

# blend



INSIDER VOL 4

INTUITIVELY  
COMPREHENSIVE  
CREATIVE FOR INTUIT

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INVESTING MADE  
EASY WITH INVISOR

---

MEET OUR SISTER:  
FISCAL PERFORMANCE AND  
BLEND CREATIVE STUDIO

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HIGHLY RECOMMENDED  
HOW WORTHWHILE REFERRALS  
CAN BECOME YOUR BEST  
BUSINESS INVESTMENT



# CREATIVES AND ACCOUNTANTS? BLEND MAY BE STRANGER THAN FICTION.

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Let's be honest: creatives have a bit of a bad rap when it comes to math and numbers. In high school, the artsy kids were always separate from the math kids. In the 'Real World', that gap still exists.

It's not an undeserved reputation. After all, how many people would go to their ad people to balance their books?

At Blend Creative Studio, we are fortunate to work with clients of all shapes and sizes – including well-established companies that operate in the financial market, who deal with numbers all day long. What has helped us succeed with these clients is a deeper understanding of the financial sector, thanks in part to our sister company Fiscal Performance Inc.

More than just great bookkeeping, our connections to Fiscal Performance Inc. have given us the foundation of knowledge we need to fully work and perform in the financial sector. It's that knowledge that makes us the best choice for any business: more than creative, more than numbers, at Blend and Fiscal Performance Inc., we have all of the tools and expertise to put your best foot forward.

As you read through this issue of Insider, we want you to forget what you think you know about creatives and fancy math. Because at Blend, we can do both. If you don't believe us, well, just turn the page.

BLEND CREATIVE STUDIO INC.  
BLEND PHOTOGRAPHY STUDIO

126 King Street West - Unit 1  
Stoney Creek, ON L8G 0A9

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blendphotographystudio.com

blend



# INTUITIVELY COMPREHENSIVE CREATIVE FOR INTUIT

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As a business, you need to know where your money is, where it's coming from, and where it's going. As the proud maker of QuickBooks, TurboTax, ProFile, and Mint (a spending-tracking app on your phone), Intuit Canada has the tools to help you keep track of your money.

QuickBooks is more than just an accounting software. It allows you to create invoices, track your cash flow, accept payments, see what's selling, plan for the future, and much more. Tracking financials accurately is essential for any business. QuickBooks saves you time and money by







connecting your business tools and making it easy to track everything you need to make important business decisions. Blend began working with QuickBooks in 2016, and our relationship has only grown from there. Blend Creative Studio now works with multiple divisions within the QuickBooks ecosystem, including small businesses, accounting, and keeping track of your taxes. This means working with and supporting seven different varieties of QuickBooks software, including the following:

- QuickBooks Online
- QuickBooks Time
- QuickBooks Online Accountant
- QuickBooks Enterprise
- QuickBooks Self Employed
- QuickBooks Online Accountant Pro Tax
- QuickBooks Online Accountant Workpapers

## THE BUSINESS

For the past 38 years, Intuit has provided incredibly powerful financial tools to businesses, freelancers, and consumers. Intuit now operates 21 locations around the world, including Canada. QuickBooks is an all-in-one accounting software family aimed primarily at small businesses. As a small business ourselves, Blend is proud to use QuickBooks in our own studio!

## WHAT WE DO

Blend assists in a wide variety of creative and marketing needs to help support QuickBooks in Canada.



# Shave hours off your payroll process

Use QuickBooks Time to automate time tracking and speed up payroll

Save an average of 3 hours per payroll run when you use QuickBooks Time to automate time and sync employee hours to QuickBooks.\*

Try it free



\* Payroll Time Savings: Based on a survey of 4,906 customers in the U.S. in December 2019. On average, businesses that report gross payroll time savings save 3.15 hours.

## DIGITAL ASSETS

Small businesses today live and breathe online, and so it is crucially important for QuickBooks to reach them where their clients are. Blend designs website pages highlighting new software, features, and services for QuickBooks Canada, as well as developing exciting animated & static graphics, and video to support their social and product messaging.

## MESSAGING

With a wide array of features, the challenge with developing a message for QuickBooks is conveying everything QuickBooks can do. Blend uses a wide variety of mediums to keep the QuickBooks community up-to-date on new features, including email, social media graphics, print marketing materials, and regular digital newsletters.

## And more!

Blend is also proud to design the packaging for QuickBooks customer appreciation kits.

## THE BOTTOM LINE

We could not be happier to be working closely with Intuit Canada and QuickBooks Canada. As a client for more than five years, Intuit is one of our longest and most-established client relationships. It's a business that we are proud to be a part of and are proud to support. Most importantly, we're proud to be an agency that QuickBooks can count on.







QuickBooks Online Accountant

QuickBooks Online Accountant

# Let the data come to you

Automate your data entry

Get started



# Let the data come to you

Automate your data entry



QuickBooks Online Accountant

# Powerful productivity with cloud flexibility

Run your business anywhere, anytime



QuickBooks Online Accountant

# Let the data come to you

Automate your data entry



Get started

Your ProAdvisor tier is %tier%

May 2021

### Put our new features to work for your clients



Learn about new features in QuickBooks Online, upcoming events and more in this month's newsletter.



#### FEATURE ARTICLE

### eSignature, our latest feature update to ProFile is here

You can now manage client signatures digitally and track their progress remotely with real-time status updates.

[Learn more](#)



#### UPCOMING VIRTUAL EVENTS

### Join us virtually at QuickBooks Connect on June 2, 2021

Connect, learn, and share new ways to go further together in these work-from-home, virtual-everything times. Hear from Arlene Dickinson, Neil Pasricha, Amber Mac and more top thought leaders in our community.

[Register](#)

**Learn how to file your T2 returns in ProFile**  
In this webinar we'll be going over the basics of reviewing T2 returns in ProFile to ensure you have completed all the necessary steps in order to file your returns.

[Register](#)

**Check out our upcoming webinars**  
Tune in for expert insights that'll take your business to the next level.

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## IN SUMMARY

1983

Intuit founded

21

Locations around the world

52M

Customers around the world

400K+

Customers in Canada

2016

Blend began working with Intuit

3

Divisions Blend works with

(Small Business, Accounting, Tax)

8

Software systems we help support

- QuickBooks Online
- QuickBooks Time
- QuickBooks Online Accountant
- QuickBooks Enterprise
- QuickBooks Self Employed
- QuickBooks Online Accountant Pro Tax
- QuickBooks Online Accountant Workpapers
- Intuit ProFile

9000+

People attended the

QuickBooks Connect Canada

virtual event in June 2021

(Blend assisted with social and email drives for registration)



## Save. Streamline. Supercharge.

See how QuickBooks Time can simplify your business and put you in control, no matter your location.

[Join our webinar](#)

Hi %%first\_name%%,

With the powerful combination of **QuickBooks Online**, **QuickBooks Payroll** and **QuickBooks Time Elite**, you can ensure you spend time and money where they matter most.

When you automate your time tracking you'll reduce your payroll costs by 5%<sup>1</sup> and run payroll 3 hours faster with each pay period<sup>2</sup>.

[Learn more](#)

## Project and time tracking on-the-go

Working remote? Enhance your team's collaboration in the cloud



### Track against projects

Managers in need of the big picture can track progress to plan with a deadline for the entire project. Integrate with QuickBooks Online to get a complete picture of project profitability and labour expenses.



### Geofencing helps ensure accurate time tracking

Employees get alerts to clock in or out when entering or leaving a job site ensuring accurate timesheets with less edits. A quick glance will also tell you who's on the clock and where.



