



Volume 18 Issue 1

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- + GOING AFRICA
- + BUSINESS LINK REACHING NEW HEIGHTS
- + DISTRESS IN SMALL BUSINESS

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Let's Get Social



## A WORD FROM MARILYN

### A Green Heron Lesson for Businesses

#### Dear Business Link Readers,

During the Christmas holidays, I went to a Caribbean resort where I came upon an interesting sight. One afternoon, I was busy feeding some fish in a pond with breadcrumbs. There were various tortoises, flamingos and storks standing around. However, one bird flew over the water, and took one of the pieces of bread away. The bird was similar to a small seagull with a long beak. Later on, I found out it was called a green heron.

Strangely enough, the heron didn't eat the bread but put the bread in the shallow water. I didn't understand its purpose at the beginning and kept watching. After a couple of minutes, some tiny fish and then some bigger fish started to fight for the bread. That's when the heron suddenly dove its beak into the water and a small fish was in its mouth. It was fishing! It didn't eat the bread but used it as bait. What a smart bird! Of course, there wasn't always good luck. Sometimes the bread floated away and was taken by the nearby flamingos. (When the flamingos came closer, the heron didn't put the bread into the water until they left.) Within an hour, however, the heron had caught several small fish with the bread this way. There was one time the heron killed a tiny fish and put it back in the water again to attract some even bigger fish.

The use of tools parallels the evolution of early civilizations. It also indicates the degree of intelligence of the tool user. The heron differentiates itself by giving up the benefit of eating breadcrumbs now for some more delicious fish later. If it has meat, why settle for breadcrumbs? But how does the heron know it will have a better result by sacrificing a temporary benefit? It's all about planning! By definition, planning is the process of thinking about the activities required to achieve a desired goal, and it is a fundamental property of intelligent behaviour. It has two crucial elements: goal and implementation. The goal is to prepare for a bigger and better result, and intelligence and patience guarantee the implementation. 2020 is already here. What are your bread and fish?

Yours in business,  
Marilyn Tian M.B.A  
President & CEO  
Business Link Media Group

Have any questions or comments?  
Please feel free to send me an email at  
[marilyn@businesslinkmedia.com](mailto:marilyn@businesslinkmedia.com).



# Business Link Media Group Reaching New Heights

Niagara multi-media firm launches several new projects, exciting business events in 2020.

By SCOTT LESLIE

Since 2003, Business Link Media Group has been proudly committed to the Golden Horseshoe area, providing its clients with a winning combination of direct mail B2B publications, magazines, specialty custom publications, event programs, social media and online platforms.

In recent months, however, the Business Link team has laid the groundwork for several exciting new programs which will be rolled out throughout 2020. The key goals of these initiatives are to help boost local tourism, attract international investment, and stimulate job creation and economic growth here in Niagara.

Our new and ongoing projects include:

**Legacy Magazines** – Business Link (monthly) is a B2B publication and over 12,000 copies are circulated throughout Niagara's 12 municipalities. We've added several new columns to our traditional features. These include The Cutting Edge, A Minute With Mayor, and other international business articles designed to provide readers with in-depth information on the benefits of investing in the global marketplace. Our HWS – Health, Wellness & Safety Magazine (quarterly) has also seen a steady increase in content on holistic and alternative medicines such as our My Home Remedy page.

**Business Link International** – a B2B website at [www.ib2bl.com](http://www.ib2bl.com) that enables companies to promote their products and services to local and global businesses. Clients can post free listings in our business directory, read informative articles and uncover new business opportunities in the U.S., Europe, Africa, Asia and The Middle East. It will also include a weekly newsletter. Local businesses can also submit their articles online and selected articles will be sent out through a weekly newsletter.

**Stories In Niagara** – a new convenient bilingual tourism guide to all the things to see and experience in Niagara and an advertising vehicle for leisure and commercial-oriented providers. This magazine will be circulated to major hotels and hotspots in Niagara, GTA and China. We will also have a companion video series that will promote various leading figures and business entrepreneurs who are making a profound impact in their respective industries.

**Made In Niagara** – a prestige publication spotlighting many of our region's most innovative and internationally inclined firms. Made In Niagara is distributed digitally throughout Niagara/Hamilton Region and the GTA, as well as through our app which boasts a worldwide readership. This publication is developed in conjunction with our annual trade mission.

**Events** – Our 40 Under Forty Business Achievement Awards will take place in Niagara in May and in Hamilton this September. We will also be holding an International Tourism & Art Festival and an International Business Conference. Taking place in Niagara Falls, these events will bring dozens of premier artists and businesses here from around the world to exhibit their work and will attract many international tourists.

Constantly striving. Always evolving. Business Link has come a long way in the past 17 years. We've enjoyed serving the Niagara community – and we're looking forward to taking this next step together with you.



# UPCOMING CHANGES TO THE DIVORCE ACT AND THEIR IMPACT ON CUSTODY AND ACCESS

BY CHELSEY GAUTHIER

When thinking of the important aspects of a divorce where children are involved, a person's mind typically turns to custody and access. These rights are addressed in the Divorce Act. On June 21, 2019, Bill C-78 received Royal Assent. Among other changes, this Bill has revamped custody and access, and most of the changes will come into force on July 1, 2020.

Previously, the wording of the Act was very parent centric. Under the previous version, the Act defined the term "custody" as the care, upbringing, and any other incident of custody of the child. This wording has been confusing to Family Law clients for some time, as many people did not realize that custody in fact meant only decision-making. The term "custody" evoked negative feelings, and the terms custody and access often left parties feeling as though there was a "winner" and a "loser" in the Court proceeding. Following the enactment of Bill C-78, the term "custody" is repealed.

The legislation now uses child-focused language instead of parent-focused language. The Courts have always focused on the best interests of the child and the new amendments emphasize a parent's relationship with their children by using such terms as "parenting time" and "decision-making." The term "custody order" has been replaced with the term "parenting order," and the term "access" has been entirely removed from the new Act.

