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IT'S ALL IN THE FAMILY

Family run C.R. Smith Financial is committed to helping other family businesses succeed.

SCOTT LESLIE

THE WORLD IS FULL OF BUSINESSES THAT disappoint their customers or make it a habit of providing half-hearted service on a regular basis.

Doug Smith doesn't work that way.

As the president and owner of C.R. Smith Financial in St. Catharines, Doug specializes in life, critical illness and disability insurance, employee benefits and wealth management. And he and his team are working hard to

Continued on next page »

Seated right to left -Rebecca Smith, Alex Middlemiss, Debbie Boothe Top row: Jay Fast - Financial Advisor, Doug Smith - President, Matt Milner - Associate Advisor

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IT'S ALL IN THE FAMILY

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win your loyalty every time out.

"This business is all about relationships," he explains. "Naturally, the monetary costs are important – but the quality of the individual, personalized attention that we show our clients is what separates us from others."

At C.R. Smith Financial, Doug and his team have been providing personalized, results-oriented service ever since Doug's late father Chuck – the company's namesake – founded the "Charles R. Smith Insurance Agency" back in 1974. Back in those days, the business dealt mainly with life insurance and guaranteed interest / annuity products. However, as the years passed, the family firm began to diversify and now provides a wider range of solutions to its clients.

Doug's business is divided into two distinct camps. Half of his business is focused on providing corporate insurance and group benefits to the business community. The other half is committed to offering insurance solutions and in-depth financial planning to individuals and families.

"People want security and peace of mind more than anything," Doug explains. "No one wants to risk their future and the well-being of their families and businesses. We're acutely aware of this."

Things have changed dramatically from the days when Doug and Chuck were busy working with rate books and barely a handful of financial products. Since then, C.R. Smith Financial has evolved and grown with the times.

"Our main focus is ensuring that our clients' unique needs are met," Doug says, "which means we need to be familiar with and knowledgeable of every product available on the market today. On the employee benefits side, there isn't an insurance carrier we can't deal with. Similarly, we work with all of the major mutual fund companies in the financial and retirement planning space."

And for individual insurance needs, Doug is very proud of the strong relationship his firm has with Sun Life.

Although Doug and the C.R. Smith Financial team serve clients across Canada and throughout the Golden Horseshoe, they take great pride in being a local option to many Niagara businesses and individuals. That means providing convenient hours and a local presence so they can meet with clients face-to-face. It also gives clients a local phone number where they can speak with an actual person – rather than having to deal with voicemail and call centres.

Keeping the client satisfied is a top priority with the team at C.R. Smith Financial. But Doug has never forgotten the importance of giving back to the community at large.

Over the past 27 years for instance, Doug and his family have become synonymous with the Wise Guys Charity Fund – a group of local individuals and businesses that have raised over $3.1-million to date for various causes throughout the Niagara Region.

"We're very proud of our close ties to many different local charities," Doug says. "My parents taught me the importance of helping others in need, and we've always made it a priority to give back to the community that in turn supports us."

Over the years, C.R. Smith Financial has continued to grow to make sure its clients are receiving the professional and personalized service they deserve. A big part of that growth is due to the expansion of Doug's service team. That includes the addition of a third generation to the Smith family business – namely, Doug's nephew (and Chuck's grandson) Jay Fast, who joined the firm as a financial advisor. Other key members of the C.R. Smith Financial team include Associate

Advisor Matt Milner RRC, Group Benefit Client Service Specialist Debbie Boothe, and Advisor Assistant and Relationship Manager Alexandra Middlemiss.

Doug says he's looking to make another key addition to C.R Smith Financial later this year.

"We're continuing to build a strong team," he says. "We know our clients will all be excited with the new addition."

Through the years, C.R. Smith Financial has been proud to be a family firm that looks after other families and businesses. And Doug and his team are looking forward to serving them for years to come.

"We really work hard to differentiate ourselves from the competition through service," Doug says of their hands-on approach. "We pride ourselves on going that extra mile for our clients on a daily basis." . **BL**

C.R. Smith Financial Services is located at 80 King Street in St. Catharines. For more information, please call 905.687.4063, email info@smithfinancial.ca or go to www.smithfinancial.ca.

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Understanding Different Landlord Types – For Commercial Tenants

Jeff Grandfield and Dale Willerton

How much do you know about your own commercial landlord? There is a strong likelihood that you will lease commercial space for your business but not, however, know all the facts about who you choose to do business with. Commercial landlords fall into different categories and have different motivations for owning their commercial real estate development. To entrepreneurs, being a landlord looks easy – landlords take care of the property and collect the rent. However, landlords can become casualties of the economy and even victims themselves when their tenants can't pay their rent or completely go out of business.

We have defined the most common types of landlords in our book, Negotiating Commercial Leases & Renewals FOR DUMMIES, and summarized them below. How would you categorize your own commercial landlord?

A professional landlord isn't a person but a company that exists for the sole purpose of owning; developing; leasing; buying; and selling commercial, residential, and industrial property for a profit. A professional landlord may not only own various real estate assets but also internally manage those properties. Furthermore, a professional landlord uses various commercial real estate formulas to calculate and measure the rate of return on their properties. When you're negotiating a commercial lease or renewal, the leasing representative punches the numbers into a computer and gives the landlord a net effective rental rate – determining if the deal is advantageous or not for the landlord.

Two examples of institutional landlords include banks and insurance companies. One of the safest places for institutional landlords to invest your deposits (and their profits) is in commercial real estate. An institutional landlord can generally afford to leave a property vacant rather than take a low rent deal from a tenant. Cash flow is important to institutional landlords, but property value is paramount. In some cases, a landlord may have started out as the mortgage holder for a commercial property which eventually went into foreclosure. In this circumstance, the bank's property ownership may be more by accident than desire.

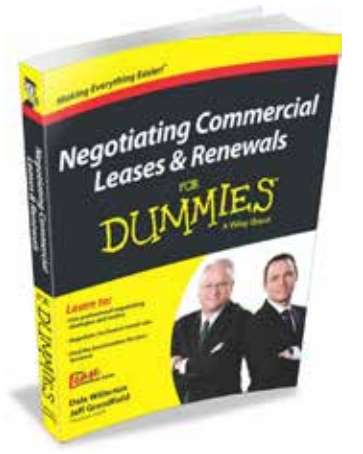
Investment fund landlords can include teachers, nurses, and other professional associations who invest pension fund money to buy and hold commercial real estate. Investment fund landlords rarely construct new buildings; instead, they make a purchase decision on a commercial property based on the existing or predictable rate of return. Their decision to purchase real estate hinges on security and safety.

Commercial developers are individuals who pool their financial resources to purchase a parcel of land. They then create design specifications and property site plans to maximize their return on investment. Developers want to have the highest number of rentable square feet on their properties so as to maximize the return.

A commercial flipper is a developer who sells the property quickly in hopes of a fast profit. This isn't necessarily a derogatory term. From a tenant's perspective, it's important to distinguish if the developer is a flipper. If so, you can bet that within a year or so you'll have a new landlord who is more a long-term investor. Finding land, designing good properties, pre-leasing, and finishing the projects requires hard work. It can be much easier for a landlord to purchase flipped properties.

A casual landlord typically has a few holdings and may be casual towards their investment and their tenants. They're often slow to respond and almost never proactive during the leasing process. Their investment is simply not a priority to them and, as a result, good tenants get neglected.

