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The digital currency everyone is talking about.



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12 GREAT RESULTS FROM GETTING BACK TO BASICS!

Simplify for the right outcome

KEEP IT SIMPLE

"You don't need to know what the hell you are doing! You just need to simplify."

GERRY VISCA

WHEN DID WE allow complexity to dictate our lives? When did it become acceptable to live with a sense of overwhelm? Were our ancestors not raised with the mentality that less is truly more? I think perhaps our modern world may have lost its way in the pursuit of more. Simplicity is about developing the capacity to savour less. Ask yourself these questions as you strive to simplify all areas of your life:

- **Where and how do you want to live?**
- **What is your perfect day?**
- **Where and how do you want to spend your time?**
- **What are the things that give you the greatest joy?**

As I write these words, the Tuscan Bells of Montespertoli chime 9 times signaling 9:00am. I just finished a long contemplative walk through the olive groves. I converse with the trees as they seem to rise and greet the morning sun. I

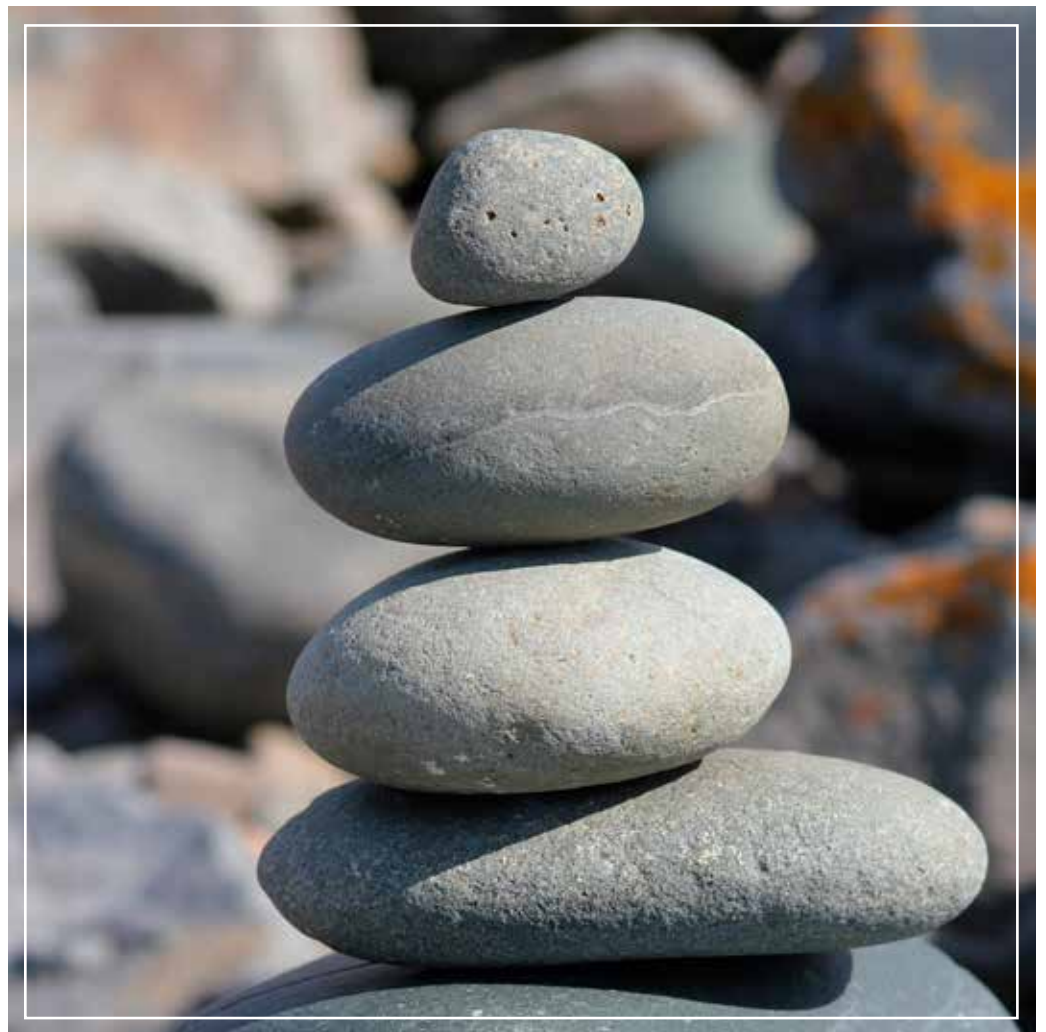
witness a lovely lady smiling at me from her balcony as she joyfully tends to her herbs. She greets me with a simple 'Bonjourn' (good morning).

