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Volume 16 Issue 8

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FROM THE NORM  
ENDOWING THE  
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# McNamara & Reynolds

*"The Flooring and Paint Experts" celebrate nearly a century of serving Niagara's decorating needs.*

BY SCOTT LESLIE

When W.J. Reynolds and his business partner Bill McNamara first opened their modest paint and wallpaper store on 7 James Street in St. Catharines back in 1921, they could hardly have imagined their decorating professionals would be serving the Niagara area for more than three generations.

At McNamara & Reynolds, their design staff and colour experts can help you make the right choice from their extensive selection of quality paint and window coverings. The McNamara & Reynolds team also specializes in providing a wide range of commercial and residential flooring solutions. That includes everything from hardwood and laminate to carpeting and ceramics – many of them made with the latest in renewable and recycled materials.

The Reynolds family takes great pride in the growth of their long-running family business.

"From the 1960s right up into the 1980s, the bulk of our business was paint and wallpaper and the installation of both," says Mark Reynolds, the grandson of co-founder W.J. Reynolds. "We had about 10 full-time paperhangers and painters back then."

There have been a number of changes at McNamara & Reynolds over the years. In the 1950s for instance, the firm really started to expand its palette, offering a range of new decorating options like drapes, blinds, carpeting and flooring. In order to better serve its customers, McNamara & Reynolds also moved to its present location on 28 Nihon Drive in St. Catharines in 1997.

Just this past year, brothers Fred and Mark Reynolds sold their business to Niagara entrepreneur Martin Hopkins – the owner of local decorating outlets like Lakeport Paint & Wallpaper and the Hartlieb Hopkins Colton Paint Centre.

"We didn't have any other family that were interested in taking over the business," Mark explains. "We were looking for someone who would carry on our vision of the business. We felt Martin was a really good fit."

In recent months, McNamara & Reynolds has expanded into an even more comprehensive decorating centre, offering everything from new wallpaper stocks to quality countertops, handles and doorknobs. But the Reynolds brothers continue to play an integral role in the business. Mark acts as the store manager while Fred works in a consulting capacity.

And there are some other things that will never change at McNamara & Reynolds – company traditions like offering world-class selection, professional design advice, and high-quality installations you can always count on.

"The thing I enjoy most is getting to know our customers in a more personal way," Mark says of McNamara & Reynolds' near century of success. "We're here to help make their home a more comfortable place to live."

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# Rising Cybersecurity Concerns

Provided by C.M. Steele Insurance Brokers

**F**EW ORGANIZATIONS ARE HIGHLY confident in their ability to manage the risk of a cyber attack, despite viewing cybersecurity as a top risk management priority, according to a new global survey conducted by Marsh, a global leader in insurance broking and innovative risk management solutions, and Microsoft Corp., the leading platform and productivity company for the mobile-first, cloud-first world.

In the global survey of more than 1,300 senior executives, two-thirds ranked cybersecurity among their organizations' top five risk management priorities – approximately double the response to a similar question Marsh asked in 2016. The survey also found that a vast majority – 75% – identified business interruption as the cyber loss scenario with the greatest potential to impact their organization. This compares to 55% who cited breach of customer information, which has historically been the focus for organizations.

Despite this growing awareness and rising concern, only 19% of respondents said they are highly confident in their organization's ability to mitigate and respond to a cyber event. Moreover, only 30% said they have developed a plan to respond to cyber attacks.

"Cyber risk is an escalating management priority as the use of technology in business increases and the threat environment gets more complex," said John Drzik, president Global Risk and Digital, Marsh. "It's time for organizations to adopt a more comprehensive approach to cyber resilience, which engages the full executive team and spans risk prevention, response, mitigation and transfer."

An important step toward this goal is risk quantification. According to the survey, fewer than 50% of respondents said their organization estimates financial losses from a potential cyber event and, of those that do, only 11% make their estimates in economic terms. Such calculations are a key step in helping boards and others develop strategic plans and investment decisions, including those related to cyber insurance purchase, the report notes.

At the same time, responsibility for cyber risk management continues to lie primarily with the information technology department, with inconsistent involvement of other stakeholders across the enterprise. According to the survey, 70% of respondents pointed to IT as a primary owner and decision-maker for cyber risk management, compared to just 37% who cited the president/CEO or the board of directors, and 32% who cited the risk management function.

If your business experiences a cyber attack or privacy breach insurers' offerings protect against remediation expenses, business interruption loss and certain legal fees or defense expenses related to the breach. The remediation could include notifying your customers, providing computer forensic services as well as credit and fraud monitoring.

Insurers will often use an independent service provider who specializes in cyber risk. They often provide a suite of proactive and reactive breach services to help minimize the occurrence of a privacy breach and provide expert assistance should one occur. **BL**

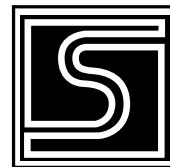
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## ECO-FRIENDLY ROAD TRIP

BY RACHEL EPP

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Summer is a great time to pack up the family and go on a road trip. At home, we may have established routines to minimize our carbon footprint, but it doesn't need to stop there. Taking a green road trip is a great way to be environmentally conscious and save yourself money. The next time you take a road trip, consider these small gestures that make a real difference:

**Unplug your appliances:** Take a few minutes before you leave and unplug any appliances that may unnecessarily use up electricity. Items like small appliances, electronics that are on sleep mode, chargers, and modems can all be unplugged to save energy.

