BL
The Business Link

PLEASE FORWARD TO: ☐ OWNER ☐ SALES MANAGER ☐ MARKETING DEPT. ☐ HUMAN RESOURCES DEPT. ☐ PURCHASING DEPT.

ENTREPRENEUR SHOWCASE P17

Mario Carr

"Marketing is more of an art than a science. It's really about differentiating clients in the marketplace…"

Owner & Founder | Carr Marketing Group

HAMILTON BURLINGTON OAKVILLE www.BUSINESSLINKNEWSPAPER.com VOLUME 7, ISSUE 8, OCTOBER 2012

THE BUSINESS LINK'S 1ST ANNUAL 40 UNDER FORTY BUSINESS ACHIEVEMENT AWARD WINNERS ANNOUNCED

"A sincere thank you is extended to all who took the time to nominate these outstanding individuals."

PRESS RELEASE

The Business Link will be celebrating the achievements of Hamilton–Halton's top 40 Under Forty winners November 1st, 2012 at Carmen's Convention Centre in Hamilton. Jack Peets, midday host at 105.7 EZ Rock Niagara and 102.9 K-Lite Hamilton, is the MC for the luncheon and will highlight the achievements of these 40 incredible individuals.

The 40 Under Forty Business Achievement Awards give recognition to Hamilton/Halton's next generation of business leaders. These 40 individuals are under 40 years of age and consistently make their mark in business and contribute regularly to their respective communities.

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CONTEST!

Download any free QR Barcode reader app to your mobile device and scan this code for your chance to win!

CASH ON THE SIDELINES IS A MISSED OPPORTUNITY

Meridian has a solution to get your cash working for you.

PROVIDED BY MERIDIAN CREDIT UNION LIMITED

As a business owner, you know how important it is to keep your assets working for you. Just like you don't want your sales people sitting idle or your production line running at less than full capacity, you don't want your cash reserves to be inactive either.

Cash on hand?

Canadian businesses can't seem to find a suitable place to "park" their cash reserves, leaving billions of dollars on the sidelines of the economy. In fact, a recent study by the Canadian Labour Congress pegged the amount of cash that Canadian businesses are sitting on to be about $500 billion.

In today's economic environment, interest rates have been persistently hovering near historic lows. The upside is that borrowing for major purchases, such as machinery or property, can be done at attractively low rates. The downside is that bank accounts aren't providing the easy growth and accessibility they once did.

With interest rates so low, why is so much money not being put to use?

Firstly, ongoing global economic instability has made many business owners/investors reluctant to participate in the global financial markets. Also, many businesses are seasonal and, therefore, tend to keep some cash on hand for slower times of the year. Alternatively, a business might have a lot of liquidity if it's building up cash reserves for an upcoming acquisition.

A business owner's wish list

Naturally, business owners want to earn a reasonable rate of return from their cash reserves. But they also need to be able to access their funds in case an investment opportunity arises or revenues unexpectedly drop.

This combination of factors can be hard to find. Higher-interest accounts are offered by some online-only financial institutions, but they don't have bricks-and-mortar branches for clients to visit if—and when —they want. And some bricks-and-mortar financial institutions offer higher-interest accounts, but they only pay if a minimum balance is kept in the account for an entire month, allowing no room for fluctuations.

So, what's a business owner to do?

Introducing Business Advantage Plus

At Meridian, we've created a unique solution for business owners who want a productive and accessible place to invest their cash reserves. It's called the Business Advantage Plus savings account, and its unique features make it attractive to anyone with daily cash management needs and who likes to self-manage their money.

Business Advantage Plus is an online account that is easily accessible by business owners and managers from any computer. Business Advantage Plus consistently offers highly competitive interest rates—often more than a full percentage point ahead of its competitors. And, unlike some other "virtual" accounts, Business Advantage Plus is backed by the full support of our 61-branch network and team of commercial account managers who take pride in serving our Members. Simply use the online prompts to move any needed funds back into a day-to-day chequing account. Withdrawals can be made in person or at a banking machine.

"Business Advantage Plus offers the best of both virtual bank accounts and in-branch accounts," says Meridian Commercial Account Manager Steven Tenyenhuis. "And you earn attractive interest on your savings, regardless of when you take your money out of the account." Business Advantage Plus pays interest at the end of every month on a minimum balance of $100,000, which is measured daily. "This means that if your business had $100,000 in the account for the first 15 days of the month and $100 for the remainder of the month, interest would still be paid to you for the first 15 days," says Tenyenhuis.

Save time and money

To top it all off, there are no set-up fees. The only ongoing cost is $15 per month, which gives you access to secure internet banking, online account viewing, bill payments, government remittances, stop payments and other functions needed for your day-to-day business activities.

Managing your business's finances online can save you time and money. There's no need for cheques, envelopes or stamps, and you can set your bills to be paid on their exact due date, leaving cash in your account to earn interest for as long as possible.

Business Advantage Plus savings account

The Business Advantage Plus account is ideal for business owners looking to earn a higher interest rate. You receive:

- Competitive interest rates
- Interest payment on the entire balance—not just on the funds over $100,000
- Access to your funds at any time
- No transaction fees

Case study: benefiting from a unique banking solution

Peninsula Video & Sound Inc. is a successful business in St. Catharines that provides utility installations and locate services to homeowners and businesses wanting to ensure they have clearance to do underground digging.

The company has been in business for 35 years and has always been seasonal in nature: digging and construction slows down during the winter months. Therefore, deposit balances are maintained during certain periods of the year, but these funds are often used to cover business expenditures during the slower periods.

What was the banking solution for Peninsula Video & Sound? Meridian's Business Advantage Plus savings account. This unique account provided a convenient way for the company to invest surplus funds in the busy season, yet ensure these funds were available when needed during the company's slow season. And the deposit interest earned during the peak season helps offset some expenses when revenues are low. **BL**

To learn more about making your business savings work harder for you or to find a Meridian Commercial Business Centre nearby, visit us at meridiancu.ca/business-banking.

2013 SUBARU XV CROSSTREK

Subaru introduces one of the most fuel efficient all-wheel drive CUVs in Canada.

BY SCOTT LESLIE
The Business Link

When's the last time you found a crossover utility vehicle that's attractive, economical, and just out-and-out fun to drive? If the answer's "never" then it's time you test drove the new 2013 Subaru XV Crosstrek.

Introduced to Subaru dealerships this summer, this five-seat crossover utility vehicle (CUV) is the ideal choice for individuals and families that lead an active lifestyle. It doesn't matter if you're taking a drive through cottage country or trying to get the kids to school on time. The Crosstrek's solid amenities, incredible handling and uncommon fuel performance makes it easy on gas—and even easier to love.

Power and Performance

Today's urban adventurers are always looking for power and drivability with their CUVs. And they'll find all that and more with Subaru's new Crosstrek. Much of that is due to the vehicle's symmetrical all-wheel drive system (AWD). The Crosstrek's AWD has the ability to perform efficiently on both wet and dry surfaces, whether you're fording a small stream or zooming along a hot August highway. And there's more than enough power to spare. Under the hood, the Crosstrek is driven by a 2.0-litre four-cylinder Boxer engine that can provide 148 horsepower and 145 foot-pounds of torque.

When it comes to fuel economy, the Crosstrek is also tops in its class. The Crosstrek offers an average of 7.2 L per 100 km—an average of 8.2 L in the city and 6.0 L on the highway—making it one of the most economical all-wheel drive CUVs on the market today.

Precision—Inside and Out

With the Subaru XV Crosstrek, CUV enthusiasts will find strength and style all in one package. On the outside, the Crosstrek has much to like with its 17-inch aluminum alloy wheels, raised suspension, and durable roof racking. That sense of aesthetics is also accentuated by its striking colour schemes and classic curves.