Whereas the term custody previously meant a parent's decision-making responsibility, that definition was never clearly stated in the Act. Now, the Act specifically addresses "decision-making responsibility" and defines the term as the responsibility for making significant decisions about a child's well-being including with respect to the child's health, education, culture, language, religion, spirituality, extra-curricular activities, etc. This new wording now clearly assigns a parent's responsibility for making significant decisions about a child's life. Further, the new Act clearly delineates "parenting time," which is defined as the time the child spends in the care of either spouse, during which period the parent (or any other individual who is granted contact) is responsible for the child's well-being and care.

As you can see, this new wording focuses on the child's relationship with their parents and their right to spend time with their parents, which underscores the Court's focus on the best interests of the child.

Bill C-78 has taken a serious look at the present Family Law landscape and has modernized the language of the Act to be more child-focused. At all times, the focus of the Family Law Courts is on the best interest of the child and the wording of the Divorce Act will now reflect that maxim. In fact, there is even a new section titled "Protection of children from conflict," which mandates that parties to a proceeding under the Divorce Act shall strive to protect their children from conflict arising out of the court proceeding. The Court has observed that children are often significantly impacted by their parents' divorce, and the conflict witnessed by children has been proven to be detrimental to their mental health and well-being.

Though the Courts have always focused solely on the best interests of the child, the amended Divorce Act now makes that principle very clear. Section 16 of the Act is now replaced by a section titled "Best Interests of the Child," which mandates that the Court shall take into consideration only the best interests of the child in making a parenting order or contact order.

The amendments to the Divorce Act will not affect parties' rights as parents. The reason for these changes is to place an added emphasis on the best interests of the child and to focus on the relationships between children and their parents. The new terminology is focused on parents' responsibilities for their children, and their duty to exercise these responsibilities in a manner consistent with the best interests of the child. Additionally, part of the objective is that these changes in terminology will help to reduce parental conflict.

The legislation will now reflect what the Courts have long since known; each child is different, and every family is different. A solution which may work for one family could fail for another. There should be no presumptions in terms of parenting arrangements for children in Family Law, and the focus should always be on the best interests of the child. Children have always been the primary consideration of Family Law in deciding parental arrangements, and the amended Divorce Act will now reflect that golden principle. **BL**

Chelsey Gauthier is an Associate within the Lancaster Brooks & Welch LLP Family Law department and may be contacted at 905.641.1551.

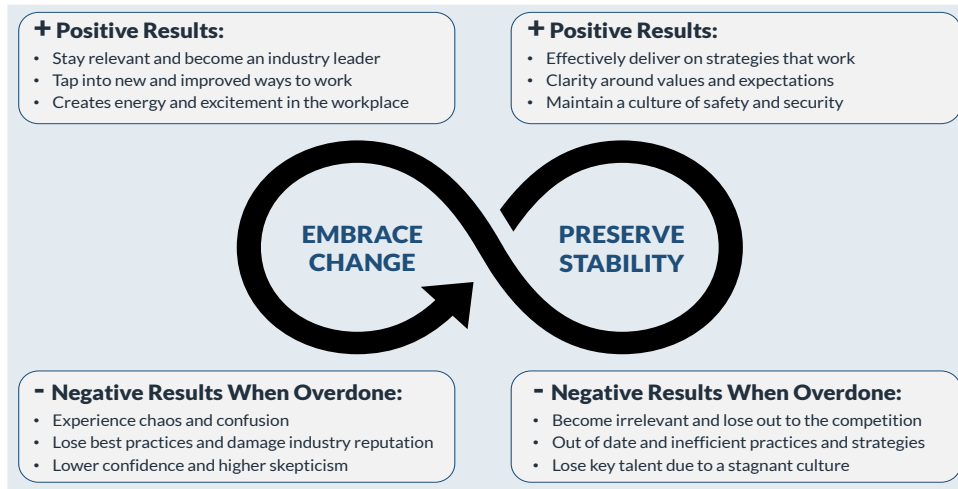


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# TEAM-BUILDING ACTIVITY: Embrace Change And Preserve Stability.



By TIM ARNOLD

As a busy leader, we understand how hard it can be to find the time to develop your team. This is why each month we provide you with a do-it-yourself team-building idea that is easy to deliver and proven to be effective. Enjoy!

Successful organizations learn to manage the tension between embracing change and preserving stability. Here is a graphic that will allow you to see this tension more clearly:

**STEP 1** – Download and print out the graphic and give a copy to each team member. Read through all four of the quadrants on the worksheet with your team.

**STEP 2** – Have your team get into small groups of three to four people and give each group 10 minutes to answer the following questions:

- What is the best example of our team experiencing the positive results from focusing on change in the past year? What could we learn from this example and apply to the coming year in order to experience more of these positive results?

- What is the best example of our team experiencing the positive results from focusing on stability in the past year? What could we learn from this example and apply to the coming year in order to experience more of these positive results?

**STEP 3** – Have each small group report back on their example and learning from each question. After hearing all the examples and learning, end with a discussion that identifies one to three things the team can commit to doing in the year ahead in order to leverage the tension of embracing change and preserving stability.

When your team can find healthy tension between embracing change and preserving stability, you will achieve a winning culture that is exciting, focused and confident.

Tim Arnold is passionate about helping people understand the chronic issues that limit leadership and teamwork so they can thrive. He is the author of the book *The Power of Healthy Tension* and speaks to organizations across the globe on how they can overcome chronic issues and conflicting values. Go to [www.leadersforleaders.ca](http://www.leadersforleaders.ca).



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# Determining Mobile-commerce Usage in the South Asian Markets

BY DR. NARONGSAK THONGPAPANL AND DR. ABDUL REHMAN ASHRAF

Jeff Bezos, the chief executive of Amazon, one of the world's largest companies, is currently in India, trying to strengthen the company's foothold in the market. This is but one indication of how significant and promising the South Asian market has become for digital retailers.

Relatively cheaper mobile devices coupled with the spread of fast-speed internet has meant that countries like India and Pakistan have seen phenomenal growth in electronic commerce in the last few years. These countries represent what are termed as mobile-first economies, as most of the online content consumption and retail activity happens on smartphones. While most Western economies transitioned from e-commerce to mobile-commerce (m-commerce), these countries leapfrogged directly to the ubiquitous use of the latter. Against this backdrop, we recently investigated the phenomenon of m-commerce in India and Pakistan along with our former MSc student Ali Anwar, and explored the drivers and barriers to the creation of value through mobile marketing.