My life partner Angela and I decided to return to the hills of Tuscany for a consecutive year. I feel deeply rooted in these lands much like the olive trees as if I am one with the soil. My mother grew up in Italy, a few hours away from this simple paradise.

This return visit marked a memorable milestone. We celebrated the launch of my new novel "Remembering Why" A Wondrous Journey to Why We Exist. This is the first transformational novel in my 16-book repertoire.

The words were inspired by my experiences in Tuscany last year and the enormity of the events that followed. The title "Remembering Why" appears even more fitting as I simply soak in all the senses that this heavenly place offered me. It reminded me just how brilliant and brief life truly is.

CONTINUED ON PAGE 8



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BRANDON SLOAN

A FARMER'S LESSON

HAVING BEEN BORN AND raised in Niagara, I feel as though many take our region's beauty for granted. Living in one of the most picturesque areas of the world sure has its perks, from famous waterfalls to scenic parkways to an overwhelming number of activities to enjoy. One of the most intriguing aspects of our region, however, has to be our farmers. Revered around the world for their award winning wine and fresh produce, Niagara farmers are often unheralded for the role they play not only in our economy, but in embodying our region's hard-working and diligent spirit. Let's be honest though, a farmer's life surely isn't an easy one. Early mornings and long nights coupled with unpredictable weather that can kill a crop in an instant are just a few worries that farmers deal with on a daily basis. Regardless of circumstance, it's a farmer's ability to stay the course and remain focused on the long term that leads to yielding a harvest.

Sound familiar? It's probably because a lot of these same lessons can be applied to business. No matter the industry, there are certain lessons that any business should be aware of and practice. These lessons, while relatively simple, could be the difference between the success and failure of a company. Be sure to take all three of these lessons to heart and apply them to your approach.

SOW YOUR SEED Similarly to a farmer sowing seed for the upcoming season, business owners need to invest time into developing their business and, more specifically, their marketing strategy. Put it this way, if you were a farmer and wanted to grow corn would you just throw any seed into the ground and hope that corn grows? Of course not! Strategic planning involves developing a concrete plan of attack where you outline your goals, break down your target segment to its core and then create a blueprint of how you plan to attract them. Keep in mind that it's critical to not overlook the severity of this step as it gives you a reference point when making decisions about your company and ensures that you don't get distracted and fall off course.

NURTURE YOUR CROP Now that your seed is in the ground it's time to nurture your crop so that it grows. Just like watering, nurturing and protecting plants from insects and inclement weather, you too need to nurture your marketing plan. Investing valuable resources like time and money are important factors when cultivating your plan, as without these two components it's very unlikely that you'll yield a worthwhile result. Taking the time to develop and then invest into your marketing channels will make the world of a difference

when generating and converting leads, which leads us to the best part.

HARVEST TIME Now it's time to reap the benefits of all the hard work and investments that you injected into your marketing plan. It's crucial in this last step to ensure that you don't lose focus, as you still need to convert those coveted leads into actual sales. Keys components of this step include quickly responding to potential clients and remembering that your goal should be to educate consumers, not push them into a purchase. If you do this then the sales will naturally start to flow in.

Business, like farming, is never as easy as it looks. It takes time to build your plan and cultivate your audience. Remember that the key to any successful business plan is to stick with it and ignore any temporary setbacks that you will inevitably experience. If you stay focused on the end result, then your harvest will come! **BL**

Brandon Sloan is a sales and marketing director at Symetric Productions located at 196 King Street in St. Catharines. For more information, please call 905.933.4910, email info@spcan.com or visit www.symetricproductions.com. Follow Brandon on twitter @spcan

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Let's Get Social



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WHAT IS BITCOIN?

UDO SCHAFFER

You have probably seen the headlines about “Bitcoin,” and for many of us it is difficult to make sense of what all the news about Bitcoin actually means. Now that the term has become commonplace, it is increasingly rare to actually get an explanation about what Bitcoin actually is.