### Communication is the key to success

Stay up to date on projects with an activity feed, and keep your team members aligned on important details for each project—all in one place.

## Join us for a webinar

Get ready to go through a grand tour of QuickBooks Time! We'll provide everything from a general overview to a closer look at specific features.

Thursday, May 20, 2021  
ON: 3:00 pm EDT | BC: 12:00 pm PDT

[Register today](#)

[View on web](#)



1. Payroll Cost Savings: Based on a survey of 4,906 customers in the U.S. in December 2019. On average, businesses that report gross payroll costs savings save 5.14%.

2. Payroll Time Savings: Based on a survey of 4,906 customers in the U.S. in December 2019. On average, businesses that report gross payroll time savings save 3.15 hours.

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5100 Spectrum Way, Mississauga, Ontario, Canada L4W 5S2



## Easy, efficient, innovative

From books to tax, your end-to-end year-end solution

Hi %%first\_name%%,

Preparing and finalizing your year-end has never been easier. Save time and file faster with QuickBooks' built-in innovative tools. Adjust, prepare working papers, and EFILE T1 and T2 tax returns, with all your data in one place.

With the powerhouse combination of **QuickBooks Online Accountant**, **Workpapers** and **Pro Tax** you're only one click away from a streamlined books to tax workflow.

[Learn more](#)

## Simplify your year-end



### Efficient workflow

There's no need to export, you're only one click away from your end-to-end workflow in QuickBooks.



### Complete confidence

Get more work done in one place. With less data entry and reliable data from start to finish, you can EFILE returns with confidence.



### Grow your firm

Get back time, and grow your firm with more clients, and more money in your pocket.

## Join us for a webinar

[How to start your own tax practice](#)

Wednesday, October 27, 2020 | 1:30 PM EDT

Have you thought about starting your own tax practice, or adding tax preparation to your existing business? Jason Hastie, Founder & CEO of TenjaGo, shares his tips to getting started and the credentials you should have.

[Register today](#)

[View on web](#)



1. Payroll Cost Savings: Based on a survey of 4,906 customers in the U.S. in December 2019. On average, businesses that report gross payroll costs savings save 5.14%.

2. Payroll Time Savings: Based on a survey of 4,906 customers in the U.S. in December 2019. On average, businesses that report gross payroll time savings save 3.15 hours.

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## Save. Streamline. Supercharge.

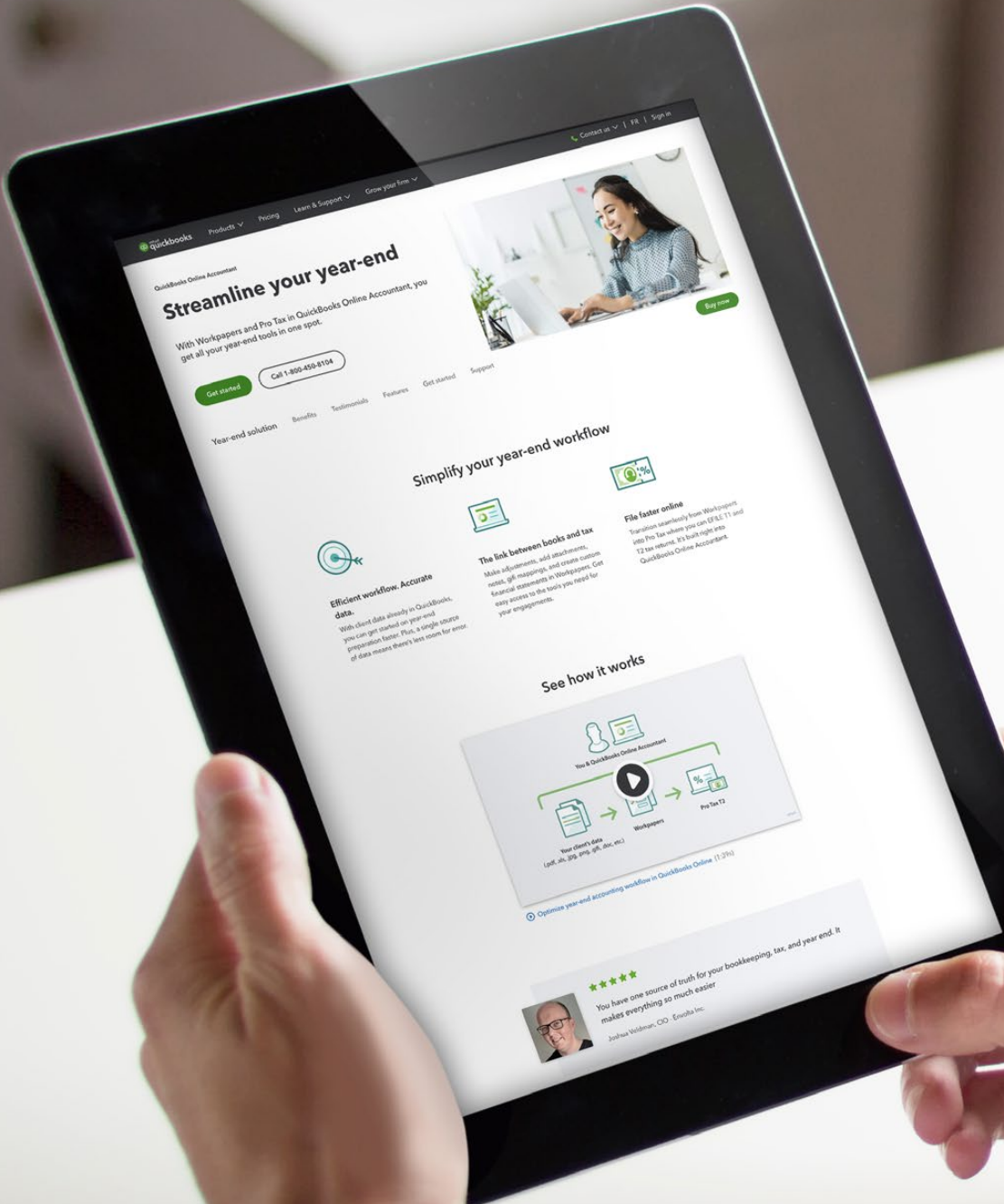
See how QuickBooks Time can simplify your business and put you in control, no matter your location.

[Join our webinar](#)

Hi %%first\_name%%,

With the powerful combination of **QuickBooks Online**, **QuickBooks Payroll** and **QuickBooks Time Elite**, you can ensure you spend time and money where they matter most.

When you automate your time tracking you'll reduce your payroll costs by 5%<sup>1</sup> and run payroll 3 hours faster with each pay period<sup>2</sup>.



# Streamline your year-end

With Workpapers and Pro Tax in QuickBooks Online Accountant, you get all your year-end tools in one spot.

[Get started](#) | [Call 1-800-450-5104](tel:1-800-450-5104)

[Year-end solution](#) | [Benefits](#) | [Testimonials](#) | [Features](#) | [Get started](#) | [Support](#)

## Simplify your year-end workflow



**Efficient workflow. Accurate data.**  
With client data already in QuickBooks, you can get started on year-end preparation faster. Plus, a single source of data means there's less room for error.



**The link between books and tax**  
Make adjustments, add attachments, notes, QIP mappings, and create custom financial statements in Workpapers. Get easy access to the tools you need for your engagements.



**File faster online**  
Transition seamlessly from Workpapers into Pro Tax where you can e-file T1 and T2 tax returns. It's built right into QuickBooks Online Accountant.

## See how it works



★★★★★  
You have one source of truth for your bookkeeping, tax, and year end. It makes everything so much easier.  
Joshua Videman, OD, Enville Inc.