**Minimize packaging:** This small change has a big impact and it's easy to do! Pack waste-free meals by using reusable containers, cloth napkins, stainless steel utensils and reusable drink containers. Not only are you generating less trash, you're reducing food waste as well!

**Shop local:** Reduce your carbon footprint, support local communities and find hidden gems by hitting up the local farmer's markets. By eating seasonally and locally, you are reducing "food miles" and your impact on food.

**Open your windows:** A lot of us turn on the A/C before even giving fresh air a chance. Use air conditioning as little as possible by parking in the shade and leaving the windows cracked open when parked.

**Walk when you can!** A road trip isn't all about driving. Whenever possible, get out, stretch your legs and enjoy the space you are in!

Road trips will always be a great past time, but getting in the car doesn't mean you can't be environmentally friendly. A few small changes before you leave will help to make a big difference while you focus on making lasting memories! **BL**

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# Essentials Cremation and Burial Services

## NIAGARA'S AFFORDABLE FUNERAL HOME ALTERNATIVE BELIEVES IN PUTTING FAMILIES FIRST

BY SCOTT LESLIE

**L**OSING A LOVED ONE can be a difficult and expensive process for anyone to deal with. Fortunately, there's a new business in Niagara that's here to help – Essentials Cremation and Burial Services.

Serving the Niagara Region, Essentials Cremation and Burial Services is an independent funeral home alternative that prides itself on offering a variety of compassionate and affordable cremation and burial services. They offer everything from simple cremation to planning unique and personal celebrations of life.

Family owned and operated, Essentials Cremation and Burial Services is the brainchild of Krystal Riddell – a Niagara Falls entrepreneur who has spent over 11 years working as a licensed funeral director in Niagara.

"I've been a licensed director for some time now – but this is a dream come true for me," Krystal says of the business she launched in the Falls last December. "I'm so glad it finally came to fruition because people appreciate having a funeral home alternative here in Niagara."

At Essentials Cremation and Burial Services, Krystal takes great pride in her commitment to developing close bonds with families so they can feel comfortable making well-informed decisions. For instance, Krystal isn't afraid to spend extra time with a family when they need it.

"Being a people person is important to me," Krystal says of her no pressure approach with families. "So we'll talk and share stories. I get to know the family, what their loved one was like and what would be the best way to celebrate their life."

Available to help 24/7, Krystal can meet with families at their home or at her office in Niagara Falls. Since Krystal doesn't have a large amount of overhead, she's able to provide her families with

an inexpensive range of service and merchandise options. But that doesn't mean Krystal scrimps when it comes to her level of service and professional guidance.

"As a low-cost alternative, we never sacrifice the level of care, quality of service or merchandise we provide," she explains.

In Krystal's case, that means doing everything from helping her families complete the necessary paperwork to providing after-care assistance to arranging unique and personal funeral sites. She carries a wide range of affordable caskets and urns, and provides families with several eco-friendly burial/cremation options. She also helps with and encourages pre-planning funerals.

She even has several local connections who are qualified to provide bereavement support and counselling services.

To Krystal, the funeral business isn't about numbers and quotas. It's all about caring for people and lending a helping hand when they need it most.

"We are deeply passionate about helping people," she says. "It's 'families first' with us. We'll do whatever people want to make them feel at home." **BL**

*Essentials Cremation and Burial Services is located on 102A-4300 Drummond Road in Niagara Falls. For more information, please call 905.354.2133, email krystal@essentialsCBS.com or go to www.essentialsCBS.com.*



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# BREAKING FREE FROM THE NORM

BY GERRY VISCA

We enter this world uniquely different, one-of-a-kind and imperfectly perfect. Our parents grin with admiration and pride as they gaze upon their precious creation. Upon inhaling our first taste of fresh air, something indefinable occurs and you hear the words: "Hey, our little darling looks just like your dad!" Seconds later without warning the doctor brands you with a slap on your ass and welcomes you to the human race.

As you lay there wrapped like a mummy in a swaddling blue blanket that thousands of newborns wore before you, a first thought enters your consciousness: "Perhaps I'm not so different after all."

Years later, thousands of "no's have conditioned who you are and what you believe is possible for your life. As you sit at the end of your bed contemplating your first day of school, you find yourself staring in a trance-like state at a newly-pressed blue uniform that your mother placed ominously at the foot of your bed. You're six-years-old and like most human beings, you have absolutely no idea who you really are or why you are here!

Moments later, a bright yellow bus appears to scoop you up from the bus stop. Inside are dozens of children all with identical newly-pressed blue uniforms. As you step up onto the platform, the driver motions for you to behave and find a seat with the "others." Who are these so-called others? Suddenly, a faint memory from your earlier childhood sparks your cerebellum. You recall a conversation that your mother is having at your daily visit to the park. She is praising your abilities and many genius-like talents. You felt special and at that point, it felt good to be you!

So what happened to your utopian world? When did it suddenly become the "norm" to follow the "others" and fall in line? Was it the fear of you standing out? Did your parents shriek at the thought of

being cast out of the neighbourhood tribe?

As the big yellow bus makes its way along the colourful streets, you notice that all of the houses look the same. Not much difference – two-storey homes with two-car garages, manicured grass and shiny cars proudly gleaming in the sunlight.

The bus finally arrives and you're ushered to a school where hundreds of children stand before you and you feel as if you've entered the The Twilight Zone. You feel lost in a sea of sameness.

For months, the following phrases are drilled into your mind by someone who looks very much like he belongs in boot camp!

"Single aisle -  
Draw inside the lines -  
Raise your hand -  
Stand in the corner -  
Wait your turn."

"Is this all there is to the human race?" you ask yourself.

