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Photo: Niagara Golf Warehouse owners Brad Graham and Tony Haney

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

CONTRIBUTING WRITERS

S. Leslie, D. O'Neill, R. Davidson,
T. Arnold, L. Tolhoek, B. Meadows, J Potts

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HEY Google, HOW CAN MY BUSINESS ADOPT DIGITAL TECHNOLOGY?

BY CAROLYN MULLIN

SMALL TO MEDIUM-SIZED ENTERPRISES (SMEs) in Niagara know that to stay competitive they sometimes need to keep innovating to keep pushing themselves to the next level.

Problem is, as SMEs, with a handful of employees, they are busy running their day-to-day operations, producing their current product or service without the time or resources to put to their next big idea.

Niagara College's Research & Innovation (R&I) division offers SMEs a way to go beyond big dreams to find a focused reality of innovation. Thanks to provincial and federal funding, R&I exists to provide innovative, real-world solutions for businesses, primarily in the agri-food and manufacturing sectors, in areas such as product or prototype development, or process improvement in existing operations. In other words, R&I equals R&D.

But more than that, R&I is able to put students and faculty to work on projects that address fundamental business challenges for Niagara's SMEs such as market studies, digital technology adaptation and competitive analysis, or even how to introduce artificial intelligence (AI) or Internet of Things (IoT) technologies—adding computing devices to everyday objects.

The connectivity of IoT and the related automation play an increasingly vital role for

a surprising number of businesses in diverse sectors. For example, recent industry partner ParemTech came to Niagara College to partner on a project to enhance the functionality of a smart device alerting customers to the water level in cisterns. ParemTech developed the IoT device, which reports that water level to a customer's computer or smartphone in real time while the college team including computer programming students, improved the experience so that the customer's water levels could also be shared immediately with water delivery companies and property managers.

For those in the advanced manufacturing sector, IoT investments have been made in printed circuit board design and surface mount technology fabrication equipment, as well as prototyping microcontrollers, sensors, and interface electronics.

The research labs are also equipped with Google and Alexa smart speakers to add industry standard voice control. Laser scanning, Computer Aided Design, and CNC machining facilities are available to design enclosures and create custom mechatronic attachments needed for product development.

In the health-care field, Niagara College worked with Studio 1 Labs to develop an intuitive, aesthetically pleasing user interface for the company's fabric-sensing technology that measures a patient's vital signs, which is viewable either by a monitor next to a patient's bed, or remotely through a centralized system.

The patent-pending intelligent bedsheet has sensors embedded within it, saving the patient from wearing wired sensors.

While these amazing innovations unfold, students from programs such as mechanical engineering, electrical engineering and computer programming are gaining experience working with real-world companies on real deadlines and within real budgets.

What happens when they graduate? They are already skilled, experienced workers ready to be employed by you. **BL**

For more information on how Niagara College's Research & Innovation division can become your innovation partner, visit ncinnovation.ca or contact Business Development Coordinator Elizabeth Best at ebest@niagaracollege.ca or 905.641.2252x4287.

Carolyn Mullin is the manager, business development & strategic partnerships with Niagara College's award-winning Research & Innovation division. Carolyn has been working in applied research with Niagara College for over six years, most of that time helping the division tell its amazing stories of success bringing together industry with teams of faculty, researchers, students and/or graduates.

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WHERE THERE IS A “WILL” THERE IS A WAY

BY MICHAEL MANN

Are you a business owner – maybe even an owner of a family operated business? If so, and regardless of what stage of life you may be at, succession planning should be seriously considered. Chances are good that you have had to dedicate a significant amount of your time, efforts and even financial resources to make your business successful. That is all the more reason that you should be proactive in terms of planning for a time when you may not actively participate in the business operations. During a time when your business is still functioning, you may want to consider retirement; or a situation beyond your control, such as death or incapacity, could prevent you from contributing to the business.

You can plan for the possibility of mental or physical incapacity and the continued success of your business in such circumstances by having a properly prepared Power of Attorney for Property (“POA”). This document permits you to name one or more persons who would manage your financial affairs including some decisions relating to your business in the event you were unable to do so due to a severe illness. If you are a director or officer of your business corporation, you may not delegate those particular responsibilities by way of a POA. However, decisions related to share ownership in a company may be delegated in such a document. While it is true that you cannot manage every aspect of your business during an incapacity as if you were still working there, and both the POA and applicable laws will place limitations on your

named attorneys in this regard, if you are suffering with an illness that debilitates you then having an enforceable POA for Property can be an extremely useful tool.

