

A RESOURCE FOR LOCAL BUSINESSES



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JANUARY 2021

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PUBLISHER'S NOTE



Dear Business Link Readers,

Happy New Year!

2021 is a year of new beginnings: a new vaccine, a new government to the south, new restrictions and precautions, and now new video production services from Business Link.

When our friends and family grow more concerned with being locked down, and more uncertain about the future, we at business link take the opportunity to instill a calmness and confidence in our ability as a nation and peoples to grow stronger, better, and more prosperous. We grow stronger with adversity.

Business Link's resolution for 2021 is to create more value, help create more synergy, and leverage quality products and services from our customers with innovative video production and marketing.

So cheers to a brave new world, a brave new direction, and a brave new year!

Marilyn Tian M.B.A
President & Co-publisher
Business Link Media Group



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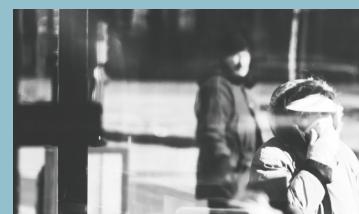




Ontario Declares Second Provincial **Emergency** to Address COVID-19 Crisis

Ontario News

City of Niagara Falls



Ontario declared a second provincial emergency in response to COVID-19 under the Emergency Management and Civil Protection Act. These emergency orders will last for 28 days unless actively extended. Restrictions include:

- Five-person outdoor gathering limit, reduced from 10.
- All non-essential retail stores, including hardware stores, alcohol retailers, and those offering curbside pickup or delivery, must open no earlier than 7 a.m. and close no later than 8 p.m. The restricted hours of operation do not apply to stores that primarily sell food, pharmacies, gas stations, convenience stores, and restaurants for takeout or delivery.
- Non-essential construction is further restricted, including below-grade construction, exempting survey.
- Construction projects associated with health care and long-term care remain essential, as do projects related to transit, municipal infrastructure, energy, and mining.
- Outdoor organized public gatherings and social gatherings are further restricted to a limit of five people with limited exceptions. This is consistent with the rules during the lockdown during the first wave of COVID-19 in spring 2020 and will allow individuals and families to enjoy time outdoors safely.
- Individuals are required to wear a mask or face covering in the indoor areas of businesses or organizations that are open. Wearing a mask or face covering is now recommended outdoors when you can't physically distance more than two metres.



Frequently asked questions regarding the stay-at-home orders



“Why is the province issuing a stay-at-home order while also permitting curbside pickup?”



STAY AT HOME

This question assumes every single person in Ontario has easy access to online shopping or that there is a big-box retailer in their community. This isn't the case for many Ontarians who live in rural and remote areas.

We've learned a lot over the past year responding to this pandemic, including the fact that what may be essential to someone in Timmins and how they buy that item may not be essential to someone in downtown Toronto, who can easily buy items online for delivery. The Government of Ontario determining what retailers may be considered essential risks cutting off many Ontarians who don't live in Toronto or an urban centre from access to necessary goods.

“What is an essential item?”

The Government of Ontario cannot determine what is essential for every person in this province, each with their own unique circumstances and regional considerations. Legally defining what is essential risks cutting people off from goods that may legitimately be necessary for their health, well-being and safety.



ESSENTIAL

“What is an essential trip?”

The Government of Ontario cannot determine what is essential for every person in this province, each with their own unique circumstances and regional considerations. That said, we have provided broad categories that people should consider before leaving their home: food, health-care services, including medication, exercise or work, where someone's job cannot be done at home.

“What is essential work?”

The stay-at-home order does not define what work or jobs are essential. Rather, it now mandates that anyone who can work from home must now do so. For example, someone working in retail obviously can't do their job from home and would be permitted to go to work.

“Why hasn’t the province defined who can or should work from home?”

The Government of Ontario cannot review tens of millions of job descriptions to determine who can work from home. As such, we are relying on the best judgment and common sense of employers to determine who can do so. If an employee believes they should be working from home, they can contact the Ministry of Labour to file a health and safety complaint.

“Can people travel to their cottages or secondary residences?”