Bitcoin is a kind of digital currency. You can buy it with dollars and euros, just like you can trade any other currency. It has been called the first decentralized digital currency, since the system works without a central administrator. There is no country that regulates this currency. It was invented by an unknown programmer, or a group of programmers, and released as open source software in 2009.

The system is peer-to-peer, and transactions take place directly between people’s computers, without an intermediary. In other words, Bitcoin participants open their computers to the network. This system is very similar to the popular Napster music sharing system from the late 1990s. For security purposes, transactions have to be verified. This prevents anyone from hacking or stealing your coins from your computer.

How to use Bitcoin

To use Bitcoin, you will have to put a virtual “Wallet” on your computer so you can spend Bitcoin online and in the physical world for goods and services. This wallet is a piece of software available on the Bitcoin website.

Usually if you pay for something on the internet, you use a credit or debit card. That card is connected to information about you, such as your name and billing address. Unlike a credit card, Bitcoin transactions are completely anonymous. They can’t be used to identify you personally. Instead, whenever you trade in bitcoin, you use a so-called private key associated with your wallet to generate a bit of code - called an address - that is then publicly associated with your transaction but with no personal identifying information.

What is Bitcoin Worth?

Bitcoin has a valuation, which you may have heard about because Bitcoin’s price has fluctuated up and down. Still, the value of a single bitcoin has risen steadily in recent years. Hours before the WannaCry ransomware began spreading around the world, the price of one Bitcoin hit an all-time high of \$1,830. Some analysts predict that it could break \$3,000 by year’s end.

As of a few years ago, the number of merchants accepting bitcoin exceeded 100,000. Instead of 2–3% typically imposed by credit card processors, merchants accepting bitcoins often pay fees in the range of zero to 2%. Some firms that accept Bitcoin payment are PayPal and Microsoft.

Merchants accepting bitcoin ordinarily use the services of bitcoin payment service. When a customer

pays in bitcoin, the payment service provider accepts the bitcoin on behalf of the merchant, converts it to the local currency, and sends the obtained amount to merchant’s bank account, charging a fee for the service.

Due to its decentralized nature and relatively recent genesis, many people are understandably wary of Bitcoin. Hopefully the above explanation helps to demystify it and will allow you to make sense of the next “Bitcoin” headline or article that flashes across your screen. **BL**



Udo Schaffer is the president of Plexis Limited located on 1931 Fourth Avenue in St. Catharines.

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SHOULD YOU DO THIS PROJECT?

DENNIS O'NEILL

*Whenever I consider doing a project,
I always ask myself the following
questions:*

PROJECT EVALUATION SYSTEM

GOALS/VALUES

6. What is the purpose/need of this project?
5. How will the payer evaluate the job done?
4. Is this "what I do"? (my area of expertise)
3. How will this further my goals/vision?
2. What is the level of job satisfaction?
1. What is the stress level?

TIMING

5. What time will be needed?
4. Is this the best use of my time?
3. Is there a lot of commuting or down time?
2. Will this interfere with other projects?
1. What is the deadline and is there a late penalty?

FINANCIAL

4. Does it pay my rate?
3. Will I require any financial investment?
2. What will this project do for my reputation?
1. Is there potential for repeat business?

AFFILIATION

3. What are the benefits/drawbacks of working with this client?
2. Who else will I need to work with and will that be beneficial?
1. Will I meet anyone worthwhile to add to the network?

RISK FACTOR

2. What is the worst case scenario of risk?
1. How can I reframe this risk as a positive challenge?

EXCELLENCE

1. How can I best do this project?

Often my projects turn out as "Easy, effortless, enjoyable and profitable." The chances of that will increase using the evaluation above.

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 dennisonneillcoach.com.



A LAWYER'S PERSPECTIVE ON THE ROLLERCOASTER REAL ESTATE MARKET.

DAVID THOMAS

“Many people believe that if they can't close their purchase, their liability is limited to the deposit, and they can just walk away.”

After years of an ever-rising real estate market, we recently experienced a taste of what the market used to be like. That is, a market where it can take a long time to find a buyer, and where values may go down as well as up. While the market is still very strong, it is a good idea to review some legal points that may have been forgotten by many buyers and sellers, and by many realtors, in the ever-rising market we have experienced until recently.

