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VOLUME 16 ISSUE 4 // NIAGARA

APRIL 2018

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STOP SELLING AND START “BRIDGING”

GASPER PAUL

Let's face it, no one wants to be "sold" and anytime a salesperson approaches you to sell you something, Cortisol rushes through our bodies at GB speeds, instantaneously triggering our primal instincts of flight or fight and more times than not. We choose to run for cover as fast as we can, anywhere we can to flee the predatory salesperson.

In today's age of information and technology, our buying patterns have been completely overhauled, yet the selling component in commerce is severely lagging and in fact is on the verge of extinction. Transactional-based selling in trading dollars for goods or services is rapidly losing its inherent value and actually is on the verge of becoming obsolete.

Most would agree with this synopsis of sales in today's day and age. Ironically, however, every person and every business are still very much dependent on commercial transactions in some form to fulfill and/or satisfy their needs and desires. So, as the buying patterns of consumers and businesses have sophisticatedly evolved, how do we now revolutionize the sales side of commerce to complement the buy side?

Commerce today almost always begins with technology in the form of information and digital marketing, regardless if it is B2B or B2C. People and companies fact find information via Google or other search engines that provide them with instantaneous data

Continued on next page >>



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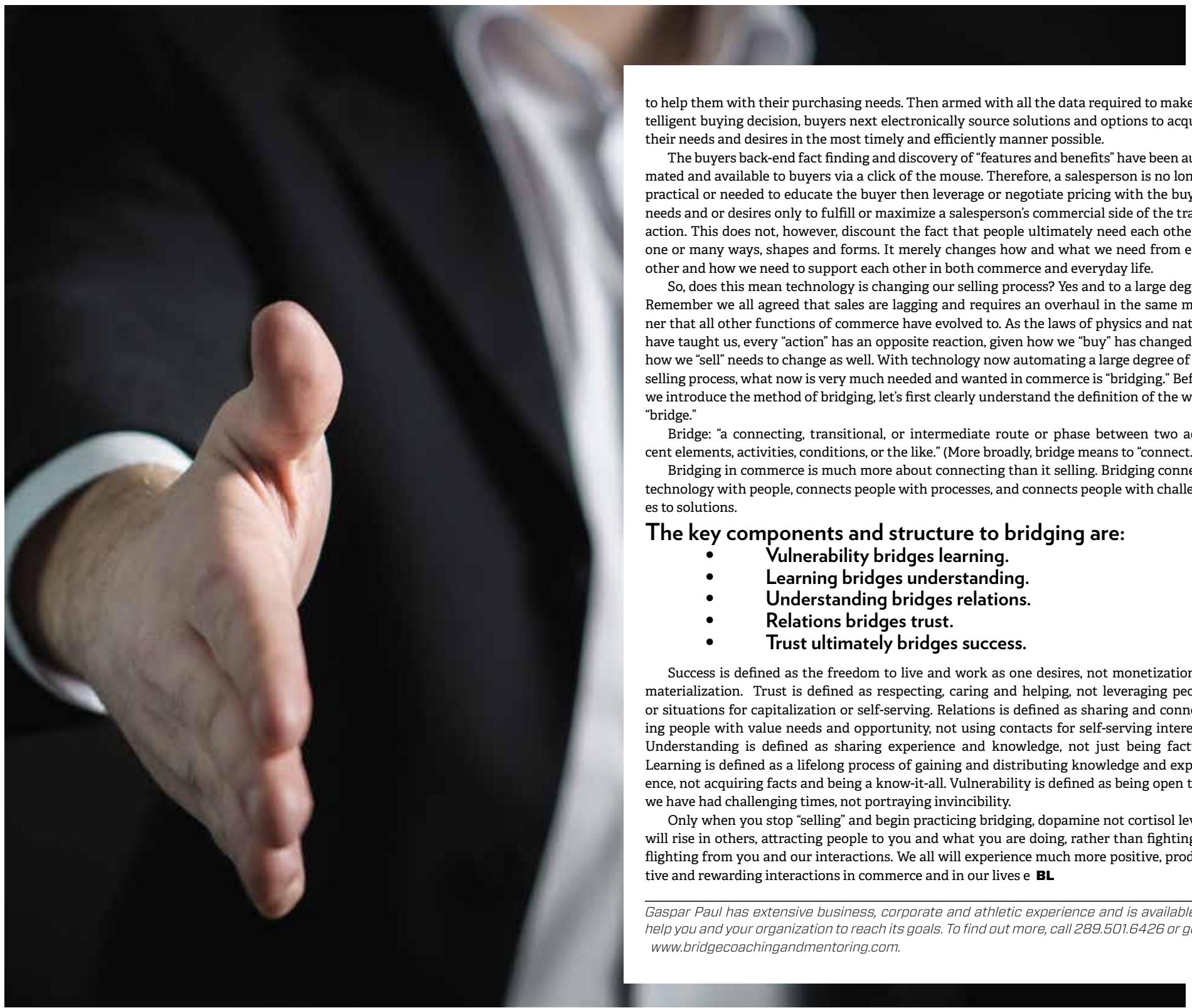
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to help them with their purchasing needs. Then armed with all the data required to make intelligent buying decision, buyers next electronically source solutions and options to acquire their needs and desires in the most timely and efficiently manner possible.

The buyers back-end fact finding and discovery of "features and benefits" have been automated and available to buyers via a click of the mouse. Therefore, a salesperson is no longer practical or needed to educate the buyer then leverage or negotiate pricing with the buyers needs and or desires only to fulfill or maximize a salesperson's commercial side of the transaction. This does not, however, discount the fact that people ultimately need each other in one or many ways, shapes and forms. It merely changes how and what we need from each other and how we need to support each other in both commerce and everyday life.