The Crosstrek is available in two models—the 2.0i Premium and the more upscale 2.0i Limited. Both trim levels come with a wide range of standard features. These include air conditioning, cruise control, a power moonroof, fog lights, and keyless entry as well as XM satellite radio and XM NavTraffic. The Crosstrek has a state-of-the-art LCD screen mounted on the dashboard providing climate control settings and fuel mileage information. There's even a GPS navigation system with a touch screen and SMS text messaging capabilities for drivers that are on the road and on-the-go.

In terms of safety features, the Crosstrek has a series of seven airbags including a driver's side knee airbag, and front seats with added whiplash protection. And there's no forgetting entertainment when it comes to your next road trip. The Crosstrek's six-speaker audio system comes with audio streaming and Bluetooth hands-free capability, as well as a USB port and iPod connections.

Drive In Complete Comfort

CUVs are well-known for providing drivers with a uniquely comfortable ride. But the Crosstrek is in a real class of its own.

The Crosstrek's spacious cabin is nicely laid out with ample legroom, and lots of windows, providing great 360 degree visibility. The vehicle interior is simple but stylish with all controls within easy reach and easy to use. There are even added bonuses like automatic climate control, leather upholstery and heated seats to provide the ultimate in luxurious driving experiences.

Storage is another area where the Crosstrek really shines. For instance, the Crosstrek's 60/40 rear seats fold down, leaving plenty of extra space (51.9 cubic feet of it) for luggage and gear. If you're planning to do some heavy duty hauling, the CUV's roof rack has a loading limit of up to 150 lbs. in addition to a 1,500 lbs. towing capacity.

> "The Crosstrek's AWD has the ability to perform efficiently on both wet and dry surfaces, *whether you're fording a small stream or zooming along a hot August highway.*"

You might not be planning a rugged wilderness trip any time soon. But when you're at the wheel of the new 2013 Subaru XV Crosstrek, you can feel comfortable knowing it can tackle everything on the road ahead—and more. **BL**

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ARE YOU A TRUE BELIEVER OR JUST A SALESPERSON?

"There are five elements to belief, and in order to be a great salesperson you must be the master believer of all five."

BY JEFFREY GITOMER

What do you believe in? What are your real beliefs?

I'm asking you these questions so you can have a clearer picture as to why sales are made or lost.

"Jeffrey, you don't understand," you whine. "Our customers are price buyers!" No Jackson, YOU don't understand. You BELIEVE they're price buyers, and until you change your belief, they will continue to be that way.

SIMPLE RULE: Change your beliefs and you can change your outcomes.

SIMPLER RULE: Your beliefs control your sales performance.

SIMPLEST RULE: You can strengthen your beliefs with clear thoughts and deep commitment.

THINK ABOUT THIS: As you're preparing for a sale, your belief system is so powerful it will dominate your desire to get ready to win. Those beliefs have been present either consciously or subconsciously for as long as you have been employed by your present company—and they deepen with every sales call you make, every sale you achieve, and every sale you lose.

You may look at belief as "faith." A common belief is, "I've lost faith in my company's ability to deliver as promised." Others are loss of faith in product, boss, ethics of company, or even the economy.

But your belief and your belief system are the root of your sales success, or the bane of your failure.

There are five elements to belief, and in order to be a great salesperson you must be the master believer of all five. There's also a .5 that enables you to change or strengthen your beliefs...

1. You have to believe you work for the greatest company in the world.

2. You have to believe your products and services are the greatest in the world.

3. You have to believe in yourself.

(NOTE: STOP here—if the above three beliefs—company, products and services, and self—are not present and deep. The next two will be impossible to comprehend, let alone master...)

4. You have to believe in your ability to differentiate from your competition in a way that the customer PERCEIVES as BOTH different AND valuable. If the customer fails to perceive a difference between you and your competition, if they fail to perceive your value, then all that's left is price.

5. BIGGEST ASPECT OF BELIEF: You must believe that the customer is BETTER OFF having purchased from you. Not just believing this in your head. Rather, believing it in your heart.

5.5 You control your belief with your thoughts and your attitude. And this understanding is critical to building and maintaining a positive belief for all you say and do. Once this belief begins to falter, it's time to go. Time to move on to something you believe in.

These 5.5 fundamental beliefs will drive your preparation, and thereby your presentation, to new heights, new sales, and new success.

Take a moment and rate yourself on a scale of 1-10 (10 being best) for each of the 5.5 elements above. If your total is less than 40, you're losing sales due to lack of belief.

BEWARE: There are negative beliefs that will also limit your success, even if you possess the critical five.

- Belief that your prices are too high.
- Belief that your competition has a lock on the business you're trying to get.
- Belief that the sale is a bidding process and you'll lose without the lowest bid.
- Belief that the sale you're in the middle of won't happen. …And about 20 more beliefs that are completely alterable.

GREAT NEWS: The deeper you possess the big five beliefs, the bigger and faster your sales cycle will end—with an order.

KEY POINT OF UNDERSTANDING: Belief does not come in a day—it comes day-by-day—slowly over time. But once achieved at its highest level, it's virtually impenetrable—and it will put passion in your preparation, not to mention, money in your pocket.

Do you believe? I hope you do. Your success depends on it. BL

Jeffrey Gitomer is the author of The Sales Bible, Customer Satisfaction is Worthless Customer Loyalty is Priceless, The Little Red Book of Selling, The Little Red Book of Sales Answers, The Little Black Book of Connections, The Little Gold Book of YES! Attitude, The Little Green Book of Getting Your Way, The Little Platinum Book of Cha-Ching, The Little Teal Book of Trust, The Little Book of Leadership, and Social BOOM! His website, www.gitomer.com, will lead you to more information about training and seminars, or you can email him personally at salesman@gitomer.com.

REVISITING ACCESSIBLE CUSTOMER SERVICE

"If your organization hasn't yet developed and instituted policies and practices for AODA customer service standards, you have three months to catch up."

BY MOIRA WALLACE B.A, M.A, LL.B

Businesses have been required to have Customer Service Standards policies, practices and procedures in place since January 1, 2012. Under the Accessibility for Ontarians with Disabilities Act, 2005, businesses with more than one employee and which provide goods or services to the public or third parties need to ensure that persons with disabilities have access to and are aware of how the business makes itself accessible.

If your organization hasn't yet developed and instituted policies and practices for AODA customer service standards, you have three months to catch up. By law, companies must report their progress online through a ONe-Source Business account with Service Ontario by December 31, 2012 and annually every year after. The report requires businesses to confirm fifteen various items including whether the business:

a. has policies in place for providing goods and services to persons with disabilities.
b. uses reasonable efforts to ensure the policies are consistent with the principles of independence dignity, integration and equality of opportunity.
c. has addressed the use of assistive devices or other measures to make their goods and services accessible to persons with disabilities.
d. takes a person's disability into account when communicating with him or her.
e. permits service animals, support persons or alternate measures to allow persons with disabilities to access the public areas of its premises.
f. has and publicizes its process to receive and respond to customer feedback regarding the accessibility of its goods and services.
g. keeps track of and provides training to all persons in their organization regarding its customer service policies, practices and procedures.
h. posts notices regarding its AODA customer service policies, practices and procedures, which are available in accessible formats for persons with disabilities.

Failure to report and comply with the Customer Service Standards of the AODA may result in an invitation for inspectors to access your business, impose orders and issue fines and penalties. Providing false information and failing to be accessible and have the requisite policies, practices and procedures can result in a fine for each day an organization breaks the law. Corporate fines may be up to $100,000 and personal fines up to $50,000. If you are a director or officer of an organization, you have a duty to prevent your business from committing an offence. If not, you could be personally fined up to $50,000 for every day of non-compliance.

The cost and benefits of providing accessible customer service far outweigh the penalties. Almost 1.85 million people in Ontario have a disability, which is expected to rise as our population ages. Canadians with disabilities annually spend $25-billion on products and services. It makes economic sense to have an accessible business in which persons with disabilities can and will want to spend their money.