Conditions are important! In the incredibly strong seller's market we have experienced, many agents recommend that buyers submit offers without conditions. This is based on the assumption that sellers will only entertain “clean” offers. However, putting in an offer without conditions can leave a buyer totally exposed to claims for damages.

SOME OF THE IMPORTANT CONDITIONS A BUYER SHOULD CONSIDER:

FINANCING. You may have been “preapproved” for a mortgage, but the house you are trying to buy will not have been. If the lender's appraisal shows a lower value than you expect, the amount you can borrow will be lower, and you may not be able to fund the shortfall.

SALE OF YOUR CURRENT HOME. If you have not sold your current home, and will need the money from the sale to buy your new home, you need to make sure you are only locked in to buy after you have a firm deal to sell. If you don't, you may be in trouble if you can't sell your house, or you may have to take a lower price than you'd hoped.

INSPECTION. Most of us are not qualified to accurately spot the problems with a house. If there is no inspection and you miss a problem, it could cost a lot. It could also mean a lower appraisal, and could mean that your lender declines to approve the house.

CONSIDER A BRIDGE LOAN.

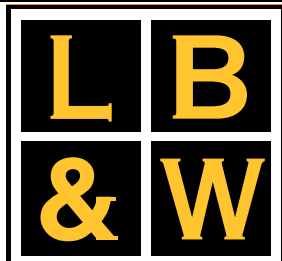
Years ago, most people bought and sold their homes on the same day. Many people now get a “bridge loan”. This is a short term loan from a mortgage lender, to allow you to borrow on the equity in your existing home, so you can buy your new home before the sale of your existing home is closed. This normally does not cost a lot. It allows you to move in to your new house a few days or weeks before existing house sells, and provides some breathing room. It also protects your purchase if, for some reason, the sale of your own house does not close as expected, because the buyer has a problem.

If the deals were to close on the same day, with no bridge loan, you could end up not able to complete your purchase. It is usually better to have two houses, for a short while, than to get sued for failure to complete the purchase. Your liability may exceed the deposit.

Many people believe that if they can't close their purchase, their liability is limited to the deposit, and they can just walk away. In most cases, this is not true. If your failure to close a purchase results in a whole chain of deals failing to close, you could be responsible for everyone's damages, and your exposure is virtually unlimited. This is particularly a problem in a falling market.

If a deal falls through and a seller puts it back on the market, the next buyer may offer a lower price, and the defaulting buyer will be on the hook for the difference, among other costs. **BL**

Dave Thomas is a senior partner at Lancaster, Brooks & Welch LLP and may be contacted for legal advice in corporate and commercial law as well as residential and commercial real estate. Dave is located in our St Catharines office, 905-641-1551