Right now, we are asking people to stay home and only leave their home for essential purposes, which could include emergency maintenance of a secondary residence. In the spirit of the stay-at-home order, at this time we are not recommending intra-provincial travel.



WORK FROM HOME

“Can someone living alone still join up with another household?”

Yes, they can exclusively join one other household. This is to support their mental health and well-being, as well as to ensure those requiring support continue to have access to essential caregivers. **BL.**

Highlighting Updates and New Government Funding Programs for Business

City of Niagara Falls



Below is a list of current funding programs available during the COVID-19 pandemic to help sustain your business. Funding is limited and offered on a first come first serve basis.

- 1. Tourism Adaptation and Recovery Fund** – up to 80% grants available from \$2,500-\$20,000
- 2. The Ontario Small Business Support Grant** – grants available from \$10,000 to \$20,000 (Program information coming soon)
- 3. Main Street Relief Grant for PPE** - \$1,000 (1x) grant towards PPE costs
- 4. Property Tax and Energy Cost Rebate Grants** – grant for business costs associated with property tax and energy costs
- 5. Regional Relief & Recovery Fund (RRRF)**
 - FedDev Ontario Stream – Loan up to \$1 million
 - Venture Niagara Stream – Loan up to \$40,000
- 6. Highly Affected Sectors Credit Availability Program (HASCAP)** – Tourism & Hospitality - Loans up to \$1 million - Low-interest, 100% government backed loans up to \$1 million for 10 years.
- 7. CEWS** – The government is increasing the maximum wage subsidy rate to 75% for the period beginning December 20, 2020 and to extend this rate until March 13, 2021.
- 8. CERS** - Canadian businesses, non-profit organizations, or charities who have seen a drop in revenue due to the COVID-19 pandemic may be eligible for a subsidy to cover part of their commercial rent or property expenses, starting on September 27, 2020, until June 2021.
- 9. CEBA** - CEBA loans for eligible businesses will increase to \$60,000 and may apply for \$20,000 expansion until March 31, 2021.
- 10. Strategic Innovation Fund** – to expedite de-carbonization across all sectors. **BL.**



SAVE on Property Taxes!



SUCCESS STORIES

Industrial Land Grimsby

Assessment Reduced \$469,000 to
\$246,000

Yearly Tax Savings \$8,077

Multi-Res Apartment Building Niagara Falls

Assessment Reduced \$522,000 to
\$233,000

Yearly Tax Savings \$5,476

Retail Store Lincoln

Assessment Reduced \$517,000 to
\$308,000

Yearly Tax Savings \$5,186

Industrial Manufacturing Hamilton

Assessment Reduced \$1,013,000 to
\$855,000

Yearly Tax Savings \$5,067

Retail Building St Catharines

Assessment Reduced \$598,000 to
\$513,000

Yearly Tax Savings \$2,573

Self-Storage Warehouse Niagara Falls

Assessment Reduced \$3,893,000 to
\$3,678,000

Yearly Tax Savings \$10,701

How do I SAVE?

We help owners and occupants appeal the tax assessments of their properties whether it is vacant land, commercial, industrial, multi-residential or other property types. Once a successful reduction of the assessment is made, the Municipality will issue you a refund on your property tax account.

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Crypto-Art World

CryotoArts

Here CryotoArts strive to showcase the most cutting-edge artworks of our time. These artworks can be bought, sold, and traded digitally with blockchain technology.





Jack is Missing?

"Fuerdai" are sons and daughters of the Chinese nouveau riche of the early years of China's reform era from the late 1970s onward. During the new era, in which private initiative could be rewarded by wealth, many new rich Chinese emerged in the former-socialist Chinese society.

Recently, according to Bloomberg, the richest man in China is currently missing.....?
Created 2019, before Jack's misplacement....
See the artwork, or make a bid: Hey Jack, I love you! #NFT on #Ethereum?

With the recent rise of Bitcoin confirmed, regardless of all of the financial “experts” claiming it initially to be a fraud, cryptocurrency has established in a post-covid  as money  of the future, beyond a doubt. Essentially, big banks and governments will lose their monopoly over notes, and will be forced to acquire Bitcoin, Ethereum and other cryptocurrencies to be relevant and competitive in the future. The #cryptoart movement helps give us a larger democratic force throughout the world, and takes power away from bloated, dysfunctional and archaic monetary systems. **BL.**



DO Banks ATM Stand A Chance?