Our study discovered that the anytime-anywhere capabilities of m-commerce have created unprecedented value for these consumers. Even for someone located in a remote rural South Asian location, it's now much easier to carry out mobile banking transactions, such as receiving and sending money to family, and shopping for a range of products using the many online retailers operating in the market.

However, as our study suggests, these companies still face significant barriers to reach the true promise of the market. Consumers remain wary of the trustworthiness of m-commerce, and it will take

consistent, well-focused efforts before marketers can eliminate the perceived risks associated with mobile retailing. This, of course, will have to be supported by the improvement of digital infrastructure at a government and policy level. In addition, there's the relatively low purchasing power, which also presents challenges for m-retailers. As the firms grow and attain economies of scale, they might be able to better match the cost expectations of the market.

Interestingly, our study also taps into what type of consumer is more likely to adopt m-commerce and care less about the perceived risks associated with it. Individuals have an innate degree of innovativeness. Characteristically, people who are innovative tend to focus more on the factors that create value through new technologies and opportunities, whereas the risks stand out more for consumers who are innately less so. This is a crucial individual-level trait for marketers to study as campaigns for innovations work better when they are directed towards highly innovative consumers. The adoption of products and technologies can then trickle down to the other segments of the market.

Our study revealed interesting insights about this rapidly increasing market of m-commerce, as well as how individuals respond to technology and the value it creates. This is a part of a wider investigation being conducted by the research team, in which they examine digital marketing, new technology adoption, and the optimal marketing communication techniques in the digital environment. **BL**



Dr. Narongsak (Tek) Thongpapanl is the Associate Dean of Research and Graduate Programs, and Professor of Marketing and Product Innovation. Dr. Abdul Rehman Ashraf is the Associate Professor of Marketing at the Goodman School of Business at Brock University.



# DIFFICULTY AND DISTRESS IN SMALL BUSINESS

By Tom Onich

The operating environment for small and medium-sized business is difficult in the extreme. Rapidly changing markets, technology changing at a breakneck pace, incompetent governments, international competition and consumers asking to pay less for more are just a few items from a menu of difficulty.

When we also consider the international politics that are at play in a world that is complex, interconnected and interdependent, the challenges facing business owners are nothing short of staggering.

I have been a keen observer of small business for over 30 years. In this time, I have developed an abiding respect for their owners. Even while they face adversity, they represent the backbone of the Canadian economy.

I have developed a deep understanding from observing over 200 different businesses from a variety of perspectives. These include CRO, CEO, lender and advisor to both creditor and debtor, turnaround manager, and liquidation agent.

From this experience, it quickly became obvious that most businesses existed on a continuum that represented their health. The end points represented good health and distress. An organizations position was seldom static for very long and there were many points between ends.

I think of the "healthy" end as a custodial environment. It is relatively stable and resource rich. The organization is profitable with growing revenue and profit. In the custodial environment, the company has access to a variety of resources. Information provided to management is timely, relevant and reliable. This information is used by a stable competent management team. There are no threats from creditors.

At the other end of the continuum lies distress or crisis. This is a harsh, unforgiving and urgent environment. Losses are likely as are numerous threats from a variety of stakeholders. All important financial indicators such as sales, margins and market share are in decline. Often conditions are masked by reported financial data which has lost relevance due to inaccuracy or even a lack of availability. Pervasive dysfunction also makes management reluctant to emerge with serious critical thinking. In fact, managers may be taking actions that reinforce the status quo and actually make things worse.

At any given time, many companies are moving along the continuum towards extreme distress. They may vacillate, stall or even make a dramatic reversal. Some movement is inevitable. However, an irreversible decline is not.

Keep in mind that at some point in time most troubled companies could have been saved. Given that time is of the essence, it's important that owners and managers understand the causality of corporate decline.

In all cases, distress arises where the organization lacks or partially lacks a true culture of performance management. The symptoms indicate a lack of critical thinking, slack corporate discipline and negative or destructive behavior. Typically, these include:

- A lack of rigor surrounding the cash management process.
- Poor or even non-existent controls for manufacturing, planning and procurement.
- A disconnect between financial measurements and key performance drivers.
- A lack of accountability within management ranks.

Understanding the causality of business decline is of critical importance for any business. It's the beginning of either prevention or cure. **BL**

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Tom Onich BBA, CTP is president of TCMi which provides a variety of services to companies facing difficulty or distress. For more information, please call Tom at 905.687.2119, email [tonich@turnaroundinternational.com](mailto:tonich@turnaroundinternational.com) or go to [www.turnaroundinternational.com](http://www.turnaroundinternational.com).



# A Minute with the Mayor

By Marilyn Tian (MT)

*In this candid interview, Port Colborne Mayor Bill Steele takes a few moments to reveal what Port Colborne residents are thinking, why building partnerships are key to his success, and what the mayor would do – if he had a magic wand.*

**MT:** You have been the Mayor of Port Colborne now since 2018. How would you describe your tenure so far?

**BS:** Well, I served 17 years on city council so that certainly helped coming into the chair of the mayor. Nevertheless, it's been very good. The biggest thing we have been working on is redevelopment in Port Colborne. New development with regards to commercial, industrial, as well as the housing market with houses, apartment buildings, affordable housing – so that's an initiative we've taken on but no, it's been great. I have just been building up partnerships over the last year and kind of getting my feet wet. Primarily, we were able to move the project of rebuilding our Davis Street substation for our electrical system. We moved it up to 2022 from a 2025 completion date so that is going to be completed sooner. It is a facility that was built around 1954 so it is old and there are issues. The other thing that goes with that is the redundancy line coming in from the Crowland Street substation. That will give us a second line coming in so if the main line goes down, instead of being out of power for hours; it is literally 10 minutes and then the new line. So that is being replaced right now.

**MT:** What's one of the toughest challenges facing Port Colborne right now?

**BS:** With our population just under 19,000, one of the biggest issues on people's minds is the cost. By that I mean their taxes and water and sewer bills where that pie needs to be divided into smaller pieces. The more development we have here, the more we can reduce taxes because there's more people paying for the services. We're lucky in that our urban section is pretty much built out to its fullest extent. There's room to expand but within that, we don't have to start building new facilities. The recreational facilities we have, the parks, pumping stations and things like that – we're pretty much set. We don't need to be spending all kinds of extra money on additional facilities to accommodate new people. What we have today will do that into the foreseeable future.