Another circumstance which removes you from the operations of your business is death. Have you given thought to what should happen with your business if it is still functioning when you die? Would your wish be to have the business continue on without you? If so, who would run the business? Who would financially benefit from its operations? Maybe your preference would be to have the business sold as a going concern. If so, is there guidance that you may provide to your loved ones in this regard? These considerations can be carefully set out in a Last Will & Testament (“Will”). In this document you can designate executors of your estate (also known as “trustees”) who would handle the administration aspects of your estate including the transfer or liquidation of your business assets. You can also set up trust provisions in order to ensure that some portion, or all, of the business would be maintained by the executor over a period of time for the benefit of your spouse, your children or other named beneficiaries.

To take this a step further, if your business is incorporated and you own shares of that private corporation, then Ontario laws permit you to create a separate Will which deals specifically with the shares of that corporation, plus any shareholder loans that may be owing to you by your corporation. The utility of dual wills is that in most cases the assets covered by this “Limited Will” would not be subject to an Application for

Certificate of Appointment of Estate Trustee process (formerly called “Probate”). The added benefit is that Estate Administration Tax, calculated at a rate of approximately 1.5% of the value of the shares in the company would not be payable to the court if such a multiple Will process is invoked. A properly prepared corporate Will can also specify appropriate permissions and flexibility to your executors so that they may make decisions related to the business which are in the best interests of the company and of the beneficiaries on a tax effective basis. Furthermore, if you have other business partners, and if you and those partners have entered into a Shareholders’ Agreement or a Partnership Agreement, then your Will can reference the fact that such agreements are in place and will need to be enforced by your estate.

A Will and a POA are important documents to any adult. This is especially true for business owners who risk having their businesses fail or benefitting persons who were not intended. As such, you are encouraged to seek appropriate legal counsel to ensure that your wishes are properly set out and will be honoured. **BL**

Michael Mann is a partner at Lancaster Brooks & Welch LLP. He practises law in the corporate and commercial department, Wills and Estates, and Real Estate. He may be reached at 905.641.1551.

A professional headshot of Michael Mann, a man with short brown hair, smiling at the camera. He is wearing a dark blue suit jacket, a white dress shirt, and a yellow patterned tie. His arms are crossed, and he is wearing a gold ring on his left hand.

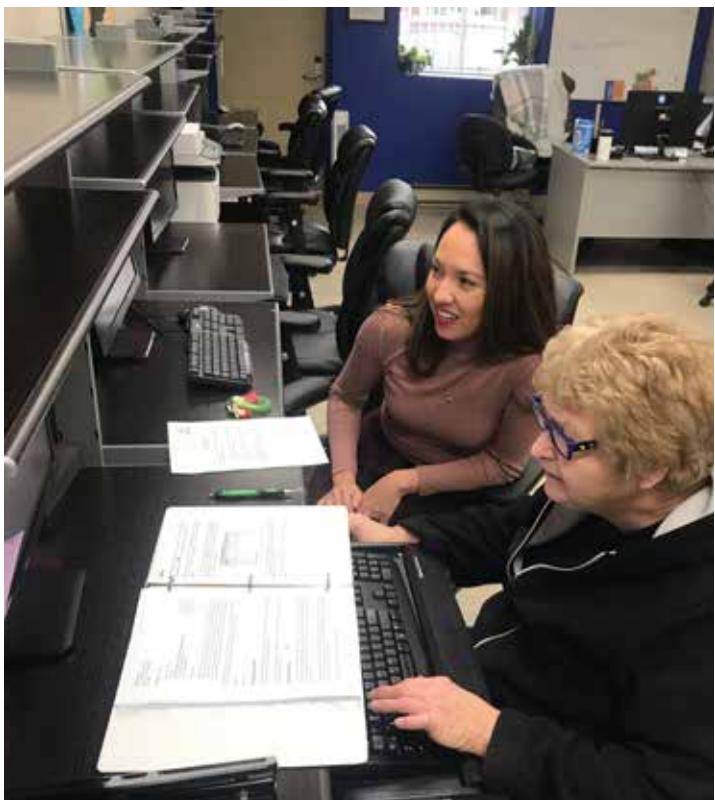
MICHAEL MANN is a Partner within the
Lancaster Brooks & Welch LLP Corporate and
Commercial Department.

When you need support in a corporate, estate or
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RETIREEs TURN PASSIONS INTO NEW CAREERS

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THERE ARE MANY REASONS why someone who's retired would want to re-enter the workforce: bring in extra income; pursue a passion; have something to look forward to week after week – the list goes on.

According to Statistics Canada, one in five Canadians over the age of 65 reported working in 2015. That is the highest proportion recorded in nearly 40 years.

"Retiring doesn't mean you must stop working altogether," says Tanya Bouchard, manager of Employment Ontario Programs at Port Cares including PCWorks - the agency's employment division. "For some retirees, it's a great time to explore the things they never had a chance to try before they retired. Many of the seniors we work with want to turn a particular passion into a lucrative part-time job that brings in extra income. The trend we've been seeing is retirees and seniors looking for part-time roles as tutors, tour guides, graphic designers, editors and dog walkers."