From the Crypto-Art world, to your pocket.

Breathe With Me YOGA

Melissa Ross



Can you give a brief introduction about yourself?

M: I have 20 years of experience in the field of yoga and mindfulness. As the Founder of Breathe With Me Yoga, I have influenced thousands of kids to connect with their mind, body and spirit through breathing, poses and relaxation. As the Founder of Rise2Wellness Inc., I work with a wide range of individuals inspiring and empowering them to navigate stress, anxiety and depression. I'm a 200-hour Registered Yoga Teacher, a 95-hour Registered Children's Yoga Teacher, a Mindset Coach, an International Best-Selling Author, an Award-Winning Speaker and Entrepreneur and a proud mother.

What do you do?

M: I teach yoga classes for families and children. Before the pandemic, Breathe With Me Yoga was offering six to eleven yoga classes a week to families across the Niagara Region. As an extension to those classes, I hand families the keys to mental wellness through group and private coaching. I am also the host of Mat Chat (Thursday nights at 8:00pm EST), where I discuss wellness topics with viewers from my yoga mat. I'm

a Co-Host of the Wake Up With Giants show on Axis Radio (Sundays at 1:00pm EST), where listeners tune in to engage in words of support, gratitude, and growth.

What changes in your yoga classes has the pandemic been the cause of?

M: When the pandemic hit and everything was shut down, I began Story Time Yoga, an online yoga class for children 5-9 years and families 2-9 years.

We breathe with a breathing ball to visualize the slowing of our breath and we have fun finding the yoga within a new story each class. Each class ends with relaxation, where we use affirmations and anchor in the lesson from the story.

Every story teaches a lesson about the choices that we have in life. The pandemic allowed us to reach families globally and we've just aired our 100th episode.

“It is my biggest passion to help children and their parents navigate their way through anxiety, bullying and positivity...”

What do your yoga clients think of the changes?

M: My clients are raving about the new format, in that we are reading some incredible stories and learning some valuable life lessons every single class. They love that we are able to interact with some of the online platforms available to us and they also love



that they can re-watch the episodes again and again.

What unique value do you bring to your yoga clients?

M: Our yoga classes have always been different from other yoga classes because we teach with consistent elements and we anchor in the lessons that we learn in each class. The greatest value that we now bring to our clients is the ability to reach them any time and in any place in the world. We now have families interacting with Story Time Yoga across the United States, Australia, United Kingdom and India!

What is the secret in running your business?

M: It is my biggest passion to help children and their parents navigate their way through anxiety, bullying and positivity. It's also my passion to help women step into their purpose and power. It is this passion that lights me up every day and

drives me to continue to be in service of my clients.

What is your vision moving forward?

M: My vision is to change as many lives as I can across the Globe. To help families grow in gratitude and positivity. To let children know that they can choose to be kind and loving and, most of all, that there is always enough love for everyone.

What services do you have available now for your clients?

M: Story Time Yoga is continuing and will be available online for all children and their families. The “Giants and the Smalls” Three-Part Story Time Yoga series is available for all schools. Both Clarity Coaching for Women and Calm Living for Families coaching programs are also available. **BL.**

Melissa can be reached through any of her social media channels.



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@BreatheWithMe

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Walking into Your Future

Dennis O'Neill

How do you see yourself 5 years from now?
What will have changed?
Do you like what you see?
How will the world see you?
What one word sums up you then compared to now?

Change is certain.
Change in you is certain.
For one thing you will age.
What else? Training? Education?

How well will you have moved towards your vision for you?
Do you control the changes or do you just let them happen?