Customer accessibility standards under the AODA are and mean business. If your organization has not implemented policies, practices and procedures to comply with those standards, you need to do so now. Most importantly, you must ensure that once the policies have been drafted, accessible customer service training is provided to all employees, contractors and persons dealing with the public, and you report your progress online. If you don't know where to start, contact us for advice and direction. Your customers, including those with disabilities, will thank you. **BL**

For more information please contact Moira Wallace BA, MA, LLB, Chief Loophole Advisor and Notary Public at 905.575.0732, email moira@wallacelaw.ca or visit Moira's website at www.wallacelaw.ca.

ASK THE EXPERT

THE BUSINESS LINK'S INDUSTRY EXPERTS CAN HELP ANSWER YOUR QUESTIONS AND IF YOU NEED FURTHER GUIDANCE, PLEASE CALL OR EMAIL THEM TODAY.

BRANDING AND MARKETING EXPERT

Jim Albanese
President

QUESTION

How do I know when it's the right time to grow my business?

ANSWER

You've been in business for a few years and your sales are on the rise. Here are a few things to consider before committing new capital to expand even more.

1. Be prepared. Get your financial house in order and prepare a realistic financial forecast.
2. Do you have the financial strength and resources to grow your business?
3. Your business plan is your blueprint for the future, is your business plan relevant?
4. Do you have the right people on your team to help you to attract and manage new business?
5. Leverage your key staff expertise to create new or improved products, services and opportunities.
6. Is your business scalable? In other words can you ramp up volumes relatively quickly?
7. Can your business operate without you for at least 15 consecutive business days, if you become ill or want to take a vacation?

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REAL ESTATE EXPERT

Judy Marsales
Broker of Record

Reduce Stress – Negotiate Using Facts

ADVICE

You made the tough decision to sell your home—the house has been on the market, you have cleaned, juggled schedules, had a stream of strangers view your home and then you get that magic phone call from your Listing Sales Representative... "We have received an offer on your property!" You make arrangements to meet to review the paperwork and your mind and heart are racing. What now?

First and foremost is understanding all the nuances of the Agreement of Purchase and Sale. Your Sales Representative will sit down and go through all the details of the Offer—terms, conditions, price, etc. Be comfortable asking questions if you do not understand. You may also want to contact your lawyer for additional advice. Remember that with every offer, you have three choices: a) If the terms match your expectation, you can accept the offer; b) If you do not like anything about the offer, you can reject it completely; c) If there are some terms you like and other items you wish to change, you can counter the offer. Countering the offer simply means that you change elements of the Agreement of Purchase and Sale to your satisfaction, initial the changes, sign the agreement and send it back to the Buyer for their consideration. Never feel pressured to make a decision—yes, there is often a time frame involved which needs to be respected but that item can also be changed. Although at times very difficult, try to reduce emotional response to an Offer by using facts such as current market information and statistical data to assist your negotiating position. This is not a TV show...it is your financial future. Knowledge is power. **BL**

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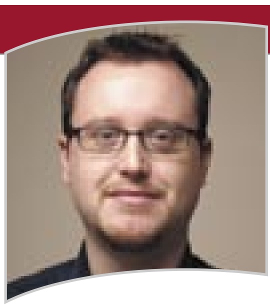
INFORMATION TECHNOLOGY EXPERT



Scott Putman

QUESTION

What is the future of the PC?

ANSWER

What the "PC" will look like in 10 years; will depend on a variety of factors. For the most part, though, it is direct a result of the expansion of IT-as-a-service technologies, making it possible to securely access data and applications no matter where they are or what device they're using.

End users have been trying to "consumerize" IT since the 1980s. They started by sneaking in PCs, then set up local networks (or LANs) and later brought in laptops, PDAs, and finally cell phones and smart phones, BlackBerries, tablets and other gadgets that traditional IT either couldn't or wouldn't support.

Now that users easily can buy sophisticated data services to support not only their gadgets, but also a wide range of applications, the economics as well as the role and goals of IT change.

In this still new operating environment, organizations that traditionally has said "no", have to start collaborating with end users, intent to choose the devices they use at work. After all—a happy worker is a productive one (or so the saying goes).

The freedom to choose your own device that suits both your work and personal style, will have as much impact on "PC" design as just about anything else.

As developers seek innovative solutions, the next big wave of IT progress may be a result of advances in artificial intelligence or quantum computing or other disciplines that promise to deliver not just data, but knowledge.

In the short term, people will still have a job to do, and it will be more important than ever to seek advice from knowledgeable IT support to make sure that the device you're looking to buy will play with your company and co-workers.

Feel free to contact us about this and other computer related issues. **BL**

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I/OVision

FAMILY LAW EXPERT

Charanjit K. Gill
B.A., LL.B.

QUESTION

My ex-wife and I have our first Court attendance next week. What can I expect?

ANSWER

There are several things you should know. The length of the Court day, for example, runs from about 10:00 a.m. until 4:30 p.m. There is usually a 90-minute lunch break and two additional 15 or 20 minute breaks. Many Courts will schedule several matters for the same time slot, so be prepared to wait.

A typical family law case will begin with at least two "conference-style" Court attendances—each several months apart. These are informal, "off the record" conversations with judges who will assist the parties in moving their case along and make suggestions for settlement. Orders on the major issues are only made if both parties consent. An order on procedural issues can be made without the parties' consent if it will help move the case along—such as an order for disclosure. All major issues which remain in dispute between the parties are adjourned to the next conference or to a motion or trial.

You may bring a support person, but they will not generally be permitted in the courtroom with you at a conference. If you have a lawyer, you should let them do the talking unless the judge asks you questions directly.

From beginning to trial, a case will often be in Court for over two years. You are free to settle your case at any time, and in fact most do—only about 5% of cases end up in trial. **BL**

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JASKOT FAMILY LAW BARRISTERS PROFESSIONAL CORPORATION

ADVERTORIAL

THE ECONOMICS OF DATA STORAGE AND BACKUP

"When making a case for capital investment, a company first looks for the inherent value. But, when it comes to data, what is valuable?"

BY SCOTT PUTMAN

Companies have an accumulation problem. Every day, we gather and retain more and more data. Companies grow both in size and the number and kinds of applications they use, resulting in an exponential increase in internal, transactional data volumes. Then you add massive amounts of external data—social data, data from various service providers, data from partner organizations, economic data, etc. With this increasing data load, considering the need to get all this "usable" data backed up, what are the determining variables that help us decide the "economics" of data backup?

Any decision maker is looking for the strongest possible business case (and not necessarily the technology case). For many business functions, such as implementing a new software application, this is a pretty simple thing to do. But, it is more of a challenge when dealing with what can best be described as "I.T. plumbing" like storage and backup. The benefits aren't as clear cut.

When making a case for capital investment, a company first looks for the inherent value. But, when it comes to data, what is valuable? And, just because data is available, does that mean we need it or will use it? Consider two critical, value-based questions:

What decisions would you like to make?

What data do you need in order to make those decisions?

Adopting value-based criteria upfront will dramatically simplify the entire business case for storage and backup.

The second thing to consider is that not all the data we accumulate is created with the same basic sense of "urgency" or necessity, and our processes should reflect this. One way is to compartmentalize the data into various categories—for instance, those dealing with regulations (official), the permanent records (financial), transitional (product or service related) and summary. Regulatory data needs to be retained only for the required period of time (often seven years). Permanent record data should be kept forever. Transitional data should be kept for as long as it is useful for analysis. For most organizations, it is useful to keep these kinds of information for as long as they can provide answers to trends and other movements in the market, information about competition, service requests, etc. Before purging transitional information, identify if you need any of it, in summary form, for future analyses. In looking at the economics of backup, this stratification is essential.

The final consideration deals with what kinds of alternatives of backup that are available—on-premise vs. off-site—or even cloud based. Consider also whether this is a function that you really want to do yourself, or leave to a third party. It could be that someone else is simply better at this than you are.

Those are the economics—then there's the consideration whether an on-premise, self-managed backup is the most responsible thing to do. At least, take an honest look at the alternatives, and you will find clear (and hidden) economics and you'll have a solid foundation for making the decision.