And employers get a lot out of hiring retired folks Bouchard adds.

"Retirees bring years of experience that can be very valuable to employers," she says. "They provide mentorship to less experienced employees, and have a focused driven attitude. There is plenty of research that proves workers over 65 are still working because they want to be."

Port Cares' PCWorks employment and training division based in Port Colborne provides employment counselling and support services for job seekers as well as supports and incentives for employers looking to fill positions. More than 1,000 people a year (mostly from south Niagara) are assisted with one-on-one job search or resume assistance as well as training and job placement opportunities.

A key attribute of the coaching and services provided by the PCWorks team of counsellors and trainers is preparing the retiree for job readiness — with training before they even go to a job.

"Technology is constantly reshaping the workplace," notes Tanya. "For our seniors and retirees, we have the ability to provide them with in-house digital training through our Literacy and Basic Skills division. We provide this training opportunity so seniors and retirees re-entering the workforce are prepared for what they're going to be dealing with," **BL**

To learn more, please call Tanya Bouchard at 905.834.3629 x271, email tanya.bouchard@portcares.ca or go to www.portcares.ca.



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I challenge your business!

BY DENNIS O'NEILL

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Let's see it! **BL**

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



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The Benefits of a Managed Service Provider

BY TAYLOR HAYWARD

ARE YOU PUTTING OFF new projects or facing a backlog of user requests? These are clear signs that the time might be right for you to consider a managed service provider for your business.

Managed service providers can provide a lot of benefits to small businesses who aren't big enough to hire their own I.T. staff, and even to those that have an I.T. staff as a supplementary support resource.

Here are several of the larger benefits to businesses when hiring a managed service provider:

1 Lower & Controlled I.T. spending

The ultimate benefit of the managed services model. Also, one of the primary functions of a managed service provider is to minimize and prevent network disasters

which can end up being very costly for businesses.

2 Compliance, Security, Risk Management

An experienced managed service provider will be able to manage all of these when it comes to your I.T. needs. This will allow you to focus on growing your revenue.

3 Vendor Management

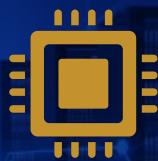
Managed service providers deal with the hardware and software vendors so you don't have to waste time with technical conversations.

4 Proactive & Prevention Management

Managed service providers use tools to monitor your network, provide quantifiable metrics and take preventative measures to maintain your infrastructure. Want to know if an older part of your infrastructure can last until next quarter's budget? A managed service provider can tell you!

Managed service providers can level the playing field, allowing smaller businesses to get all the benefits of an experienced I.T. staff. It can also free an I.T. staff from cumbersome backend processes and help with end user support backlogs, allowing the I.T. staff to focus on proper planning and implementation of their various projects and infrastructure upgrades. There can be tremendous value for a small business by hiring a managed service provider. Are you ready to find one that can help you reach your business goals? **BL**

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



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THE SECRET TO YOUR EMPLOYEES' HAPPINESS

BY LAURA TOLHOEK

Whether you think it's you or you think it's not you, you are right.

How businesses operate and how managers lead certainly has an affect on an employee's engagement in the workplace. But can a leader or manager be a conduit for an employee's happiness?

Recently I was listening to the genius of Paul Fairlie, CEO of Heliosophy, who spoke on the science-based facts and fiction of people in the workplace. He spoke on whether initiatives to boost employees' happiness are worthwhile investments. I felt like the right answer was, "Of course! Yes!" (After all, that is what the email advertisements that constantly come into my inbox from organizations I don't remember signing up with tell me!)

But, is there a different way to frame the conversation that would be more effective?

Happiness is considered as joy, elation, enthusiasm and energy. But happiness initiatives can be short-lived and affected more by recent events than past events. There is also the ability to be too happy. People who are too happy tend to be higher risk takers. And people who value

happiness too much often create an environment for themselves to be unhappy. In our workplaces as in life, we need to search for meaning not happiness.

Each individual has a set point for happiness. Psychologists differ in the range, but report that 40-60% of happiness is genetic. Two-thirds of people say they are already happy, according to Nancy Etcoff, a psychologist at Harvard Medical School. You can measure your workforce to find out their positive affect or happiness factor. Your team may already be on the top end of the happiness scale. That leaves limited wiggle room for employee happiness initiatives which science shows only brings a four to five month increase in the happiness factor.

As an employer, how do you positively affect the happiness of your employees without the constant investment of happiness interventions?

First, invest your time and resources into principles and initiatives that are science-based from a psychological research perspective, rather than someone who is trying to sell you something.

Second, focus on increasing people's sense of meaning in the workplace. This is going to be much more impactful than focusing on happiness. Intrinsically rewarding and meaningful work is a constant happiness intervention. One of the most intrinsically motivating actions

an employer can take is through the process of job redesign. Job redesign is a process of restructuring the responsibilities of a job to make it more interesting, encouraging and inspiring for the employees. It could include altering job elements, reshuffling tasks, cross-functional training and creating the right person-job fit.