So, does this mean technology is changing our selling process? Yes and to a large degree. Remember we all agreed that sales are lagging and requires an overhaul in the same manner that all other functions of commerce have evolved to. As the laws of physics and nature have taught us, every "action" has an opposite reaction, given how we "buy" has changed. So how we "sell" needs to change as well. With technology now automating a large degree of the selling process, what now is very much needed and wanted in commerce is "bridging." Before we introduce the method of bridging, let's first clearly understand the definition of the word "bridge."

Bridge: "a connecting, transitional, or intermediate route or phase between two adjacent elements, activities, conditions, or the like." (More broadly, bridge means to "connect.")

Bridging in commerce is much more about connecting than it selling. Bridging connects technology with people, connects people with processes, and connects people with challenges to solutions.

The key components and structure to bridging are:

- Vulnerability bridges learning.
- Learning bridges understanding.
- Understanding bridges relations.
- Relations bridges trust.
- Trust ultimately bridges success.

Success is defined as the freedom to live and work as one desires, not monetization or materialization. Trust is defined as respecting, caring and helping, not leveraging people or situations for capitalization or self-serving. Relations is defined as sharing and connecting people with value needs and opportunity, not using contacts for self-serving interests. Understanding is defined as sharing experience and knowledge, not just being factual. Learning is defined as a lifelong process of gaining and distributing knowledge and experience, not acquiring facts and being a know-it-all. Vulnerability is defined as being open that we have had challenging times, not portraying invincibility.

Only when you stop "selling" and begin practicing bridging, dopamine not cortisol levels will rise in others, attracting people to you and what you are doing, rather than fighting or flighting from you and our interactions. We all will experience much more positive, productive and rewarding interactions in commerce and in our lives e **BL**

Gaspar Paul has extensive business, corporate and athletic experience and is available to help you and your organization to reach its goals. To find out more, call 289.501.6426 or go to www.bridgecoachingandmentoring.com.

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The Business Link Niagara Ltd.
36 Hiscott St., Suite 200
St. Catharines, ON L2R 1C8
Tel: 905.646.9366
Fax: 905.646.5486
email: info@BusinessLinkMedia.com
www.BusinessLinkMedia.com

CO-PUBLISHERS

Jim Shields, Adam Shields

CONTRIBUTING WRITERS

T. Hayward, S. Leslie, L. O'Neill, G. Paul,
W. Marshall

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STUDENT ENTREPRENEURS, THE SUPPORT WE NEED EXISTS IN NIAGARA!

ETHAN FOY

LifePoints is the app that lets users earn rewards for all their healthy lifestyle decisions! Today, users earn points for the amount of time they spend at any fitness facility. These points can then be used to purchase rewards from health-oriented businesses. We are working on developing the ability to reward users for many more healthy lifestyle decisions such as hiking, biking and taking public transit.

The vision I have for LifePoints is to foster a world in which everyone is inspired to achieve the best possible version of themselves. Whether that be regarding their personal wellbeing, their fitness, their environmental consciousness, or all three of these!

A lot of people want to get in better shape and play their role in protecting our environment, but the good choice is hardly ever the easy choice, and that is what we aim to help with. We hope to motivate people to take the time to make the good, but hard decision for a reward.

LifePoints was conceived in November of 2016. Since then I have been taking advantage of all resources available to us student entrepreneurs in the Niagara Region. I have maintained a relationship over the past couple years with BioLinc, Innovate Niagara and the Niagara Falls Small Business Enterprise Centre (SBEC) and this has definitely played a crucial role in our success over the past year and a half. Having mentorship and guidance at your disposal is essential to startup success, especially when you are coming from a nonbusiness-related background.

These resources have helped me receive the Deborah E. Rosati Entrepreneurship Award, which awards up to two students per year with \$10,000 to work on their business over the summer, and win the Monster Pitch competition, which is the largest pitch event Brock University organizes. We have

also been able to be a part of the Starter Company Plus program run by the SBEC, which has given us tremendous mentorship support and the ability for us to pitch for grant money.

Over the last couple of months we have been able to hire a co-op student due to the conjoined support of the Brock University Innovation and Commercialization department and the Student Work-Integration Learning Program (SWILP), a federal government reimbursement program. This has led to us having our iOS app released onto the App Store and our Android app nearing completion.

I hope that our story can stand as a testament to all student entrepreneurs that with hard work and taking advantage of the resources we have available to us, that we definitely have the ability to build a startup and solve some problems! **BL**



Ethan Foy is in the final year of his neuroscience program at Brock University. He is also the founder of LifePoints, an experience-driven reward application that he and his team have been building over the past year.

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BETTER INTERNET IS HERE, AND YOU DIDN'T EVEN KNOW IT

By RICH DAVIDSON

BRADBAND INTERNET ACCESS IS one of the pillars of economic development. It attracts big business and higher education. It promotes the creation of good jobs and can help lure top calibre talent to a region. In the absence of high speed internet availability though, there's a good chance that organizations will not pack up and move their operation to your community. This is especially true when it comes to technology and manufacturing companies.

DSL simply doesn't cut it anymore – it hasn't for years. That's because bandwidth requirements are skyrocketing in the digital age. High definition streaming video, cloud computing and Internet-of-Things (IoT) applications are just a few of the bandwidth drivers that demand fast, reliable internet connectivity. Down time just isn't an option. Today's businesses require two things: speed and reliability, and down time just isn't an option. How will internet service providers address those demands?

The answer can be found in fibre, as in fibre optic communications. Imagine bits and bytes travelling at the speed of light over a piece of glass that is 5000ths of an inch in diameter – finer than a strand of human hair. Optical fibre is ultra reliable and contains a near limitless capacity for bandwidth. It's the perfect delivery mechanism for high-speed data and internet services. But blazing fast speeds come at a cost, and the price tag can be daunting for service providers. And if ISPs choose not to invest in a region, if they choose to look elsewhere, communities will get left behind as a result.