**MT:** So if you had a magic wand, what would you want to do?

**BS:** If I had one, it would be that there was more federal and provincial funding so we could invest the money we already have with theirs, and get more projects done like our downtown community improvement plan. That has been on our books for many years, and it is not a small ticket item. It is a full water, sewer, storm water, streetscape, sidewalks, roads, and trees – all that type of stuff. If we could get that done, it really finishes the big-ticket items for the community.

**MT:** Now that the New Year's here, what are a few of your top priorities for 2020?

**BS:** Right now, we're busy working on our cruise ship initiative. We're sitting down with a number of cruise operators and working diligently with the St. Lawrence Seaway and other partners along the

canal so we can have a very welcoming and robust cruise ship terminal. We're looking at putting that at the foot of Sugarloaf and West Street so when people walk in it's nice, it's clean – and they can park their cars. The second one is dealing with the St. Lawrence Seaway and Transport Canada to acquire lands that we can develop into enhancements along the canal. We want to bring new businesses here and get those businesses feeding off the marine industry. Hopefully they'll locate here and bring the jobs that we want to see created. In December, city council also passed the Parks & Recreation Master Plan which gives us a 10, 15, 20-year look at how we need to redevelop our park areas and better utilize our facilities, whether it's our Vale Health & Wellness Centre, ballparks, soccer fields, Historical & Marine Museum, Roselawn Centre, H.H. Knoll Lakeview Park, things like that. It is really laying out that roadmap so it can carry us into the future.

**MT:** So how do you enjoy working with city council and Regional Council?

**BS:** We have a good council right now, a good mix with some new councillors and some veterans. The new councillors are fitting in quite well. They bring different points of view which is what you want. It's not good to have people with the same point of view all the time. On the Region side of things, we have a Regional Council that is working well together. The biggest thing I have done is create a lot of collaborations and partnerships with my fellow mayors so we are actually sharing on a number of issues. We came up with a memorandum of understanding on buying power so that if say the City of Port Colborne needs three trucks and Wainfleet or Welland, Pelham, or Thorold is buying new trucks at the same time, we can put our resources together and buy in bulk where we get a better deal. It is just another way to help us save money in the long run for our taxpayers.

**MT:** What steps do you think need to be addressed in order to make Port Colborne more attractive to international investors?

**BS:** Investing in Port Colborne can bode well for both national and international companies because we have it all here. You can reach 80% of the population of North America within a day's drive so we are strategically located. We have fair taxes. Our infrastructure is very good. We have the capacity to service more land on the water and sewer side as well as electrical. So we are poised to take on more investment here – and not just on big ticket things. We have room for growth in retail, restaurants, apartment units, condominium units. Alternatively, people that may want to come into town like lawyers and doctors. We have the capacity to attract any type of business. As long as it is a good fit for the city, we're open. **BL**





# CONSIDERATE CREMATION & BURIAL SERVICES INC.

## Continuing To Fulfill The Need For Services At Affordable Prices In The Niagara Region.

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"It has not surprised us that the interest in our business would not be contained to St. Catharines alone." according to Holly Ann Prince-Jensen. She and Bruce Keating McClelland are the owners & operators of Considerate Cremation & Burial Services.

These two had noticed that there was a need for such a facility; they are the original Funeral Service Alternative in The Niagara Region. "We have noticed a steady increase of interest from all over the entire region seeking affordable service options from full traditional burial to basic cremation." Holly states.

"We have a low overhead. We do not have a large building to furnish & maintain and that was by design. That's what drives the cost up ... therefore, this is how we keep our costs affordable. Our prices are typically 30-50 % less than the traditional funeral providers. We

have a family room that allows families to have some private time prior to going to the crematorium, cemetery or church and there's no charge for the use of this room. We are transparent, practical, no pressure ... just your wishes." Bruce added.

There have been two families that had cited the fact that the prices charged by other providers 12-14 years ago were more than the charges of Considerate Cremation & Burial Services today.

Entering their fourth year of operating Considerate Cremation & Burial Services, Holly & Bruce, have noticed an increasing demand for the services they offer. When a family decides upon the level of service they desire Holly & Bruce will fulfill their request whether it be a full traditional funeral or memorial service at a church, graveside service or a celebration of life if that's the desired service requested. To provide services we contact existing venues such as churches, chapels or community halls to carry out public or private services as families request. Some families want a basic facility while others request something a bit more elaborate, we can arrange for those wishes quite easily. All services are held off site." Bruce added. On their website they have created a very informative whiteboard video, CCBSCares.ca, that explains their entire process in a very clear manner.

That difference in cost alone can provide great comfort to grieving families who don't have life insurance or require a discretionary benefit to cover funeral expenses. "It forces people to say 'Do I give up my rent money to pay for this?' It puts people in a bad spot when that



shouldn't happen," Jensen said. "We just felt there was a better way to provide services at these times of need."

Holly & Bruce feel that every family they serve should have the security of estate fraud protection to guard against the ever-expanding threat of identity theft. This step also includes support with all government related paperwork including CPP Death Benefit and Survivor's Benefits and more. They feel it's an important part of assisting the executor clear the estate at no charge to every family that they serve.

Pre-planning & pre-arranging options are available. "Pre-planning is making a record of your wishes and placing them on file with us at no charge while pre-arranging goes a step further and allows for the option to pre-pay for arrangements to lock in today's price for need in the future," Bruce explained.

"There are multiple options for pre-paying. Arrangements may be paid at once or in monthly installments. When you decide to pre-pay you should be aware that your funds are deposited and protected like your bank account. You have the ability to transfer it to another provider should you move to another community or should you decide to transfer your arrangements to another provider for any reason whatsoever in your current community," Holly stated.