Mom and pop landlords are commonly wealthy doctors, architects or families who have accumulated some real estate or have an accumulated wealth invested in real estate. Typically, they're hands-on with the property and often quite accessible to tenants on a personal basis. Mom and pop landlords typically want low-maintenance tenants who pay their rent promptly and don't call them at midnight to report a problem with the property. The longer they have owned the property, the more emotionally invested in the property they become. For some smaller landlords, they may be more negotiable on rental rates rather than providing months of free rent or large tenant allowances as they may not have a pool of capital to draw from. **BL**



For a copy of our free CD Leasing Do's & Don'ts for Commercial Tenants, please email your request to JeffGrandfield@TheLeaseCoach.com. Dale Willerton and Jeff Grandfield - The Lease Coach are Commercial Lease Consultants who work exclusively for tenants. Dale and Jeff are professional speakers and co-authors of Negotiating Commercial Leases & Renewals FOR DUMMIES (Wiley, 2013). Got a leasing question? Need help with your new lease or renewal? Call 1-800-738-9202, e-mail DaleWillerton@TheLeaseCoach.com / JeffGrandfield@TheLeaseCoach.com or visit www.TheLeaseCoach.com.

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ANNOUNCING 24TH ANNUAL NIAGARA ENTREPRENEUR OF THE YEAR AWARDS

BESTOWED AWARD RECIPIENTS

Niagara's business community will recognize its finest entrepreneurs on Friday, February 23, 2018 at the Niagara Entrepreneur of the Year Awards Gala. Recipients will be announced in nine juried categories, in addition to recognizing two bestowed award recipients.

The celebration takes place at White Oaks – itself, a shining local example of an entrepreneurial vision brought to life. This year Len Pennachetti joins White Oaks' founder, George Wakil (2005 recipient) in receiving the prestigious bestowed Lifetime Achievement Award. Larry Boggio will receive the Jan R. Cook Community Contribution Award.

LIFETIME ACHIEVEMENT AWARD - LEN PENNACHETTI

From his early days as one of the first farmers to plant the noble grape varietals of Europe in Ontario, to his forward-thinking integration of Niagara wine and tourism, Len Pennachetti has worked to define the future of the Niagara Peninsula.

Len and his family partnered with winemaker and long-time friend Angelo Pavan to found Cave Spring Cellars in the picturesque village of Jordan in the mid-80s. Believing in the marriage of wine, food and hospitality, he and wife, Helen Young, founded OnTheTwenty Restaurant in 1993, and later added accommodations to the equation with Inn On The Twenty. Len has been the driving force in the transformation of Jordan Village from a sleepy hamlet into a bustling tourism hub.

He has been an advocate for the entire region, having played an instrumental role in the founding of Ontario's appellation control system and the Vintners Quality Alliance (VQA), serving as the organization's President and Chair, overseeing the passage into provincial legislation of the Vintners Quality Alliance Act of 1999.

JAN R. COOK COMMUNITY CONTRIBUTION AWARD - LARRY BOGGIO

Larry Boggio is the owner of Boggio's Pharmacy Ltd. A graduate of the University of Toronto's Pharmacy Program, Larry has a 35-year history as a Pharmacist and business owner, having grown his business to four stores in communities across Niagara - Fonthill, Niagara Falls, Ridgeway and Port Colborne. He now proudly employs over 160 individuals across these communities.

His volunteer governance experience includes Past President of the Ontario College of Pharmacists, Elected District Member of the College of Pharmacists' Council, Board Member of Bridges Community Health Centre, and Past Chair of Port Colborne Community Living.

Larry is currently a Board member of Niagara Health System, the National Advisory Board for McKesson Canada and Port Colborne Community Living.

Larry supports many community organizations, including the South Niagara United Way, Big Brothers Big Sisters, Port Cares, Showboat Theatre, Wellspring Niagara, Cancer Society, The Port Colborne Operatic Society, Author Series, Heart and Stroke Foundation, local sports teams and many local charity events. **BL**

Find out more and purchase your gala tickets at www.niagaraentrepreneur.com.

Jessica Potts has spent the past 15 years working with entrepreneurs to achieve their goals and live their dreams. She is the president of Inspired Strategy Group Inc. and Gallup Certified Strengths Coach. Learn more at www.inspiredstrategy.ca Twitter: @NEYAwards / @inspiredNiagara / @Inspired_Strat

How To Use Twitter Lists

Wendy Marshall

Twitter is a great place to stay up-to-date with the latest happenings in your vicinity and also socialize with your network. One of the best ways of using Twitter is using its list feature to organize those who you are following.

Once you are signed in to your Twitter account, navigate to your profile and click on "View My Profile." There will be a drop down menu, choose lists and click on the create button. Start by filling out the information about this list, the name, description and set it to public if you want to allow others to follow it.

Next is the search page where you can see people related to the name you've used in the description. Start adding profiles to the list by clicking on the icon beside the name and choose "Add To List."

Lists are one of the best kept secrets of Twitter. It's right there in the open but people rarely use it. There are many reasons why you should start using list today. Lists help you add up to 500 people in one list and you can have up to 50 lists. They are the best way to attract a lot of followers to your feed and you can break down your tweets into different interests.

Lists are easily editable, very fluid and can grow as your Twitter account grows. You can also easily add yourself to the list of people you want and even follow a list you like. As you add more people to your list, your own list will be growing as people will be adding you to their list too. This grows your circle of influence in Twitter which will eventually aid your marketing. **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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LIFE LESSONS FROM NACHO LIBRE

Gerry Visca

"When you finally decide who you crave to be, the universe enters the ring and conspires in your favour."

~ Gerry Visca

One my favourite all-time movies is Nacho Libre featuring the talented Jack Black. I recently introduced this flick over the holidays to my life partner Angela Kontgen, a meditation coach. As the Why Guy, I just couldn't help but extract the deeper learning's from this fun little film. So raise the curtain, turn off your cellphones and sit back in your seats with some savoury popcorn as I reveal some of the life lessons from Nacho Libre.

LIFE LESSON NO. 1: WEAR STRETCHY PANTS

"Chancho, when you are a man, sometimes you wear stretchy pants in your room ... it's for fun!" ~ Nacho

Here's the great thing about life. You get to choose how you want to live and what you want to be when you grow up. It's far too easy to follow the crowd and try and conform just so you don't stand out. Well, perhaps there's a deeper part of you that is ready to zig when the rest of the world zags! It's okay to stand out and defy the system. You get one shot at life and then the bell goes off and the match is over. So, why not make it the life you've always dreamed of?Lead with the things that bring you a deeper sense of joy. We call that, living your passion. Let down your guard and throw on some stretchy pants and go have some fun.

LIFE LESSON NO. 2: FORGET THE DOING!

"Maybe I'm not meant for these duties...Maybe I need to find some new duties..." ~ Nacho

The disconnect within human beings is that we get really defined by the "doing" aspects of our lives when the true path to fulfillment is through "being." I love the expression: "Be what you seek." Here's the thing about your deeper WHY which I define as the World Helped by You, the one thing you're seeking most is also seeking you. Look at your life right now. If you had one year to live, would you honestly be doing the same things you've been doing? The key is to run towards your goal. Don't look back. Keep your head up high and embrace the gifts you're meant to receive. According to Nacho Libre, "Maybe it's time to get a better duty!"

LIFE LESSON NO. 3: TASTE THE GLORY

"Don't you want a little taste of the glory? See what it tastes like!" ~ Nacho

Most people are afraid of change yet, it's only through change that we truly discover who we were meant to be. "Discomfort" leads to growth whereas "comfort" suppresses the passion for the soul. A great way to savour your desired life is to taste it. You don't need to see the whole picture, you just need to leap into the ring with both feet. It's the first step that will get you onto the path of truly living your best life. Look up, open your heart and marvel at all of the wondrous glory that awaits you.