As you sit staring at a freshly washed blackboard, a strange sensation begins to expand within the depths of your being. Suddenly, everything around you is blurred. A sense of inner knowing begins to emerge like a sleeping volcano. You want to leap out of your pants and shout from the top of your desk.

You desire to break free from the shackles of your blue uniform. A whisper within the oldest part of you - your soul is nudging you to stand out and break free from the norm and declare with sheer determination that you are alive!

The room is silent. All you hear is the pounding of your heart. Everyone's eyes seem deeply fixated on yours. You rise from your desk and gently raise a leg. What follows is a defiant bellow from your inner self breaking free and re-claiming your one precious life.

You fart.

**"Is this all there is to the human race?"  
you ask yourself.**

As the teacher drags you down the hallway tugging on your one ear, you smile with sheer delight as you glimpse a vision of your future self, free, vibrant and full of wonder for the world. **BL**

*Stay tuned for the release of Gerry Visca's newest non-spiritual guide to breaking free from the norm. Gerry Visca is the #WhyWhy, a contributor to The Business Link, one of Canada's top inspirational speakers, and the author of 18 books including the two new transformational novels: Remembering Why and Why am I here? Keep your WHY alive at [www.gerryvisca.com](http://www.gerryvisca.com). When you order three copies of Gerry's latest books, you receive the gift of one-on-one WHY Time.*



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# Wait, How Many Students? That's a Lot of Bandwidth.

BY RICH DAVIDSON

**C**OMPARING THE STUDENTS OF today to the students of even a few years ago is like night and day. I mean, I didn't get a cellphone until I was 18, and I'm not that old. Now everyone has three smart devices going at all hours of the day. Smart phones, laptops, gaming consoles, tablets - you get the picture.

We live in a digital world, and young people want unmitigated access to content. More than that, they expect it. And to reach that content, they need bandwidth. Lots and lots of bandwidth.

Michael Skrtich has built a mini-student housing empire in Thorold. Having lived there for the past 25 years, the real estate expert identified a clear need for student housing options in the downtown core and saw an opportunity to provide a better living experience for renters.

"This isn't Animal House," Skrtich says, a reference to the classic 80s frat-house comedy. "What I mean by that is that students expect more now. The first thing I want to do when we remodel a building is add a bathroom to every suite - that's modern. And right after bathrooms in terms of importance is internet."

Skrtsich, who at one point was a prominent presence on the online poker scene, spent his downtime in those days reading as much as he could, soaking up knowledge. Those humble beginnings led Michael

to the realization that half of the world's wealth was invested in real-estate. A bank loan and DIY attitude later, and he was off to the races.

"I didn't know how to do anything in the beginning," he says. "But every time we renovated a building, after every project, I came away learning a bunch of things. And that's what got us to this point."

Skrtsich Living has multiple off-campus student housing locations in St. Catharines and Thorold, mainly targeted at Brock students. They also have luxury apartment projects in the works for seniors – a niche market that is mostly untapped in the Niagara Region. Along with his partner Richard Petko, Skrtich has grown his company into a local real estate powerhouse.

"One of the main I.T. challenges we had was bandwidth," Skrtich says. "We knew to attract tenants, we had to provide a quality user experience. Since partnering with NRBN, we've been able to bring in a high-speed fibre connection, and with NRBN's point-to-point wireless product, we can hit our other buildings in the area."

Using Cisco Meraki's cloud-managed WiFi platform, NRBN also provides secure WiFi to all of Skrtich's tenants – a free service that provides added value to renters and separates Skrtich Living from other property management companies. Skrtich says it's these little perks that truly defines the student living experience. **BL**

You can learn more about Skrtich Living at [www.skrtichliving.ca](http://www.skrtichliving.ca). Together Petko and Skrtich also own the Niagara River Lions, a Canadian professional basketball team that plays at the Meridian Centre in St. Catharines. Catch all the action at [www.riverlions.ca](http://www.riverlions.ca).

The advertisement features the Cisco Meraki logo at the top left, followed by the word "Meraki" in green. Below the logo, the text "Cloud Managed Wireless" is displayed, along with the website "www.nrbn.ca". To the right of the text is a photograph of a modern office interior. Several people are working at desks equipped with Mac computers. Large floor lamps provide lighting. The office has a view of a city skyline through large windows.



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# FIGHTING FOR TIME

BY DENNIS O'NEILL

Your business competes in a war for time. Against everyone. Client appointments get harder and harder. Your salespeople don't just faceoff with direct competitors. They contend in the time arena...with everyone, selling anything.

A scarce commodity - Time evaporates so fast. In business you battle for time. Once used, it never comes back. Now what?

The first issue - When someone agrees to see you, what thought first occurs to them? Why should they spend time with you? We better get a clear answer on that.

Time measurement - We need to devise ways to better use time...ours, and our customers' time. We need to "time ourselves." How long do our phone conversations last? How long do our appointments take? How long are our emails and letters?

Time management - As Peter Drucker once said, "If you can't manage your time, you can't manage anything."

Time-off luxury - Having unstressed time today presents itself as a pure joy. Time to ourselves. My luxury? Time for family and friends. Time for fun activity. But the tide rages against us.

People really discern fast...are you a time waster or a time minder? **BL**

Dennis O'Neill, The Business Growth Coach is located in Niagara-on-the-Lake. For more information on how to grow your business, please call 905.641.8777, email [dennis@dennisonneillcoach.com](mailto:dennis@dennisonneillcoach.com) or visit [www.dennisonneillcoach.com](http://www.dennisonneillcoach.com).