Finally, if happiness is in part a reflection of genetics, and personality and emotions play a prominent role in organizational behavior, then it's fair to say hiring dispositionally happy people is going to work in your favour.

Most importantly, remember that you have an influence on the emotional level of those

around you. Dave Evans and Bill Burnett of Stanford University state that when we are together we create a joint emotional experience. The most powerful person in the room drives the emotion. As the leader, you will often be the individual driving the emotion. Acknowledge that your emotions are likely the greatest influence to the atmosphere of your team. It is an honour that should not be taken lightly in your pursuit of being the best version of you. **BL**

Laura Tolhoek is the proprietor of Essential HR. She offers hands-on HR services to businesses in Niagara. Her passion is being able to help owners and managers in a way that lets them focus on their strengths and the core of their business. For more information, go to www.essentialhr.ca.

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NIAGARA GOLF WAREHOUSE

Niagara's largest independent golf equipment provider celebrates 30 years of serving the professional and aspiring golfer.

BY SCOTT LESLIE



Are you wondering how you can perfect your swing and look your best on the golf course this year? Tony Haney and Brad Graham have just the answer.

Tony and Brad are co-owners of Niagara Golf Warehouse – the largest independently-owned golf equipment provider in the entire Niagara Peninsula.

Now celebrating its 30th year in business, Tony says the popular St. Catharines-based outlet has become the go-to destination for Niagara's professional and aspiring golfing crowd. Their team's passion for the sport is unmistakable.

"We're all invested in this," he explains. "We live the game, we love the game – and we want to make sure everyone enjoys the game."

If you need to find that perfect club, accessory or item of golf apparel, Niagara Golf Warehouse has all your bases covered. Tony and Brad provide outstanding price and selection on a wide range of quality golf clubs, bags, carts, clothing and accessories. In addition to stocking major brands like Titleist, Callaway and Taylor Made, Niagara

Golf Warehouse has an extensive collection of discontinued and pre-owned items.

"We have a huge selection," Tony says, "but we're not here to push a product on people. Our motto is – we sell you what you need, not what we have."

And if you've got that favourite club that needs a little work, there's nothing to worry. Niagara Golf Warehouse's technicians can repair, adjust and update any kind of golf club. That means anything from tightening loose heads to installing steel and graphite shafts – or even building a custom club that suits your swing to a tee.

One of the first things you'll notice when you step in the door at Niagara Golf Warehouse is its experienced golf-savvy staff. Tony and Brad's staff are all avid golfers, having honed their skills at countless tournaments and golf courses over the years.

Tony says their overall product knowledge is second to none.

"We want to make sure we're well-versed with the products," he says. "Our employees are all fully-trained by the major manufacturers through in-person and online instruction."

Tony and Brad aren't afraid to use technology to enhance the customer experience – and their Performance Fitting Centre is a prime example. Here, customers can

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use a golf simulator to test their clubs out on 39 different course situations. Niagara Golf Warehouse's innovative FlightScope also enables customers to establish the proper size and feel for their grips so they can experience a club firsthand before making a purchase.

"Technology is more important than ever when it comes to custom fitting," Tony explains. "We want to make sure everyone gets the right set of clubs for them. We even offer a custom fit guarantee where customers can come back later in the season if their club isn't performing up to expectations."

There are many reasons why Niagara Golf Warehouse has become such a popular alternative to the corporate pro shops and big box golf stores. One of the key ones is longevity.

"We offer that sense of familiarity people really appreciate," Tony says of their 30-year run in the Niagara Region. "I've sold guys their first set of clubs when they were five – and now we're selling them a set of clubs when they're 30."

It was back in November of 1989 that Bob Allan first launched a franchise of Nevada Bob's Golf at 350 Ontario Street in St. Catharines – and Tony would join him as co-owner the following year.

"We were the new guys in town back then," Tony says. "Now all the other guys have come and gone."

There have been a couple of name changes over the years including a brief rebranding in the mid-2000s as DiMarco Golf. After nearly two decades on Ontario Street, however, Bob and Tony decided to move their growing golf supply operation to a more expansive location on 10 Dunlop Drive in 2010. They also discontinued their franchise relationship and officially changed their name to "Niagara Golf Warehouse" to better reflect their commitment to Niagara's golf community.

When Bob retired in 2018, Niagara Golf Warehouse employee Brad Graham took over Bob's interest in the company.

Tony says the 26-year-old has added a tremendous amount of new energy to the Niagara Golf Warehouse outfit, helping them increase their online presence and add a new eBay store.

"It's not the same old, same old here," Tony explains. "Brad's helped revitalize things and add some real gusto to the business. He's been with us for several years now and even played on some professional tours – so he knows his golf."