Have you got a plan? On paper?
Have you sought advice on the future you?
Has the time come when you need to start thinking about it!!! **BL.**

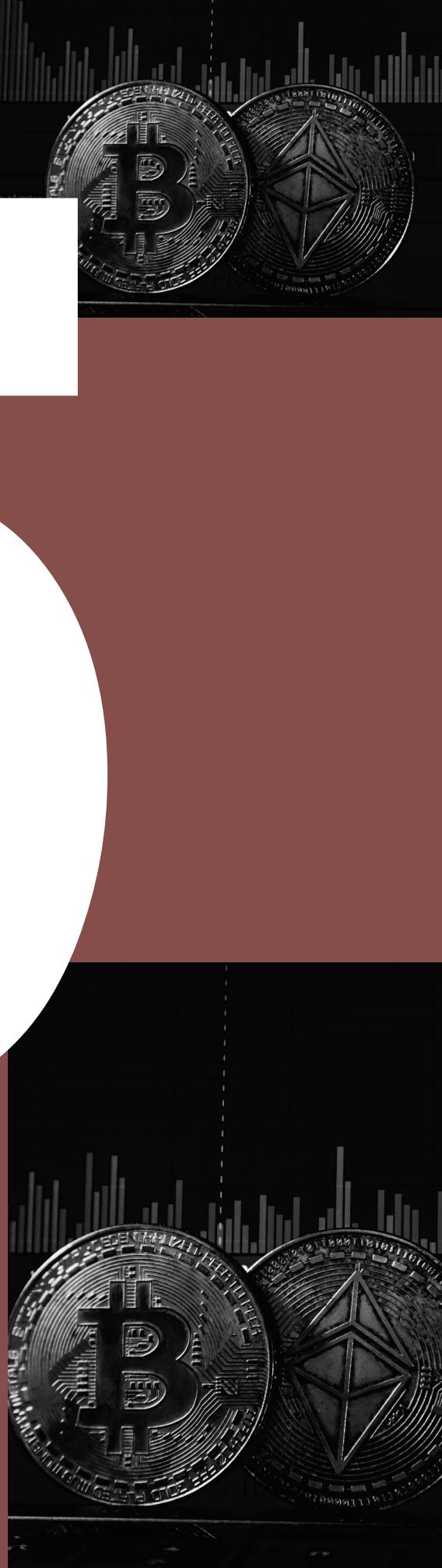




Blockchain Interview with Seabook

Seabook

A blockchain enthusiast



Who are you and what do you do?

S: This is Seabook Ph.D. candidate from Deakin University Australia. I am a blockchain enthusiast, investor, and preacher. I do crypto trading, blockchain project fundamental analysis, and I also have a Youtube channel dedicated to sharing the latest and greatest blockchain related contents.

What is your description of Blockchain technology to the beginners?

S: Blockchain is making a more transparent, fairer, and trust-less society. Since 2009 when the Bitcoin white paper was released, all the people around the world have equal rights to join this amazing blockchain project. That is the beauty of blockchain technology. It is a system that everyone in the world is able to access, participate and invest in.

How do you see its future? Why do you think so?

S: Blockchain technologies open up lots of possibilities. The latest trending topic in the blockchain space is DEFI (Decentralised Finance Application) It enables people around the world to have their bank in their pocket and be able to benefit from various financial services in a decentralized manner.

In just over one year, there are more than fifty billion dollars has been put into the DEFI space, through lending protocol or liquidity provider. This is definitely one part of the

“ ... all the people around the world have equal rights to join this amazing blockchain project.”

future blockchain technology use case.

Along the bitcoin price shoots to the roof and generate ATH. Blockchain is definitely starting to gain more and more attention from normal people. The government also starts to realize the use case of blockchain technology and start to embrace this new trend. And it is already happening. Under the new trend, everyone else either accepts this new technology or will fall behind.

From the investment point of view, a small group of people who can get into the blockchain space earlier, all make a very handsome return already. However, most people, including institutional investors, are all just starting to look into space. And there is a huge potential in this space for certain.

After all, we can use blockchain technology to make our life much easier, much fairer, more efficient, trust-less, and more opportunities. And that's why I choose to stay in the blockchain space for the rest of my career.**BL.**

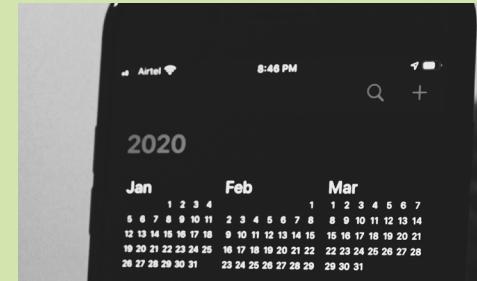


2020 Year of Perseverance



Innovate Niagara

Innovate Niagara supports innovative entrepreneurs and companies from a variety of industries start, grow and succeed through mentorship, market intelligence, workshops, connections and community. Visit InnovateNiagara.com to become a client!