## AMAZING RACE NIAGARA

BY SUSANNE MCCARROLL

Amazing Race Niagara (ARN) is a car rally, scavenger hunt and team competition that takes place on Sunday, September 9th. It's a fun team-based event where groups of four travel by car throughout the Niagara Region, competing against one another and the clock, completing various activities in order to receive clues for the next location. You can "Be a hero for just one day" and let children, youth and their families impacted by abuse in the Niagara know you care. Over 90% of the funds raised from this event directly support the much-needed programs and services required to provide help, healing and support to children, youth and their families.

The race takes approximately five hours to complete. The team that successfully completes all components of the course and finishes with the most points, wins the race! Prizes are given out for the team that raises the most funds, the best decorated car, the best decorated team – and the first, second and third place teams. The event starts at Polonia Park on 765 York Road in Niagara-on-the-Lake, just minutes from the QEW. **BL**

Registration is \$25 per person and includes a survivor bag for each team member, snacks, breakfast and dinner. For more information, call Susanne McCarroll at 905.937.5435 x7034 or email [smcarroll@kristenfrenchcacn.org](mailto:smcarroll@kristenfrenchcacn.org). Register today at [amazingraceniagara.ca](http://amazingraceniagara.ca).

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# FEEDING YOUR INNER GREEK

**George's Greek Village restaurant is Niagara's go-to destination for a true Greek experience.**

BY SCOTT LESLIE

**N**OT EVERYONE CAN FLY the nearly 5,000 miles to Greece for an authentic Greek meal. But thousands of patrons have discovered a much more affordable option right here at home.

That's George's Greek Village on 535 Queenston Street in St. Catharines.

George Kountourogiannis, the restaurant's owner and namesake, says his eatery has become an enormous hit since it first opened its doors in October of 2016.

"I love what I do and have a passion for the business" George says of their runaway success. "I am here 15 to 16 hours a day, seven days a week. It's easy to say 'You own a restaurant.' But you have to put the hours and hard work in. I've allotted years of my life to cooking and working around the kitchen. But seeing the smiles on people's faces and making them happy – that's the best part of my day."

Those unfamiliar with George's will likely remember Frado's Restaurant which operated on the same site. After nearly 50 years in business, however, the Frado family decided to retire and "Frado's" officially closed up in the summer of 2015. The Kountourogiannis fam-

ily would buy the property that same year. The venerable building eventually underwent a massive 13-month revitalization that would see the addition of new cooking facilities, Greek décor, and several updates.

The result?

George's Greek Village has become a beacon of the Garden City with its welcoming atmosphere and unique Greek delicacies.

"I can't believe the response," George says of his popular new eatery. "We're getting people in from the Falls, Niagara-on-the-Lake, St. Catharines – even western New York and Pennsylvania. We're bursting at the seams some nights."

Ready To Eat

Back in 2016, George launched George's Greek Village with several goals in mind. One was to offer a menu based on traditional Greek dishes, and so far he's done just that.

"We're one of the few restaurants around that offers all the authentic Greek favourites," George explains. "If you're looking for the classics like roast lamb, gyros, souvlaki, Tzatziki and mousaka, we're the place to go."

The Kountourogiannis family has been in the local restaurant business for decades now – and a cornerstone of their success has always been their commitment to offering an extraordinary selection.

George says he takes great pride in the varied menu at George's. That includes everything from soup and salads to more traditional North American entrees like steak and seafood.

"We believe in keeping our menus up-to-date to reflect our customers' tastes," George says. "We're adding new features almost every



weekend. Some things like lamb shanks aren't on the menu but they're really popular."

But George's delectable offerings don't stop there. George's Greek Village has a wide variety of imported and domestic beer available. There's also fine wines and liquors, specialty coffees, and fine Greek desserts to tempt your tastebuds like baklava, kataifi and galaktobouriko.

And there's no reason to "leave the kids at home" with George's. Their family-friendly kids menu has something for even the most finnicky eater – whether it's hot dogs or chicken nuggets. George's Greek Village even provides complete pickup, takeout and catering services so you can take it all home and serve it up at your next big family bash.

Of course, it wouldn't mean a thing if George's dishes didn't use some of the finest quality ingredients around. George credits his mother Toula for instilling such a strong attention to detail in him when he was a child growing up around their family kitchen.

"Everything on our menu is made fresh daily," George says. "A big part of that is getting our fruits and vegetables locally. You can really taste the freshness in every bite."

#### House Specialties

George has dedicated himself to a philosophy of offering good food, good portions and great service at a great price. But if you want the perfect setting for your next private party or corporate function, you can't go wrong with the amenities at George's Greek Village.

George's can handle all kinds of special occasion including birthday parties, wedding receptions, baby showers, retirements or graduations. That includes a spacious banquet hall with seating for over 130 patrons. For smaller meetings and private gatherings, there's a 20-seat board room with a 55-inch LCD screen and all the comforts of home. There's even George's exemplary team of over 30 kitchen, wait and event staff to handle your every need.

With all the hot hazy weather this summer, George's is also the go-to spot for the patio crowd. Its stunning outdoor patio can accommodate over 40 people and offers breathtaking views of the Welland Canal and the many passing freighters.

"That's the best thing about the summers here," George says. "You can sit outside with family and friends – and enjoy a great Greek meal in the sunshine."

A year and a half may be a short window of time to gauge success. But if you're looking for a great night out, the results are clearly in. It doesn't matter if you're eight or 80 – visiting for your first time or your tenth. George's Greek Village will exceed your expectations.