Accountants & Bookkeepers

QuickBooks Pro Tax

# Streamline your year-end

With Workpapers and Pro Tax in QuickBooks Online Accountant, you get all your year-end tools in one spot.

[Get started](#) [Call 1-800-450-8104](#)

Year-end solution Results Tax returns Returns Get started Support

## Simplify your year-end workflow

- Efficient workflow. Accurate data.** With client data already in QuickBooks, you can get started on year-end preparation faster. Plus, a single source of data means there's less chance for error.
- The link between books and tax.** With adjustments, add-on entries, more QIP mappings, and more custom financial statements in Workpapers, you can enter data for the books you need for your preparation.
- File faster online.** Transition seamlessly from Workpapers into Pro Tax where you can EFILE T1 and T2 returns. It's that simple with QuickBooks Online Accountant.

## See how it works

Optimize year-end accounting workflow in QuickBooks Online (1:10)

**You have one source of truth for your bookkeeping, tax, and year-end. It makes everything so much easier.**

—Julia Winkler, COO - Revolve Inc.

## All the nuts and bolts

Accounting software designed to make your work easier

Manage your client's books in QuickBooks Online Accountant. Connect back books, adjust receipts in transactions, and add data to automatically categorize business expenses. Use the work and review feature to ensure nothing gets missed throughout the year. QuickBooks Online Accountant makes it easy to send the books clear year-round, so you have accurate data heading into year.

[Learn more about QuickBooks Online Accountant](#)

## Make year-end more efficient, start today

Using Workpapers and Pro Tax requires QuickBooks Online Accountant

[1-800-253-1136](#)

**Already using QuickBooks Online Accountant?** Sign up to try Workpapers and Pro Tax. [Sign up](#)

**New to QuickBooks Online Accountant?** Sign up to get started! [Sign up](#)

## Get the support you need

- Learn** Get the books and information you need to get your firm. [QuickBooks Online Accountant Training](#) [Pro Tax Training Revision \(Revised\)](#)
- Support** Free phone & chat support from QuickBooks experts. [1-800-253-1136](#) [Chat with our team](#)
- Join the community** Stay on top of the latest product updates, connect with product managers, and network with your peers. [Join the Facebook group](#)

## Frequently Asked Questions

- What type of engagements does Workpapers support? [+](#)
- Does Workpapers only work with Pro Tax? [+](#)
- With Workpapers, you can easily review and re-assign GFI tax codes. When you're ready, you can export a standard GFI file to Pro Tax, Profile, Excel or any other tax software. [+](#)
- Can my clients make changes to the books while I'm completing my year-end Workpapers? [+](#)
- How do I back up my work in Workpapers? [+](#)
- How much does Pro Tax cost? [+](#)
- What forms are available in Pro Tax? [+](#)

Accountants & Bookkeepers

QuickBooks Pro Tax

Products: QuickBooks Online Accountant, QuickBooks Desktop Accountant, 3rd party apps, QuickBooks for clients, ProTax tax software

Features: Financial management, Data entry, Day-to-day books, Payments & payroll, Year-end, Tax

Pricing: Pricing & billing, Offers

Learn & Support: Getting started, Onboarding your clients, Training & certifications, Self-serve support, Webinars & events

Call Sales: 1-855-348-9470

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Accountants & Bookkeepers

QuickBooks Pro Tax

# File taxes faster online

With Pro Tax built into QuickBooks Online Accountant you have one place to manage the books, run reports, and file returns.

[Try it free](#) [Call 1-800-253-1136](#)

## Streamline year-end preparation & tax work

- Simplify your workflow** Get more done faster by filing returns on one place. Prepare digital with updates and updates and the latest. Authorize and hedge Reg issues on your work.
- Automatic backups** Your progress is automatically saved and backed up on your business as prepared. Plus, there's no need to install or update.
- Collaborate in the cloud** You have one source of truth on any device, Mac or PC. You don't need the "right" file to transfer or share files.

## Add Pro Tax and file T1 & T2 returns online

Pro Tax T2 Corporate T1 Personal

### EFILE T2 returns

- Efficient online tax workflow** Get more done faster by filing returns on one place. Prepare digital with updates and updates and the latest. Authorize and hedge Reg issues on your work.
- Automatic backups** Your progress is automatically saved and backed up on your business as prepared. Plus, there's no need to install or update.
- Collaborate in the cloud** You have one source of truth on any device, Mac or PC. You don't need the "right" file to transfer or share files.

### File T1 & T2 returns with Pro Tax

QuickBooks Pro Tax T1 450/yr	QuickBooks Pro Tax T2 700/yr
<ul style="list-style-type: none"><li>Unlimited T1 returns</li><li>Cloud T1 tax preparation</li><li>T1 expense data entry</li><li>Self-file returns</li><li>QIP Auto-File Return</li><li>Custom history of adjustments</li><li>250+ T1 forms and growing</li><li>Easy forward of data from Profile, Training, TaxCalc, Center, CF file, Self-serve Desktop QIP</li><li>Custom print templates</li></ul>	<ul style="list-style-type: none"><li>Unlimited T2 returns</li><li>Cloud T2 tax preparation</li><li>Self-file returns</li><li>QIP Auto-File Return</li><li>Custom history of adjustments</li><li>250+ T2 forms and growing</li><li>Easy forward of data from Profile, Training, TaxCalc, Center, CF file, Self-serve Desktop QIP</li><li>Custom print templates</li></ul>

## Using Pro Tax requires QuickBooks Online Accountant!

- Try it for free** [Sign up](#)
- Sign up to get started** [Join for free](#)
- Need help?** [Call us](#)

**Using Pro Tax has been invaluable, particularly in times like we are in now. It has allowed my business to continue without disruption.**

**The AutoFill aspects and the availability of the necessary forms in Pro Tax have saved me about 2 hours on each Corporate Tax return.**

## Training, community & support

- Learn** Get the books and information you need to get your firm. [QuickBooks Online Accountant Training](#) [Pro Tax Training Revision \(Revised\)](#)
- Support** Free phone & chat support from QuickBooks experts. [1-800-253-1136](#) [Chat with our team](#)
- Join the community** Stay on top of the latest product updates, connect with product managers, and network with your peers. [Join the Facebook group](#)

## FAQ

- How does the Pro Tax trial work? [+](#)
- What forms are available in Pro Tax? [+](#)
- How is year-end working papers integrated with Pro Tax? [+](#)
- What is included in my Pro Tax subscription? [+](#)
- Does Pro Tax integrate with other accounting software? [+](#)
- Can you Netfile with Pro Tax? [+](#)
- Which software does Pro Tax allow me to carry forward from? [+](#)

Accountants & Bookkeepers

QuickBooks Pro Tax

Products: QuickBooks Online Accountant, QuickBooks Desktop Accountant, 3rd party apps, QuickBooks for clients, ProTax tax software

Features: Financial management, Data entry, Day-to-day books, Payments & payroll, Year-end, Tax

Pricing: Pricing & billing, Offers

Learn & Support: Getting started, Onboarding your clients, Training & certifications, Self-serve support, Webinars & events

Call Sales: 1-855-348-9470

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## INVESTING MADE EASY WITH INVISOR

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Back in January, the financial world erupted when shares for video-game retailer GameStop and theatre chain AMC soared through the roof and to the moon. Mainstream media news coverage made more people than ever interested in investing. The problem: most people didn't even know where to start investing on their own.



# The easiest way to invest

- ✓ We manage it for you
- ✓ Set up and monitor anywhere, any time
- ✓ Get started with any amount

Get Started

## We pick investments that fit your goals.

Take the complexity out of investing, and let us do the work for you.