And with golf season finally upon us, Tony, Brad and the Niagara Golf Warehouse team are looking forward to continuing their commitment to servicing Niagara's golfing needs.

"We want to thank the community for supporting us the past 30 years," Tony says, "and we're hoping to serve them for 30 more." **BL**

For more information, please contact Niagara Golf Warehouse by calling 905.984.6306, emailing info@niagaragolfwarehouse.com or going to www.niagaragolfwarehouse.com.

Congratulations to
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Insurance Fraud: Are You Protected?

BY MACKENZIE STEELE

As we continue to live life at a faster pace each year, we have to find ways to create more time for ourselves. We buy clothes online to avoid going to a busy mall. We have our meals delivered to us instead of going out to grab the takeout. We have created a society that has fallen in love with the short-cut.

The younger generations no longer see the need to do things the way their parents do it. While your parents may have set an afternoon aside to review and shop their insurance needs, the younger generations say that you can do that while catching up on the newest Netflix documentary. A couple clicks, answer a few questions and voila, you've received an insurance quote.

With the emergence of the online insurance marketplace, other opportunities arise - the most lucrative being fraud. The newest addition to the fraud landscape is the "Ghost Broker." They claim to represent an insurance company, provide you with a quote (usually much cheaper than you will find with a licenced insurance broker) and when you decide to purchase the policy, the documentation they provide is much like you'd receive from the company they claim to represent. The problem is there's no real policy in force, and you usually don't figure this out until you're involved in an accident and need to use the coverage you believe you have.

While the ease of doing business has greatly improved as technology has advanced, it's vital to ensure you're dealing with a licensed and reputable insurance broker while purchasing insurance products. If the price of a quote you've received online seems too good to be true, it probably is. Make sure that the source of your quote is licensed to sell you insurance products in Ontario and the coverages you've been quoted is adequate for your insurance needs. If you're not sure, reach out to a local insurance broker, just like your parents would. **BL**



WORKPLACE ENGAGEMENT – PART TWO

WHAT DO YOUR PASTIMES AND PET PEEVES REVEAL ABOUT YOUR MOTIVATIONS?

BY JESSICA POTTS

Why do some things drain us, yet other things energize us? The answer lies in our talents.

Talent, as defined by Gallup, is our natural way of thinking, feeling, and doing. Talent channelled productively, and intentionally, results in a strength – the ability to consistently deliver excellent results.

Uncovering your own unique talents and applying them in the context of our day-to-day lives represents our greatest opportunity for success. And success brings that positive energy I talked about in part one of this article. And the best part is: talent is present in all of us - hooray!

The problem is it's easy to take our innate talents for granted or to mistake our talents for personality quirks.

Those who know me know I'm weird in my own special ways – my most jarring recurring nightmare for example, puts me running late in various circumstances. Running late with no way to communicate my lateness. My subconscious appears to be more afraid of being late than dying!

There's a clue as to why in my professional life. In part one of this article, I asked you to think of a time when you felt productive, successful, and of value. Something I've been complimented on – a consistent area of excellence as identified by my peers – a strength – is the way I facilitate the meetings and sessions I host.

I'm known for carefully managing and respecting the time of participants by starting and ending on time or asking for consensus on extending when warranted. Keeping things on schedule and communicating are the same two themes from my recurring "nightmare."

The same way we sometimes mistake our talents for personality quirks, we often disregard those compliments we receive when we should be using them as clues to our talents.

Likewise, we can learn a lot from examining the things that annoy us – our pet peeves. Given what I've just told you, it may not come as a surprise that one of my pet peeves involves time and the inefficient use of it.

I found myself consistently annoyed by a particularly inefficient process in my personal life. A process that would often result in consistently being late - or later than planned, which is the basically the same thing when you are the person having nightmares about being late! This process is now known as the Friday Night Doggy Digestion Dilemma.

On a given night of socializing, a friend had a habit of doing things in a routine eight step process as we prepared: shower, get dressed, feed dog, wait for dog to digest, let dog out, give dog a treat to satiate the guilt for going out, and leave. Total process time: approximately 30 minutes.

By the time he was dressed, we were already running tight for time and I was turning the corner from annoyed towards frustrated. I wondered why he wouldn't just tweak the sequence: feed the dog before showering to allow the required time for digestion to happen concurrently, rather than consecutively, and shave 10 mins off prep time. Total process time: approximately 20 minutes.

The same eight step process rearranged slightly would increase productivity by 33%. And it felt so obvious to me that I expressed it. My friend's response was both wise and insightful, "not everyone thinks like you."

I was humbled at the realization that I had taken my own innate ways of thinking, feeling, and doing – my talent – for granted. Worse, I had let myself become frustrated and a tad unpleasant. So, you see, the same talent that can help you to be productive (in this case time management) can also contribute to unproductive behaviours.