As data volumes increase and technologies keep developing, the nature of data and data management is changing accordingly. But, a strong case can be made simply by applying some common sense to how your company manages the data. BL

Scott Putman is the president of I/O Vision. For more information, please call 905.937.7658, email scott@iovision.ca or visit 3-23 Nihan Drive in St. Catharines. www.iovision.ca

What 24 hours can bring you…

BY DEBRA PICKFIELD

For anyone reading this column about creativity, collaboration, and innovation—trust me, it's a lonely journey to passionately care about three buzz-words. But recently during a 24-hour period I could only watch and think "life is about constantly showing up."

First "creativity"—a client shared that before coming to THiNKSPOT they were exhausted, yet knew there was a difficult day of meetings ahead and worried about how the problems were going to be solved. Their time at THiNKSPOT allowed the team to reframe, refresh, and reinvigorate the challenges—exactly why THiNKSPOT was created. Where and how we hold our tough conversations is critical to the outcome—people need to feel they can tackle challenging issues in an environment that encourages bringing creative and analytical ideas to the table.

Then "collaboration"—this unfolded from a workshop hosted by SB Partners and facilitated by independent consultants Heather Turnbull and Mark Venning. (Yes, it's a shameless plug for all three but you'll understand why in a moment.) Reflecting afterwards on what unfolded I had to think, "What if SB Partners hadn't hosted this event? What if Heather and Mark hadn't asked this question? Would the connection even have happened?"

Sitting between Lisa Lesnicki-Young, general manager of Bereaved Families of Ontario for Hamilton/Burlington, and Jim Commerford, CEO of YMCA Hamilton/Burlington/Brantford, we were asked to answer the question, "If a benefactor provides you with $1-million dollars—how would you respond and what would be your first action?" Lisa is passionate about the work of BFO and knew exactly how their organization would respond.

One of the dreams for BFO is to create a camp for families to start experiencing vacations again, to rise above the loss and sadness they have suffered, and build new experiences with other families sharing a similar journey. Jim replied, "We have a camp, and we know of a donor that will fund it." I sat there in awe at the collaboration that happened—knowing lives of multiple families would be impacted by this informal partnership. Collaboration is often a challenge—but this was magical in its simplicity.

Then the 24 hours ended with innovation. As Todd Hirsch, co-author of The Boiling Frog Dilemma, explains—innovation is bringing together two or more existing technologies and creating something new and better, invention is creating something completely new (fairly difficult and time consuming), and design is reworking what already exists (think iPod vs MP3 player).

On short notice we were provided tickets to the Peter Gabriel concert at the Air Canada Centre where they were filming the video footage for the re-release of his So album. To watch the magic that camera crews, lighting technicians, musicians, artists, backstage crew, and computers, bring to a live recording, choreographed, non-stop event was powerful. Technology transforms activities that are normally laborious and time consuming—it is inspiring to see very cool innovation at work.

In a 24-hour period creativity, collaboration, and innovation had shown up. It is everywhere and our job is to show up, stand up, and open the door—be ready to grab those moments. BL

Debra Pickfield, THiNK Master and creator of THiNKSPOT—is passionate about mastering the messiness of creativity and collaboration. Explore their world at thinkspot.ca.

IS YOUR WEBSITE PAYING OFF?

BY RYAN BARICHELLO

Do you know how your website is performing? Or how much revenue it's attributing to your company? Don't feel embarrassed if you don't know the answers to these questions—many business professionals and CEOs are in the same boat. But don't wait any longer—start optimizing your website. Use conversion pages, setup Google Analytics, and start measuring!

Define Your Goals

Your website is an important business asset. It's also an investment and should have its key performance indicators measured. In order to measure these, you must have pre-defined and measurable goals. Some types of goals include:

Informational: You have a great product or service, but people don't see its true value. You want people to watch a five minute video and download the associated white paper.
Lead generation: You want visitors to call you for more information or request a quote.
Sign-ups: You have a website with a subscription fee. Getting more people to sign-up for your service is your goal.
E-commerce: You run an online store and want to sell more products online—pure and simple!

Optimize Your Website

Optimizing your site, especially the homepage and conversion page will help you reach your goals. The homepage should effectively drive visitors to the conversion page, and once there they should be enticed to complete the desired action (goal).

TIPS

- First impressions come in the first few seconds. Use aesthetically pleasing designs to ensure these first impressions are positive.
- Make the navigation and layouts intuitive to increase the chance of your visitor finding the conversion pages. This may include drop-down menus and image sliders.
- Minimize the learning curve. Navigation, layout, and design should be consistent throughout your site so your visitor doesn't get frustrated and leave before converting.
- Ensure quick loading time. If the homepage takes more than three seconds to load visitors will likely leave before visiting another page.
- Target internal links to conversion (goal) pages.

Optimize Your Conversion Page

Design to attract your target audience and convert visitors. Some important elements include:

Headline: The headline is powerful wording with one task: to entice the user to stay on the page. Ask yourself if the headline is interesting enough. Does it make the visitor want to keep reading? Keep your headline short and direct while using relevant words.
Simplicity: The more complex landing pages are the smaller the chance users will go through with the desired action. Provide content in the simplest form. A short, entertaining and informative video is ideal. Try reducing noise and distractions by adding white space.
Eye Flow: Good eye flow makes the consumption of the information being shared in the page quicker. Arrange web page components in a logical visual hierarchy, and stay "above the fold."
Relevance: Make sure the page is relevant to its source. For example, if people visit your page from an ad promoting free estimates, the destination page for the ad must focus on free estimates.
Reducing Risk: Try to reduce as many barriers as possible through commitment and quality of product/service. This may be accomplished by offering a compelling guarantee, addressing concerns, and displaying trust elements (SSL certificates, business affiliations, etc.).
Scarcity: If the person feels that the product might run out of stock or a deal is ending, they may be compelled not to procrastinate and take action now. Use convincing copy that conveys a sense of urgency.

Measuring Performance

We recommend using Google Analytics to track user activity on your site and measure performance. It's a very powerful and flexible system, and best of all, it's free. You can also setup automatic email reports to ensure you're in the loop on an ongoing basis.

At the end of the day, make sure that you're defining and measuring your website goals. BL

For more information, contact Ryan Barichello at 905.385.0536 ext.11, email ryan.barichello@linxsmart.com or visit www.linxsmart.com.


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WHAT'S THE CONFUSION ABOUT PROBATION PERIODS?

"The confusion partly stems from the wording in the Employment Standards Act (Ontario)."

BY LESLIE J. SMITH

There is still confusion about probation periods at the commencement of employment and whether they are implied at law and therefore do not need to be clearly identified in an employment agreement.

The confusion partly stems from the wording in the Employment Standards Act (Ontario) which states that no minimum notice or pay in lieu of notice is required for employees with less than three (3) months of service. Many people therefore assume that the law implies a three (3) month probation period.

The common law is very clear about probation periods. If an employer wishes to enforce a probation period at the commencement of employment, the fact of the probation period and the terms and conditions of it, must be clearly set out in the employment contract or agreement.

Here is an example of a probation period clause in an Employment Agreement that was not effective:

*"**Probation Period:** 90 days from the start date…*
***Post Probation Period:** Upon successful review and completion of the outlined duties, the salary shall be adjusted upward to $45,000 per annum. Failure to completely and satisfactorily fulfill the prescribed duties will result in re-negotiation of the salary structure."*

– Easton v. Wilmslow Properties Corp (Ontario Superior Court of Justice, 2001).

Commenting on the alleged probation period, the Court in the Easton case stated:

"The existence of a probation period is a question of fact in each case. Since it takes away an employee's usual rights, a probationary period must be expressly agreed to by the employee. It cannot be implied into the relationship. The defendant must clearly indicate what will happen if the relationship ends before the probation terminates.

15 I find that the use of the phrase 'Probationary Period' in the letter offer is ambiguous. It does not spell out that it is meant to be a period when the employee must demonstrate that she is suitable for regular employment as a permanent employee and that she is to go through a period of assessment to determine whether she is suitable for the job.