An Introduction to NRBN

Niagara Regional Broadband Network (NRBN) was a product of the shared goals of the Niagara community. As part of its plan to provide high-quality network connections to underserviced communities in Niagara, with speeds comparable to what you would see in major urban centres across Ontario, NRBN installed fibre optic cable throughout the Region. On top of that fibre infrastructure, NRBN built a carrier-grade MPLS network capable of delivering gigabit speeds to Niagara businesses, government, and essential service sites from Grimsby to Fort Erie and everywhere in between.

For the past 14 years, we've been the Niagara Region's leading service provider of high-performance data and internet solutions. During that time, NRBN has installed hundreds of kilometres of fibre, providing a significant investment in critical infrastructure in Niagara. And we continue to invest! What started as a one gigabit network grew to be a 10 gigabit network, and now NRBN is leading the charge towards a 100 gigabit future.

NRBN is committed to quality and is unmatched when it comes to customer service. We've built a network that's redundant and resilient, upgrading and adding where necessary to stay ahead of industry trends and customer requirements. NRBN's fibre network is 100% wholly-owned and operated right here in Niagara. Our operations staff is local and responsive, providing 24/7/365 technical support to NRBN customers. Additionally, our data and internet services are backed by service level agreements that offer consistency, predictability, and peace of mind.

NRBN is Niagara's fibre network. We are a local leader in technology and innovation and are for the betterment of the Niagara Region. We're here to enable business, we're here to help, and we'd like you to know more about us! **BL**

Rich Davidson is a network architect at Niagara Regional Broadband Network. To find out more about the NRBN, please call 1.877.331.6726 or go to nrbn.ca.



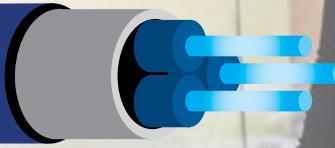
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PigOut



is 10 Years Young

In 2007, Alan and Anne Dickson emigrated to Canada, swapping their life in the west of Scotland where they owned restaurants and large scale event catering businesses for a new start with their three children in Niagara.

Alan dedicated his first year to developing the now world renowned PigOut Roaster, a fully automated, multifunctional oven that not only roasts whole pigs to perfection in a fraction of the time of conventional methods but is also clean, smoke and fume free and most importantly portable. The 10" pneumatic tires allow caterers and barbecue enthusiasts to roast any time, any place, anywhere. The versatile design adapts to a chicken rotisserie, grill and four pan steam table and the units are extremely fuel efficient.

Roasters are bought by caterers, golf and country clubs and barbecue enthusiasts throughout the world and have won awards for their innovative design. Manufactured in St. Catharines with a heavy duty American motor, the roasters are built to last and carry a lifetime warranty. Sixty-percent of their customers own two or more units – some owning six or more! You may see them on beach bars in St. Maarten or the patio of the Four Seasons in Hawaii or more locally at Pen Lakes Golf Club.

Whilst Alan was fine tuning the roaster design, Anne set up a catering business and quickly developed a network of licensees to cope with demand. In the Niagara Region, there are three PigOut Catering operations with others in Bradford, Burlington, and Mississauga, providing catering for over a hundred weddings annually, along with thousands of backyard parties, corporate events and festivals.

The concept is revolutionary. PigOut believes in using fresh, all-natural ingredients, and everything is cooked fresh on-site at events on the roaster to create a "wow" for their guests. They also use AAA Ontario Beef, naturally raised pork from Menonite farms in Almeria, local fresh air-dried chickens, and locally raised lamb are the staple proteins, mainly supplied through Highland Packers in Stoney Creek. PigOut offers full service catering with a large selection of freshly prepared salads and hot sides or you can rent the roaster with barbecue-ready meat.



WHAT MAKES US DIFFERENT?

- All of our staff goes out of their way to ensure the success of your event – they genuinely care.
- We use fresh, local, all-natural ingredients – and everything is cooked fresh on-site at your event. It's guaranteed to "wow" your guests!
- With our fully portable equipment, we can cater anytime, anyplace anywhere for 10-5,000 guests.
- Our refrigerated trailers keep our food fresh, safe and at their best for your enjoyment.
- We have several menus available – from simple barbecues for fundraisers and backyard barbecues to full-service weddings and corporate events.
- Our efficient systems, gained from 30 years of experience, ensure your meals are served on time, every time, whether it be a corporate event for 500 or a wedding for 150 special guests.
- We also offer freshly prepared foods "to go" including whole pigs and roaster rentals – ideal for fundraisers and casual parties!

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May 23rd - September 19th - Supper Market N.O.T.L.

Canada Day - Artistry by the Lake Festival

August 4th and 5th - Niagara Pump House Arts Festival

September 8th - Niagara Polo

See us at Festivals and Events throughout Niagara

IDENTIFY YOUR ASSUMPTIONS

BY DENNIS O'NEILL

NO MATTER WHAT THE endeavour, things usually can get off the track for one simple reason. Someone makes an assumption. I don't have to tell you the old saying about – when you assume, you make an *** out of you and me.

THE ASSUMPTION PROBLEM

Assumption = a thing accepted as true or certain to happen without proof. "Without proof." What a way to run a business! Assumptions can prove deadly. When we assume, we are trying to walk on quicksand. Miguel Ruiz said, "We make all sorts of assumptions because we don't have the courage to ask questions."

"About half of all new establishments survive five years or more and about one-third survive 10 years or more... Survival rates have changed little over time." – U.S. Bureau of Labor Statistics. What did the others assume?

LIST YOUR ASSUMPTIONS

When you do your business plan, do you list the assumptions you are depending on? For example, will the bank rate stay the same? What economic growth factor in the economy have you based your thinking on? Did you factor in that key employees don't always stay? What did you base your customer demand on or did you just guess?