Travel coverage in case of death is something that may not be on your mind when planning a vacation, but there is such a service available. In this instance when death may occur more than 100 km away from home there is coverage for this situation; it takes care of covering all charges to bring the person home. This program is ideal for people that travel frequently for work, those that vacation in the warmer climates in the winter months and also has value to the person that commutes to work a fair distance. There are no health questions, no age limitations, no limit to costs incurred, no need to front any charges, no limit to days traveled per year, translation services if

required, coverage 24 hours a day for the rest of your life. The value of this coverage is extremely affordable compared to the cost of arranging to bring someone back from Florida that would be approximately \$2,500 - \$3,000. This program is under \$500.

"It's very important to have a Will in place so that when someone dies the appropriate steps are followed. This eliminates any issues within the process of making the arrangements appointing which person(s) oversees the wishes of the decedent for their final arrangements. Having Power of Attorney Documents for both Personal Care & Property are important to consider allowing things to happen as per the wishes of the person affected," Bruce noted.

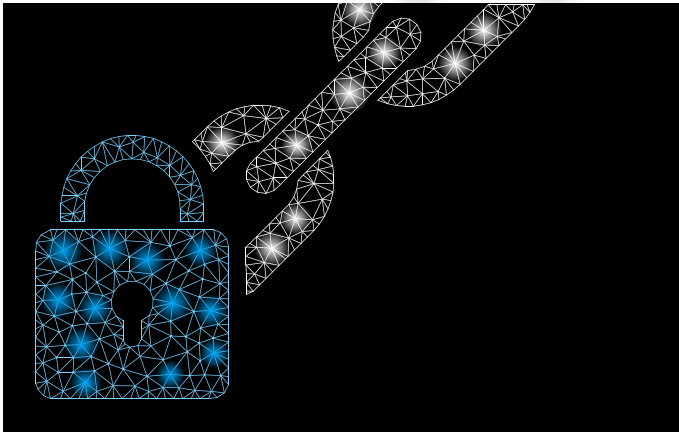
You are welcome to contact Considerate Cremation & Burial Services for an appointment to review your options including burial, cremation, entombment, pre-arranging or transferring your pre-arrangements. **BL**



Considerate Cremation & Burial Services Inc. is located on 52 Scott Street West in St. Catharines (between Ontario Street & South Service Road). For more information, please call 289.362.1144, email [info@CCBSCares.ca](mailto:info@CCBSCares.ca) or [CCBSCares.ca](http://CCBSCares.ca).

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# The Cutting Edge



Miami Beach tent shows. Artists will start to realize the value of their work and the impact that their reach can have throughout the world. Established markets, like Christies and Sothebys might start getting some competition soon. When the internet can show off a collector's prizes, anyone can become famous collectors with influence. When the internet can show off all of an artist's work, it creates revenue for work beyond just digital work, linking a physical and digital connection. It also gives meaning and enhances the reach of their work and their meaning. We're just discovering this new medium, and there's a lot more to learn.

There's a lot of things I haven't touched on here, but it's an exciting new development. I urge everyone to start to follow these amazing artists that are developing this all over the world – from London, France and New York to Shanghai, California and Miami. For more information on this grassroots campaign, go to [www.cryptoarts.org](http://www.cryptoarts.org). **BL**

## Think Digital!

Blockchain transactions between artists and collectors are powerful indicators of truthful purchases, trades and sales that open up a brand new economy of art.

BY JAKE JOHNSON

With the world's upcoming release of Facebook's Cryptocurrency, all eyes have been looking at the possibilities of the blockchain. What has been happening underneath the scene is quite amazing.

Digital artworks have been exploding in popularity, starting with Cryptokitties last year. But now contemporary artists have been jumping onto the scene with gallerists and famous artists trying to pick up the pieces and learn the Cryptoart collectable scene. People are opening their pockets, and new superstars are being born with collectors making amazing gains too. According to the recent stats put out by SuperRare, the average gain per collector is 200% with over 600 Ethereum earned by artists within the first year. Some artists have already come into some pretty big numbers.

As a collected artist for the last 20 years, I have been to and worked in museums throughout the world; visited art fairs in Europe, Asia and America; worked in high-end art megas in the world, taught in institutions, and to be frank, I'm pretty sick of the art world. It's all about who you know, and how you rub elbows with those people. This digital art project aims to bring art and collectables to everyone, and to create more household names like Andy Warhol, Salvador Dali and Picasso. But this time, it isn't institutions or powerful individuals who are controlling the scene. This time, it's in the blockchain, and all the transactions are open and available to the public.

Powered by the Ethereum Ledger, these transactions between artists and collectors are powerful indicators of truthful purchases, trades and sales that open up a brand new [www.bigcomicart.com](http://www.bigcomicart.com) economy of art. Art that can be put into everyone's pocket.

This is an incredible opportunity for artists, individuals, financial institutions across the world and basically turns the art world on its head. People will start to question their art dealers, their crappy



Jake Johnson is a prolific artist. He's studied art in Florence, Italy, and received his Masters in Painting from the American Midwest. Jake's work has been shown in numerous institutions, art fairs and galleries in places like New York, Chicago, Miami, and Shanghai.

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# Call Reluctance

“The reality is you can have excuses or you can have results but you cannot have both.”

BY BRETT MEADOWS

I was going to follow up with the prospect. But...

“I was going to call the prospect, but my couch grew arms and kept me there during all the TV reruns last night. It was horrible, I swear.”

“I was going to call the prospect for a decision but I ran out of time. I’ll call him tomorrow – first thing tomorrow – as long as something else doesn’t come up...”

“I’ve called the prospect three times and left three voicemails, and he hasn’t returned my call. I don’t want to seem like I’m pressuring him or being a pest. I’ll wait for him to call me back.”

Excuses.

The reality is you can have excuses or you can have results but you cannot have both.

Call reluctance is a disease that seems to infect salespeople and the major side effect is excuses. Is call reluctance even a problem? Or is it just covering up things like fear of rejection? Or lack of belief in you or your

product? Those are real problems. I think call reluctance is a bunch of crap.

Here are a few ways to overcome this wallet crippling condition:

Wake up 30 minutes early and get out your sales books. Just read for 30 minutes first thing in the morning. Learn one new technique and try it out as soon as you learn it. Sharp skills and new ideas lead to the confidence to pick up the phone and call someone new.

Convert their information to a few ideas you think they can use. When you walk in their door with questions and answers, you convert the fear energy into positive energy.

