were moved to roles consistent with providing service and maintaining the customer base. In tandem, new sales representatives were recruited to focus on winning business and driving results. The result was the desired culture shift and a significant boost in sales volume.

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

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



AUTOMOBILE INSURANCE “AIN’T WHAT IT USED TO BE IN ONTARIO

By SHEILA MARGANTONIO

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

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

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

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

There are also regulations about how the evidence that a person's claim meets the threshold and these regulations can be found here: <https://www.ontario.ca/laws/regulation/060461>

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

most people are astonished to find out there is very minimal compensation for their pain and suffering.

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

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

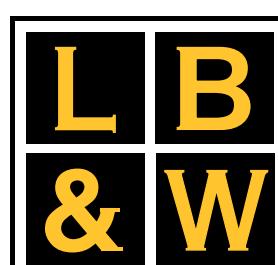


new study revealed that many Ontario drivers are unaware of the risks presented by changes to the Ontario auto insurance regulations – instituted seven years ago – and as a result, are not sufficiently protected in the event of a serious motor vehicle accident. Only 10% of the population purchased extra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

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

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

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



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Leaving a Legacy of Health Care Excellence

PROVIDED BY HAMILTON HEALTH SCIENCES FOUNDATION

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

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

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

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

Ways to leave a legacy gift include:

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

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

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

For Alan and Sheila O'Brien of Vineland, the specialized care provided to their grandchildren by McMaster Children's Hospital motivated them to leave a legacy gift in their will.

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

Alan's inspiration for being a legacy donor is quite simple. "We wanted to give back and make a difference because it's

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

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

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

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



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



LISA VON MASSOW

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

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

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

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

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

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

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

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

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

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

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

BY MIKE HANSON.

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

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

Bezos is wise too.

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

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

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

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

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

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

What the founder believes it takes to be a success.

How the employees share those beliefs.



What their customers feel about those beliefs.

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

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

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

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

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

Anyway, Jeff Bezos thinks so.

For what it's worth, I do too. **BL**

Mike Hanson from The NO BS B2B Copywriter, Can be contacted at 416. 200.2430 or by email at Mike@mikehansoncopywriter.com

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Business Development Bank of Canada

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

By SCOTT LESLIE

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

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

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

Paul says people are often surprised about their capabilities.

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

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

"We're always trying to do more for our clients," Paul explains. "For example, we're often able to take more risk than other banks and offer favourable terms. We finance hardware and software as well as internet strategies which makes us unique. We're also very

reasonable to deal with. We're a complementary lender and often partner with chartered banks, credit unions and sister corporations EDC and FCC."

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

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

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

A Historic Commitment

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

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

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

BDC's business centre in St. Catharines now has 10 permanent staff including six account managers with each one focusing on their respective communities.

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

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

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

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

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

The St. Catharines BDC Business Centre is located at 25 Corporate Park Drive, Suite 202 in St. Catharines. For more information, call 1.888.463.6232 or go to www.bdc.ca.



SUCCESSFUL TEAMS

By Gasper Paul

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

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

COMMUNICATION LEADER

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

TEAM DYNAMICS

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

EXCELLENCE

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

UNDERSTANDING ROLES

Pardon the Chicago Bulls analogy, but it is so clear. When the game was on the line, with only one shot left, everyone – the coaches, the players, the 20,000 people watching in the stadium, and millions watching on TV – knew who would shoot the last shot. That was

Michael Jordan's role. Every team works best when the members of the team have clearly defined and understood their roles. Some do one thing, others do another. One isn't better or more important than the other, just different. When teams operate out of their strengths and their roles, they win.

STRENGTHS AND WEAKNESSES

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

HAVE SOME FUN

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

COMMON GOALS AND VISION

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

APPRECIATION

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

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

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



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

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

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

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