16 Both parties understood that the plaintiff was being hired as a permanent employee from the beginning. Although there appears to be some confusion as to whether she was to undergo a period of training, it is clear that she was to be treated as a permanent employee from the outset, but that her salary level would depend upon what was accomplished during a 90 day period. The fact that the phrase 'Probationary Period' is used in the letter offer without further explanation does not make the plaintiff a probationary employee. In this context, it simply means that her salary level was subject to probation in the sense that, if she could demonstrate her abilities to handle all the books of the defendant including those relating to the real estate holdings, her salary would increase from $32,000 to $45,000."

For assistance in drafting a valid and enforceable probation period in an employment agreement, please contact me. BL

For more information call Leslie J. Smith Professional Corporation at 905.257.7714, email leslie@lesliejsmithlaw.com or visit www.lesliejsmithlaw.com.

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Horizon Utilities' employees annually participate in the Big Bike for Heart & Stroke fundraiser.

Horizon Utilities' fleet includes hybrid vehicles.

Horizon Utilities: Taking Action on Sustainable Development

Focus on sustainability delivers triple bottom line results.

HORIZON UTILITIES CORPORATION

Corporate success can't be measured solely in economic terms. A true evaluation of any company's value must account for its social and environmental impacts, as well as its financial performance. The triple bottom-line analysis is a fundamental premise behind the notion of sustainable development, and the reason that Horizon Utilities Corporation first published a Sustainability-Based Annual Report four years ago.

"Reporting the company's social and environmental successes alongside its economic performance demonstrates Horizon Utilities' commitment to sustainable development," says Max Cananzi, president and CEO of Horizon Utilities.

"This year's annual report showcases how we're putting sustainability into action—for our customers, our communities and our business," he added.

Available on the company's website *(www.horizonutilities.com)*, the 2011 report benchmarks Horizon Utilities' accomplishments against the rigorous Global Reporting Initiative (GRI), the international standard for sustainability reporting. For the second straight year, Horizon Utilities received an "A+" ranking.

The first local electrical distribution company in the province to adopt a triple bottom-line reporting system, Horizon Utilities continues to lead the industry in sustainability initiatives. Recognition of that leadership has come from the Canadian Electricity Association, which named Horizon Utilities as Sustainability Company of the Year in both 2011 and again in 2012—a first for any company.

As one of Ontario's largest and best performing electricity distribution companies, Horizon Utilities is a consistently strong performer in all aspects of triple bottom-line reporting—social, environmental and economic.

"We've been tackling sustainability as a business practice, increasingly becoming more efficient and effective in our operations," Cananzi says. "The result is that sustainability is proving to be very good for Horizon Utilities' bottom line."

Social – Contributing to Our Communities

A safe and reliable supply of electricity supports a healthy and economically vibrant Ontario. From the necessities of heat and light to the luxuries of televisions and microwaves, electricity touches everyone's life.

As the supplier of an essential service to 237,000 households and businesses in Hamilton and St. Catharines, Horizon Utilities recognizes its obligation to deliver customer value and satisfaction, and never violate its public trust.

Customer surveys have suggested that the efforts are paying off. In a 2012 survey, 88% of customers said the company delivers on its service commitments, while 86% rated Horizon Utilities as a trusted company.

"Our customers tell us that we are a respected company in the community, that deals professionally with their problems and delivers on its commitments," says Eileen Campbell, vice-president, customer services for Horizon Utilities.

Providing excellent customer service starts with ensuring employees enjoy a safe, healthy and satisfying work environment. As the result of a focus on workplace health and safety, Horizon Utilities celebrated a significant safety milestone this year. For the first time in its corporate history, the company achieved 1.5 million hours worked without a lost time injury.

The company was also named one of the Top 10 Employers in the Hamilton-Niagara area, a designation recognizing employers that lead their industries in providing exceptional places to work.

As part of its commitment to sustainable development, the company has voluntarily adopted ISO 26000—an international standard that provides a series of guidelines regarding socially responsible corporate behavior.

Financial – Delivering Value to Customers and Shareholders

Against a backdrop of slower growth and economic change, Horizon Utilities remains a leading performer in Ontario's energy sector.

While providing customers with among the lowest electricity distribution rates in Ontario, the company was also able to realize a solid net income in 2011. That economic performance means that customers benefit from both low rates, and indirectly from dividends paid to the company's municipal shareholders—the cities of Hamilton and St. Catharines.

Environmental – Building a Culture of Energy Conservation

For many companies, becoming a clean tech operation means adopting environmentally-friendly initiatives like recycling, paperless billing, hybrid vehicles and waste reduction programs. And while Horizon Utilities has eagerly made those operational changes, it is uniquely positioned to make a far more significant contribution to the environment.

Through its dedicated team of conservation specialists, Horizon Utilities is actively working to help customers both large and small learn how to better manage their electricity use. Public awareness campaigns, educational seminars for small business people, and information booths at local events are just a few of the ways the company is working to create a culture of energy conservation in Ontario.

Horizon Utilities energy experts also work with commercial customers to make them aware of provincial incentive rebates available for equipment upgrades. Energy efficiency upgrades not only reduce energy use, but also help companies manage their operating costs and increase their competitiveness.

In 2011, Horizon Utilities staff helped two of its eligible customers to secure the two largest retrofit incentive payments ever awarded in Ontario. The City of Hamilton's public works department received $2.3-million, while General Motors in St. Catharines received $1.4-million.

A recognized leader in conservation and demand management, Horizon Utilities is offering its services to other utilities and has partnered to provide a complete package of conservation services to nearby Oakville Hydro.

The company has also taken the lead on a provincially-sponsored energy mapping pilot project. The innovative program maps energy use to help target customers most likely to benefit from conservation initiatives.

While recognized for its ability to help others achieve their conservation goals, Horizon Utilities also continually casts an inward look at its own operations. To co-ordinate environmental activities and ensure their maximum effectiveness, an Environmental Management System (EMS) was developed. The quality and depth of that system was key to the company receiving ISO 14001: 2004 certification for its environmental performance.

"Our goal is to see sustainability directly touch and affect every function and corporate objective," Cananzi says.

Building a sustainability-based business operation and employee culture requires a thoughtful, planned and strategic approach. Horizon Utilities' public commitment to sustainable development, backed by international standards and third-party evaluations, ensure its efforts will provide long-term and lasting contributions to its communities. **HL**

horizon UTILITIES Looking beyond

For more information, please contact Horizon Utilities at 905.984.8961 (St. Catharines), 905.522.9200 (Hamilton) or visit www.horizonutilities.com.

THINQ™ LIVE THE QUESTION

"…this book will help you ignite the seeds of potential that reside deep within you…"

PRESS RELEASE

We all have dreams, a vision and goals for our lives. It's one thing to merely let them exist as thoughts, but it's quite another to take action and bring them into being. With the release of his new book, THINQ™, his words not only enable you to define your driving passion but also challenge you to transform those passions into the everyday reality of attaining your life's goals.

"Have you ever questioned your life purpose and your destiny? Do you feel there is a bigger picture of your life that you are stalling on? Do you feel that you are still playing small with a desire to live larger? Do you have an inkling of a more fulfilling purpose? If so, this book will help you ignite the seeds of potential that reside deep within you," says Gerry Visca, author of THINQ™ and one of Canada's top inspirational speakers.

THINQ™ will help you become more mindful of your hidden potential. This book contains 50 of Gerry Visca's top meaningful questions used to extract the brand essence of top organizations and world-class entrepreneurs.

In 2008, Gerry Visca, founder of Redchair™ Branding, the World's Creative Think Tank, declared an ambitious goal of creatively inspiring one-million people to action. After five books and over 1,000 inspirational talks worldwide, Gerry Visca has become recognized as Canada's Creative Coach™, helping thousands of people and organizations to get clear on their brand essence and their life purpose.