Too many businesses rely on the adage..."If you build, it they will come." Wrong. Assumptions, assumptions, assumptions.

Far too often we don't realize that we made assumptions. It really pays to nail them down.

REFLECT ON CONTINGENCIES

If the assumptions prove wrong, what contingencies have we got? Only when we identify the factors assumed can we build protection if those things fail.

A wise person once said, "Luck favours the prepared mind." Translation... Figure out the assumptions that could go wrong and have a Plan B.

ACTION TIME

Hasn't the time come to...cease acting as an "ass-umer"? "Prove all things." **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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TIME TO PAY UNCLE SAMSAM

TAYLOR HAYWARD

RANSOMWARE CONTINUES TO STEAL the stage on a global scale and in typical fashion, it's the large infections that are very public. Most recently, the City of Atlanta has lost several systems due to a ransomware infection known as the "SamSam" variant. Residents have not been able to pay bills online, courts have been without electronic records, and the prison is operating with pen and paper. Due to the infection, some public systems have been shut down for precautionary reasons including public Wi-Fi at the airport.

It's been a week since the infection occurred and the city is still working with authorities and their IT team on the best way to recover. Translation? There's still a chance the city will pay the \$51,000 ransom to fully recover their systems.

The SamSam variant has been on a rampage in 2018. It has infected the municipality of Farmington in New Mexico, the Colorado Department of Transportation (not once, but twice in eight days,) and several others, all in the new year. One more interesting fact is that this particular variant has the potential of deleting Veam backups, attempting to remove the ability to recover from the infection.

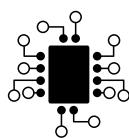
As mentioned, these are examples of the very public attacks. But there are many others (mostly small businesses) that are infected daily. If your business were to suffer an attack, could you be without your systems and/or data for a week or more? What's your recovery plan? Better yet, do you have a prevention plan?

Attacks are targeting our employees more and more rather than trying to break our technology. It's certainly important to keep your technology current and up-to-date, while having proper backups and a recovery plan that meets your downtime and recovery needs. But it's time to help equip your staff with the tools necessary to prevent an infection.

Here are a few steps you can take to protect your business:

1. Ensure strong passwords and change them every 90 days.
2. Ensure your systems are behind active and up-to-date firewalls.
3. Develop a security awareness training program to aid your staff in identifying potential attacks. **BL**

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



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COADY'S CORNER

The St. Catharines Club is the premier private social club in the Niagara Region and with some of our upcoming events, we are thrilled to show why! On April 20th, the Club will be hosting its 3rd Beefsteak St. Catharines in which a percentage of our proceeds will be donated directly to Gillian's Place, a big thank you to Nicole Regehr (Gillian's Place) for partnering with the Club... Congratulations to Bill and Denise Burke and the Niagara IceDogs on making the OHL Playoffs... Thank you to Lorne Bjorgan (Design Electronics) on helping retrofit Club 77 with new TVs...A huge congratulations to Chris Accursi (Investors Group) on welcoming daughter Poppy Dylan Accursi to the family!...Thank you to Max Kaiser and Kaitlin Robertson-Nguyen (Kaiser Design) for their help in designing our Wine Lists and Promotional Materials...A massive congratulations to Doug Smith and the Wise Guys Charity committee after presenting a cheque for \$351,000 to the Niagara Region at a recent Niagara IceDogs game...Feel free to post pictures around the Club on our Facebook page or mention and follow us on Twitter @TheStCathClub #theplacetobe

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HEROIC FUN AT MACKIDS WALK AND WHEEL

PROVIDED BY HAMILTON HEALTH SCIENCES

AT JUST TWO YEARS old, Ozzie was diagnosed with cerebral palsy, a neurological condition that impairs motor function. As a result of his disorder, this young boy from Waterdown has needed the care and support of the teams at McMaster Children's Hospital's Ron Joyce Children's Health Centre.

In addition to intensive physiotherapy to deal with the chronic and painful muscle spasticity, Ozzie also has special orthotic braces to help ensure his mobility. According to his mother Erin, "we are incredibly grateful that Ozzie has access to such amazing services and caregivers. Whether it's physio on the climbing wall or his annual fittings with the Prosthetics and Orthotics Program, it's comforting to know that he is receiving the best care possible."

Strengthening his muscles and reducing the pain from frozen muscles is essential for ensuring that Ozzie can remain active.

Ozzie will continue to visit Ron Joyce Children's Health Centre throughout his childhood and teenage years for specialized care to strengthen his muscles and keep them limber. Fundraisers and donors who support MacKids Walk & Wheel will help to ensure that patients like Ozzie have access to vital medical equipment and amenities when they are needed most.

Currently eight years old, Ozzie is proud to be a Superhero Ambassador for this year's MacKids Walk & Wheel, sharing his story as a way to illustrate the importance of McMaster Children's Hospital in providing specialized care for children and youth living throughout south-central Ontario.

Everyone can make a difference and help "save the day" for pediatric patients. Superheroes of all ages can support McMaster Children's Hospital Foundation by participating in the seventh annual MacKids Walk & Wheel, brought to you in conjunction with presenting partner Mercedes-Benz Burlington.

Participants are encouraged to don their capes and tights for this superhero-themed event on June 2, which is moving to its new home at Bayfront Park in Hamilton. By fundraising in their community and joining hundreds of their fellow heroes at the event, each walker and biker is helping the Foundation reach its fundraising goal of \$200,000.

Proceeds will support programs and priority needs at McMaster Children's Hospital, including Ron Joyce Children's Health Centre, ensuring that pediatric patients continue to receive outstanding care and are soaring into the future.