2020 was quite the year. COVID-19 took us all by surprise and forced us to adapt and persevere under the most uncertain of times. While the year began as most before it, by mid-March our office went virtual as our team took quick steps to keep our staff and community safe.

In-person client meetings were out, zoom meetings were in. With the help of technology, our team was able to deliver the same dedicated support as

ever to both existing and new clients. We are so proud and inspired by our clients as we reflect on all the unimaginable challenges they met with the greatest perseverance to adapt and overcome.

They took advantage of all the support available to them including virtual one-on-one meetings with our business advisors, participation in Zoom training and networking events, market intelligence reports and funding programs. This year our clients accessed \$369,000 in market intelligence reports to help them make informed business decisions and raised \$8.5 million in investments.

With the sudden shift in needs for training and information, our team also delivered virtual events tailored to the challenges our clients were facing. We covered topics like how to share your company's story during a crisis, how to plan for financial recovery, how to ensure your company is compliant with data privacy and security regulations on and offline, and more.

We didn't do it alone though. We worked closely with our local, provincial and national partners to provide support to Canadian entrepreneurs. Above all else, we were unified in our quest to help Canada's entrepreneurs survive this pandemic.

We teamed up with our sister Regional Innovation Centres (RICS) to deliver critical training and information to entrepreneurs. Our digital world

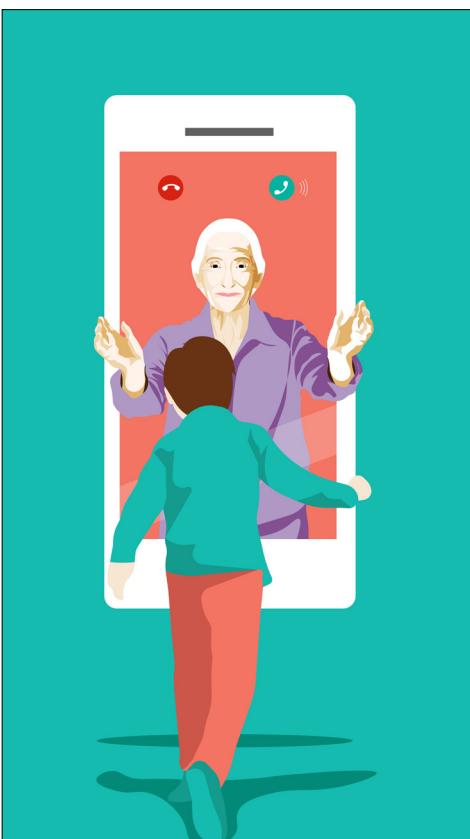


Photo Credit: United Nations COVID-19 Response

allowed us to pool resources for entrepreneurs to access valuable content. With their partnership, Innovate Niagara delivered a total of 43 events to 1,542 attendees.

As one of the 29 hubs in the Canadian Digital Media Network (CDMN), we rallied to bring vulnerable Canadian start-ups and scale-ups the support they needed to survive this crisis and help rebuild Canada's economy. The federal government heard our call for help and allocated resources to future-proof Canada's tech and innovation sector through various programs. Innovate Niagara is also represented on CDMN's advisory board, providing insight into Niagara's tech sector and influence for greater support for our innovators.

We are also proud to have been chosen to help deliver Digital Main Street Programming across the province. As part of a \$57-million investment by the Federal Economic Development Agency for Southern Ontario (FedDev) and the Province of Ontario, Innovate Niagara was selected to work with regional innovation partners Communitech, WE-tech Alliance, Tech Alliance, Innovation

Guelph, Innovation Factory and Haltech to support 5,200 small businesses go digital, creating more than 700 jobs for co-op students in Southwestern Ontario.