LIFE LESSON NO. 4: FEEL THE FEAR

"Tonight, I felt something deeper inside me that I never felt before!" ~ Nacho

What you focus on expands. That's just the law of the universe. You always have two choices.

1) Live with fear
2) Live with love

These two emotions cannot co-exist in the ring of your mind simultaneously. Winners choose to love everything and everyone around them. See everyone that has ever crossed your path as being one your greatest teachers putting you onto your desired path. It's OK to feel the fear. The key is to not let it stop you from lacing up your boots and thrusting yourself into the ring of life. Feel the fear but smile as you do it anyway. When fear enters the ring, face everything and rise.

LIFE LESSON NO. 5: FIND YOUR EAGLE POWER

"So, what you're saying to me is if I eat this yolk my moves will become the best in the world..." ~ Nacho

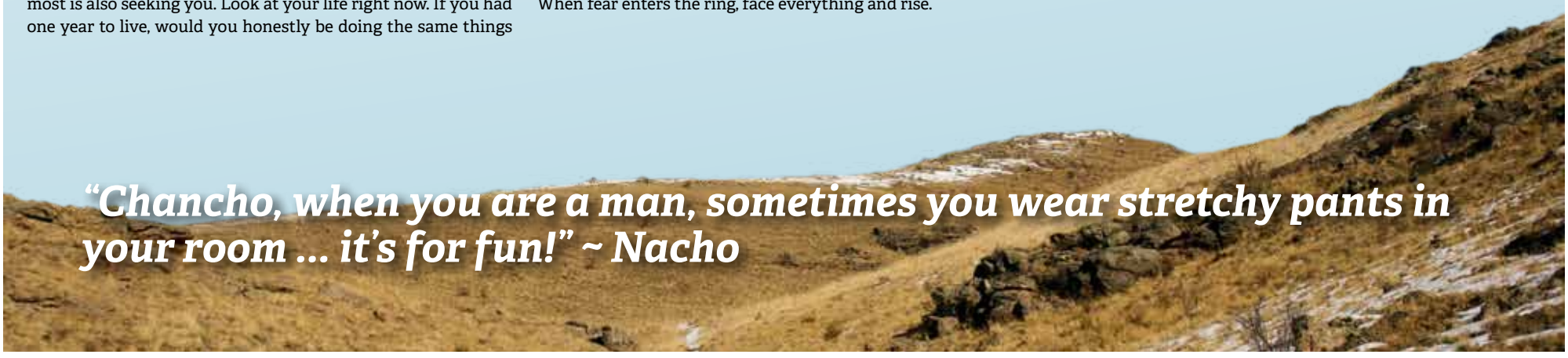
This is one of my favourite scenes, as our hero Nacho climbs up the side of a cliff in search of an eagle's egg. He believes that the yolk will enhance his wrestling moves. Inside each one of us lives a super power that I define as: "Your Purpose." It's your unique gifts that truly bring out the best in you. You don't need any confirmation from the external world. (or golden eggs for that matter!) Your super power dwells within. That's the only place you'll find it. Forget about the next "workshop" (unless it's a WHY Weekend!) The only mountain you need to climb is the one to your heart.

Listen to the whisper. It may be difficult to hear among the noisy spectators that continually scream at you, but rest assured that it lives and breathes inside of you. I call it your "fiery dragon." It's your passion and it gets you leaping out of bed and into the ring of life.

This is your time to soar with the eagles and make your mark on the world. You no longer need to criticize and judge others from the stands. This is your time to be who you were meant to be. You need to get off the sidelines, take chances on life, face your fears, shine your glory and become the performer of your one precious life.

Ding. Ding.... **BL**

Gerry Visca is the #Why Guy, a contributor to The Business Link, one of Canada's top inspirational speakers, the author of 17 books, including the new transformational novel: Remembering Why. Visit www.gerryvisca.com When you order three copies of Gerry's latest books you receive the gift of one-on-one WHY Time. email gerry@redchairbranding.com. Follow Gerry on Twitter @gerryvisca. www.facebook.com/gerryvisca



TITLE IS VITAL!

DENNIS O'NEILL

MOST PEOPLE BASE WHO you are on what you do. Often, we value a person on their occupation. Not only does a job pay money, it serves as a source of worth, meaning and prestige.

TITLES COMMUNICATE

We describe that job in terms of its title. That title really tells so much about a person. Choosing a proper title deserves skillful crafting, care and thought. Oftentimes, firms hire without a title, just a job description.

When she was in her twenties, my sister went after an executive job. She had no real experience and still lacked a few credits on her degree. A sales company needed a research person. I knew the owner and offered to help sis with her resume. It needed something in sales. She said, "The only thing I've ever sold was flowers. I was Toronto's answer to Liza Doolittle." She said, "I offered roses to people getting off the trains at Union Station." I said, "Great."

EVERY JOB HAS A TITLE

What was the title? She said that there was no title. I said, "That means we can supply one. How about 'location merchandising agent'? You were on location...Union Station. You sold merchandise...flowers. And you were an agent...i.e. sales."

RELATING TITLE TO NEEDS

I knew the man she would need to convince. I told her, "Mr. Smith will say, 'What the heck is a location merchandising agent?' Now we need to answer how that job relates to the position he has open. You simply say you learned how to sell to business executives getting off the train from Montreal, the same people that Mr. Smith's firm deals with. You've learned how to sell them."

That's exactly how it went. Mr. Smith said, "You've got the job."

BOTTOM-LINE

Sometimes many people want the self worth from the title. Maybe as much as they want the money. Or the title certainly factors in. People tend to live up to expectations. The best title brings out the best in the person. It's a win-win! **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@dennisoneillcoach.com or visit www.dennisoneillcoach.com.

WHO'S GOING PHISHING?

Taylor Hayward

Why the bad guys, of course! Have you seen the latest Netflix Phishing scam? There are some very convincing fakes out there looking to get your personal information. They go right after your login info, credit card info and even your mugshot!

Paul Ducklin at Sophos (a well-respected IT security company) said the following:

"Think of the big security stories of recent months. Security holes like KRACK [and Meltdown]; a plethora of ransomware attacks ending in extortion; data breaches that were big, bigger or biggest, there are plenty of candidates for the story that got the most attention.

In contrast, phishing attacks rarely make the news these days, even though (or perhaps precisely because) there are so many of them.

Somehow, phishing seems to have turned into an 'obvious' problem that everyone is expected to have experienced, learned from, got the better of, and moved on.

But phishing is still big business for cybercriminals. In the last week alone, for example, SophosLabs intercepted phishing attacks that abused the brands of many financial institutions. Organizations that had their brands hijacked in this way in the past few days include: eBay, PayPal, VISA, American Express, Bank of America, Chase, HSBC, National Australia Bank – and that's just a random subset of the list, in one industry sector.

Protecting your brand against abuse by phishers is, sadly, as good as impossible, especially if your brand is well-known and widely advertised."

So how do you make sure your business doesn't fall prey to a phishing scam?