The Lil' Tikes on Trikes Bike Ride promises to be great fun for participants ages two to five, while those between the ages of six and 10 can enjoy the Wonders of Wheels Bike Ride. The Trailblazers Walk is for fun for the whole family and participants of all ages are encouraged to participate. Each registrant also receives free entry to Miraclefest, which includes lunch, inflatable bouncers, a photo booth, the Teddy Bear Hospital and more. **BL**

You can significantly impact the lives of pediatric patients and their families across the region. Visit www.mackids.ca/walkandwheel to start fundraising today.



Photos by Carole and Roy Timm Photography

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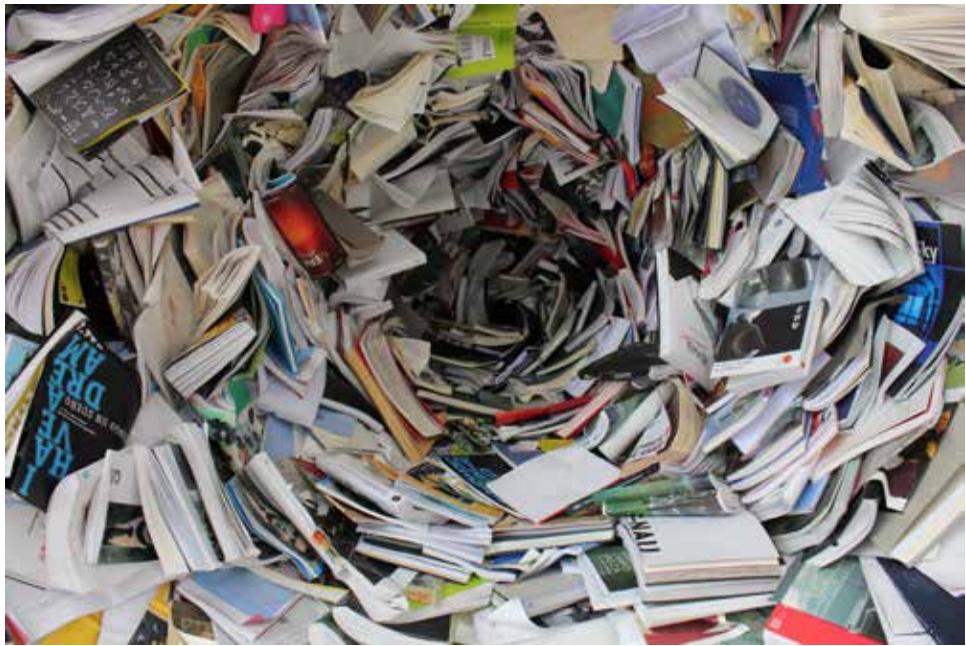


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REUSING YOUR EXISTING CONTENT

BY WENDY MARSHALL

GROWING YOUR BUSINESS – whether it's online or offline – is not an easy task. When you are marketing online you need to be more strategic about the way you use content. In other words, content is king. You have to produce enough content to engage with your audience, and have them know, like and trust you. Through your content, you'll build your brand and sell your service or products.

But how do you continuously produce engaging and captivating content for people? How do you produce the content that people need and get it in front of them?

The answer is that you have to repurpose your existing content. There is a limit to originality of thoughts and words. So what do you do? You reuse your old content but make it unique.

Yes, instead of rewriting all your old content or doing copy and paste with them, just make it unique. Yes, you can do this easily by repurposing all your content. By this, I mean using your contents in other formats that is different from the way you used it before.

For example, if you have an article on your blog before now, you can turn that article into a slideshow, package it as a PDF so people can download it or turn it into a video. You can also turn this content into podcasts so people can listen to it on their way to work, while doing chores at home, etc. There are many ways you can reuse your old content. Here are some of them – PDF, article, video, blog post, webinar, software, podcast, slideshows, ebook, live events, email content, newsletter, magazine, content upgrades, book, and many more.

The reason you should do this is you need to spend more time promoting your content to reach your desired audience. **BL**

Wendy Marshall is the owner of Thumbtack Marketing and is located at 540 Eastchester Avenue East in St. Catharines. For more information, visit www.thumbtackmarketing.com or call 298.434.4874.

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BUSINESS PROFILE



Wendy Arcari

CEO - Silver Phoenix Jewellery

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

With over 20 years of experience in the jewellery and fashion industry, Wendy is your trusted expert when it comes to finding that perfect gift or accessory – all at an affordable price. “Customer service is key with me,” Wendy says. “I delve deep to find just the right purchase to make my clients happy. I make gift giving easy.” BL

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

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CHANGING YOUR THINKING...AND WHAT THAT ACTUALLY MEANS

BY JIM MURRAY

WITHIN A COMPANY, THERE ARE MANY SITUATIONS THAT INVOLVE THE NEED FOR A CHANGE:

- The internal dysfunction that occurs from thinking the same way for too long.
- The (many) changes and iterations customers go about being customers
- Our never ceasing desire to expand into other product or service areas
- Managing effectively the runaway growth or collapse of long term accounts
- The back-to-the-wall necessity of getting in line with new technologies
- Dealing with an entirely new capitalization and management structure

And the list goes on...

CHANGE IS NEVER EASY TO MANAGE

Today, especially, there is no such thing as a genuinely stable business climate. Competitive pressures are everywhere and getting stronger. Technology has become a two-edge sword. New technologies that make businesses more efficient also have the ability to topple entire industries.

The customer status quo is rapidly and constantly changing because there is such an easy access to a wider range of products and services. It is vital that forward-thinking businesses stay up-to-speed with not just the what that is being bought but also with the how it is actually being procured. The choices are truly almost endless.

CHANGE WITHIN CAN OFTEN START FROM WITHOUT

Professionals outside of your organization who can analyze, recommend, support and facilitate your vision do not have the same encumbrances as the people inside your business who seldom challenge their leaders. Those professionals will, in fact, challenge you, push you and argue with you and this can be a much more efficient acid test for your ideas.