Make time and set the time. Make a time to make calls. From 8 a.m. to 10 a.m. every day. Set minimum standards for success (i.e. make one appointment each day, make four follow-up calls, make one sale), and don’t quit until you achieve them.

Pay yourself for each call. If you plan on making four cold calls that day, put four five-dollar bills in your pocket. For every cold call you make (really make) move one five-dollar bill to your wallet. For every call you don’t make, donate it to a charity right away. Go to any Tim Horton’s and put it in their Tim Horton’s Camp for Kids.

Think “yes” instead of fearing “no.”

Get a small “yes” by thinking you will. Appointments, permission to send something before the visit, anything that is “yes.” Think you will and you will get what you’re thinking. The “little engine” did.

Keep “no” in perspective. Think of “no” in new ways. Position “no” in your mind as “not right now” or “no” is the gateway to “yes.” Keep in mind that the average salesperson takes eight to 10 attempts to make one live contact, so don’t give up!

Reward yourself every day. Keep your goals front and centre in your mind, and reward yourself when they’re achieved.

If you feel call reluctance creeping in, remember to believe in yourself. Motivate yourself to take action, and visualize the success that will come. Remember past successes to give yourself self-confidence and ensure your future success.

Call reluctance is a symptom – not a problem. If you want to get over it, you need to find out what’s causing it and fix it fast. Getting over it will lead to more sales and a bigger bank account. **BL**

Brett trains, coaches, and speaks to salespeople all over the country. For more information on seminars and training, call the friendly folks at Meadows Performance Sales and Strategy at 289.696.3605, email [info@brettmeadows.com](mailto:info@brettmeadows.com) or go to [www.brettmeadows.com](http://www.brettmeadows.com).

# UNDOING FAILURE

BY DENNIS O'NEILL

"I cannot overestimate the value of a failure early in life." – Disney

Failure serves as an effective teacher. Henry Ford spoke from experience when he said: "Failure is the only opportunity to begin again more intelligently."

## Let's take a peak into...The Failures Hall of Fame.

- Abraham Lincoln lost 22 elections before winning the presidency.
- Harlan Sanders heard 1,007 "no"s before getting a buy for his chicken recipe.
- Henry Ford was broke by the age 40.

The list goes on and on.

Their projects and actions may have failed to a point in time. I love the words of W.L. George when he said, "He's no failure; he's not dead yet." Failures merely flash on the dashboard of life that a "course correction is needed."

Thomas Edison noted: "Many of life's failures are people who did not realize how close they were to success when they gave up." Take courage – you may be close! **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@dennisonellcoach.com](mailto:dennis@dennisonellcoach.com) or visit [www.dennisonellcoach.com](http://www.dennisonellcoach.com).



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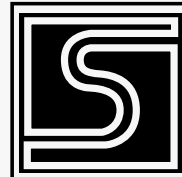
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# GOING AFRICA

An Interview with  
*Jean-Louis Ekra*

BY JEANINE OLLO-SERVAT (JOS)

Investing overseas is not a decision to be taken lightly. Yes, the opportunities for growth are endless – but so are the potential markets to choose from. Just where should you be investing your hard-earned cash these days? Why not consider one of the fastest growing economies in the entire world? Africa!

**Jean-Louis Ekra** has seen much of that growth firsthand. The former president and chairman of the Board of the African Export-Import Bank (Afreximbank) in Egypt had a moment to sit down with Business Link's Partner Jeanine Ollo-Servat recently to talk about his work and the current investing climate in Africa.

**JOS:** Good afternoon, Jean-Louis Ekra. Welcome to the Ivory Coast!

**JLE:** Thank you. Good afternoon, Jeanine.

**JOS:** To start, tell us a little bit about your background and your expectations regarding Africa

**JLE:** First of all, let me thank you for having me here. As you are aware, I'm always pleased to talk about Africa – more about Africa than about myself. But as a way of introduction, I spent about 14 years of my life in banking in Africa. First in commercial banking, then in a multilateral financial institution which is the Afreximbank.

**JOS:** For the benefit of our readers, what is the mandate of Afreximbank?

**JLE:** Afreximbank was established essentially to promote trade. Trade between African countries and trade between Africa and the rest of the world. I was chief executive of the Afreximbank for 10 years, from 2005 to 2015, but before that, for another 10 years, I was executive vice-president of the same institution.

**JOS:** What do you think about all the investment in Africa coming from Canada, Asia, the U.S. and other parts of the world?

**JLE:** I think now it's a very complementary relationship. You see, a country like Canada for instance has a lot of experience in minerals, which is well-known in the world. You have some stock exchanges that are essentially dedicated to some of those minerals. Canada itself has also developed a lot of expertise in technology and in information technology and so on which is currently what a continent like Africa is looking for. I believe that there's a lot of companies that have become established in this part of the world, whether they're from Canada or the U.S., even China. And you know, China has been present now in Africa for many years. And as we see things evolving, Africa can play a major role.

**JOS:** And how is the return on investment?

**JLE:** Very few regions of the world are growing at the rate Africa is growing. We have some of the fastest growing countries in the world. Right now, many African countries are averaging about 4 to 5% growth. We have six African countries in that range including our beloved Ivory Coast – while in Europe, we're talking about 1 to 1.5% growth. Africa is the next frontier.

**JOS:** Thank you, Jean-Louis for your time. Business Link Media Group and I are very happy to have been able to have this conversation with you.

**JLE:** Thank you very much. **BL**

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# MAKE BETTER BUSINESS DECISIONS WITH MARKET RESEARCH

BY **BRYAN BLUE**

Of the many services we provide to our clients at Innovate Niagara one of the most influential and beneficial resources is the Market Intelligence Research Reports Service we offer through our partners at MaRS Discovery District (North America's largest urban innovation hub).

This service supports our clients by leveraging data and analytics to overcome strategic challenges and providing access to globally recognized research and reports. The value of this service lies in the ability to better understand the market influences and then apply insights to market sizing, pitches, projections and more. (The more thought you put into your questions the more valuable the research becomes.)