1. Staff Education. Ensure your staff knows how to tell a fake email/link from a real one.
2. Ensure your Windows Security Updates are up-to-date.
3. Ensure your anti-virus is up-to-date and scanning in real-time. **BL**

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

Simplified Tech

Simplifying Technology for Small Businesses

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CYBER AND DATA BREACH PROTECTION FOR SMALL AND MEDIUM - SIZED BUSINESSES

SMALL AND MID-SIZED ORGANIZATIONS are vulnerable to data breaches by computer hackers, thieves, and dishonest employees or data can be lost through an accidental or inadvertent release. Yet many organizations lack the resources to respond effectively.

REPUTATION COVERAGE

Beyond these developments, an organization that experiences a data breach needs to protect its own reputation.

In the event of a data breach, a business must be able to notify all parties that were affected by the breach, communicate effectively the scope of the possible damage, and provide fraud alert assistance and identity restoration case management to those impacted. In addition, it may also face legal defense and settlement costs if an action is brought against them because of a breach.

When a business suffers a virus or other computer attack that damages operational data and systems, it is crucial to recover data and restore systems as quickly and thoroughly as possible. Weaknesses in a business's own computer security can also cause damage to third parties, leading to costly litigation.

Data Compromise coverage helps small and medium sized businesses respond to the financial burden and service obligations of a data breach by paying for the expenses involved including outside legal counsel, forensic I.T. review, notifications, fraud alert assistance and identity restoration services to affected individuals. Third party coverage is available to cover legal defense and settlement costs in the event an action is brought against them because of a breach.

Cyber coverage helps these same businesses recover from computer attacks by providing financial resources for the recovery of data, the restoration of damaged computer systems, help with lost business income and public relations costs. A separate third party coverage element covers liability expenses arising from certain kinds of damage third parties might incur due to failures of the insured's system security.

WHAT EVERY BOARD OF DIRECTORS SHOULD KNOW BEFORE, DURING AND AFTER AN ATTACK

A rash of recent high-profile data breaches among well-known companies has drawn attention to the critical role that corporate directors play in cyber security. Boards are increasingly involved in assessing the risk, improving the security profile of the companies they advise, and managing the consequences of a breach.

But as directors are quickly learning, there's no one-size fits-all playbook for dealing with serious data breaches.

Every incident and every organization is unique. Still, there are important steps boards can—and should—take to prepare for and respond effectively to cyber-attacks.

PHISHING - DON'T TAKE THE BAIT

Phishing is the act of sending a scam, typically via email, that appears to be from a credible source or business in an attempt to obtain private information; the end result being identity theft.

Spear phishing scams are directed at individuals or small companies, while whaling attacks target senior executives within a business or organization.

The most common phishing attempt is a spoof message stating there has been fraudulent activity on your account (e.g. bank or service provider) and you need to update your information to prevent further fraudulent activity. A link is provided, setting the attack in motion once clicked.

Most phishing scams are easy to spot, as any reliable company will not require or request that sensitive information be updated electronically.

But true scam artists will combine social engineering with their phishing schemes. They'll act as if they know you, perhaps pretending to be a co-worker. They try to trick you into wiring money, or sending them your employees W-2s. Consider a policy that requires further authentication before executing such requests via email. **BL**

Article provided by CM Steele and is courtesy of eriskhub.com.

MAKE US YOUR FIRST-LINE OF DEFENCE FOR PRIVACY BREACHES

Cyber Insurance and Your Small Business

It might be easy to dismiss cyber-crime as completely irrelevant to your business on account of its small nature – who would actually take the time to exact a cyber-crime against your small business when they could be hitting the big leagues, right?

The reality is that cyber-crime is believed to cost Canadian businesses – of all sizes – around $3.5 billion a year, but despite that, so few businesses are insured against it. In fact, small businesses have been the slowest to protect against cyber-crime, making them more vulnerable to a cyber attack.

So make sure your BUSINESS INSURANCE POLICY protects you against this growing threat.

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ARE YOU CAPABLE OF WINNING GOLD?

Gasper Paul

Want to achieve personal and professional success? Of course you do!

With the Winter Olympics upon us, I thought this was a perfect time to take a look at distinct similarities between dynamic business professionals and Olympic athletes or any other high performing athlete in their respective sport for that fact.

There have been many comparisons drawn over the years between top performing athletes and successful people. Success breeds success and there are several common attributes that can be found in all top levels of athletes and top performing people. Below are seven similarities that stand out:

1. THEY ALL HAVE A WINNERS MINDSET

Shani Davis, a top Olympian speed skater, visualizes winning a race before he actually participates in the race. Jan Hudec, Canadian Alpine gold medallist, visualizes skiing the course and winning the gold medal. It's the "winning mindset" these athletes play out in their minds, then live and breathe each day that bring out the very best in their performance.

The same goes for successful business people who visualize what they are going to do, have a "never say die" attitude and "yes we can" mentality. Steve Jobs is one of the greatest examples of a successful businessperson that had a never losing / winning mindset. Winners always focus on the positive and accomplishing their vision. They look and find solutions to challenges and obstacles to overcome hurdles that life throws at them. It's the way they have trained themselves to have a "winning mindset" that enables them to be the very best they can be in their chosen sport or business profession.

2. THEY ARE SELF-DRIVEN

You'll notice that top athletes and successful business people are wired to make things happen. They will work longer, harder and push through pain barriers most people will not, despite the odds.

Remember Eddie the Eagle? The famous Olympian Brit ski jumper who'd never ski jumped before. On his own, from sheer grit and determination, he was able to qualify and represent his country in the 1988 Winter Olympics.

Steve Jobs wanted to change the way the world operated. Starting from nothing out of his parents' garage, through much adversity of being ousted from the very company he founded, he found it within him to persevere to see his vision through and we all know today the impact he and Apple has had in our world.

Self-driven individuals don't need a lot of convincing to get the job done. They arrive early, leave last and do whatever it takes, usually stopping at nothing until they achieve their goals. It's at the core of who they are.

3. THEY ARE COACHABLE

All athletes have at least one if not several coaches to guide them to continuously be the best that they can possibly be at any given time, never accepting the status quo. All the greatest athletes in the world in all sports and all athletes aspiring to be the greatest that they can be, all have coaches. It is the coaches' role to ensure that the athlete continuously grow and develop the athlete in every aspect. Some athletes have strength and conditioning coaches, technical coaches, sports psychology coaches and life coaches who all ensure the athlete is the best they can possibly be.

Several top businessmen like Robert Kiyosaki and Jim Rohn have also attributed their success to having great mentors, advisors and business / peak performance coaches to continually challenge themselves, be accountable and lift their game to their highest level.

Being coachable is a key success habit of anyone who wants to achieve their very best, be it in the sporting world or in the business world.

4. THEY ARE ALWAYS LOOKING TO IMPROVE

As soon as you're ripe, you start to rot. Throughout the journey of top athletes or successful business people, they are constantly looking to improve, never satisfied with where they are.

They never sit still. Once they achieve a goal, they are looking to breakthrough and hit the next milestone or target. It's a continual cycle of constant and never-ending improvement.

For example, Olympic athletes train for years leading up to the main event and continue training afterwards, always looking to improve on their personal best. Successful entrepreneurs like Richard Branson continually look for opportunities to make a difference and improve on the services they can provide, constantly challenging themselves and raising the bar. This is what drives them each and every day.

5. THEY LEARN FROM THEIR MISTAKES

One of the biggest similarities you'll find with top athletes and business people is that they will make more mistakes than anyone else. More importantly, they learn from their mistakes and become wiser, achieving better results. The more they fail, the more they succeed.