Gerry Visca launched his global THINQ™ tour commencing with a special book launch in Burlington, Ontario on June 28th, at The Coffee Office, 3310 South Service Road, Suite 300 as part of Gerry Visca's TANK event series. THINQ™ completes his "creative trio" contributing to the ultimate Think Kit, a compilation of his top three inspirational books: Get Creative®, The Innovation Gap® and THINQ™. To order your copy of THINQ™ or Gerry Visca's Think Kit, contact gerry@redchairbranding.com or call 905.528.6032.

"To quote Trinity from the sci-fi thriller, The Matrix, "It's the question that drives us," Gerry says. "Without action there can be no reaction. Meaningful questions like the ones in my new book are designed to get you started, thinking and reflecting on what you want most."

Gerry Visca (www.gerryvisca.com) is regarded internationally as Canada's Creative Coach® and the "Rock Star" of the creative branding world. In addition to his stellar career, Gerry is an international speaker and creative consultant to Fortune 500 organizations. Gerry is a passionate and engaging speaker who connects with people worldwide, having inspired well over 100,000 people to date. **BL**

Contact Gerry Visca at 905.528.6032
gerry@redchairbranding.com

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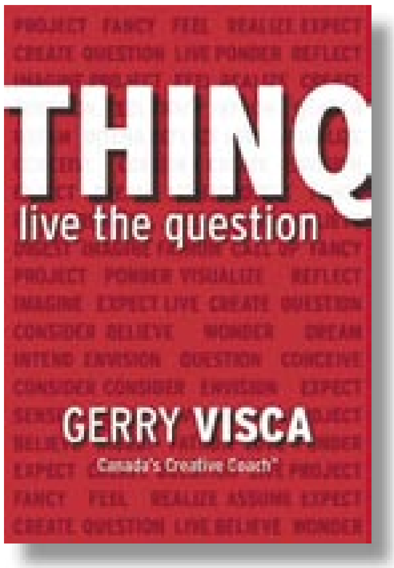
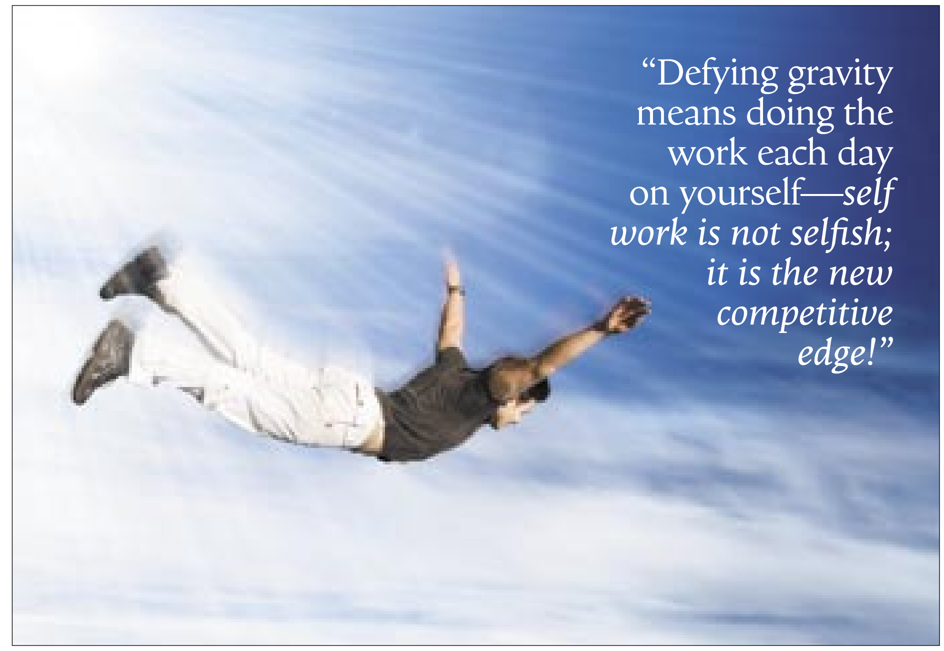


"To quote Trinity from the sci-fi thriller, The Matrix, 'It's the question that drives us,' Gerry says. 'Without action there can be no reaction.' *Meaningful questions like the ones in my new book are designed to get you started, thinking and reflecting on what you want most."*

–Gerry Visca



A [LIVE] Blast

Defy gravity to live life at new levels!

BY ANGELA KONTGEN

"Life is brilliant but very very brief—do whatever it takes to make a difference in your home, work and life—defy gravity to do it!" –A.K.

I meet extraordinary people all the time! I meet incredible individuals who defy gravity! They do what it takes every day to contribute to others and to the world around them. They also do the work, every day, on themselves to learn and grow from every experience! When you start down this path expect to shift from numbness to aliveness! This is how I want to live my one precious life—how about you?

More and more I am meeting individuals inside and outside of organizations—leaders with and without titles, entrepreneurs and small business owners who are wanting to make a difference or maybe shake things up a little. I love that! They are wanting to take their lives and the lives of others to new levels.

There are two "fulfillment" needs every human being has:

1. To grow at something that matters, and;
2. To contribute to something greater than ourselves

Each day, it often takes defying gravity in our own lives to live or pursue a life of fulfillment. "Defying gravity" means creating a new mindset everyday around growth and contribution. Defying gravity means doing the work each day on yourself—self work is not selfish; it is the new competitive edge! Defying gravity means intentionally creating daily strategies, habits and rituals that help you stay the course—simple yet not easy. Living a fulfilled life is not all roses and bliss! It takes work but it is so worth it!

Whether they are aware of it or not, everyone needs a sense of growth and that their life matters. My wish is that everyone discovers this before it is too late…

"Remembering you will die is a great way to avoid thinking you have anything to lose…" –Steve Jobs.

What takes me to new levels of fulfillment and growth is a passion to empower individuals—especially physicians with new levels of physical, mental, emotional and spiritual energy so that they can take their own lives to new levels. Talk about defying gravity! This group is not easy to reach. But I am passionate about doing so and will do the work to stay the course. I truly believe you cannot give what you do not have and depleting yourself in the service of others is, I believe, a broken model for change.

"The more that you renew and expand your own energy the more you can drive your goals forward and give to others." –A.K.

Ask yourself:
How am I growing each day?
How am I making a difference?

Then read page 15 in this incredible, newly launched, magazine DEFYENEURS – The DNA of Defyeneurs—I have had the incredible honour to work with the creator of this magazine and movement over the past year. Gerry Visca is the master of defying gravity—he lives and breathes it and inspires others to do the same. Get the magazine here: *http://www.gerryvisca.com/pressrelease/DEFENEURS_2012_LR.pdf*

Enjoy this day...it will never come again. Give thanks for all events, circumstances and people in your life—they are all teachers, if you choose to look at them this way. They are all showing up to allow you to defy gravity. **BL**

Angela Kontgen is Canada's Energy Coach. For more information, email angela@angelakontgen.com or visit www.angelakontgen.com.

LINK HR TO THE BOTTOM LINE

"Think about what would happen if everyone left your organization tomorrow. What would it cost to replace them?"

BY PADDI RIOPELLE, CHRP

Many companies talk about their employees being their competitive advantage or their people being their greatest asset. Yet surprisingly not as many make the correlation between employee engagement and the return on this investment. You can enhance your success as a business owner by understanding this connection and taking a strategic approach to staff training and development.

The terms "human capital" or "talent management" are often used to encompass a variety of topics that have traditionally been classified as human resource issues. These terms reflect a growing recognition by the business community that the people working in a business are an asset that can yield a greater or lesser return for the company based on how they are managed.

How much is that asset worth to your business? Think about what would happen if everyone left your organization tomorrow. What would it cost to replace them? This cost is only a minimum value of your human capital asset. It does not begin to answer the question of how much knowledge and productivity your organization would lose while replacing the lost talent and training new staff.