"It's not just a matter of serving the customer," George says of the restaurant business. "You want to give people a real 'wow' experience. Something that'll keep them coming back – and hopefully tell all their friends!" **BL**

**"We believe in keeping our menus up-to-date to reflect our customers' tastes," - George**



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# Know When Your Business Needs A New Server

BY TAYLOR HAYWARD

**O**F COURSE, YOU MIGHT tell me, your business already has a server. And you might be referring to that old PC in the corner of your office. It's too old to run your business day-to-day, but you figure it's good enough to share your files and backups. Maybe you even have a nickname for it. In most cases, that old beige PC runs 24 hours a day, 7 days a week. I've got news for you. That's not a server!

A normal PC is not supposed to run all the time. The components are not always top of the line, so they might end up giving up the ghost if the PC is left on 24/7. There's no redundancy built in, which means that if something goes wrong, you just might end up losing all your documents, not to mention important email messages from your clients.

A real server, on the other hand, is a machine that is built for reliability. You can leave it on all the time. It's performant, it's redundant, it runs multiple disk drives and it will allow you to swap components without having to shut it down. Try doing that on your PC! And on top of all the hardware? You'll find an operating system that is designed to act as a server, instead of the usual Windows 7 or Windows 8.

You might think that your SMB doesn't need a server. You'd argue that your business is too small and your PC solution works just fine. Well, a server will make your business even more efficient! If your of-

fice has more than four or five PCs, you would actually benefit from adding a server to your infrastructure.

As previously mentioned, not only does a server offer redundancy and make your environment more compliant to a data recovery plan, it's also more secure than a peer-to-peer network. Here's what a server can do for your business:

- Consolidate your storage and resources
- Significantly increase your network security
- Increase reliability and up-time
- Organize your email, contacts, calendars and backups
- Manage viruses and spam
- Act as a centralized backup

You'll see a massive difference in time saved and efficiency measures, since all your data is accessible in a faster, easier way. You'll also have a central point to share information with multiple people and multiple devices. A server also affects your clients' day-to-day operations. Your customer relationships will be improved because you'll be able to get back to clients more quickly and effectively. You'll deliver better service and improve your customer retention. **BL**

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



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## CUTTING THE BUTT OFF THE HAM

BY TRACEY MACKENZIE

We've all heard the story about the woman who cut the butt off the ham. One day, her daughter asked her why she did that. The mother said she wasn't sure but that's the way her mom always did it. Reaching four generations back, the daughter finds out that her great-grandmother had cut the butt off the ham so the ham would fit into the pan she had.

My question to you is, in your business, what is your butt that you keep unnecessarily cutting off because that's what you've always done?

When trying to increase your profitability, it's important to look into your processes from sales to operations and find the things that no one questions. Look to see if there are unnecessary steps that once upon a time were important but because of new technology and processes can be eliminated. We have literally found the equivalent of one to two full-time employees in redundant work in some small companies. More in larger ones.

This can be a simple process of:

Asking the question "Is this really necessary?" and removing the redundant step. Reassigning the task to a person with a different skill set or outsourcing it. Putting a new higher-tech process in place to replace the old one (if it makes sense to). Defining the process that should actually be in place.

What are you doing today that can be eliminated to speed up work, and improve the overall satisfaction of your customers' experience? **BL**

*Tracey and her team can help you find those extra hours in your days while increasing your profitability. Find out about her newest program at [www.powerprofits.ca](http://www.powerprofits.ca).*

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# CHANGING THE GAME: 3 CAREER-BOOSTING STRATEGIES FOR WOMEN IN TECH

BY SHARON REEDS

**A**S A WOMAN IN tech, I'm inspired every day to continue paving the way for other women who decide to pursue a career in this male-dominated industry. I've been fortunate to have had a pretty smooth road in my journey. But there have still been times when I've been treated or viewed differently because I'm a woman. The following are three strategies I've learned over the years to successfully navigate the tech industry:

## USE IT TO YOUR ADVANTAGE

While the fact we are sometimes perceived differently than our male counterparts is certainly problematic, in some cases we can use it to our advantage. For instance, the first time I knowingly experienced gender bias was at Shopify's 2018 Unite conference, where both men and women were surprised to learn that I co-founded an app.

What I learned very quickly was that when people make inaccurate assumptions about you, it can actually help you leverage the conversation in your favour because it makes you memorable. People are much more likely to remember a woman who co-founded a complex app than the dozens of men they spoke to precisely because it goes against their expectations.

## COLLABORATE

In male-dominated industries like tech, it's easy to feel like you're in competition with other women who have similar goals and aspirations. This doesn't have to be the case. You're no more in competition with your fellow women than you are with the men in your field. No two experiences are the same, and sometimes a different approach to a problem is what you need. There's plenty of room at the top, so let's help each other up.

## LEVERAGE YOUR RESOURCES

Pioneering women in tech have worked tirelessly to provide us with the opportunities, resources, and support necessary to balance the scales. It's up to us to take advantage of these opportunities ourselves and pay it forward by opening doors for future women in tech.

There are plenty of women's-only events and programs in the Niagara Region and across Ontario designed to help us break the glass ceiling. Two fantastic programs are the Fierce Founders Bootcamp, and the Fierce Founders Accelerator. The Bootcamp is only open to women in tech, and the accelerator requires that at least 50% of the executive team be female. Both programs encourage women to push their boundaries and just go for it.