How is this connected to engagement? Gallup research shows that people who know and use their talents at work are three times more likely to be engaged in their jobs. By being aware of our unique talents we can help channel our time, energy, and approaches more productively. And productivity with purpose is the best way to bottle that positive energy and make us feel like we get to go to work. **BL**

We can learn a lot from examining the things that annoy us.

Jessica Potts is the president of Inspired Strategy Group Inc. and a Gallup Certified Strengths Coach, working with clients to build high-performing teams, and sustain stakeholder and employee engagement. 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, email hello@inspiredstrategy.ca or search Inspired Strategy on your favorite social media platform.

Get Ready to Walk and Wheel

PROVIDED BY HAMILTON HEALTH SCIENCES FOUNDATION

MY SON WAS DIAGNOSED with cancer last year," says Jaymie of Cambridge. "As a parent, it was the most difficult news I'd ever received."

Chase was nine-years-old when he was diagnosed with acute lymphoblastic leukemia (ALL) - a fast-growing and potentially fatal cancer of the blood and bone marrow. He immediately began a regimen of intense chemotherapy at McMaster Children's Hospital to control the growth of the cancer cells.

"The treatment made Chase feel very sick, but we understood that chemotherapy was necessary if we were to beat the leukemia," recalls Jaymie. "It was really tough."

After trying different types of chemotherapy, the care team found the right combination of medications that worked well for Chase without as many side effects.

"His prognosis is very positive and he is doing very well," Jaymie says. "We are looking forward to the end of his therapy, when we can say that he is cancer-free. There is definitely a light at the end of the tunnel."

Jaymie and Chase are grateful for the outstanding care received at McMaster Children's Hospital.



Photos by: Carole & Roy Timm Photography

"The doctors and the staff are wonderful," says Jaymie. "We're so lucky to have this amazing hospital in the region to help us when we need it most."

Now 10-years-old, Chase is proud to be a MacKid Ambassador for this year's MacKids Walk & Wheel - a fundraising event presented by RBC in support of McMaster Children's Hospital. He is sharing his story as a way to illustrate the importance of McMaster Children's Hospital Foundation in providing specialized care for children and youth across the region.

MacKids Walk & Wheel will be held at Bayfront Park in Hamilton on June 1st. By fundraising in their community and participating in the fun, each participant is helping the Foundation reach its fundraising goal of \$200,000.

Proceeds will support programs and priority needs at McMaster Children's Hospital including Ron Joyce Children's Health Centre. Fundraisers and donors who support MacKids Walk & Wheel will help to ensure that patients like Chase have access to vital medical equipment and amenities when they are needed most.

MacKids Walk & Wheel is a very special event for the young and the young at heart. During the event, attendees can participate in the Tikes on Trikes bike ride for children age five and under, the Wonders on Wheels ride for participants age six and above, and/or the Trailblazers Walk for participants of all ages. These activities are followed by Miraclefest – a celebration that includes free lunch, face painting, bouncy castles, the ever-popular Teddy Bear Hospital, and more. **BL**



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7 ways to conquer fatigue at work

PROVIDED BY NEWS CANADA

WE ALL DEAL WITH weariness at work — it's normal. Usually if you grab a coffee, have a quick stretch or take a short break, you'll feel refreshed to push through and finish the day on a strong note. But if you find yourself feeling tired on a regular basis, it might be time to change up your routine.

Here, Healthy-worker.ca, an initiative by Public Services Health and Safety Association, recommends seven ways to fight fatigue at the workplace:

SLEEP RULES. Always get a good night's sleep. Adults need seven to nine hours — anything short of that can lead to fatigue, along with an array of other negative health outcomes including obesity, depression and diabetes. So, create a sleep sanctuary by putting away the screen, darkening your room and calling it a day at a reasonable hour.

LIMIT THE STIMULANTS. This means limiting your intake of coffee and caffeinated drinks like soda or energy drinks, especially before bedtime. Regular use of stimulants can throw off the body's natural ability to stay alert and focused throughout the day.

STAY HYDRATED. Drink plenty of water. When you become dehydrated, you'll feel drained of energy and it will leave you struggling to stay awake.

EXERCISE IS KEY. If you're feeling tired, it may not occur to you to get up and move around, but you should. Exercise — however limited — will increase blood flow, supply oxygen to your body and brain, and give you the energy boost you're lacking.

DON'T WORRY, BE HAPPY. Always try to remain positive. A negative mindset can activate the body's stress response system, causing fatigue and other health issues.

TAKE BREAKS. It's easy to forget, especially if you're working on a tight deadline, but taking short breaks allows your body to recover and your mind to refocus.

BE MINDFUL. Meditation is very popular these days, and for good reason. Even a 10-minute morning meditation practice has been proven to reduce anxiety, help you stay focused and keep you mindful of your surroundings throughout the day.