Niagara's support system for entrepreneurs is robust and connected. Innovate Niagara has long hosted meetings with community partners including Brock University (Brock-LINC, Brock Research and Venture Development), ihub, National Research Council Industrial Research Assistance Program (NRC-IRAP), Niagara College Research and Innovation, Niagara Region



Economic Development, St. Catharines Enterprise Centre, Ontario Centre for Innovation, Venture Niagara and Vineland Research & Innovation Centre. Since the pandemic began, Innovate Niagara and our community partners have been meeting bi-weekly to stay current on what's happening in Niagara's entrepreneurial and innovation world.

Read our 2020 Year of Perseverance at InnovateNiagara.com to learn a little bit about some of the companies we support and how they have managed through this pandemic. **BL.**



Covid-19 Business Update January 21st, 2021



Regular EI beneficiaries down slightly from record number in October

In November, 1.3 million Canadians received regular EI benefits, down 3.4% from a record 1.4 million in October. According to the Labour Force Survey (LFS), a total of 1.7 million Canadians were unemployed during the week of November 8 to 14. The vast majority of the unemployed (1.5 million) were looking for work, while 253,000 still had a connection to a job, either because they were on temporary layoff or had arrangements to begin a new job in the near future.

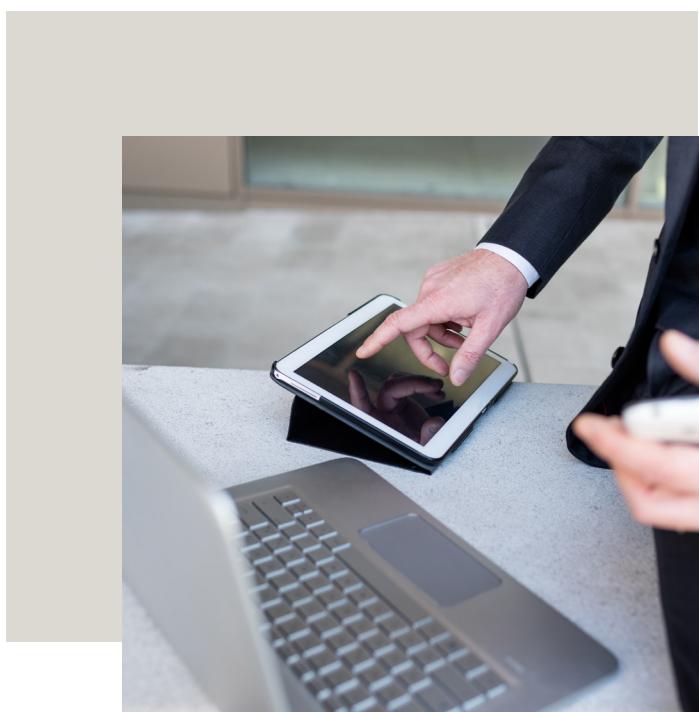
In November, 12.4% of all regular EI beneficiaries qualified for EI as a result of temporary changes to eligibility rules introduced to the EI program in September 2020, up from 11.2% in October (not seasonally adjusted). The proportion of regular EI beneficiaries qualifying under the new rules increased in every province. Ontario (+4,100; +0.9%), Quebec (+5,400; +1.9%) and Manitoba (+3,800; +9.6%) recorded increases in the overall number of EI recipients. The seven other provinces reported decreases.

In November, 75.3% of regular EI recipients last worked in the services-producing sector, compared with 59.5% in the same month a year ago (not seasonally adjusted). The industry hardest hit by public health measures—accommodation and food services—accounted for 18.5% of regular EI beneficiaries in November, up from 7.0% in November 2019.

The Canadian Federation of Independent Business (CFIB), in an update to its earlier estimate on business closures this past summer, has found that 181,000 Canadian small business owners are “seriously contemplating” a permanent closure, putting more than 2.4 million jobs at risk, or 20 per cent of private sector jobs.

The number of threatened businesses could be as low as 71,000 or as high as 222,000 (between 7 and 21 per cent of all businesses) depending on how the coming months unfold, jeopardizing between 962,000 and 2,951,000 jobs. **BL**.

One in six Canadian small business owners seriously contemplating permanently closing





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