## BENEFITS OF MARKET RESEARCH

- **Confidence in decision-making:** Transform hypotheses into data-driven strategies
- **Credibility:** Draw upon reputable research, and increase investor and partner confidence
- **Expand expertise:** Expand your market knowledge and analytical tools

Successful entrepreneurs use market research to make better business decisions and maintain their company's competitive edge. You can use this knowledge to create marketing strategies that take advantage of your competitors' weaknesses and improve your own business performance. Knowing your competition and what they're offering can help you to make your products and services stand out. Regardless of whether you're starting or expanding your business, research is vital to understanding your target markets and increasing sales.

## GOING GLOBAL

A recent partnership with MaRS Discovery District and Export Development Canada adds a new value to our Market Intelligence Research Reports Service to help identify potential international markets while simultaneously exploring practical solutions for identifying new customers and extending your reach into foreign markets across the globe.

The two organizations have developed a program dubbed the International Solutions Suite—a portfolio of services to help Canadian tech companies identify and explore global markets. Through this partnership, this expands our abilities at Innovate Niagara to help our clients reach new and untapped foreign markets.

To learn more about and take advantage of our start-up services at Innovate Niagara, visit our website at [innovateniagara.com](http://innovateniagara.com) and click the "become a client" link in the top right corner to set up an intake meeting with our team. **BL**

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Bryan Blue is a business analyst at Innovate Niagara. As a Regional Innovation Centre, Innovate Niagara supports innovative entrepreneurs and companies from a variety of industries to start, grow and thrive through mentorship, market intelligence, workshops, connections and community. Contact Bryan at 905.685.3460 or [info@innovateniagara.com](mailto:info@innovateniagara.com).



# GOING SOUTH AMERICA

## CANADA STANDS STRONG IN THE COLOMBIAN ECONOMY

By MAURICIO ZULUAGA

Colombia has become an increasing focus for investors from major capital markets. In 2019, the country's mergers and acquisitions market mobilized \$16.4-billion (Canadian). This performance positioned the nation as the fourth most attractive place to invest in Latin-America for those companies looking for business opportunities by selling or buying participation in companies based in the region. The sectors attracting the largest amount of capital are financial and insurance, infrastructure, and oil gas and mining.

The Canadian investors' interest in Colombia has been growing during the last few years. In 2016, Brookfield acquired 57.6% of Isagen – a company operating a renewable energy portfolio and with the capacity to generate 17% of the hydro demanded by Colombia. That year, and for the very first time, Canada became the nation leading the foreign direct investment in Colombia. Today, four years later, Canadian investors continue to play a main role in the Colombian mergers and acquisitions market. Among the operations classified as non-confidential, the funding coming from Canadian organizations contributed with over 15% of the capital invested.

From January to September 2019, Canadian companies topped the ranking in investing in the Colombian mergers and acquisitions market. Meanwhile, 28 operations coming from the U.S. totaled \$243-million (U.S.). With 12 transactions, Canada reached over \$845-million

(U.S.), according to data provided by the Transactional Track Record. The interest in the energy sector has marked the investment agenda.

Indeed, the increasing amount of transactions made by Canada in the Colombian mergers and acquisitions market this year is explained by one single operation made between two companies with Canadian roots. Northland Power, a public company listed in the Toronto Stock Exchange, acquired 99% of The Boyaca Energy Company's shares, from Brookfield. For Northland Power, with more than 33 years of experience in the energy industry, this acquisition marked its debut in Colombia.

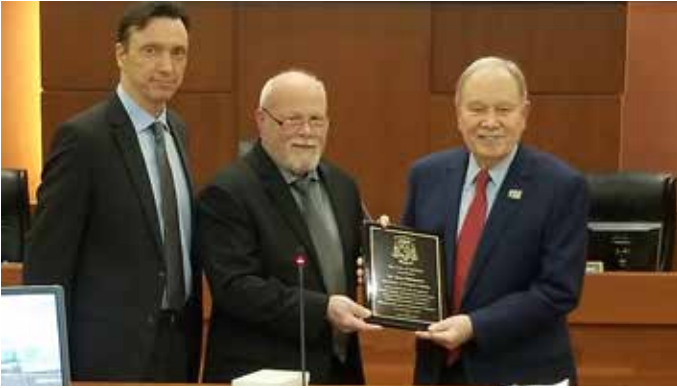
Given the political and socio-economic context taking place in Latin America, with strikes across Ecuador, Chile and Colombia, plus the political and social crisis in Venezuela, and Bolivia's president resignation after committing fraud on the past elections, it's not a secret that the regional socio-political situation was very complicated. However, Colombia has grown by 3% in 2019, the highest rate in the Latin countries. By the end of 2020, the expectation is that the Colombian economy will grow by 3.5%.

Keeping in mind that in the short term Canada may become a member of the Pacific Alliance, an economic group created by Mexico, Chile, Peru and Colombia with a combined GDP of \$1.8-trillion (U.S.), the appetite for investing and acquiring companies in that Latin-American region would be higher. The potential, beyond the energy market, would be extended to other areas, such as the banking system, the infrastructure sector, and of course, the medical cannabis sector, where important mergers are taking place between companies with Canadian roots operating in Colombia. **BL**

Mauricio Zuluaga is a Colombian financial journalist.



# City Council Presents Key to the City to Dr. Dan Patterson



PROVIDED BY THE CITY OF WELLAND

Welland City Council was pleased to pay homage to one of the city's most advanced and dynamic leaders at its Council Meeting on February 4th. Mayor Frank Campion presented the Key to the City to Dr. Daniel Patterson and thanked him for 25 years of dedicated service as the President of Niagara College.

Dr. Patterson built a reputation as a leader of innovation and an architect of cutting-edge education. He has spent more than two decades of his professional career towards developing the Welland and Niagara-on-the-Lake campuses.

Dr. Patterson was a visionary in modernizing the Welland Campus into a state-of-the-art facility and a front-runner for the Walker

Advanced Manufacturing Innovation Centre (WAMIC). Due to Dr. Patterson's collaborative approach to hands-on learning, the City of Welland was able to work with WAMIC faculty and students to better assist investors in establishing sophisticated industries throughout the city.

"I have enjoyed working with Dr. Patterson over the past several years," said Mayor Frank Campion. "He created and maintained an excellent working relationship with us, which assisted our economic development efforts. His leadership at the college resulted in dynamic growth in programming and facilities at the Welland Campus that provided excellent employment and educational opportunities for our community. On behalf of City Council and staff, I wish Dr. Patterson the very best in his retirement."