## CONCLUSION

At the end of the day, I'm a woman tech, but this doesn't define me. My drive, talent, and skillset make me who I am. Your drive, talent, and skillset make you who you are. Get out there and start paving your way! **BL**

*Sharon Reeds is the co-founder of Intuitive Shipping, a shipping calculation app for Shopify that lets merchants fully customize how their shipping is calculated and displayed at checkout. She is passionate about educating ecommerce entrepreneurs on the impact that a well thought out shipping strategy can have on their success in the ecommerce space. LinkedIn: [linkedin.com/in/sharonreeds](https://linkedin.com/in/sharonreeds)*



## Ask The Expert : Jeff Reuter

**Q. It appears that insurance rates are on the rise again. Is this the case? If so, how come?**

A. You are correct in that insurance rates are increasing on an industry wide basis. There are several reasons for this. The insurance industry is now operating at an underwriting loss. People often tell me that they don't believe this. The belief is that insurance companies make millions off the backs of their poor customers. The reality is that in the best of years, the industry might have a Return on Equity in the 6% range. Compare this to banks that don't settle for less than 20%.

Rates have not kept up with claims trends and insurers are not able to continue renewing and writing risks at a loss. Aside from price increases, underwriting and product changes could also affect prices. Some companies are also removing discounts and changing payment plan eligibility for new business. On the auto insurance side, the cost of injuries (paid by Accident Benefits) and physical damage to vehicles keeps rising. Cars are becoming more sophisticated and more expensive to repair or replace due to sensors, cameras and other "smart" technology enablers built into today's cars. Unfortunately, there have also been more collisions in recent years with distracted driving as the leading cause in eight out of 10 accidents, according to the Insurance Bureau of Canada. On the property side, climate change and more frequent extreme weather events like floods and wildfire mean more severe costly property claims more often. Additionally, fraud costs an estimated \$2-billion nationally affecting both auto and property claims.

This is not the first time the industry has entered into what we call a "hard market." The industry is cyclical in nature. During times like this, dealing with an Insurance Broker provides you with choice and options.

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# BUILDING SUSTAINABILITY

BY IAN ELLINGHAM

As a way of ensuring our ongoing quality of life, matters of sustainability including energy efficiency and responsible use of resources have come dominate many areas of today's thinking. In one way, this is simply doing more with less – effectively achieving maximum results for any given input of resources, whether they are measured in terms of money, energy, carbon emissions or something else. This is particularly important with respect to the creation of buildings, unlike most human-created products such as packaging, domestic appliances, cars and clothing, buildings last for decades – sometimes for centuries. Architects have long worked with their clients to imagine and realize robust buildings that will remain efficient and effective into the future.

There are three widely-recognized elements to sustainability: social, economic and environmental. Any piece of the built environment can only approach true sustainability if it addresses all three elements.

As a result, the building design process inevitably requires the successful resolution of conflicting requirements and priorities. For the client with an interest in sustainability, increasing user comfort

and efficiency or decreasing energy costs, there are many approaches that can be undertaken. The architect's knowledge of building materials and systems can guide the integration of such possible constituents as passive solar design, optimum insulation levels, window selection, landscaping and appropriate mechanical systems into an elegant overall scheme to create more sustainable buildings and spaces. Yet, a sustainable building has to be economically and socially successful over long periods of time too. This "triple bottom-line" means that over time a truly sustainable building will be seen to be a desirable commodity in the marketplace – that in the longer-term people, government and businesses will continue to esteem it for its various attributes – that it remains successful socially, economically and environmentally. This might be reflected in increasing rents and capital values as well as in societal esteem and value.

Beyond those concerns are such things as the choice of materials which may have low embodied energy, integrate recycled materials or have a lesser impact on the environment in some other way. Waste disposal and matters of transportation and urban design also become concerns in the design of buildings that can be dealt with by architects.

Over the past few decades, there has been an increasing interest in sustainability by government, industry and the wider public. Buildings are a key component in achieving better environments for everyone. **BL**

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*Ian Ellingham, PhD, FRAIC, is the chair of the Niagara Society of Architects and the co-author of Whole-Life Sustainability by RIBA Publishing. For more information on the Niagara Society of Architects, please go to [www.niagaraarchitects.ca](http://www.niagaraarchitects.ca).*



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## BUSINESS PROFILE



## Jessica Pineda

**Coordinator  
Paint Nite Niagara**

Have you ever attended a “paint nite”? If not, you’re missing out. At these events, people get the opportunity to create their own work of art while enjoying the camaraderie of their fellow painters in a fun and supportive atmosphere.

While having a great time painting in a social setting is reason enough to take in a “paint nite,” the benefits run far deeper than you’d expect. For a start, the stresses of everyday life can leave the body and mind feeling tired and drained. But the act of painting allows you to fully come into the moment, forgetting all worries and allowing the mind to relax. Painting builds community and brings people together in a positive and creative atmosphere, filling the gap that’s needed in order to maintain our overall well-being. Positive feedback from peers and loved ones on a job well done can also offer an additional boost in confidence.

Paint Nite Niagara has held hundreds of public painting events across the region. Corporate and fundraiser events are also available, and are a great way to get your team and/or community involved and coming together in a positive way. **BL**

*Jessica Pineda is the coordinator of Paint Nite Niagara. For more information on Paint Nite Niagara, call Jessica at 416.554.5432, email [jessica.pineda@paintnite.com](mailto:jessica.pineda@paintnite.com) or go to [www.paintnite.com](http://www.paintnite.com)*

## DO YOU FEAR SUCCESS?

BY JIM MURRAY

**D**ON’T WORRY. THIS IS very normal. Many entrepreneurs carry the fear of being too successful.

What is not normal is ignoring it.