Michael Jordan, arguably the greatest basketball player ever to play the game said, "The reason I succeed is because I have failed more than anyone else." Most successful business people have failed multiple times prior to them succeeding. As a youngster, Bill Gates was dismissed dozens of times when he first pitched his idea of uniting the world through home computing. He never gave up, learned from his mistakes, refined his approach and was finally able to get the start he needed to build Microsoft, changing the world as we know it. Mistakes are a pathway to success for those who wish to pursue it to the end.

6. HAVE CLEARLY DEFINED PROCESSES AND GOALS

Brian Tracy describes in his book, Flight Plan, beginning with the end in mind. Athletes train themselves to visualize winning the grand finale, crossing the finish line or smashing a world record and achieving a specific goal. They know exactly what they want to achieve and can set a series of steps in place to achieve this.

If you know your goal or destination, you can mark a route to get there and measure your progress along the way. Herb Brooks, legendary U.S. Olympic Men's hockey coach was successful in driving his team to victory having simple but clearly defined process and goals. Despite the stacked odds against them, this helped him and his team focus on the task at hand staging the biggest upset in Olympic history and winning gold in men's hockey in 1980.

Without clear goals and a process to get there, it's hard to measure whether you are on track. If you can't measure your progress, it's hard to know what to improve, or if you're even heading in the right direction.

7. THEY HAVE A STRONG WHY

Thomas Edison, renowned for inventing the light bulb in 1879, said, "Many of life's failures are people who did not realize how close they were to success when they gave up." After a thousand failed attempts, he finally succeeded where others had failed because his "why" was so powerful.

The great Muhammad Ali famously said, "Service to others is the rent you pay for your room here on Earth." His reasons for doing what he did was to champion the cause for the people at the time, be it in defiance of going to war, fighting for what you believe in, or equality of people. His "why" was to be a champion and inspire change. His "why" was greater than winning any fight.

However, unlike the Olympics which only comes every four years, your "event" / your "thing" is a lifelong journey where you have the opportunity for "gold" every day. If you follow the guidelines as above, you too will be a champion of your world. **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.

Singin' In The Rain

–WHEN IS THE BEST TIME TO TRAVEL?–

Provided by Dream Trips

Whether your dream trip is a week in Hawaii, camping in the Adirondacks or a European tour, planning the best time to travel is key to creating great memories.

To ensure success for your adventure, make sure you check the time of year and the weather at your destination for the time you'll be visiting. If you're driving, you'll want to make sure you've checked the maps and set your GPS to get you there, and you'll also want to check the weather for the entire journey – not just your destination! Driving through a tornado might be a great idea for a storm chaser. However, if you're not that kind of thrill-seeker, you'll want to be sure the weather is a little less chaotic

When travelling to new destinations with children, you'll want to include inclement weather activities. Perhaps a quiet day at a museum or an indoor water park during the winter months should be added to your alternate itinerary – just in case!

If a trip to India or someplace exotic is your idea of the perfect trip, you may want to save your vacation days to include non-monsoon season. Egypt in March is perfect – the weather is a steady 21-26 degrees because it's winter there. The summer would be extremely challenging with temperatures reaching the 40 degree mark!

So, whatever your dream destination, remember the devil is in the details! Oh, and don't forget the camera...and the umbrella! **BL**

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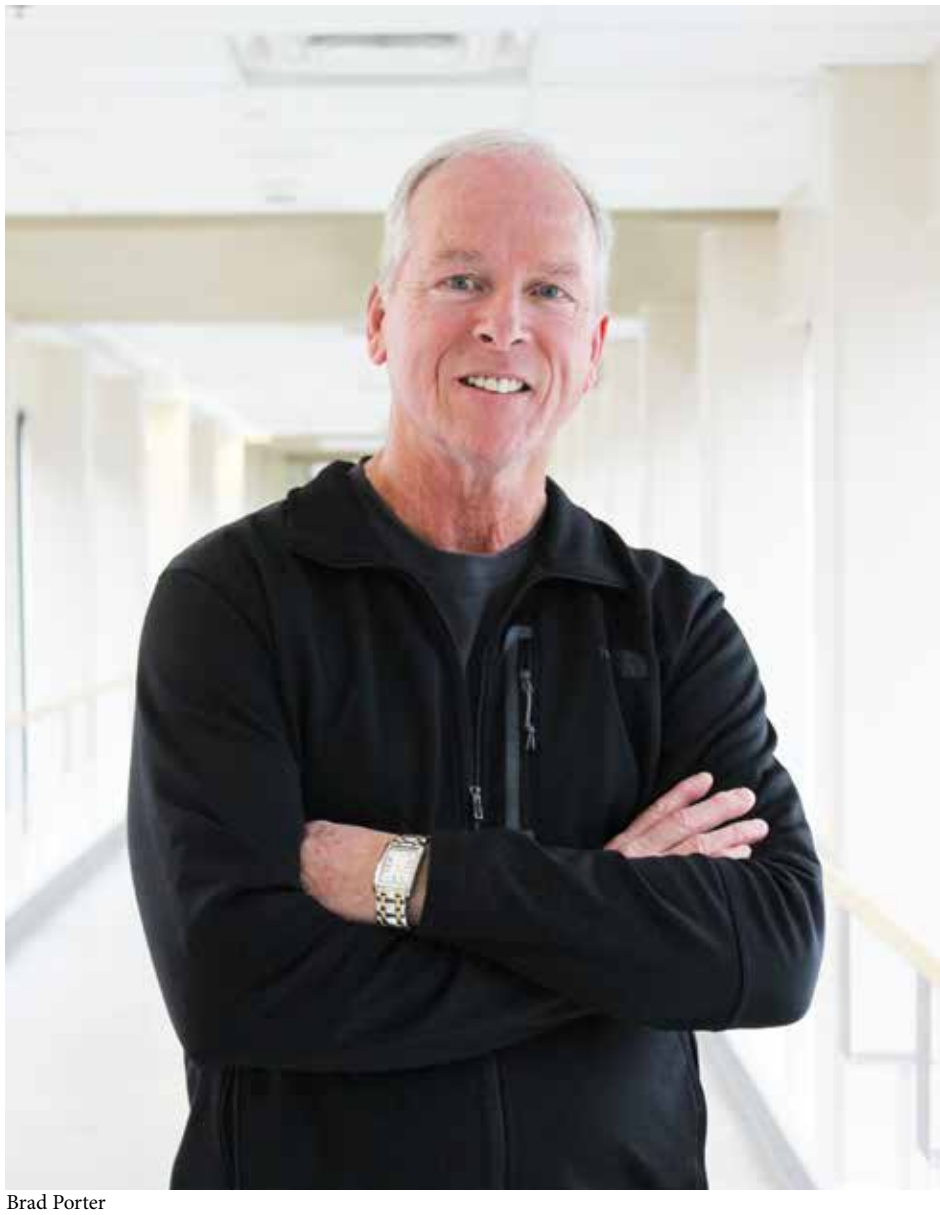

Brad Porter

HEALTHY HEARTS AT HAMILTON GENERAL HOSPITAL

Provided by Hamilton Health Sciences

February is Heart Month in Canada, a time to focus on the importance of cardiovascular health and what we can do to reduce our risk of heart disease. According to Health Canada, heart disease affects approximately 2.4 million Canadian adults and is the second leading cause of death.

The clinical teams at Hamilton General Hospital really take their work to heart. The General performs more cardiac surgeries than any other hospital in Ontario and is home to the Regional Rehabilitation Centre, which offers services to meet the rehabilitation needs of patients recovering from cardiovascular disease. Also housed at The General is the David Braley Cardiac, Vascular and Stroke Research Institute, where today's cardiac research helps to improve the health care of tomorrow.