With their experience and abilities, they will hone in on the challenges that your business is facing. And through their skills, insights and objectivity, they can help you move forward and stay on track.

BECAUSE CHANGE IS THE ONLY CONSTANT

The world is now moving extremely fast. New products are being created daily. New alliances are being formed to strengthen already strong businesses. New ways of coping are also being developed.

While progress is fantastic, the breakneck pace can also create substantial competitive disadvantages. There is so much more to keep on top of these days. More than there ever has been before. Are you ready? Are you handling it well? **BL**

Bullet Proof Consulting. Helping Niagara businesses change their thinking for the better. Contact Charlene Norman at 647.991.8743, Jim Murray at 289.687.3475 or email admin@bulletproofconsulting.ca.

SPRING INTO STYLE

BY BETH KENNEDY

Yes, it is supposed to be spring but right now Mother Nature is saying something different. But that doesn't mean you have to be stuck with your winter coat on or even hide your winter accessories under that scarf!

Have you ever been on your lunch hour checking out your Pinterest or Instagram? Or maybe even at the mall and you notice the way individuals are wearing 2018 spring accessories and you're trying to figure out if the colours of 2018 would work for you? Then your lunch hour is over and you go back to work thinking about what you already have in your closet in regards to outfits and accessories. When you're home, you go into your closet and notice all you have are safe-coloured clothes – the beiges, the browns and blacks – and you're thinking to yourself, "Maybe I should add some colour to my life, just by adding accessories."

But how? Not everyone has the innate gift to put together odds and ends from their collection and create a savvy, stylish look. That's where your personal stylist can help.

When you work with a stylist, they have that arm's length view of all the different pieces you have collected and enjoy wearing. Colours you wouldn't put together come alive when your stylist creates a "look" for you from the jumble of clothing and accessories you own – and voila! You have a "look" that is all your own. You've been stylized.

We each have our favourite colours and styles. We have comfy clothes and work clothes and going out clothes. Each of these "collections" can be mixed together to create a look that's "You" and comfy too. So, it's not necessary to go out every season and replenish your whole wardrobe. Why not invest in a couple of great pieces that add to your current wardrobe? This allows you to create some new looks and is budget conscious at the same time.

Bring in your favourite jewellery, scarves, purses and footwear and you're on your way to walk the catwalk!

Remember that you can mix colours and types of jewellery – your nails don't have to match your lipstick any longer! Working with your stylist lets you explore new looks, funky styles and perhaps a fresh new twist to your makeup. It all works together and your stylist sees the big picture. The finished product, if you will.

A good stylist has connections – whether it be in accessories such as jewellery, the best place to find the latest styles on a budget or great shoes. They are in the know.

It's important to feel a connection with your personal stylist and trust is important. Make sure that your stylist provides you with a consultation before you invest in one. You need to feel comfortable with them, knowing that working together will be a great way to build an ongoing relationship. Your stylist will be on the lookout for great items to add to your wardrobe, and knowing they're working for you throughout the year makes it easier to find your style.

Finding your new look with your stylist is an investment in you because when you look good, you feel good. When you feel good, you can confidently go through your day, and that's always a great way to feel.

Beth Kennedy is the visionary behind Finding Your Style with Beth. For more information on working with a personal stylist, call Beth at 289.213.6379 or on Facebook at www.facebook.com/Personalstyleforall.

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Finding, retaining, and training the right employee can be one of the biggest challenges for many businesses and organizations. However, Niagara College Employment and Training Solutions provide a number of services and programs that can help you find and train the right staff.

Financial incentives to hire individuals who are unemployed and out of full-time school are available to employers to help offset the often significant costs of hiring.

Niagara College also offers a variety of youth-centred hiring incentive programs including Youth Job Connection and Youth Job Connection Summer. The Youth Job Connection program provides a funding incentive to employers who hire youth aged 15 to 29 who have

participated in an extensive pre-employment workshop series, while the summer program provides funding incentives for students aged 15 to 18 who are returning to school.

The Youth Job Link program can provide financial incentives to either employers or eligible youth participants. It provides job search, job readiness, and job matching assistance to connect youth with employers offering employment opportunities including summer jobs.

Employers wishing to train existing workers or new staff hires can also access the Canada-Ontario Job Grant. This program provides funding to cover at least two-thirds of direct training costs, up to a maximum of \$10,000 per employee per training. **BL**

For further information about any of these hiring and training incentive programs, please contact 905.641.2252, ext. 4680.

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EMPLOYEE BENEFIT TAXABILITY AND ALLOWANCES: REDUCE COSTS AND MITIGATE RISK OF AUDITS

PROVIDING EMPLOYEE BENEFITS AND non-cash incentives can be a win-win for employers and employees. Employees are often drawn to organizations that offer benefits beyond only a pay cheque. Employers can recruit and retain top candidates based on their benefits packages. But correctly managing and administering these benefits requires more finesse than many employers may consider.

Employers should be aware that there is a difference between taxable benefits, allowances and expense reimbursements, which are often categorized as employee benefits. Each category requires understanding of federal, provincial and territorial legislation and regulations and entails unique administration.

By better understanding the taxability implications of benefits, payroll can make valuable recommendations to employers to help reduce the administrative cost of such benefits. That's important, considering that data from 2015 shows that on average, the annual cost for employers to provide benefits is \$8,330 per full-time employee.

The improper assessment of taxable benefits and allowances are among the Canada Revenue Agency's top audit adjustments. Janet Spence, manager of compliance services at the Canadian Payroll Association (CPA) says, "Non-compliance puts organizations at risk of fines and penalties, and may potentially damage the reputation of the organization." **BL**

Employers and payroll, accounting and HR professionals can benefit from the CPA's wealth of taxable benefits and allowances resources. For more information, visit www.payroll.ca.