Many studies support the theory that superior human capital practices create substantially more shareholder value. A Towers Watson study found that when 50 global companies compared employee engagement to financial outcomes, there was an average of three times greater operating margins with higher employee engagement. While this survey found 33% of Canadian employees engaged, there were another 24% who are considered "the unsupported." Unsupported employees are engaged from a motivational perspective, but they lack the tools, resources or capacity to deliver peak performance. As an organization, you can bring these employees from unsupported to fully engaged by providing them with the necessary tools, resources and capacity.[1]

In an age of economic turmoil, global completion and tight budgets, how do you maximize your investment in talent?

Do you initiate a bonus program that aligns performance with delivery of strategic objectives? Do you invest in a rewards and recognition program? Do you train 10 people for 20 hours or 20 people for 10 hours? Every initiative has a cost, so the first question to address is that of return on investment.

Strategy mapping is one way to capture the metrics that are part of a chain leading to a strategic outcome. You can use it to determine if the staff development investment you're considering is worthwhile. This is less complicated than it sounds. For product training a simple chain would look something like this:

Will increased product knowledge result in more sales? By adding numbers and historic data or assumptions, you can determine if this investment in talent is worthwhile. The same process can be used to determine the success of a performance management program or new recruiting process. Once an investment is made, ongoing analysis is needed to determine if this is something that should be continued, or if the level of investment should increase or decrease over time. Using this form of strategy mapping helps to track the elements of human capital initiatives that are the most important in driving success.

HR has often been guilty of the "flavor of the month" approach to training and initiatives. Using strategy mapping can help keep you focused on outcomes, resulting in an increase to the bottom line. **BL**

Paddi Riopelle is president of HR Off-Site (www.hroffsite.ca), which specializes in practical, insightful and professional Human Resources solutions for small and medium-sized businesses. Email her at paddi@hroffsite.ca.

This article is provided for informational purposes only.

Reference

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"Strategy mapping is one way to capture the metrics that are part of a chain leading to a strategic outcome. You can use it to determine if the staff development investment you're considering is worthwhile. *This is less complicated than it sounds.*"

LEVERAGING STRENGTHS: KEY TO EMPLOYEE ENGAGEMENT

“To develop and work from their strengths, employees must know what their talents are and learn how to hone them into strengths.”

BY DAPHNE BENNETT

When employees work from their strengths, the more engaged they feel, the more work they do—and the better that work will be. This leads to sustainable productivity and success.

Gallup's decades-long study into employee engagement revealed that employees need a workplace where they can experience a sense of belonging, growth, and contribution. Their experiences are deeply emotional. Though workers do need to be paid—they also need emotional fulfillment. When employees' emotional needs are met, they become engaged with their companies, and their productivity, profitability, and retention rate increase. They even get sick less often!

We all have a unique natural tendency to think and do things a certain way. It's our innate talent to seek harmony among group members for instance. To develop and work from their strengths, employees must know what their talents are and learn how to hone them into strengths. Through knowledge and practice, they can consciously apply it to something that needs doing at work and at home. Each person in your company has greater potential for success in specific areas and the key to managing that person's growth and development is to build on their talents not their weaknesses! Because strengths develop from innate talents, they look different in different people.

If companies want to increase productivity, they must deliberately manage their employees toward engagement and help them use their strengths with knowledgeable intent.

Ask me about increasing employee engagement in your organization! BL

For more information, please call 905.681.3206, email daphne@daphnebennett.com or visit www.daphnebennett.com.

“If companies want to increase productivity, they must deliberately manage their employees toward engagement and *help them use their strengths with knowledgeable intent.*”

HEALTH & SAFETY CONFERENCE COMES TO NIAGARA FALLS

“The *Partners in Prevention Conference Series* is comprised of a spring national conference in Mississauga and seven regional conferences reaching out to all regions of Ontario.”

BY MICHAEL DYET

The Health & Safety Ontario P*artners in Prevention Health & Safety Conference Series* arrives in Niagara Falls on November 20th at the Scotiabank Conference Centre.

The *Partners in Prevention Conference Series* is comprised of a spring national conference in Mississauga and seven regional conferences reaching out to all regions of Ontario.

The Niagara Falls Conference is a new location for the series. It features 20 concurrent sessions on topical issues such as Wi-Fi and associated dangers, the culture shift needed to transform driving behaviour, a look back at the emergency response to a chemical spill in Niagara Falls 10 years ago, the growing issue of bed bugs in the hospitality sector, and the new Canadian standard on psychologically safe workplaces.

Breakfast Keynote Speaker Dale Lesinski, vice-president sales & training, Dival Safety, opens the conference with his “Safe 4 the Right Reasons” address—the upstream struggle that safety professionals face trying to get employees to adopt and value safe behaviour.

Luncheon Keynote Speaker Professor Brian Little, distinguished scholar and director of Social Ecology Research Group, Cambridge University, speaks on “Personalities at Work: Risk and Resilience Reconsidered”—the impact that personality traits have on our safety, health and mortality as well as on aspects of daily life such as happiness and resiliency.

Partners in Prevention 2012 Niagara Falls also includes a trade show with a variety of exhibitors displaying a full range of health and safety products and services. The trade show features an interactive health fair with a range of wellness providers, an e-learning lab with free one-hour health and safety e-courses, and a health and safety bookstore.

The Health & Safety Ontario Partners in Prevention Conference Series also includes conferences in Sault Ste. Marie, Sudbury, Kitchener, Ottawa, Thunder Bay and Markham. BL

Health and Safety Ontario is comprised of Infrastructure Health & Safety Association, Public Services Health & Safety Association, Workplace Safety North and Workplace Safety & Prevention Services which collectively serve more than 236,000 Ontario businesses.

How often to touch base with networking contacts

BY CHRISTIE RESSEL

Creating new relationships at networking events can be exciting. After all, it's a new person to help spread the word about your business and maybe assist with a few ideas or two as the relationship develops. But the question of “how soon?” often arises. When should you call on your new friend? When is it the right time to ask, and how often can you ask for assistance?

I love meeting new people at networking events. It's always so great to hear about all of the interesting careers and lives people lead. However, inevitably, there is always one individual after our interaction together that emails constantly in need of something. While I'm happy to oblige on most occasions, after some time of no face to face connection and no “help” on their end—the relationship becomes stale, or seems one sided. I'll be less willing to help. This, sadly, happens to many others as well.

It's vital you re-connect and touch base with your networking contacts often. Remembering your initial interaction may have been brief, and like any good relationship—it needs to be nourished in order to grow.

I always recommend that if you feel you've made a warm connection with someone at an event, touch base with them a week or two later. Grab a coffee or meal and chat further. Don't go with the intention to sell anything or “make your pitch” but rather go to create a personal connection. People are more willing to help out a friend than a distant networking contact. Ask how you can help them. Yes, not you, them. This way, you'll slowly create a bond and in the future, they'll be more apt to seeing how they can assist you, or at the very least, when you ask, hopefully they'll be willing to help. Only ask for help as often as you're willing to connect personally with someone.

Remember, networking is like any relationship or connection you make—it's a two way street that requires effort and time. If you're looking to constantly grow your network, remember, it's not always about you. Looking at the bigger picture will get you a lot further. BL

Warmest wishes,
Christie Ressel
Editor. Image Consultant. Fashion Expert.

Christie Ressel is an image consultant, shopping and style expert as well as a fashion writer and editor who is regularly featured in the media. For more information, you can contact Christie at Personal Power Image Consulting™©. Call 905.630.8033, email christie@personalpowerimage or visit www.personalpowerimage.com.

ENTREPRENEUR SHOWCASE

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Mario Carr

Owner & Founder | Carr Marketing Group

BY SCOTT LESLIE
The Business Link

MARIO CARR
Owner & Founder
Carr Marketing Group

SL: Tell me a little bit about the Carr Marketing Group and what clients can expect from working with you.
MC: At the Carr Marketing Group, we make things happen. We've teamed up with bestselling author Gary Ford, who wrote Life is Sales to bring sales and marketing together to help businesses grow. These are the two keys to success for every business. As a public relations, marketing and communications firm in Burlington, we help companies develop a profile and translate that profile into sales. We do much more, of course—all the basic things like media relations as well as crisis management, marketing strategies, environmental communications, investor relations, event planning, and speeches. Everyone should have a public relations plan because it can leverage your marketing efforts.