Get tips on finding balance and staying healthy and safe at healthy-worker.ca. **BL**

Article courtesy of www.newscanada.com.

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Ask the EXPERT

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Q - My auto insurance rates have gone up this year. I have never had an accident yet my rates go up. Why is that?

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 also 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.

In Alberta, the provincial government has capped rate increases at 5%. This was thought to be good for consumers. However, the result is decreased options for consumers because insurers who cannot make money in that province have ceased offering coverage. This presents problems for the consumers and the independent business people that sell the products. The real solution is to reform the auto insurance policy. However, this is not politically popular.

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. **BL**

Reuter and Reilly are located at 515 Niagara St, Welland, ON. For more information call F905-732-2418 or visit www.reuter.on.ca

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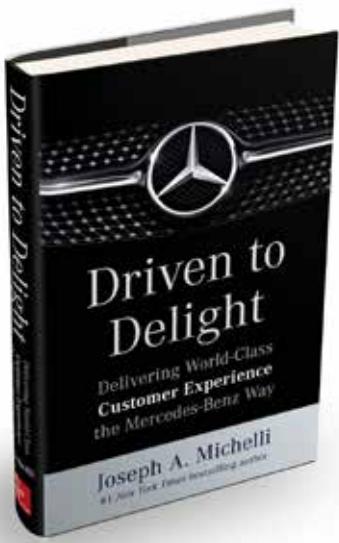
BY DARCY RICHARDSON

The Kristen French Child Advocacy Centre Niagara provides a safe place to help, heal and end child abuse. They rely on corporate partners to support the important work they do with today's children and youth. Several events are lined up between now and October so it is a perfect time for you to volunteer! The next event is the Playhouse Build & Auction on Sunday, April 28th from 11 a.m. to 4 p.m. at the Pen Centre.

The Playhouse Build & Auction is a unique event that provides fun for the entire family. Members of the community come from all around the Region to support the Centre and cheer on local builders as they compete to build one-of-a-kind playhouses that are auctioned off to the public by way of a live auction at the end of the event. The event is loaded with food trucks and activities for families.

This is the third year I've participated in the Playhouse Build & Auction. My time spent working with the Centre on this event has been extremely rewarding and beneficial. The opportunity has allowed me to connect with partners in the community to raise awareness for the children who need our help the most and to build strong relationships with like-minded individuals – a real win-win. I strongly encourage business owners who want to make a difference in our community to consider volunteering at the Centre. **BL**

Darcy Richardson is a CPA and CA Broker at Revel Realty Inc., Brokerage. For more information about volunteering at Kristen French Child Advocacy Centre Niagara, visit kristenfrenchcacn.org/volunteer.



Driven to Delight:

**Delivering World-Class Customer
Experience the Mercedes-Benz Way**

BY JOSEPH A. MICHELLI

PUBLISHED BY McGRAW-HILL EDUCATION

Mercedes-Benz. The name alone conjures images of luxury, innovation, quality and performance. But in today's market, you need more than a world-class product to outpace the competition, which is why the executives at Mercedes-Benz set a course to create a customer experience in keeping with their legendary cars.

This is the story of how an organization became "Driven to Delight." It reveals the action plan Mercedes-Benz used to catapult the company to first place rankings in national customer satisfaction studies while at the same time growing sales and profits. With unprecedented access to company personnel, customer experience expert Joseph Michelli charts the journey the company took and identifies the all-important keys to driving delight in any customer-based organization.

In Michelli's latest book, you'll find step-by-step strategies that can be customized to fit your business model and customer needs. You'll discover invaluable tools like vision mapping, customer journey wheels, customer-centric strategy and resource planning processes – plus 20 questions you can use to diagnose your progress and steer your company in the right direction. Along the way, you'll learn how to ramp up your own customer experience, rev up your customer commitment, and take your customers on a journey that's bound to delight – the Mercedes-Benz way. **BL**

There is no failure, only opportunity!

BY BRETT MEADOWS

Maybe you missed a deadline or blew a cold call. Perhaps you signed up for a marathon and got a DNF (Did not finish) or worse, a DNS (Did not start). Maybe you have even face planted in a tub of ice cream while on that diet or let your sales and territory falter. Welcome! You are officially a member of the human race!

Failure during your journey can be a result of many different things. It might be due to poor planning, lack of commitment or the inability to follow through. It could also be caused by an addictive impulse, a lack of belief in oneself or from poor planning.

Understanding the first failure indicates courage. It means you had the courage to test and challenge yourself; the feeling should be that of joy not misery because you've taken the first step towards success.

The second failure is just part of the equation. Many find it shameful and it's not. It is also not an indication of future outcomes. It should, again, be embraced as another step to your success. Remember, those who never fail have only done so because they've never extended themselves far enough outside their safety net to actually fail. In the same way, there's no good without evil, or light without darkness. Success could not exist without failure.