Brad Porter is just one patient who is living a healthy and happy life thanks to the efforts and expertise of the cardiac team at The General. Brad, who led a successful career as a respiratory therapist, never expected to need the services of the hospital where he had spent so much of his working life. In February 2015, he experienced significant and unexplained weight loss, which signaled the beginning of his new relationship with The General, this time as a patient.

"A CT scan of my chest indicated that I had a congenital bicuspid aortic valve, an inherited form of heart disease in which two leaflets of the aortic valve fuse abnormally," recalls Brad. "This was causing a dangerous aortic aneurysm to develop."

He was referred to cardiologist Dr. James Velianou and cardiac surgeon Dr. Victor Chu at The General. While Brad was initially in denial about his condition, Dr. Velianou convinced him that time was of the essence, and that delaying treatment could be a matter of life and death.

"I underwent open-heart bypass surgery to have my valve replaced and a graft inserted into my aorta," Brad explains. "I was told following the surgery that the aneurysm had been at risk of rupturing in a matter of weeks."

Brad was soon discharged and he returned to his usual life activities within a couple of months.

"I was fortunate to receive such excellent care at Hamilton General Hospital," he says. "I am an extremely grateful patient."

According to research, in order to maximize cardiovascular health and reduce the chance of heart disease, adults should have their blood pressure and cholesterol checked regularly. Exercising 30 to 60 minutes five times per week is also important. Fruits, vegetables, whole grains, and foods low in saturated fat, cholesterol and sodium should be emphasized in one's diet. Smoking should be avoided altogether.

"I encourage donors to give back to the community and support the excellent work being done at The General," says Brad.

In honour of Heart Month, please make a gift to Hamilton General Hospital Foundation today and make a real difference in the lives of cardiac patients like Brad at www.hamiltonhealth.ca/donate. **BL**

From those first newborn breaths to the golden years of senior living, Hamilton Health Sciences is committed to providing the specialized care required throughout the various stages of life. Your support as a donor can make a significant impact on the lives of adult and pediatric patients in the Niagara Region and throughout south central Ontario. Please make your donation at www.hamiltonhealth.ca/donate today.

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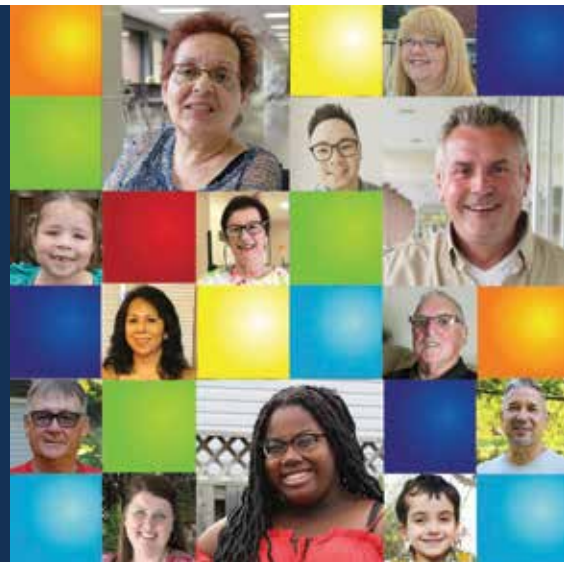

2 MINUTES WITH PEOPLE IN OUR COMMUNITY

Monthly feature asking local business people some friendly questions.

HARI SREEHARAN

OWNER | CANADIAN FRANCHISE CONSULTANTS

- **NICKNAME:** Harry
- **WHERE ARE YOU FROM:** India originally and now I'm a Canadian
- **WHERE DID YOU GO TO SCHOOL:** Engineering and MBA from India. Certified Management Consultant from U.S.
- **FAVOURITE FOOD:** Indian curry
- **BIGGEST QUIRK:** Nothing
- **3 THINGS THE AVERAGE PERSON DOESN'T KNOW ABOUT YOU?** My different roles, Principal Mortgage Broker, Immigration Consultant, Real Estate Investor, Franchise Consultant
- **WHAT DO YOU LOVE:** Travel and having a single malt
- **WHAT DO YOU BELIEVE:** Nothing is impossible
- **YOUR DREAM:** Success goes to those who dare and act
- **YOUR TOP 3 CHARACTERISTICS:** Determination, patience and achievement.
- **YOUR STRENGTHS:** Same as above.
- **FAVOURITE ACTIVITY:** Developing system to simplify work
- **OTHER INTERESTS**: Cricket, watch news
- **FAVOURITE QUOTE:** "Your partner in excellence."

FIONA MCNAIR

LIFE COACH | SHIFTING GEARS

- **NICKNAME:** Fee
- **WHERE ARE YOU FROM:** British Columbia
- **WHERE DID YOU GO TO SCHOOL:** Chemainus Senior Secondary. Got my BSW from the University of Calgary
- **FAVOURITE FOOD:** That's a tough one. I love a good curry.
- **BIGGEST QUIRK:** I hate to be the second or third car in a line of traffic.
- **3 THINGS THE AVERAGE PERSON DOESN'T KNOW ABOUT YOU?** I'm terribly shy, I'm afraid of heights and closed spaces, I love Dr. Who
- **WHAT DO YOU LOVE:** I love to cycle, and knit/crochet.
- **WHAT DO YOU BELIEVE:** We all need to be respectful of one another and that the Universe will give us what we need if we believe.
- **YOUR DREAM:** To have a successful coaching career so that I can help others who are where I have been.
- **YOUR TOP 3 CHARACTERISTICS:** I'm funny, a good cook and I love to laugh.
- **YOUR STRENGTHS:** Committed to finishing what I start, willing to try just about anything once. I'm also loyal and will try to find a resolution to just about anything to make sure people are happy.
- **FAVOURITE ACTIVITY:** Cycling
- **OTHER INTERESTS:** Reading, watching T.V., traveling
- **FAVOURITE QUOTE:** Remember her? She's still there inside you waiting. Let's go get her.

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5 ACTIONS TO HELP YOUR SALES TEAM SUCCEED

LISA VON MASSOW

Very often, sales managers are promoted into leadership positons because they have demonstrated the ability to be successful in the role of salesperson. Management's logic is we'll just get them to teach others how to be successful like them. While on the surface, this concept may seem logical, I've seen time and time again that the skills required to lead and motivate a team of sales reps are quite different than those required to manage your own pipeline.

Are you responsible for the outcomes of your sales team? If so, consider five key improvement areas that are essential to achieving sales success in any industry.

1 HAVE A WELL-DEFINED, EFFECTIVE SELLING PROCESS

If you haven't already done so, install a step-by-step selling process that identifies exactly what your salespeople are expected to do. Then, hold them accountable to doing it.

Ideally, the process should emphasize qualifying, so salespeople are investing their time and resources in opportunities that have a high probability of closing. Stringently qualified opportunities progress more quickly. And, they produce better-fit solutions, more focused presentations, and higher closing rates.

2 FOCUS ON SALESPEOPLE'S ACTIVITIES

Salespeople are experts in the art of constructive avoidance—engaging in contrived activities to avoid doing the real work of selling. Some, for example, will waste an inordinate amount of time updating, categorizing, and alphabetizing a prospect list to avoid actually picking up the phone and calling one of the prospects on the list.

Hold your salespeople accountable to the activities defined by your selling process—activities that keep the process moving forward. Those activities should be focused on moving opportunities into or out of the sales funnel—identifying and qualifying prospects; developing and closing opportunities.