SL: What do you feel are some of your biggest strengths as a marketing expert?
MC: I've been doing public relations for more than 20 years. Our biggest strength is creating unique campaigns. I'm the director of public education for the Hamilton Amateur Astronomers and promote it by writing monthly astronomy newspaper articles and I'm on CHCH-TV to talk about the night sky. I'm also vice-president of public relations for Mansion Toastmaster. Area Toastmasters recognized that we had a record number of new members this year and asked me to speak about public relations at its June conference.

SL: I understand you spent several years working as a financial planner with Dundee Wealth Management. How have your experiences in the financial services industry helped you in your current field?
MC: As a financial advisor, I used public relations strategies daily to build my business. I also use my financial background to help clients with investor relations. I did a lot of seminars and client appreciation events. A tour I arranged of the Royal Botanical Gardens was a big hit. It also netted me referrals.

SL: What advice would you give someone looking to get into the marketing industry?
MC: Don't give up. It's a tough business. Everyone says they can do it—but few people actually follow through with results. Marketing is more of an art than a science. It's really about differentiating clients in the marketplace so they get noticed and this boils down to creativity. **BL**

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The Importance of Business Interruption Insurance

BY TOM GRAVES C.I.P., C.C.I.B.

Business Interruption insurance, sometimes referred to as Business Income insurance, covers the company for a Loss of Income that it suffers while the facility is closed and is being rebuilt after a major catastrophic insured loss occurs. Statistically it is estimated that 7 out of 10 businesses that suffer a major loss and don't carry Business Interruption never re-open.

The physical damage that is caused is by the event is covered by the Property insurance policy but the Standing Charges or continuing expenses the company must pay are covered under a Business Interruption form. Some examples of the continuing costs a business may have are Lease Agreements, Utilities and of course, payroll of the company's key personnel.

Business Interruption coverage is not sold as a "stand alone" coverage. It has to be added to a business property policy. The coverage is "follow form" which means that the perils the business is insured against are the same perils that would apply to the Business Interruption cover. An example would be if your business carries "All Risk" coverage then the Business Interruption will be subject to "All Risk" perils as well. But if the Business Property policy only covers "Named Perils" then only those perils named would be covered.

There are three different types of Business Interruption. They are Gross Earnings, Profits and Extra Expense. Each one provides different protection and after a review with your broker/agent it would be determined which form is best for your operations.

In closing, Business Interruption can be as important to the survival of a business as fire insurance. The majority of people would never open a business without buying fire and liability insurance to protect them, but too many small business owners fail to think how they would manage if a fire or other disaster damaged their business premises so they were temporarily unusable. **BL**

Tom Graves C.I.P., C.C.I.B. is the vice-president of operations for The Mitchell & Abbott Group Insurance Brokers Limited. For more information please call 905.385.6383, toll free 1.800.463.5208 or direct at 905.381.4212. Have a question? Email mail@mitchellabbottgrp.com or visit www.mitchellabbott.com for further information. The Mitchell & Abbott Group Insurance Brokers Limited is located at 2000 Garth Street, Suite 101 in Hamilton.

POWERING THE FUTURE

Ontario government brings in panel of experts to look at ways to reduce hydro expenses for businesses and homeowners.

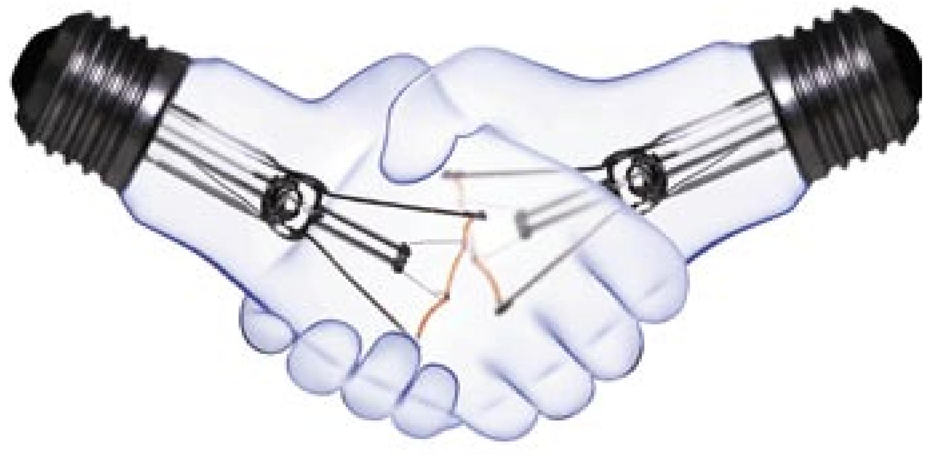
BY SCOTT LESLIE
The Business Link

Businesses will be paying close attention to the word coming out of Queen's Park in the new year—especially when it comes to their hydro bills. In April of this year, Ontario's Ministry of Energy announced the launch of the Ontario Distribution Sector Panel—a group that will conduct an extensive independent review of Ontario's electricity sector.

This panel is comprised of three energy experts: Murray Elston (former vice-president of Bruce Power), Floyd Laughren (former NDP finance minister), and David McFadden (energy lawyer).

The Ontario Distribution Sector Panel will be reviewing the performance of Ontario's two largest energy groups—Ontario Power Generation and Hydro One. However, the panel will mainly be looking at Ontario's electricity distribution sector and the possibility of consolidating its local distribution network.

With the current system, Hydro One provides power to local distribution companies that convert it to a lower voltage and then supply that power to ratepayers. With consolidation, this set-up would remain the same. However, a new firm may be responsible for transmitting this lower voltage power on to homes and businesses. Ontario's 80 local distribution companies presently deliver power to over 4.8 million ratepayers.



"The main goal, quite simply, is to see if the electricity sector can't work better for families and for businesses…*How can it work most efficiently? How does it work most cost-effectively?"*

– Chris Bentley, Ontario Minister of Energy

As part of its review, the Ontario Distribution Sector Panel is consulting with various municipalities, local distribution companies and energy stakeholders. Several factors will be taken into consideration including the short and long-term cost savings and efficiencies of consolidation, and the resulting benefits and risks for ratepayers.

"The main goal, quite simply, is to see if the electricity sector can't work better for families and for businesses," Chris Bentley, Ontario Minister of Energy is quoted as saying. "How can it work most efficiently? How does it work most cost-effectively?"

Reviews like this have taken place before in recent years. Back in 1998, significant steps were made to consolidate Ontario's electricity sector. During this restructuring process, the province was able to reduce local distribution companies from 305 down to the current 80. According to government estimates, this restructuring enabled the province to save approximately 30% in operating expenses.

Some experts have voiced concern there may be job losses among electricity contractors and union workers similar to those that took place during the 1998 amalgamation. However, the Ontario government believes that any restructuring will be offset by the resulting savings that will be passed on to businesses and homeowners.

"We have a very strong energy system in Ontario and [ratepayers] expect the government to plan responsibly for today and tomorrow," Bentley says. "That's why we need to make sure we're constantly working to make the best use of our resources and to keep bills as low as possible. All of our agencies must continue to realize savings and drive efficiencies for ratepayers."

The Ontario Distribution Sector Panel is expected to report back to the Minister of Energy with its findings and recommendations by early 2013. BL

40 UNDER FORTY BUSINESS ACHIEVEMENT AWARD WINNERS ANNOUNCED

Continued from page 1

A sincere thank you is extended to all who took the time to nominate these outstanding individuals. Without your efforts, these people may not have received the recognition they deserve. We look forward to a great luncheon of networking and celebration. For ticket information please call Marnie at 905.646.9366 or visit www.BusinessLinkNewspaper.com.

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