The fact you failed actually does not matter and it's actually not that important. The important part is your relationship with failure and how you respond to it. Do you give up? Or use the experience to learn and get back in the saddle to try again?

This piece of advice may sound very obvious. However, I am always amazed at how often it is ignored. The next best choice isn't going for a beer with the gang. It is making another cold call. This is hard because it requires conviction, strength and courage. This is a strategy that almost every successful person you will ever encounter has put into practice.

Remember, failure is nothing more than an opportunity. Welcome it and see it as an occasion to grow, learn and ultimately – flourish. **BL**

Brett trains, coaches, and speaks to salespeople all over the country. For more information on seminars and training, please visit www.brettmeadows.com or contact the friendly folks at Meadows Performance Sales and Strategy via email at info@brettmeadows.com or by calling 289.696.3605. When you do "one more call," just email me with the subject line "I Did It" and you'll be entered in a draw for a free coaching session.

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Sandy Kovacs

Owner - EnCompass Home Care Solutions

EnCompass Home Care Solutions is a fully-licensed firm that can provide clients with personal support worker services, nursing care, home support, and transportation options – 24/7.

Serving clients from Fort Erie to Mississauga, the EnCompass team takes great pride in their flexible range of services. For instance, EnCompass' personal support workers can help clients with everything from getting dressed to personal grooming and taking medications. Their home support attendants can provide housekeeping, companionship and respite care. EnCompass has appointment attendants who can drive clients to medical appointments or help them out with things like shopping errands. Attendants even provide a complete "door-to-door" service so clients never have to worry about managing stairs or loading wheelchairs.

Established in April of 2018, EnCompass Home Care Solutions is owned and operated by Sandy Kovacs. A registered practical nurse, Sandy has over 20 years of experience working in Niagara's nursing, mental health and personal support worker fields. Currently, the EnCompass team has four personal support workers and four registered practical nurses on staff – and is looking forward to helping their clients lead pain and stress-free lives.

"We're a concierge of home health care," Sandy explains. "We promise the best – and make sure we always deliver when it comes to meeting our clients' needs." **BL**

For more information on how EnCompass Home Care Solutions can help, please call 289.969.2536, email encompasshcs@gmail.com or go to www.facebook.com/sandykovacsencompasshcs

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By Tim Arnold

Have you ever been stuck in a tug-of-war conversation? Maybe it was a disagreement regarding a change taking place at work, a difficult decision that had to be made or a difference in political viewpoints. Like a schoolyard game, a tug-of-war conversation felt like you are pulling strongly in one direction, while the person you're talking with is pulling equally hard in the other direction.

The unfortunate thing about tug-of-war conversations is that in the end, no one wins. Even if you pull the person to your side, it's often because they became tired of arguing and conceded. You see the real cost of "winning" the conversation later when trust and relational health are suffering.

So how do you have a different kind of conversation? A win-win conversation in situations where you don't see eye-to-eye?

You must start by recognizing that there is wisdom in resistance. When you're attempting to convince someone of something you believe in – yet find that they are pulling the other way – you need the humility to acknowledge they probably see something that you're missing. You need the discipline of trying to understand what they value from their point of view and what they fear about yours. You must train yourself to remember that resistance is not a bad thing you need to fight against; instead, it can be an indicator of important wisdom that you otherwise may miss out on.

You need to ground the conversation in a shared higher purpose. You are pulling towards embracing change and they are pulling towards holding on to stability – yet both of you are fighting for the shared higher purpose of a thriving company. You are pulling towards border security and they are pulling towards justice for refugees – yet

both of you are fighting for the shared higher purpose of a thriving country. The longer you debate and the more intense the conversation becomes, the easier it is for the conversation to drift from the acknowledgement of a shared higher purpose. Instead, it becomes a right-and-wrong battle of one viewpoint against the other. Don't lose sight of where both sides are aligned and have common ground. They almost always do!

You need to eliminate the word "but" from your conversation. If someone is explaining something and the first thing you say in response is "yes, but..." it means that halfway through their talking, you stopped listening and started working on your response. When you start with the word "but" there is absolutely no chance that you are

trying to truly understand their point of view. A better option is to replace the word "but" with the word "and." It's a subtle but significant difference that will change the conversation.

We live in an increasingly polarized world. Healthy debates that we used to be able to have around the dinner table and in the boardroom are now becoming unhealthy tug-of-war conversations. Drop the rope! Learn to have a different kind of conversation. When both sides are heard and understood, better decisions are made, and stronger relationships are developed. I invite you to see for yourself! **BL**

eliminate the word “BUT” from your conversation

*Tim Arnold is passionate about helping leaders get unstuck so they can unite their team, spark change and make a difference. He is the author of the book, *The Power of Healthy Tension*, and speaks to organizations around the globe on how they can overcome chronic issues and conflicting values. For more information, go to www.leadersforleaders.ca.*

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