A COMFORTABLE RETIREMENT



PAY FOR YOUR CHILDREN'S EDUCATION



SAVE FOR A MAJOR PURCHASE

### Simple, Fast and Easy

Open an account in less than 20 minutes, from anywhere. We monitor your account daily and help keep you on track.



Get Started and tell us about yourself and your goals.



We'll recommend a plan and help you open your accounts.



You're done - we'll take it from there! You can monitor your progress anytime, anywhere.

### Investing for everyone

Get started with any amount  
No hidden fees

High-quality/low-cost investments

Keep more of your money in your portfolio and reach your goals sooner.

Investment Balance

Average Total Initial Cost\* 1.00%

Average Mutual Fund Cost 2.35%

Annual Savings \$1,350

\*Average cost includes all fund fees, trading costs and broker fees. See our Pricing page.



We're confident you'll love your experience with Invisor.

But if you choose to leave within the first six months, we'll refund all Invisor fees. No questions asked.

### How?

We could tell you but we would rather show you. Watch our video.



Have questions? Your advisor is always a call or click away.

See what portfolio we would recommend for you, and compare it to your existing investments

Get Started

Learn more about all the services and products we offer. See our guide to the Invisor investment process.

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Learn more about all the services and products we offer. See our guide to the Invisor investment process.

As seen in



THE INVESTMENT EXECUTIVE

THE GLOBE AND MAIL

THE HUFFINGTON POST

# The way

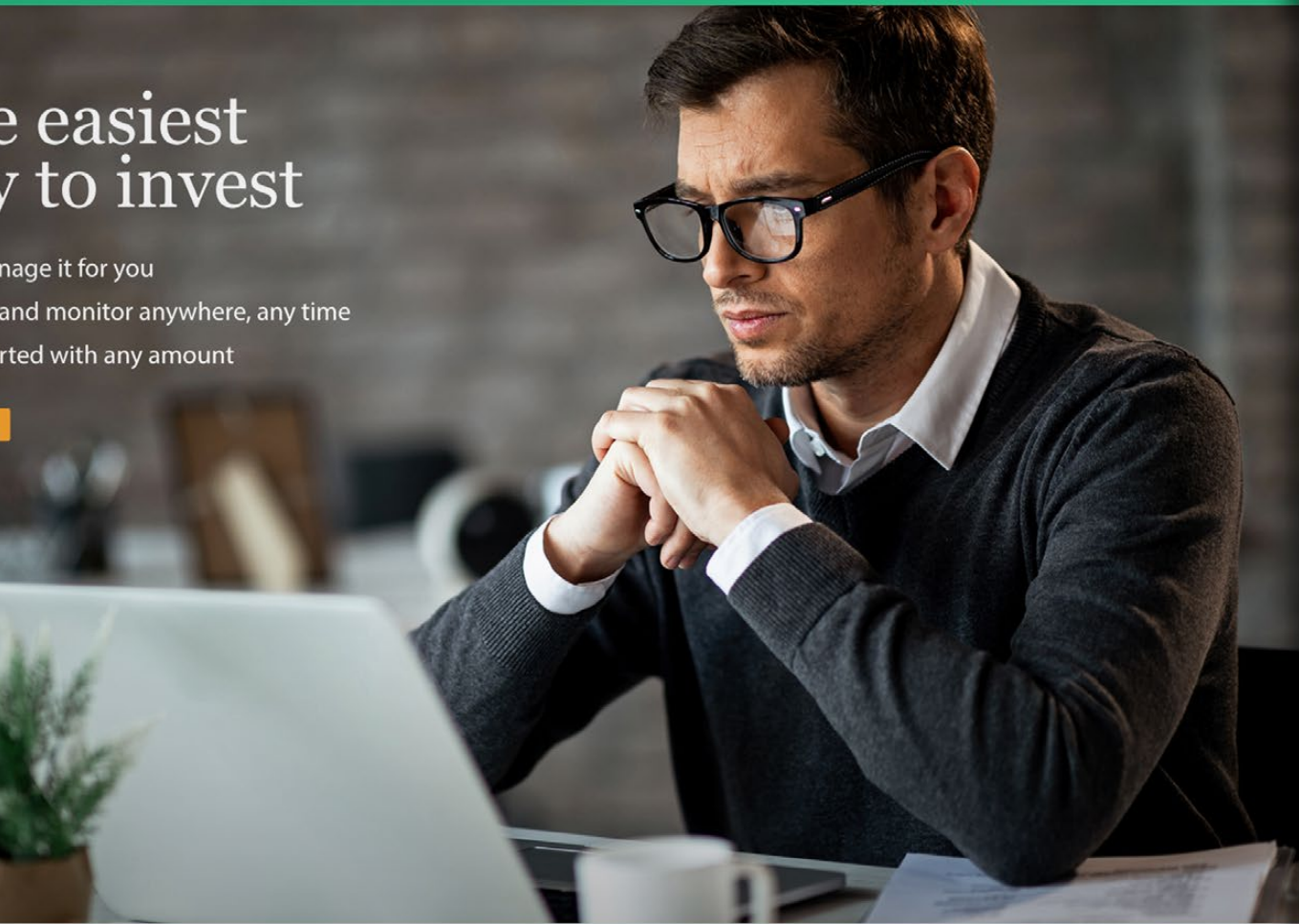
- ✓ We manage it for you
- ✓ Set up and monitor anywhere, any time
- ✓ Get started with any amount

Get Started



# The easiest way to invest

Manage it for you  
and monitor anywhere, any time  
Started with any amount



We pick investments that fit your goals.

Enter Invisor. Launched in 2014, as one of the first robo-investors in Canada, in order to make investing available to anyone who's interested. And Blend Creative Studio was there with them from day one, building a reliable and dependable brand that conveys stability and approachability in a famously volatile and cloistered market.

## THE BUSINESS

Invisor builds diversified portfolios based on each customer's objectives and risk tolerances. Customers can opt for more stable portfolios or more aggressive approaches to trading. No matter the risk, Invisor is dedicated to helping their customers plan and save for their futures. Invisor will manage your investments for you at a fraction of the costs of other financial advisors, banks, and platforms. It couldn't be easier to start investing.

## WHAT WE DO

Blend is proud to have been working with Invisor since day one! We helped design and develop their website, including a custom backend portal customers use to manage their investments. We have also taken charge of a wide variety of branded materials, including Invisor's logo, letterhead, envelopes, marketing materials, and social media graphics.

## THE BOTTOM LINE

Whether you are setting up a Registered Retirement Savings Plan (RRSP), a Tax-free Savings Account (TFSA), Registered Education Savings Plan (RESP), or are just interested in starting to invest, Invisor has the services, the experience, and the personnel to help you realize your investment goals. And at Blend, we are proud to work with a company that helps people attain the kind of comfortable retirements that they work hard towards.

**The easiest way to invest**

- ✓ We manage it for you
- ✓ Set up and monitor anywhere, any time
- ✓ Get started with any amount

**Our investment management fees.**  
How our low fees benefit your investments.

Household Account Balance	The first \$100,000	The next \$150,000 (\$100,001 to \$250,000)	The next \$250,000 (\$250,001 to \$500,000)	The remainder (\$500,001 or more)
	0.60%	0.50%	0.40%	0.30%

\* The investment management fee does not include management expenses charged by fund managers for the fund and trading fees charged by brokers that Invisor will use to execute trades on your behalf. Invisor's investment management fee is tax-deductible for any taxable (non-registered) investment accounts. Questions? Visit our FAQ page for more information.