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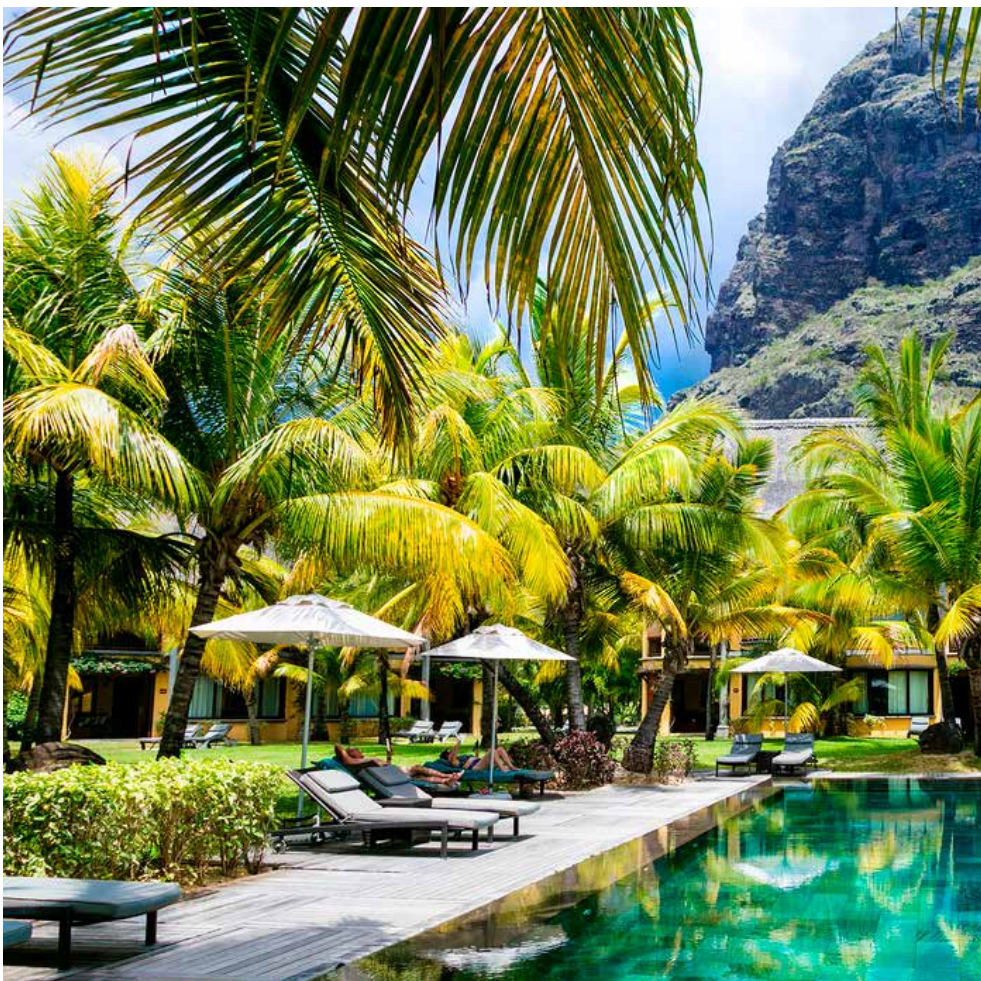
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I'm sure we all have that one travel story that goes around the family circle – the time you realized at the airport that your Passport was sitting safely on the kitchen counter...or worse you did say "yes" to ice for that Caribbean Rum Punch that was so tasty at the time. Well, here's a few tidbits to think about before you head out on your next travel adventure:

- 1. Check to ensure your passport is up to date.**
- 2. Pack a change of clothes in your carry on – just in case!**
- 3. Travelling abroad? Remember your voltage adapter.**
- 4. Let your bank/credit card provider know you'll be out of the country. (You don't want them thinking your debit/credit cards are being used fraudulently.)**
- 5. Do you have to pay to visit or leave? Some countries have entrance/exit fees. Have you researched your destination?**
- 6. Money, Money, Money – remember to purchase cash for the country your visiting! Cash is King after all.**

I've always found that a checklist of items that need to be completed before my trip, what needs to be packed, and contacts that might be needed for the duration is always good to tuck into my carry on...just in case. **BL**

Bon Voyage!
Your DreamTrips Team!

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CONTINUED FROM PAGE 1

My 48 year journey on this earth has been a wondrous journey learning how to develop the capacity to savour less. Everyone of us has been presented with a treasure, the gift of limited time. We have a choice to begin to remove the enormous 'complexity' we have unconsciously piled onto our lives. There is a light at the top of the heap. We can decide to allocate our life force to only the things that light us up with joy.

Simplifying your life begins with choosing to consciously throw out all the garbage in your mind through a daily practice of clearing the mind. The deeper levels of peace and fulfillment that all of man kind is ultimately seeking will emerge when we simplify the contents of our mind.

You are the only one that can choose to do the inner work, step into living these questions and become aware of your higher self but you have to start deconstructing (breaking down and disassembling what no longer serves you) in all aspects of your life.

It's funny, we are never taught this at a young age or any age for that matter. We are immersed in a society that strives to consume and pursue more. We have forgotten our true purpose which is to elevate the human race and that my friends will come about when we choose to BE (as in we are human beings) as opposed to unconsciously living as human DOings.

We have somehow allowed life to pile more crap upon us. Instead of living and creating life on our terms we choose to bog ourselves down with endless to-do lists that bog down our minds and keep us from focusing on only the things that truly matter.

Life is meant to be lived through greater levels of passion and purpose. Together, these two energies truly create the meaningful outcomes we are all seeking: a path to inner peace, harmony and fulfillment.