Because at the end of the day, fear of success is very short-sighted. Especially if you are willing to build a strong network that includes people you like and trust who can provide you with the expertise, advice and services you need.

When you have a network like this in place, you have so many more options.

But, if you’re going to hire someone to help your brand and grow your business, you want to be prepared for that extra business with a strong, well-thought-out, workable system to help you manage all that growth.

When you work with people whose mandate and attitude is all about lending powerful expertise and experience – and making it all affordable – suddenly, the idea of growing your business doesn’t seem like such a daunting task.

Having experienced allies to help you actualize and manage your growth is the best way to conquer your fear of success and turn it into the determination to succeed no matter what. **BL**

*Bullet Proof Consulting. Helping Niagara businesses change their thinking for the better. Contact Charlene Norman at 647.991.8743, Jim Murray at 289.687.3475 or email [admin@bulletproofconsulting.ca](mailto:admin@bulletproofconsulting.ca). Please visit [www.bulletproofconsulting.ca](http://www.bulletproofconsulting.ca).*

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# PROVIDING PALLIATIVE AND END-OF-LIFE CARE AT HOME

BY SHARI WILLERTON

**H**OSPICE NIAGARA HAS A passionate commitment to making a meaningful difference for people in Niagara who are facing life-limiting illness.

With offices located in Welland and St. Catharines, the organization is focused on improving the quality of life for people living with a terminal illness as well as providing comfort, care and support to their families. Programs and services are available at no cost to clients.

In-home services are provided by Hospice Niagara's Community Palliative Care Team, who in partnership with LHIN Home and Community nurses and palliative physicians, work to support palliative end-of-life care throughout the region. This team uses a holistic approach to care, placing the patient and family at the centre of care planning and decisions. It also works to address psychological, social, spiritual and practical needs, as well as associated expectations, hopes and fears along the end-of-life journey. Team members along with Hospice Niagara volunteers help people with life-limiting illness, caregivers and their family prepare for and manage end-of-life choices, the process of dying and coping with loss and grief.

"It is an honour to be a part of each person's life," says Clare Braun, one of Hospice Niagara's psychosocial/bereavement counselors, who spends time with clients and their families in their home. "My involvement provides an opportunity to observe the diverse approaches to end-of-life, the death event and grief. By being present with integrity for each client, my passion of this work is reinforced when a smile spreads across a person's face or there is relief from stress or pain."

Hospice Niagara offers a range of community-based programs for people living with life-limiting illnesses including pain and symptom support, and caregiver support and information, along with many support groups for people grieving over a loss.

According to the 2014 Auditor General's report, the need for hospice palliative services will continue to grow as our population ages and life-limiting illnesses become more complex. The government covers 60% of Hospice Niagara's current required funding so the organization relies on community donations for the remaining \$1.8-million to \$2-million to continue as a leader in transforming palliative and end-of-life care in the region.

Hospice Niagara is truly a grassroots organization as it relies on the region's over 350 volunteers to help deliver services in a variety of capacities – from client care to office and event support. Businesses can help too! Be a sponsor, donate a gift and attend this year's Taste Barn Party. This event is expected to be the best yet – in its new location at Stonewall Estates in Lincoln. It's an all-inclusive barn party with classic rock band Figure Four, hayrides, a glam station, auctions, local food, wine, craft beer, spirits, and much more!

You'll find further details on the Taste Barn Party at [hospiceniagara.ca/taste](http://hospiceniagara.ca/taste). An Early Bird rate of \$95 is available until September 6th and there's a special price for groups of 10 or more. **BL**

*For more information about Hospice Niagara's services and programs, please call 905.984.8766 or go to [hospiceniagara.ca](http://hospiceniagara.ca).*



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# FINALIZING THE FORMAL LEASE AGREEMENT

BY JEFF GRANDFIELD AND DALE WILLERTON

Once you've completed the offer to lease or letter of intent (LOI), it's time to take the final step – signing the formal lease agreement. An offer to lease is sometimes called the short form lease document and the formal lease agreement is sometimes called the long form lease document. Occasionally, a landlord may create only one lease agreement.

As tedious as it may seem, read everything in the formal lease – even if the clause title seems very straightforward. Landlords may go off-topic in various clauses and include unrelated points you may never realize were signing off on unless you read the entire clause. This is why many lease agreements state that the clause headings are not part of the actual agreement – these headings are simply for ease of information access. Lease agreements can include a table of contents page which can often be helpful.

You should avoid reviewing the formal agreement before signing the offer to lease. The more time that you invest in the deal-making process, the more likely that you are to move forward and the landlord knows this. If the landlord can prompt you to start making comments on the formal lease agreement before the offer to lease is finalized, this sends a very strong buying signal to the landlord – this can work against you in the offer to lease negotiations.

When reviewing the formal lease agreement, you may want to make the following changes:

**Ensuring that there are no "blanks":** All the terms in the offer to lease will need to be included in the formal lease agreement. Ensure that all exhibits, schedules, or items to be further defined are included. Provided parking stalls and your company's signage must also be clearly defined. Pictures can really help.

**Adding to clauses:** You can often soften a clause by adding wording. If landlord consent is required for the tenant to put up new signage or to change the business name and then adding the words "landlord consent not to be reasonably withheld" can make all the difference in the world.

**Removing or deleting clauses:** If a formal lease agreement includes a percentage rent clause that you're not required to pay, deleting that clause makes sense.