3 ENSURE THAT SALESPEOPLE HAVE THE NECESSARY SKILLS

Having an effective and efficient selling process is of little consequence if your salespeople don't have the essential skills to implement it. Working hard is not an appropriate substitute for working skillfully. It leads to frustration, lackluster performance, and below-average sales results.

Monitor the actual results of sales-process-directed activities against the intended outcomes. Where there are shortfalls, identify the deficient skills responsible for the result, and make sure your salespeople receive the appropriate training.

When you arrange for training, it's important for you to be involved in it. After all, you are responsible for seeing that the content of the training is applied, and for helping your salespeople refine their newly-acquired skills. Finally, training and coaching are interconnected. Support the training with regular pre-call briefings, post-call debriefings, and ongoing coaching.

4 HELP YOUR SALESPEOPLE ENHANCE THEIR SELF-ESTEEM

Learning new strategies and developing new skills will have little positive impact if your salespeople don't have the confidence to implement those skills. Lack of confidence (fear of failure) is perhaps the biggest roadblock that prevents salespeople from achieving greater levels of success. Providing encouragement, support, and positive feedback to your salespeople is as important a function in your management role. **BL**

Lisa von Massow is the owner and principal of Sandler Training—Endurance Partners Inc., located at 461 Green Road, 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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Bill 148 Implementation Time Table & Employment Standards Poster version 7.0

Leanne Standryk and Alexandra Del Vecchio

In our November 2017 corporate bulletin, we provided an update and overview of Bill 148, the Fair Workplaces, Better Jobs Act, 2017, which extensively amends the provisions of the Labour Relations Act (LRA) and Employment Standards Act 2000 (ESA). Since our November Corporate Bulletin, we have received several inquiries regarding the timeline of effective changes. What follows is a timeline of the dates upon which the various amendments become effective:

NOVEMBER 27, 2017

• Occupational Health and Safety Act: Prohibition on requirement to wear high heeled shoes, with exceptions.
• ESA: Misclassification of employees as independent contractors.

December 3, 2017
• ESA: Extended Parental Leave and New Critical Illness Leave

December 18, 2017
• Employment Standards poster version 7.0: Employers must post an up-to-date Employment Standards in Ontario poster prepared and published by the Minister of Labour in a place likely to be seen by employees. Employers are also required to give every employee a copy of the poster within 30 days of their hiring. Employers must now remove version 6.0 and replace it with version 7.0. An employer's failure to post or distribute version 7.0 will constitute a violation of the ESA which could be subject to enforcement action. The current version of the poster can be accessed through the Ministry of Labour's website at: https://www.labour.gov.on.ca/english/es/pubs/poster.php

JANUARY 1, 2018

• ESA: Minimum wage increase; Expansion of Paid Vacation entitlements; New formula for public holiday pay; Paid Personal Emergency Leave; New Domestic or Sexual Violence Leave; Extended Pregnancy Leave; Extended Family Medical Leave; New Child Death Leave; Overtime Provisions changes to multiple pay rate calculations; Temporary Help Agency, employee termination obligations; Crime Related Child disappearance leave; Removal of Crown employee exemption; Expansion of Employer-Employee doctrine; Increased penalties for non-compliance and expanded wage collection powers.
• LRA: Enhanced Union access to employee information; New Remedial Certification; OLRB review of bargaining unit structure; Card Based certification in the building service industry, home care and community services industry and temporary help agency industry; Just Cause protection following certification; Successor rights; Expanded use of first collective agreement arbitration and mediation; Increased fines for violations of LRA.

APRIL 1, 2018

• ESA: Equal pay for equal work

JANUARY 1, 2019

• ESA: Minimum Wage, $15.00; Scheduling provisions, right to request schedule or location changes; Right to refuse shift assignments if shift assigned on less than ninety-six (96) hours' notice; Scheduling: three (3) hour rule; Scheduling On Call Pay; Scheduling Cancellation of Shifts; Employer record obligations.

Employers are encouraged to ensure immediate compliance with those amendments currently in force and review their employment agreements, policies, practices and collective agreements to plan for future amendments. We confirm with you that the content of this article is to provide a general timetable of Bill 148 amendments and should not be considered legal advice. Clients are encouraged to contact a member of our labour and employment group with any questions. **BL**

The team within Labour and Employment department at Lancaster, Brooks & Welch LLP regularly consult with employers on new and pressing workplace issues. If you wish a consult, please contact our lawyers at 905.641.1551.

Planning For A Better Future

Niagara Employment Help Centre provides customized employment support, resources and job finding services for employers and job seekers.

SCOTT LESLIE

IT DOESN'T MATTER IF you're a new graduate student looking for work, a laid off employee trying to get back into the workforce or a small business owner searching for that perfect employee, the Niagara Employment Help Centre can help people from all walks of life.

The Niagara Employment Help Centre is in the business of connecting qualified job candidates with local employers. And since 1983 it's been doing just that by offering a unique combination of training programs, employer funding, and employment counseling and resources.

Designed for individuals that are unemployed or underemployed (i.e. working less than 20 hours per week), the Niagara Employment Help Centre is a non-profit organization funded by the Ministry of Advanced Education and Skills Development, and is a service provider of Employment Ontario. At the Niagara Falls agency, all its services are available free to the public with only occasional fees for special workshops. The Niagara Employment Help Centre is also in high demand, serving over 5,500 employers and job seekers each year, and boasting a 70% employment rate with its clients.

JOB SEEKERS

If you or someone you know is looking for work, the Niagara Employment Help Centre has an effective range of solutions designed to give job seekers the tools and support they need to find employment.

It all starts the moment someone walks in the door at the Niagara Employment Help Centre on 6100 Thorold Stone Road, Unit 7 in Niagara Falls. Here, job seekers can use computers, fax machines, photocopiers, and the centre's extensive resource library to help with their job search. The Niagara Employment Help Centre also offers several workshops such as Smart Serve, CPR and First Aid, WHMIS and Safety Awareness, Forklift Certification, Working at Heights Certification and information on Employment Ontario's Second Career program.

When it comes to online tools, the agency has a job bank where job seekers can access a wide array of job postings from local employers. The Niagara Employment Help Centre also has a Resume Builder tool. With this application, job seekers can create a resume step-by-step and use it to apply for positions on the Niagara Employment Help Centre's job bank.

One of the biggest strengths of the Niagara Employment Help Centre is its team of 14 dedicated staff. These experts work one-on-one with job seekers to provide them with the support and guidance they need to perform a successful job search—everything from developing resumes and cover letters to completing online applications to preparing for interviews and upgrading job skills.

In most cases, the Niagara Employment Help Centre deals with adult job seekers who are unemployed and not currently attending school. But the Niagara Employment Help Centre also offers Youth Job Link—an employment program designed to help youth and students (ages 15 to 29) plan their careers and make the transition into the labour market. In this case, students can enroll in various workshops that will help them overcome potential barriers and book appointments with special employment counselors.

EMPLOYERS

There's much more to filling a position than just placing an ad and waiting for a candidate to apply. Finding the right person can be a difficult task. That's why, the Niagara Employment Help Centre has several services and resources available to help employers save time and money—and make their hiring process as easy as possible.

That includes an on-site job developer, free employer job postings and placement services, and access to a bank of potential employees, and free placement services. All job candidates are pre-screened—and in some cases, financial assistance and incentives are available to employers which can help offset the cost of training.