**Here's how our low fees benefit your investments**

How much are you investing?   
 How much will you contribute to your savings annually?   
 How long to reach your goal? (years)   
 Rate of return per year   
 Average current mutual fund costs per year\* (or if you know your current cost, enter it here)

**Imagine having an extra \$167,850, 25 years from now...**

How much more you'll have when you reach your goal:	How much you'll pay in annual costs:
Invisor portfolio: \$712,869	Invisor portfolio: \$1,023
Traditional mutual fund portfolio: \$546,239	Traditional mutual fund portfolio: \$2,409
<b>How much more you'll have in your Invisor portfolio: \$167,850</b>	<b>How much you'll save annually with Invisor: \$1,386</b>

**Included in our services**

- Investment Management Services
- Free Pre-authorized Contributions
- No Asset Custody Charge
- No Minimum Investment Requirement

**See what portfolio we would recommend for you, and compare it to your existing investments**

**As seen in**

THE INVESTMENT EXECUTIVE | THE GLOBE AND MAIL | THE HUFFINGTON POST

**Sign up now!**  
To make our market updates, financial tips and investment content.

**Meet Invisor**  
Find out how we can help you reach your financial goals.

**Resources**  
Check out our blog, podcast, and more.

**Contact us**  
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## IN SUMMARY

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**2014**

Launched

**Oakville, ON**

Location

**7**

Various types of accounts offered

**24/7**

Access to your account and investments

**Online from start to finish**

Fully online and automated from end to end website designed and custom coded

**Access anywhere**

Custom customer dashboard coded to allow clients to access their accounts anytime, anywhere

**Online Questionnaire**

Completely online, users can fill out a risk assessment questionnaire to get the portfolio recommendation process started

**4**

Videos filmed and edited, to launch and walk clients through the investment process and website (including dashboard)



## MEET OUR SISTER: FISCAL PERFORMANCE AND BLEND CREATIVE STUDIO

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When it comes to your books, it should be more than just posting the numbers. Good bookkeeping includes taking care of all the incidentals, including government remittances and tax preparation. Everything that goes with managing the finances of an operation needs to be considered. If that sounds like a lot, don't worry – we know somebody who can help. In 2014, Tracy Khamis founded Fiscal Performance Inc., an advanced bookkeeping service based out of Stoney Creek, Ontario. They also share an office with us. That's because Blend and Fiscal Performance are more than just close: we're family.





## THE BUSINESS

At Fiscal Performance Inc. Tracy and the staff can take care of the full accounting cycle and provide controllership services to help strategize and manage the business. To top it all off, the extended team also offers customized training in accounting and bookkeeping disciplines, top-notch marketing and branding assistance as well as document preparation and management.

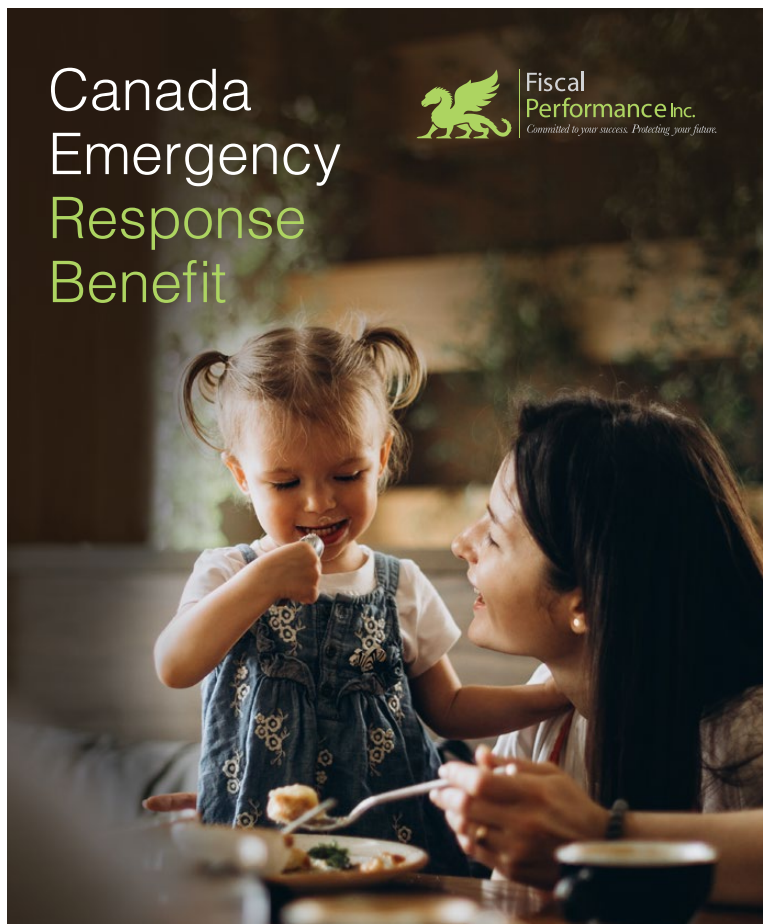
Fiscal Performance Inc. does more than keep track of the numbers: like a good friend, Tracy and her team will sit down with you and work through what those numbers mean for the health of your business and your plans for your future. Once the numbers are in place, Tracy says, the real work begins. We all know that business can be unpredictable at the best of times – and in 2020, we learned that even the best laid plans can quickly go awry. Tracy's mission is to make sure that no matter what happens, your books are solid, so you can concentrate on running your business.

## WHAT WE DO

As Blend has grown, so too has Fiscal Performance Inc. We grow together, in part because while Fiscal Performance Inc. helps keep track of our finances, Blend makes sure that their brand is on the cutting-edge.

## BRAND EXERCISES

One (presumably stormy) night in 2014, Tracy and Ali sat down together and, over a cup or several of fancy coffees, began working on a brand identity for Tracy's new venture. Those conversations became sketches, which became concepts, which became a logo, which became everything a business needs to function: business cards, a website, social media assets, print materials, and more.



## Canada Emergency Response Benefit

Did you receive two separate payments of \$2000 last week? The CRA is reporting that some people may have received two payments by mistake, but will be contacting those persons directly to rectify the error. If you received any other combination of payments you were paid accurately.



Apply for CERB only once through:  
Service Canada or Canada Revenue Agency.

905-662-9437 [www.fiscalperformance.com](http://www.fiscalperformance.com)



Seven years later, Fiscal Performance Inc.'s brand is as exciting and personal as it was when Tracy and Ali first started working on it.

## THE BOTTOM LINE

Would Blend Creative Studio even exist without Fiscal Performance Inc.? If we did, we wouldn't even be half of the agency that we are today with them. We've been there for each other through thick and thin, sharing office spaces and competing to see who drinks the most coffee (Fiscal has us beat every tax season). It's that relationship that makes us stronger and better together than we ever could be apart.



Fiscal  
Performance Inc.

*Committed to your success. Protecting your future.*

## Regional Relief & Recovery Fund

Please note, you must:

- have been a viable business before the pandemic, and plan to continue the business or resume operations; and
- have already applied to the federal government's emergency relief programs for which you are eligible.

Canada's six Regional Development Agencies have come together to create a program, the Regional Relief and Recovery Fund (RRRF), that will redistribute \$962 million in the form of loans and programs that support small businesses. This fund is meant to help businesses that are not able to access any of the federal emergency support programs, such as CEBA.



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*Committed to your success. Protecting your future.*

## Canada Emergency Response Benefit

Applications for the Canada Emergency Response Benefit are now being accepted. To ensure the online system can handle all of the requests, they are staggering the days you can apply based on your birth month.