Professional Development **IT PAYS TO KNOW**

Taxable Benefits & Allowances: Reduce Costs and Risk of Audits

Marty S., CPM - Member, Ontario Region

One of the most common audit issues is excluding taxable benefits and allowances from employment income. Employers are responsible for: determining whether the benefits they offer are taxable to their employees, adding the value of those benefits to reportable income; and, withholding, remitting and reporting the required statutory deductions to Canada Revenue Agency (CRA) and Revenu Québec (RQ). The Canadian Payroll Association's *Taxable Benefits & Allowances* seminar offers an in-depth review of applicable legislation and regulations and explains the key concepts used by CRA and RQ to evaluate taxability and assess more than 40 common benefits, including automobile allowances, loan and stock options, gift cards and more.

Join us at an upcoming *Taxable Benefits & Allowances* seminar near you and improve compliance.

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ADVERTISING A JOB OPENING, screening candidates, conducting interviews and finally, selecting the right candidate is tricky work.

Most employers report that they have to do at least twice the amount of work only to end up hiring a fraction of the number of employees that they had hoped to.

Or in some cases, to end up with an employee who is not the right fit for their business or the position and having to start the process all over again.

Recruitment has evolved. The job market is moving quickly and job seekers are rushing to keep up. This is resulting in a more challenging process for employers and equal parts frustration. You know what I mean, admit it. And let's face it, unless your specialty is in Human Resources or Recruitment, allocating your efforts and energy to finding the right candidates, is taking away from all that great stuff you envision yourself doing, right?

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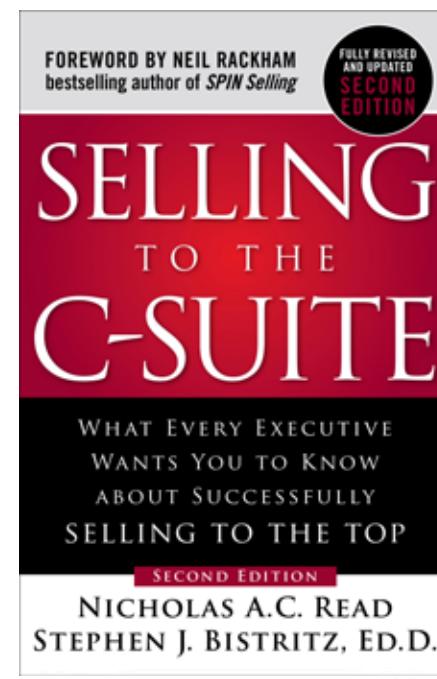


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SELLING TO THE C-SUITE: What Every Executive Wants You to Know About Successfully Selling to the Top

By STEPHEN J. BISTRITZ, ED.D AND NICHOLAS A.C. READ

HOW DO THE BEST salespeople become trusted advisors to top executives? How do they prepare the right message and get in front of the right influencers and decision-makers? How do they close major sales and establish loyalty for the long-term?

All these questions and more are answered in the newly released second edition of the best-selling book, *Selling to the C-Suite: What Every Executive Wants You to Know About Successfully Selling to the Top* by Stephen J. Bistritz, Ed.D and Nicholas A.C. Read.

Numerous books aim to teach people how to sell without taking into account how customers buy. With *Selling to the C-Suite*, Bistritz and Read take a fresh approach, swapping anecdotes for empirical research about buying practices gathered through interviews with hundreds of senior executives. The result is their expertly-crafted guide to helping professional salespeople create, maintain and leverage relationships with senior client executives.

Fully revised and updated, the second edition of *Selling to the C-Suite* includes additional areas, such as an explanation of the impact of "digital natives" reaching the boardroom, how online tools and social media are revolutionizing the way executives buy, and how you can successfully sell to the top.

Loaded with statistics from field-tests, relevant graphics, and years of data collection and experience, *Selling to the C-Suite* delves into the executive brains of C-Suite executives in 500 diverse companies and government bodies. You can learn how to relate at an enterprise level with their customers, not to mention understand when in the sales cycle C-level executives get involved, why they get involved, and what this means for an effective sales strategy.

Readers will also be able to differentiate between anecdotal generalities and empirical research when perfecting their ability to sell to executives, and understand what C-Suite executives want, and how to establish credibility in this niche.

You owe it to your clients, your employer and yourself to read, ponder, and apply the golden nuggets waiting to be discovered in *Selling to the C-Suite*. **BL**

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THE THREE TENSIONS THAT MAKE OR BREAK EVERY TEAM – PART I

BY TIM ARNOLD

I MEET WITH LEADERS ALL the time who are passionate, talented, and innovative but who are still struggling to get their teams to perform at the level they know is possible.

Most leaders don't know that the thing they're most avoiding – tension – is the very thing that could explode the growth and effectiveness of their team. The greatest mistake I see leaders make is treating every challenge they face as if it were a problem to solve, rather than a tension to manage. This problem-solving approach is great when you're dealing with an actual problem – things like policy, procedure, accounting or finance. However, when you're dealing with a tension to manage – things like planning versus action, flexibility versus structure, and control versus empowerment – treating it like a problem to solve will have you feeling like you're beating your head against a brick wall.

Until you learn how to manage tension, you're putting your team (and your organization) at risk. Not to mention, you are paradoxically moving away from the very values and goals you are trying to achieve. Consider what former U.S. President Barak Obama has to say about his complicated and tenuous work at the White House:

"The issues that cross my desk are hard and complicated, and oftentimes involve the clash not of right and wrong, but of two rights. And you're having to balance and reconcile against competing values that are equally legitimate." - Barack Obama, 2010

I have the privilege of working with a long list of teams that range from small start-up businesses to weapons inspectors within the United Nations. Even though all of these teams are incredibly unique, I discovered that each one is forced to deal with the same three key tensions. When you learn to manage these three key tensions – the ones I'm about to share with you in this document – you gain a superpower in business that will not only help you and your team to thrive, it will also allow you to maintain the integrity of your values and your purpose.