**Amending clauses:** One example of these is when the formal

lease clause states the tenant has to give nine months' notice if he/she wants to exercise a renewal option clause and the tenant changes it to six months' notice instead. In this case, the clause remains intact.

**Negotiating for lease step-down clauses:** You can replace an overbearing lease clause with a step-down clause that's less restrictive or punitive. An example of this may be the requirement for a personal guaranty on the Lease being reduced from a full guaranty to one limited on the maximum dollar value or time it is required. Many sophisticated landlords have pre-prepared step-down clauses that they can use to replace other overbearing clauses – with the tenant's objection or request.

If you can't come to an agreement on the terms and conditions of the formal lease agreement, the deal may fall apart. This is rare; however, it does happen occasionally. There are rules to follow, and if you've already paid your deposit, then you will want to make sure that you get your deposit returned. Once the landlord sees that you're serious about walking away, he/she may come around to your line of thinking and give you what you want. Real estate agents who are holding your deposit in trust need to be talked to as well to ensure that you're refunded any deposit already paid.

A formal lease agreement is a contract – expect to jump through some hoops to get it signed, sealed, and delivered. Landlords typically have some formal procedure that you must go through in order to complete the agreement. The landlord normally provides you with three, four, or five original documents for your signature. One copy comes back to you with the landlord's signature, one copy is sent to the local property manager, and the remaining copy/copies are kept with the landlord.

You will also likely need a witness to sign the documents or the landlord may stipulate that you must sign the agreement in front of a notary public or a commissioner of oaths. This typically costs less than \$100.00. Using a notary public or a commissioner of oaths certifies that you – or your official representative – have actually signed the document. In some cases, you may choose to use a corporate seal as well.

Once you sign and return the formal lease documents to the landlord, there still can be a delay. You can't assume the deal is done until you're holding a landlord / tenant-executed original agreement in your hands – and that can take weeks. In order to avoid delays in the construction process, continue to correspond with the landlord and get that landlord-executed agreement back to fully consummate the deal. **BL**

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](mailto:DaleWillerton@TheLeaseCoach.com) / [JeffGrandfield@TheLeaseCoach.com](mailto:JeffGrandfield@TheLeaseCoach.com) or visit [www.TheLeaseCoach.com](http://www.TheLeaseCoach.com).

# MAKE THE MOST FROM YOUR QUALITY MANAGEMENT SYSTEM

BY DAVE BROWN

ISO 9001 registration should be a strategic decision. Sometimes, smaller companies register to meet requirements of a key customer. In these situations, the companies choose to minimally meet the ISO requirements in order to satisfy the customer, or they can take this as an opportunity to improve their business and profitability. Here are some examples where I have seen them choose the latter. 1) *Sell direct at the marked-up distributor price – automatic increase in profitability on every sale.* 2) *Increased ability to quote on and win new work as an “Approved ISO Supplier,” and 3) Streamlined processes in cost competitive market.*

One of the greatest examples I have witnessed of a company using their quality system to improve profitability came with a company that has a simple manufacturing processes with inexpensive parts. Occasionally, one of these parts would fail. When the part would fail, the assembler would discard the part. Over time, there would be a discrepancy between the actual inventory and the inventory in the operating system. The system would show stock but there would not be any available pieces. Hours would be spent searching the stockroom to verify that the parts were not there. This happened repeatedly over several years to the point where Production and Purchasing did not trust each other.

Once the organization started recording the failures and reporting the failures to the supplier, the problem was resolved to the point where a situation they “just lived with” was eliminated. The impact of these improvements was immediate and has resulted in cost savings that in the past were literally thrown in the garbage. **BL**

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## COADY'S CORNER

**T**HE ST. CATHARINES CLUB is the premier private social club in the Niagara Region and we are very proud of our member accomplishments... Happy Retirement to Arend Roos after a long, wonderful career with Vision Travel... Congratulations to the Niagara River Lions for receiving the “Outstanding New Business” Award from the Greater Niagara Chamber of Commerce... Thank you to Rebecca Katzman and the entire Ladies Reverse Draw Committee for another wildly successful event... Another huge “thank you” to Peter Aiello, Flor de Cana Rum and PMA Canada for their sponsorship of our Club’s Annual Seafood Night... Congratulations to Mark Sherk and the Verge Insurance Group team for another successful BBQ in support of the United Way at Montebello Park! Follow us on Twitter @TheStCathClub #theplacetobe **BL**

CHEERS,  
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An advertisement for Welland Avenue Car Wash. It features a silver car with "WELLAND AVENUE CAR WASH" branding. A green banner above the car says "A Clean Car is a Happy Car!". To the right, a circular graphic says "best CUSTOMER SERVICE AND CAR WASH in the Niagara Region". Below the car are social media icons for Twitter and Facebook, along with the phone number 905.682.2143 and website www.wacw.ca. The Welland Avenue Car Wash logo is at the bottom right, with the address 272 Welland Ave., St. Catharines.

# RENEWING YOUR AUTOMOBILE INSURANCE POLICY?

BY SHEILA MARCANTONIO

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

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

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

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

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

## The Good News - You DO have options

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

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

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

*Sheila Marcantonio is a Personal Injury Lawyer, who serves the residents of Niagara for over 32 years. If you have been injured, reach out to Sheila to understand your options. She may be reached at Lancaster Brooks & Welch LLP in St Catharines 905.641.1551.*



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## Hurt - Injured?

Sheila Marcantonio is Niagara's Personal Injury lawyer – with over 30 years of experience she is someone you want in your corner. She combines a track-record of success with great compassion for her clients. First consult is FREE.

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