**Apply for CERB on: Thursday**

If you were born in:  
+ October  
+ November  
+ December

126 King Street West, Unit 1, Stoney Creek, ON L8G 0A9 | 905-662-9437 [www.fiscalperformance.com](http://www.fiscalperformance.com)



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## Income tax filing and payment dates for Individuals

The CRA has extended the filing due dates for 2019 income tax returns for individuals. Additionally any new income tax balances due, or instalments, are also being deferred, without incurring interest or penalties. Please note, the extended date for payments does include the June 15, 2020, instalment payment for those who have to pay by instalments.

**Filing Date for: 2019 tax year**  
June 1, 2020

**Payment Date for: 2019 tax year**  
September 1, 2020

126 King Street West, Unit 1, Stoney Creek, ON L8G 0A9 | 905-662-9437 [www.fiscalperformance.com](http://www.fiscalperformance.com)



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## GST/HST Payment & Remittance Deadline

The Canada Revenue Agency (CRA) allowed all businesses to defer, until the end of June 2020, any GST/HST payments or remittances that were owing on or after March 27, 2020, and before June 2020. As the deadline has now passed, interest will now begin to apply to outstanding remittances and payments, and penalties will begin to apply to outstanding returns.

**Collection periods:**

- **Monthly filers:** Net GST/HST collections for February, March and April
- **Quarterly filers:** Net GST/HST collections for January 1 to March 31, 2020
- **Annual filers:** Net GST/HST collections for all prior year sales, due June 30, 2020

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## Canada Emergency Business Account

The Federal Government announced it's intention to create the Canada Emergency Commercial Rent Assistance (CECRA) program for small businesses. Through this program they, in partnership with the provincial government, will provide loans and/or forgivable loans to commercial property owners who in turn lower or forgo the rent of their small business tenants. More details will be available soon.

126 King Street West, Unit 1, Stoney Creek, ON L8G 0A9 | 905-662-9437 [www.fiscalperformance.com](http://www.fiscalperformance.com)





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## Canada Emergency Commercial Rent Assistance



The Government of Canada announced that the Canada Emergency Commercial Rent Assistance (CECRA) will be extended by one month to cover eligible small business rents for July. In addition, they are removing the requirement to claw-back insurance proceeds and provincial rent supports from the CECRA forgivable loan amount for both existing and new applicants.



What you need to know:

- Only those tenants approved in the April, May and June application are eligible for the July extension.

126 King Street West, Unit 1, Stoney Creek, ON L8G 0A9 | 905-662-9437 [www.fiscalperformance.com](http://www.fiscalperformance.com)

## IN SUMMARY

**2014**

Founded

**Stoney Creek**

Location

**Sister company**

To Blend Creative Studio

**3**

High level services:

Bookkeeping, Training and Consulting

**500+**

Clients

**1000+**

HSTs remitted

**1**

Shared building

**2**

Branding exercises (so far).

As they grow so does their brand

**10,000+**

Coffees between teams inhaled

as we helped grow their brand

(but they've got us beat in tax season!)





# HIGHLY RECOMMENDED

## HOW WORTHWHILE REFERRALS CAN BECOME YOUR BEST BUSINESS INVESTMENT

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### IN CONVERSATION WITH TRACY KHAMIS, CPB, DFA – BOOKKEEPING SERVICES SPECIALIST™

*By John VanDuzer, Blend Content Writer*

No sooner do we begin our conversation when there's the unmistakable sound of a message 'ping.' And another. And then another! A phone vibrates on the desk. Another phone rings from across the room. Rather than be perturbed by the near constant interruptions or ask to postpone our call for another presumably less busy day, Tracy continues the conversation without a care in the world. "Oh that," she chuckles when I make a comment about all the interruptions, "it happens all the time. I don't let the small stuff get me down."

Always thinking of the big picture when focusing on the smallest of details, it is clear why Tracy's business is booming, why clients are clamoring to have Fiscal Performance perform for them. Tracy keeps everything in perspective. Like a grandmaster chess champion, Tracy is always thinking many steps ahead but she's fully present even when she's pondering the future.

And she giggles.

Whatever you might imagine bookkeepers to be – like librarians but preferring monetary decimals to Dewey's decimals – Tracy is the polar opposite. She's always changing up her hair, she loves her lipsticks, and when she puts her best foot forward it's always in fashion-forward footwear; heels to die for even if they kill her feet.

Tracy can be talkative – she shares sensational stories – but in speaking with her what one notices are her listening skills. She's an active listener; she hears every word and acts upon them. She hears things that people aren't saying; Tracy knows intuitively what people need often before they know it themselves.

This is a summary of our recent conversation.

## ACCOUNTING FOR THE THINGS THAT COUNT TOMORROW'S SUCCESS STARTS TODAY

"At Fiscal Performance, our goal is to protect our clients," Tracy says wasting no time.

"We're in there... we see their numbers... we see what's going on and we can't help but see potential problems, gaps, and, yes, opportunities. We see it as our job to ensure that business owners are protected from whatever life throws at them." Especially after the near constant barrage of slings and arrows that have pummeled businesses over the past 18 months, that comes as welcome news.

"When people start a business, they dive right into the business itself," Tracy says matter-of-factly. "Focused on today, many new business owners don't even realize there's business insurance that protects you from unforeseen problems that may come as early as tomorrow. In starting a business, are you sure you're starting right?" she asks. "Our job is to find what's missing to ensure our clients don't miss out."

"For most entrepreneurs," Tracy continues, "your business is your de facto retirement plan. What kind of retirement you will enjoy in 10, 20, or even 30 years depends on the decisions you make today. Today is the foundation of all your tomorrows," Tracy adds wisely. "At Fiscal Performance, in order to do all that we can to ensure your business is a success, we offer clients our very best business advice. That includes making well-considered business referrals."

The conversation is going too smoothly; I decide to mix it up a bit. "Why should your clients trust you?" I ask pointedly.

Rather than be put off, Tracy says "great question," punctuating her reply with a giggle. "All we gain is protection for our clients. If we contribute to their success, we hope to be rewarded with more work in the years to come which will help Fiscal Performance grow, too. This company is my retirement plan," Tracy freely admits, "and what I want for Fiscal Performance very much depends on the thousands of small decisions, miniscule calculations, and tiny tweaks we make to improve a business. Over time these add up; they make a huge difference!"

"Inch by inch, life's a cinch; yard by yard, life is hard," Tracy adds with a giggle. "We don't receive referral fees, kickbacks, discounts, or any other benefits when we recommend one accountant or life insurance specialist or lawyer over another," Tracy adds in case she was being vague. "The only benefit we receive is the benefit of being able to continue working with a business that remains in business and is thriving instead of simply surviving."

But how do you recommend one accountant over another I ask? It must be hard.

"Easy," she replies without missing a beat. "A client's bookkeeping records are like fingerprints. They're unique and they reveal things about a business and a business owner. Because we analyze their numbers on a monthly or quarterly basis, we see things that most business owners cannot see."

"If you're just scraping by, I'll recommend an accountant who hates the CRA as much as he loves keeping money in people's pockets. Maybe your business is growing quickly. If so, I'll happily recommend an accountant who provides excellent advice and can hold your hand as you navigate uncharted waters.

And the same is true for your other business referrals... lawyers and insurance providers and the like, I wonder?

"Yes, of course," Tracy says enthusiastically. "In fact, I won't recommend anyone I haven't personally worked with through Fiscal Performance or through one of my clients. Everyone I recommend is an expert in their field and is someone I know for a fact treats people really well. No one wants a pushy salesperson or to be upsold on this or that service; I only recommend professionals who I am convinced are people who put their clients' interests ahead of their own."