I hope this #whytime inspires you to live the rest of your days with a greater sense of urgency for the one life you've been given. **BL**

Gerry Visca is the #Why Guy, a contributor to The Business Linkemail gerry@redchairbranding.com Follow Gerry on twitter [@gerryvisca](https://twitter.com/gerryvisca) www.facebook.com/gerryvisc

A graphic header featuring a row of social media icons including a plus sign, checkmark, thumbs up, speech bubble, smiley face, at symbol, and Twitter bird, all set against a background of stylized clouds. A pink banner at the top right contains the website and phone number.

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EXCELLENCE IN CANCER CARE FOR THE REGION

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Cancer touches all of us, whether it's a personal journey or a loved one's experience with the disease, and one can never predict when a diagnosis of cancer lies ahead. That is why Juravinski Hospital and Cancer Centre Foundation is dedicated to supporting excellence in cancer care throughout the region.

The Foundation supports Juravinski Hospital Cancer Centre, the regional centre of excellence for specialized cancer care in south-central Ontario. As part of Hamilton Health Sciences, Juravinski Hospital and Cancer Centre serves a population of 2.3 million people from Niagara Falls and Brantford to Kitchener-Waterloo and Burlington. The site is one of Ontario's most comprehensive cancer centres and is home to the Regional Cancer Program, which includes a partnership in Niagara and community-based oncology clinics at hospitals in Brantford and Burlington.

Juravinski Hospital and Cancer Centre offers a number of specialized inpatient and outpatient cancer services, many of which are not available elsewhere in the region. These programs provide a full spectrum of cancer care, from prevention, screening and diagnosis to treatment, including surgery, radiation and chemotherapy. The volume of chemotherapy visits overseen by Juravinski Hospital and Cancer Centre is the highest in Ontario.

Patients can also receive exceptional breast cancer care at the CIBC Breast Assessment Centre, which provides rapid access to breast cancer screening and diagnostic services, and is the most comprehensive assessment facility of its type in the region. As one of the only facilities in Ontario offering genetic testing for those with a family history of breast cancer, the CIBC Breast Assessment Centre acts as a regional resource for women at high risk of developing the disease and provides care for nearly 12,000 patients annually.

The cancer specialists at Juravinski Hospital and Cancer Centre also conduct groundbreaking research into the causes, prevention and management of cancer including an extensive clinical trials program, ensuring that the medical teams stay at the forefront of cancer care.

“This complex but potentially life-saving medical procedure has the ability to help patients suffering from such cancers as leukemia and lymphoma”



As one of only three centres providing all forms of stem cell transplants to adult cancer patients in Ontario, Juravinski Hospital and Cancer Centre stays on the leading edge of specialized care for patients suffering from blood cancers. This complex but potentially life-saving medical procedure has the ability to help patients suffering from such cancers as leukemia and lymphoma.

A stem cell transplant is a method of replacing cells in the bone marrow that cause cancer. New stem cells, either from a donor or harvested from the patients themselves, are infused into the body so they can attack the underlying diseased cells to help fight the cancer. Stem cell transplants, particularly donor-matched transplants, are complex and resource-intensive, requiring very specialized facilities and highly trained clinical teams.

Juravinski Hospital and Cancer Centre Foundation has launched a fundraising campaign, Tomorrow Stems From You™, which will enable

the expansion of a dedicated and specialized clinical space, and will support the purchase of essential equipment for the treatment of patients. With the support of generous donors, Tomorrow Stems From You™ will help enable Juravinski Hospital and Cancer Centre to provide 50 percent more cancer patients with vitally important stem cell transplants.

As we strive for healthier communities throughout south central Ontario, Juravinski Hospital and Cancer Centre Foundation renews its dedication to patients and families from across the region by enabling excellence in cancer care.

For more information about Juravinski Hospital and Cancer Centre Foundation or Tomorrow Stems From You™, visit www.hamiltonhealth.ca. **BL**

Donors can make a real difference in the lives of patients at St. Peter's Hospital and help provide care for the ages. Visit www.hamiltonhealth.ca to donate today.