EXPLORING TOMORROW'S POSSIBILITIES

The Niagara Region is one of the most competitive job markets in the country so it's important for people to be open to new perspectives and techniques. If you want to find work—or find the right candidate—reach out to the Niagara Employment Help Centre. The team can help you plan for a better future and explore tomorrow's possibilities—today. **BL**

The Niagara Employment Help Centre is located at 6100 Thorold Stone Road, Unit 7 in Niagara Falls. For more information, please call 905.358.0021, email Program Manager TrishaBotticella at trisha@ehc.on.ca or go to www.ehc.on.ca.

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EMPLOYMENT ONTARIO

This Employment Ontario program / service is funded by the Government of Ontario

CANADA-ONTARIO JOB GRANT

Provided by Niagara College

The right staff training can improve a business's performance, profit, and staff morale.

The Canada-Ontario Job Grant, funded through allows employers to determine their staff training needs and provides funding to help train these workers.

The Canada-Ontario Job Grant* has already proven to be popular with employers from every industry sector across the Niagara Region.

ARID Group Homes, a Niagara-based substance abuse recovery organization, was able to access the program to provide leadership development training to seven of its staff. "Our staff have come together as a stronger team and improved on an individual basis so much," says ARID Executive Director Ken MacKenzie.

Port Colborne-based Dobsi Medical was able to use the grant to train a new staff member in medical front office assisting. "As a small business owner this program gave me the opportunity to hire with confidence and allowed my team to grow without the high cost of the initial training," Owner Christina Dobsi explains. "It also allowed my team to receive training relevant to their new position so that they could thrive."

To participate in the grant, employers must contribute at least one-third of total training costs, be licensed to operate in Ontario, have appropriate insurance, and comply with labour and human rights legislation. Both the training and the job must be in Ontario.

Employers who invest in training for their employees often see numerous benefits. Ransom Hawley, CEO of Caddle Inc., says the Canada-Ontario Job Grant helped him to train a number of his staff in areas such as sales and technical expertise. "I can confidently say this program helped accelerate Caddle's business by a minimum of six months," Hawley says. **BL**

*For further information, please contact Karen Martin at 905.641.2252, ext. 4046, kmartin@niagaracollege.ca.*Funding provided by the Government of Canada through the Canada Job Grant Programs, delivered by the Government of Ontario.*

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NEXT MEETING

FEBRUARY 28, 2018

5PM - 7PM

Wildfire GRILLHOUSE & LOUNGE

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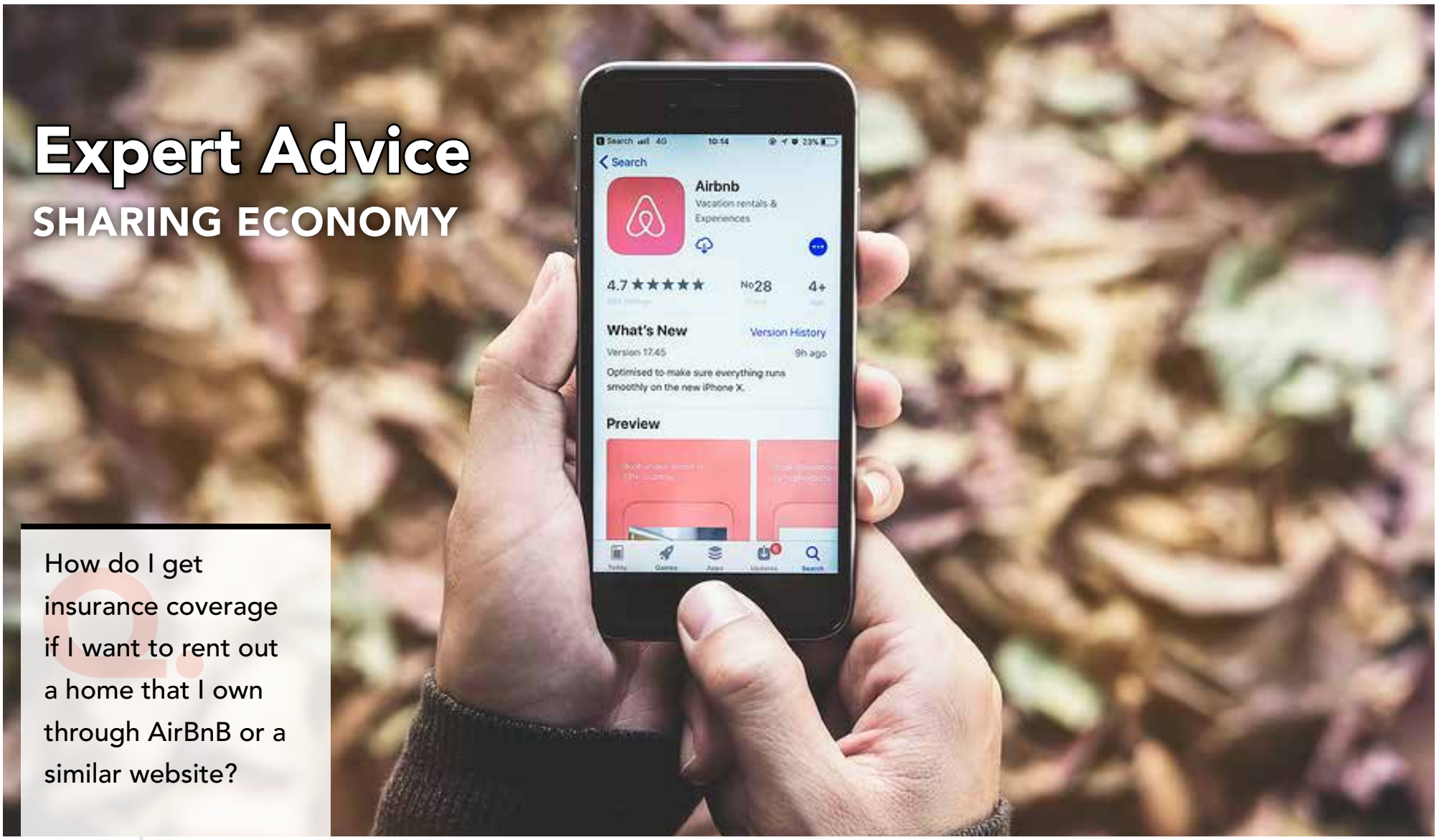
Expert Advice

SHARING ECONOMY



Q. How do I get insurance coverage if I want to rent out a home that I own through AirBnB or a similar website?

A. **THE SHARING ECONOMY IS** and has been growing at a significant rate. Not just for the sharing of homes. Unfortunately, most insurers have not kept pace in providing appropriate coverage for those participating in the sharing economy.

People can offset the expense of owning assets by listing them for rent through various websites. And I'm not just referring to homes and cottages. You can rent your own car to people through Turo.com. There are similar websites through which one can rent privately-owned motor homes, boats, docks at cottages, tools and the list goes on.

Traditional insurance, however, does not contemplate individuals using their assets for commercial gain. As soon as you start renting your assets to others, this is considered by the insurers as a commercial operation. In the event of a claim, you may find your insurance invalidated.

Some of these companies that provide the digital platform enabling you to rent your assets may also provide a form of insurance. Generally, it will be a form of liability coverage and will be applicable only during the time that your asset is rented. Even in this situation, your insurer may not want to continue to provide you with coverage. There are, however, companies that will. It is important to speak to your insurance broker any time you contemplate activities that will derive revenue. **BL**

Jeff Reuter is insurance expert from Reuter & Reilly Insurance and is located at 515 Niagara Street, Welland. For more information visit www.reuter.on.ca or call 905.732.24.18

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