Tradition Versus Change

One of the most common tensions I see leaders misdiagnose as a "problem to solve" is the struggle between holding on to core values (tradition) while at the same time embracing innovation and new approaches (change). Often, leaders confront this tension by over-focusing on the need for change. In

their excitement to promote change, they mistakenly treat current reality as if everything is broken, working to convince a team that the desired change is the obvious path to utopia. This inevitably backfires. By viewing all aspects of current reality as broken, a few things happen:

- Teams lose touch with what is actually working and their areas of expertise.
- Teams feel threatened because they aren't acknowledged for what they're good at and known for.
- Leaders and teams forget important lessons from the past and lose connection with their core values and mission.
- Team members become divided – those who are "for change" and those who are against it, creating unnecessary chaos, confusion and polarization. Of course, there are certainly leaders who go the other way, seeing "the way we do things around here" as safe, successful and needing to be secured at all costs. This over-focus on preserving tradition results in teams missing out on innovation that can transform the organization and improve the teams' effectiveness. Slowly but surely, teams become stagnant, bored and outdated.

Great leaders know that in order to succeed and have a thriving team, they need to have one hand embracing change and innovation, while at the same time holding in the other hand the preservation of tradition and stability. This is not a problem to solve, but a tension they need to embrace and leverage. When you're able to leverage this tension, rather than push for an either/or solution, you find that not only can you stay true to your value and integrity as a leader and an organization, but you can also be innovators and pursuers of new and better. **BL**

*Tim Arnold is the president of Leaders for Leaders and the author of *The Power of Healthy Tension*. Many leaders have a great vision but fail to live it out. They get stuck because of conflicting values and chronic issues. Leaders for Leaders offers workshops and keynote that help people get unstuck so they can unite their team, spark change, and live their values. We can help get you unstuck at www.leadersforleaders.ca.*

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SHEILA MARCANTONIO

The Bad News

Ontario's Automobile Insurance seems to be in a constant state of change and degradation. In an attempt to abide by their promise to lower premiums, the Ontario government have instead greatly reduced the benefits you receive if you are injured in a car accident. Accident Benefits, the portion of the benefits you receive through your own insurance company if you are injured, have been drastically reduced yet premiums continue to increase. All automobile insurer's in Ontario offer the same government legislated Accident Benefits, regardless of which company you decide to sign up with.

Only a few short years ago, if you were injured in a car accident you were eligible to receive medical and rehabilitation benefits in the amount of up to \$100,000.00 over 10 years with an additional amount of \$72,000.00 for attendant care. That amount has now been reduced to a maximum of \$65,000.00 over 5 years for medical, rehabilitation and attendant care combined. These benefits cover medical expenses not paid by OHIP like physiotherapy, chiropractic treatment, massage therapy, psychological treatment, medication, etc., as well as rehabilitation expenses such as retraining to return to work and assistive devices such as wheelchairs and walkers that you might need. That \$65,000.00 also covers the services of a Personal Support Worker who you may require if you are unable to take care of your personal needs. While \$65,000.00 may seem like a substantial amount, I have seen many of my clients use that up very quickly if the accident is severe enough. Once the amount is used up, you will be required to pay for these treatments yourself which can be very difficult and can even potentially lead to bankruptcy.

In addition, you are no longer covered for housekeeping assistance if you are unable to do the things around your home that need to be done and if you have children or others in need of care that you are responsible for, there is no funding to get any assistance.

If you cannot return to work following an accident, you may be eligible for an Income Replacement Benefit (IRB) of 70% of your gross pre-accident income. The bad news here is that the IRB is maxed at \$400.00 per week, no matter how much you were earning before the accident. If you are currently earning more than approximately \$575.00 in gross salary per week, the \$400.00 maximum per week in income replacement benefits could be a drastic reduction for you.

One way to protect yourself if you are injured is to be proactive and protect yourself as much as possible before you are involved in an automobile accident.

The Good News - You Do have options

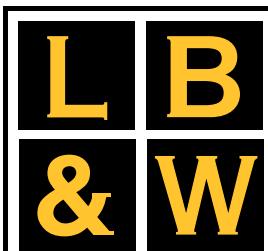
Ontario Automobile Insurance does however offer you options – or more specifically Optional Benefits. From my experience, most Ontario residents have no idea that these Optional Benefits exist even though your insurance broker is supposed to notify you of them, so you can make informed decisions when renewing your policy. Please note that when you call to review your policy, the agent/broker may use language like you have "standard coverage", you may have prompt them by asking what optional coverage is available.

Some of the options that are well worth reviewing and available to you include:

- 1. Increase your policy limits from \$1 million to \$2 million;***
- 2. Increasing your medical, rehabilitation and attendant care benefits to \$130,000 over 5 years, or even up to \$1,000,000 with no time limit in place;***
- 3. Housekeeping and home maintenance benefits;***
- 4. Caregiver benefits if you have children or are responsible for others in need of care;***
- 5. Income Replacement benefits that increases the maximum weekly amount of \$400.00 to \$600.00, \$800.00 or \$1,000.00 depending on your current income***
- 6. Indexation of all amounts so they continue to increase.***

While taking advantage of these options will increase your premiums further, it's actually a very minimal amount and really is very affordable. If you want to ensure that you are taken care of in case of severe injury in a motor vehicle accident, then please PLEASE ensure that you are speaking to your broker when you renew your policy to discover what your options are and that you are properly protected. **BL**

Sheila Marcantonio is a Personal Injury Lawyer, who serves the residents of Niagara for over 32 years. If you have been injured reach out to Sheila to understand your options. She may be reached at Lancaster Brooks & Welch LLP in St Catharines -905-641-1551



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