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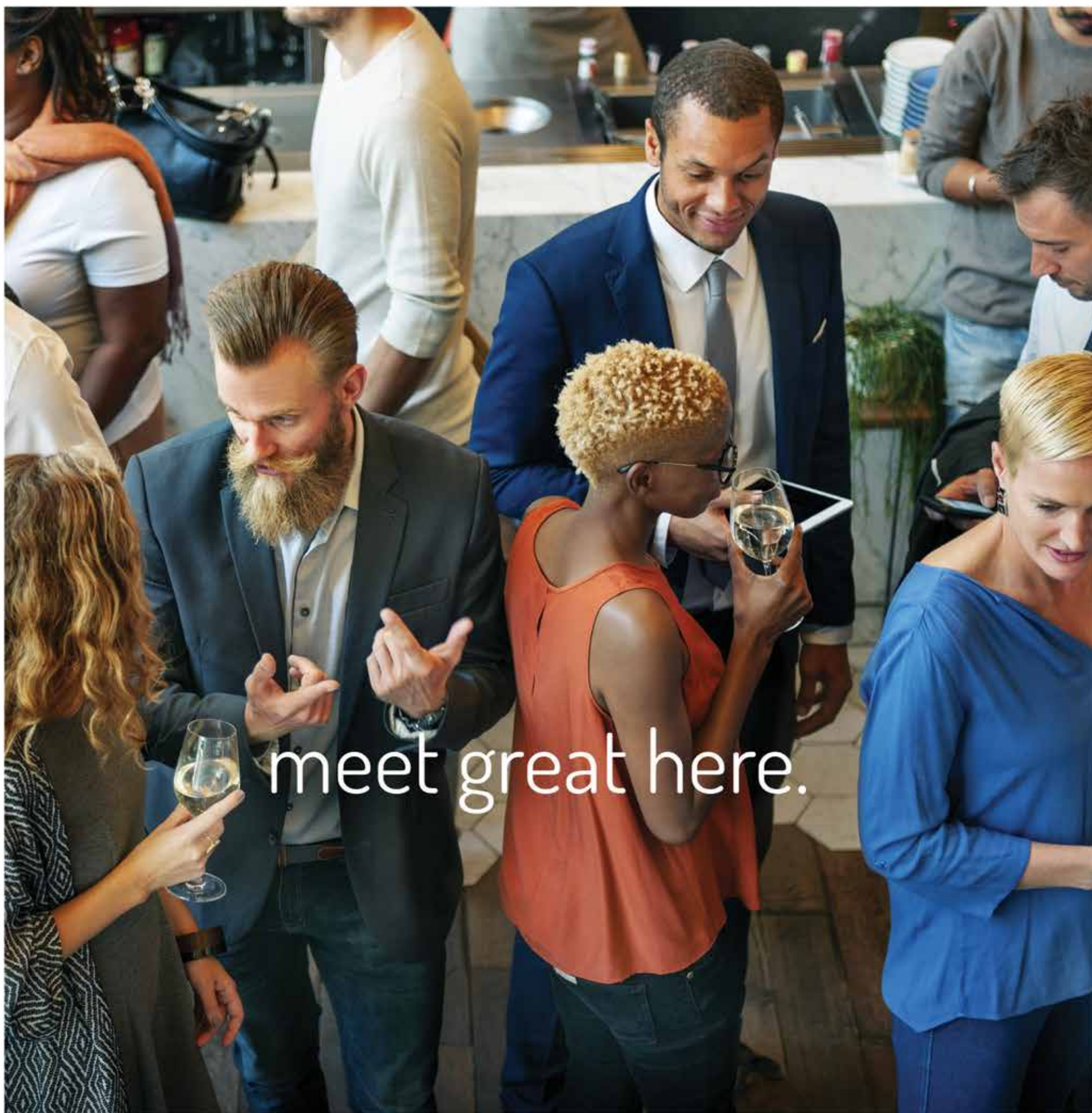
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LISA VON MASSOW

LEADERSHIP, IT’S NOT JUST FOR LEADERS

The traditional corporate structure in the workplace is changing at a speed never before experienced; Millennials are flooding into the workforce. These young professionals are confident, have strong opinions, and they want to have their voices heard. Successful companies and their HR departments understand this and instead of focusing on GPAs, they are looking for critical thinkers and problem-solvers. Working as a team and allowing leadership behaviours to naturally develop, gives employees the chance to be heard, no matter their level of seniority.