Dr. Patterson leaves behind a legacy of better learning through more than 130 innovative programs. Niagara College provides unique living laboratories and top-notch facilities that deliver hands-on applied learning opportunities and world-class applied research.

For more information on Niagara College visit [niagaracollege.ca](http://niagaracollege.ca). For more information on the City of Welland visit [welland.ca](http://welland.ca).

Photo Left to right: Welland CAO Gary Long, Welland Mayor Frank Campion and Dr. Dan Patterson.

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# Accessible Innovation

*How human-centred design can enhance the customer experience.*

BY JESSICA POTTS

I don't know many people who look forward to the act of grocery shopping. It's a necessary evil for most, and more of a chore than a highly anticipated experience. Between crowded aisles, long line ups, the abandoned cart blocking your access to the avocados, it's just tough to get excited about something so wrought with frustration.

Maybe you squeeze in your grocery shopping on your way home from work. Perhaps you save it for the weekend with the kids in tow. Maybe you're like me and resolve to plan your grocery run at an often elusive "quiet time" each week.

Regardless of your system or strategy, grocery shopping remains a hassle. And the challenge for today's business owners is to be easy to do business with. If you aren't, someone else will be.

Much has been done to try to revolutionize the inefficient process of grocery shopping. Complex and expensive advances ranging from self-check out to online pre-orders with a drive-thru style pick up to delivery services have entered the mainstream. But those options still

aren't my style. Perhaps one day I'll take advantage of the new technologies. But I still find it works best for me to shop in-person the old school way.

That's the real crux of the problem with innovation. Too often it requires humans to change the way they behave to adapt to the new processes designed to make their lives easier. In many cases, we just aren't ready to adapt to the change. We need intuitive baby steps to "meet us where we are" for the true value of innovation to be realized.

That's why one of my goals in life is to encourage "accessible innovation." In my experiences studying the concept of innovation, I found it so conceptual that most people thought it was out of reach, only reserved for eccentric inventors and academics.

Sometimes the best types of innovation are the simple, often overlooked changes, that create value and are instinctive for the user. When it goes against traditional ways that things have been done, it's called disruption.

In the grocery store example, status quo dictates that you queue up shopping carts in the "cart coral" with the handle pointing towards the customer. This makes a lot of sense in theory. But the problem is that the entrance of most grocery stores is one of those frustrating bottlenecks caused by people taking their carts, then doing a reverse three-point turn to get the cart oriented in the right direction.

People stand and wait, often outdoors, and congestion is expected as you walk through the first touchpoint of the grocery shopping experience. This sets the tone for what can be an even more frustrating experience as you get to the aisles and check outs.

I recently noticed an example of accessible innovation where a simple tweak made a big difference. All that was different was the carts were now backed into the cart coral, with the nose facing out instead of the handle. Simple, right? And it required no real behavioural change to reap the benefits. Most people didn't even notice they weren't doing their traditional three-point cart turn.

The best part is it's free and adds a whole lot of value at one of the two biggest potential friction points in grocery shopping.

What I call "accessible innovation" is also known as "human-centred design." While it's not an everyday term, it's a simple discipline that's changing the way we create and exchange value. It's about developing solutions in the service of people and has deep implications in the evolving world of business. **BL**

Jessica Potts is the president of Inspired Strategy Group Inc. and a Gallup Certified Strengths Coach, working with clients to develop leaders, build high-performing teams, sustain stakeholder and employee engagement, and realize their goals. Her approach is rooted in a strengths-based philosophy that maximizing potential happens when we encourage people to become great at what they're naturally good at. For more information visit [www.inspiredstrategy.ca](http://www.inspiredstrategy.ca), or search 'Inspired Strategy' on your favorite social media platform.



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### BUSINESS LINKS TO NIAGARA'S EVENTS

Your guide to the region's business events.

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#### Business Mastery February 7th & 8th

Sheraton on the Falls Hotel  
5875 Falls Avenue,  
Niagara Falls

#### The Atelier: Niagara 2020 February 8th, 11 a.m. – 4 p.m.

Ravine Vineyard Estate Winery  
1366 York Road,  
Niagara-on-the-Lake

#### Grimsby & District Chamber of Commerce - Board Meeting February 12th, 4 p.m. – 5:30 p.m.

Grimsby & District Chamber of Commerce  
33 Main Street West,  
Grimsby

#### Ontario Fruit and Vegetable Convention

February 19th & 20th  
Scotiabank Convention Centre  
6815 Stanley Avenue,  
Niagara Falls

#### Market Intelligence Workshop with MaRS

February 26th, 12 p.m. – 2 p.m.  
Innovate Niagara  
43 Church Street, Suite 102,  
St. Catharines

#### BizConX Niagara - Networking Event

February 26th, 5 p.m. – 7 p.m.  
Strada West  
7805 Lundy's Lane, Niagara Falls

#### Niagara Region Better Business Expo

February 27th, 12 p.m. – 6 p.m.  
Club Roma  
125 Vansickle Road,  
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#### Build Your Online Store March 10th, 12 p.m. – 2:30 p.m.

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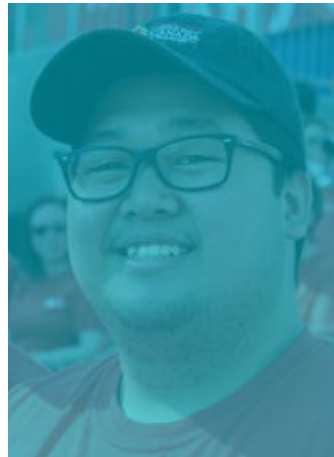
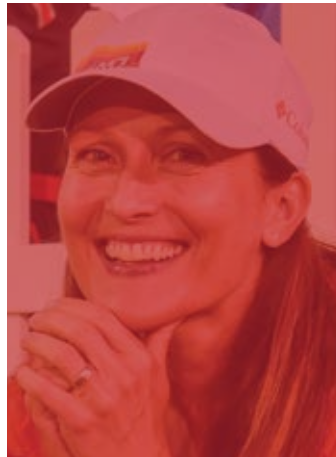
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