## ENSURING YOUR SUCCESS INSURANCE ADVICE AND MORE

In this issue of Insider, there are three articles about insurance: liability insurance; employee benefits, and permanent life insurance. I ask Tracy to provide readers with an overview.





“As your business grows, you require different things at different times. For anyone starting a business, you need basic liability insurance. That and professional liability insurance or Errors and Omissions as it’s more commonly called, are essential. Not only do they go hand-in-hand, they save you from untold hassles and heartache. Brokerlink’s Karen Keeling is very patient but make no mistake, she is persistent when it comes to protecting her clients.

“So, your business is growing,” Tracy observes. “That’s great but how do you attract and retain the best people? Because of the pandemic, people’s priorities have shifted. Money isn’t as big a carrot as it once was; employee benefits are becoming increasingly important. Michael Bonomo isn’t simply a wealth advisor, he lives up to his billing as a ‘wise wealth coach.’ He has a lot of great advice, advice that will help you get and keep the best staff.”

“Finally, something that’s becoming more and more popular is permanent life insurance. Although people like the idea,

people don’t want to pay the premiums.” The question is how to have your cake and eat it, too,” Tracy says. “Martin Hutnik of 33seven is a whiz and his advice will save you money while you’re making money.”

There’s those beeping and buzzing sounds again. Have the messages and calls been coming through the entire time or did they just resume after a lengthy pause? Tracy tells me that even her assistant, Judy, is trying to attract her attention. (And she’s the very same assistant who told Tracy not to answer the phone this morning so Tracy could get a jump on her day!)

With a kind apology Tracy cuts the call ‘short.’ Does she know we’ve been talking for more than an hour? I don’t ask; I don’t want to know. All I know is that Tracy’s clients would do well to listen to her knowing that she’s always listening to them.

## WHY PAY PERMANENT LIFE INSURANCE PREMIUMS WHEN THE BANK WILL DO IT FOR YOU?

Everyone may want permanent life insurance but who actually wants to pay for it? It's way more exciting to invest and create explosive year over year growth than to pay premiums on a permanent life insurance policy. What if I said you could do both with the same dollar? Yes, you can use every dollar twice.

Think of a permanent life insurance policy like a house. Though you can't live in your permanent life insurance policy, in the eyes of the Canada Revenue Agency (CRA) and under Canadian law, they are treated the same – although one is a piece of paper and the other is made of bricks and mortar.

When you buy a house or a condo, the bank will typically offer 80% financing. The reason for this is simple – there is always a risk that houses will drop in value. This may feel like a foreign concept to Canadians, especially Torontonians in this hot, hot housing market. But, it has been known to happen – just look at how quickly house prices plummeted in Florida in 2008 and you'll understand why banks generally won't dole out more than 80% for a mortgage.

If you understand how the mortgage on that house works, you understand how EquityEngine works. By leveraging a permanent life insurance policy instead of a house, that same bank will offer you 100% financing. That bank does so because there's no risk on a leveraged life insurance policy because you are leveraging yourself. You can get one hundred cents on every dollar for that piece of paper but only 80 cents on every dollar for that brick and mortar building.

### **YOUR PERMANENT LIFE INSURANCE CONTRACT IS CONSIDERED 20% SAFER THAN YOUR HOME**

This is not to say that you shouldn't buy real estate. Property is a fantastic investment and banks love giving

out mortgages. Banks also love the EquityEngine because the only certainty in life is that you will one day die, meaning the bank is guaranteed to get its money back. And unlike a house, permanent life insurance vests annually. Your house may appreciate in value but if there are no buyers when you go to sell, the appreciated value means nothing and you and the bank have a problem.

The EquityEngine is a yield enhancer and works beautifully with property investments. They are two sides of the same coin, maple syrup and bacon, biscotti and espresso... I think you get my point.



### **INTEREST RATE DROPS BY 50% WITH A TAX DEDUCTION**

Now, let's make this a little more interesting. Say you borrow against your leveraged line of credit to re-invest in your business ventures. You get your money, pay the interest and invest in your business. In the eyes of the CRA, that interest expense is a business expense, which means it is tax deductible. So a 50% tax deduction on a 3% loan interest rate means that you're only paying 1.5% interest on your loan.

Look at it another way. Your house and your permanent life insurance policy are growing at roughly the same rate per year – about 6%. Your house (with a mortgage) is costing you 3% in interest payments per year, but your permanent life insurance (with EquityEngine) is costing you half that. Which means you're making more money on your life insurance policy than you are on your house.

If you love property – and who doesn't love property – you should double love EquityEngine!

33seven offers this unique opportunity so that you don't have to choose between protecting your family and growing your wealth. You can do both.

**LET'S  
CHAT  
TODAY**

Martin Hutnik  
martin@33seven.ca











## WHY EMPLOYEE BENEFITS?

The goal of an employee group benefits package for many companies and employers is to help retain and attract good employees, while taking care of their wellbeing, all while helping ensure productivity in the workplace.

Employees will often trade higher pay for a position offering better benefits.

A benefits plan helps keep employees motivated, productive and happy, which adds value to the company.

### BENEFITS:

- Help attract new talent and retain existing talent
- Ensure your employees are healthy and happy so they can do their best possible work
- Help protect the health and wellbeing of your biggest asset and investment (your employees)
- Premiums are a tax-deductible business expense
- Cost Plus -personal healthcare expenses paid for by the business

### WHEN YOU MAY NEED THIS:

- Business owners looking to retain and attract employees
- Business owners looking to increase employee satisfaction

Getting the best value out of your employee benefits plan is key to a successful long-term relationship. One way to do this is through regular market surveys. A market survey is when we send the plan to different insurance carriers to get the best price available.

At Continuum II, we do this every 3 years, whenever there is a 10% increase or anytime you ask.

Benefits plans have many rewards to offer, but there could be SIGNIFICANT lurking risks that are not readily noticeable



One of the main risks, is the tax considerations for long-term disability coverage. If the company pays even 1 cent of the premium, the benefit is taxable to the employee. This puts the employee at risk of having a benefit that is too low, leaving the company with liability. If the employee pays 100% of the premium, the benefit is tax-free. This should be factored into the coverage amount and overall plan design.

Check out our blog post on the tax implications of employee benefits.

<https://c2inc.com/tax-implications/>

You can read more blogs like this at [www.c2inc.com](http://www.c2inc.com) or reach out to me directly for more information.

## Michael Bonomo, Wealth Advisor

My name is Michael and I am here to help you achieve financial freedom.

Please feel free to contact me at [michael@c2inc.com](mailto:michael@c2inc.com) or my cell 905-512-0348 to start a quick conversation.



## Why do I need Liability Insurance?

Insurance can be a scary business expense especially if you are not familiar with why or what type of insurance you need. Many perceive they do not need liability coverage when in fact it is just as important to maintain the health of your business as your personal health.

You put a great deal of effort, time and money into building your business and the last thing you want to happen is to lose it all in the event of a law suit. Anything can happen or anyone can accuse you of it happening even though you have not done anything wrong.

### Liability insurance

Liability insurance protects your business against potential costly lawsuits and provides peace of mind in the event of potentially costly liability situations for all types of businesses and professions.