Not sure a non-traditional leadership system is a good fit for your organization? Consider the following:

LEADERSHIP ENCOURAGES TEAMWORK

Giving entry-level employees leadership opportunities demonstrates your company is working towards a stronger team. If people view their coworkers not just as titles like “Manager” or “Department Head,” but as teammates working towards a common goal, they are much more likely to respect each other and work cohesively.

LEADERSHIP CREATES AN EVEN PLAYING FIELD

How often do managers in a typical leadership position not have the respect of their team? They may be perceived as bossy and more of an annoyance than a helpful presence. Giving everyone the ability to make decisions and be their own leader promotes a more equal workplace. Each employee has something they can contribute to the team. Allowing them to shine individually makes for a stronger team overall.

LEADERSHIP AT ALL LEVELS PROMOTES OPENNESS

Leadership at all levels promotes openness and encourages everyone to work together. This concept also helps to identify slacking employees; there’s no place for them to hide in your organization. Laziness and a bad work ethic will be noticed and reported by an entire team of people. Poorly performing employees often slip under the radar, as managers may not notice their lack of dedication. When everyone fills a leadership role, every employee is free to speak up about issues and work together as a team to solve the problem at hand.

LEADERSHIP RESULTS IN HIGHER MOTIVATION FOR YOUNGER EMPLOYEES

Recognizing leadership at all levels of your organization can build motivation in new employees. Understanding that their ideas and suggestions are heard instead of dismissed, they will be more willing to contribute in the future. In contrast, if they are continuously ignored when contributing to a workplace conversation, they will become demotivated and disinterested. Supporting the growth of managerial skills can alleviate workplace boredom and help employees develop strong decision-making skills.

LEADERSHIP NECESSITATES CONSTANT DEVELOPMENT FOR THE ENTIRE COMPANY

When every employee wears a leadership hat, company growth is sure to follow. When everyone, whether entry-level or senior staff, contributes to the company goal, new ideas and solutions will arise for the business to pick from. Creative interactions between co-workers will become more commonplace, leading to better work and more positive changes.

For companies to be successful in today’s fast-changing business climate, adaptability and innovation are key. Adopting a company-wide leadership culture gives employees at all levels the chance to be leaders and shape a company that embraces creative solutions and forward thinking. **BL**

Lisa Van 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.vanmassow@sandler.com or visit www.endurancepartners.sandler.com.

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GREAT RESULTS FROM GETTING BACK TO BASICS!

Why do some sales people rise to the top while other's struggle? No, it's not luck and no it's not because they have a better territory. It comes down to getting back to some basic fundamentals. You don't have to like fundamentals, but you do have to obey them if you want to become one of the best.

1. No Targets

Without identifying your prospects you are attempting to win through luck instead of intention.

If you don't have a list of prospective customers for who you are certain you can create breathe taking, jaw dropping, earth shattering value, then you are only going to win these clients by accident. That isn't a good plan.

You need a list of prospects that will help you reach your goals. Don't have a list of prospects that will help you reach your goals? Take 10 minutes right now and write down 10 prospects that will help you reach your goals.

2. No Plan

Many sales people drop in to see their prospect once a week with no real plan or reason for the decision maker to take you seriously. By not having a plan you are making it too easy for them to ignore you. A quarterly email doesn't make a mark at all. You are deleted without a second thought.

If your plan to get an appointment with your dream prospect doesn't include a weekly value touch point the chances of you closing the account or even getting an appointment is slim to none.

3. No Control of the Process

Why on earth would you email your prospect your proposal and pricing?

Why would you deprive yourself of presenting your solutions and ideas and having a conversation about what value and ideas you can bring to the table?

Once you've provided pricing by email, you have decided that your relationship is transactional. Your prospect doesn't have to take your call or return your email. Because there was no conversation, no context, and no value given, you've cheated yourself and your prospect of the real value you create.

4. No Value Created

The question is really, "How much value should I really give before I sell one single case?"

If you cannot, do not, or will not create value for your prospect, they are right to refuse your request for an appointment. Your prospect receives no value by being qualified. If you have no insight, no ideas, and no profit making ideas, you are wasting their time—and making your job a lot harder than it has to be.

The reason we avoid the fundamentals is because, until you master them, they can be difficult to execute. Once you master them, they become second nature. Focus on the fundamentals.

This month get back to the basics! **BL**

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

HOUSE *of* CARDS



Wednesdays 9pm



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