### Commercial General Liability

**Here are a few examples of when Commercial General Liability is important:**

- If you or your contractor damage a customer's car when removing snow from your parking lot
- You accidentally hit an electrical line during a digging operation
- A patient gets bitten in the waiting room of your veterinary clinic
- If someone slips and falls (customer or deliver person) or trips over your business boxes, equipment or briefcase
- Your workmanship is not satisfactory to your client or causes further damage
- Your advertising banner at a trade show falls on a person

Commercial general liability insurance protects you and your business against claims for bodily or personal injuries, advertising liability, as well as property damage to third parties arising from your operations or products or occurring on your business premises.

If you are sued this protection would cover legal costs to defend the claim against your business in court, as well as indemnity costs to cover damages to compensate third parties.

### Professional Liability

As a professional, should you fail to meet one of your responsibilities or a requirement of your profession this could have serious consequences such as jeopardizing your financial stability of your business and your personal assets.

Professional Liability insurance also known as Errors and Omissions insurance covers you for negligence, errors and omissions while providing your client with your professional services. If a suit is presented for damages covered by your insurance policy this protection would cover legal fees for your defence, whether or not you are liable.

**Reasons you need this coverage:**

#### 1) Project Delays

Professionals often work to tight deadlines. Missing these deadlines can cause problems if the project has a critical launch date.

For example, changes in scope, key contractors or team members leaving mid-project and other unanticipated changes can slow down the pace of a project. If the client has a set launch date, missing that deadline could mean the client





loses thousands of dollars in wasted marketing campaigns. In turn, the client could refuse to pay the final invoice or hold you responsible for the expense of hiring new contractors to complete the project.

## 2) Unpaid Invoices

A client might fail or refuse to pay an invoice for many reasons. What could go wrong when a professional decides to take legal action against a late-paying client? In many cases, a client might respond by filing a lawsuit for negligence or other claims if they feel justified in withholding payment. Such claims, even if not true, could damage a business.

## 3) Unintentional Breach of Contract

Breach of contract can take many forms. It could be something as simple as failing to deliver a project on time or not meeting the client's expectations. Any breach of contract may entitle the client to make a claim against the designer.

## 4) Copyright Infringement

Claims of copyright infringement happen even to the best companies. For example, a designer might design a new logo for a company. Another company, even if not a direct competitor, might claim an element of the logo is too similar to their logo, and start a legal dispute with the client. Professional Liability insurance covers against copyright infringement, trademarks, slogans, and domain names.

## 5) Breakdown of the Client Relationship

Like unpaid invoices, breakdowns in the client relationship are a common catalyst for professional liability claims. Despite the best efforts to make a project run smoothly, sometimes a client relationship just is not working, and the professional has to burn bridges. Whether it is constant changes to the project, or poor pay, a professional might find the stress of the project just is not worth it and decide to walk away from the project.

Unfortunately, "firing" a bad client can backfire. For example, the client might demand reimbursement for the money already paid. They may also want to claim damages for the loss of income due to the delayed project launch or compensation for hiring other contractors to complete the project.

Liability Insurance is like an umbrella that protects you and your business. If you would like more information, like to discuss your commercial insurance options or solutions please give me a call.

**Karen Keeling, CRM, CAIB, RIBO**  
**Commercial Insurance Specialist**  
**Brokerlink**  
**519-841-0472**  
**kkeeling@brokerlink.ca**

P.S. Do not forget to ask about Cyber coverage. There are more Cyber attacks than ever before since the workplace has recently been relocated to home.

To learn more about our commercial insurance solutions, contact **Karen** today!

**Karen Keeling**

**519.841.0472** | kkeeling@brokerlink.ca

BrokerLink.ca     

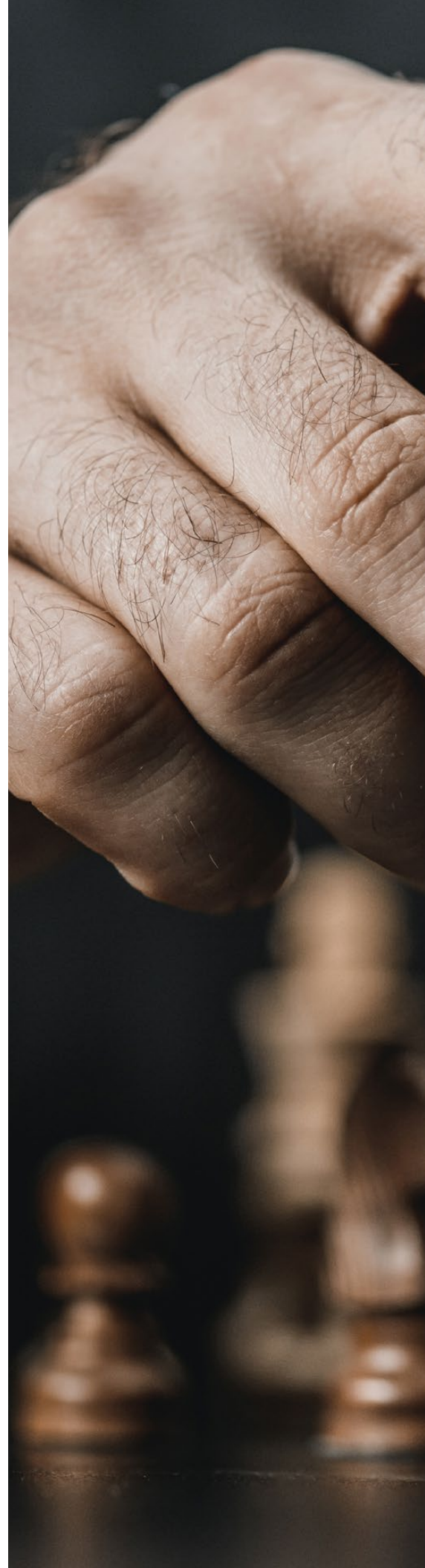
# A LITTLE BIT OF EVERYTHING

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When we first began working for John Swain & Associates waaaaay back in 2010, we had no idea what sort of journey we were about to embark on. For example, when you start to work with a global consulting firm, you probably don't expect to also design cover art for your client's latest album.

(For those of you who are wondering, yes, that's real and yes, we play the Boomerang album in the office all the time.)

When he's not rocking out, John Swain is sharing his business expertise with companies across the globe. John understands that a business is only as good as its leaders, and so he helps his clients from the top-down by inspiring and fostering a robust leadership core. Good leaders, it turns out, are universal.







## THE BUSINESS

With over 25 years of experience, John Swain & Associates is the consultant you want to call if you are in the Energy, Life & Health Sciences, Manufacturing and Financial Services sectors. John Swain offers his expertise to all businesses – public and private – across North America, Europe, and Africa. With extensive background working with CEOs, executives and their teams, John Swain & Associates enable leaders to achieve impactful change strategies to accelerate performance.

## WHAT WE DO

John Swain was one of Blend's first clients, so of course the projects we have done have been varied and exciting. Blend Creative Studio has overseen multiple branding and re-branding designs for John's many businesses and bands. John has also tapped Blend Photography Studio for five separate shoots over the years, including at one of his concerts.

Blend also collected, edited, designed, and published a book of John's articles and blog posts; the final product is an excellent primer into his work methodology and process of creating international business leaders.

In addition to his consulting firm, John also ran a team building experience (It's Your Business Blues), for which we helped with marketing items such as logo, pop up banners and flyers.

## THE BOTTOM LINE

Whether he's asking us to help inspire a new generation of international business leaders, or has tickets to a show, we're still excited to pick up the phone whenever John gives us a call. After a working relationship as long as ours, that can only be described as a good thing.



### ENABLING LEADERS & THEIR ORGANIZATIONS TO ACHIEVE SUCCESS AND FULFILLMENT

For over 25 years,

John has worked with CEOs, senior executives and their organizations in North America, Europe and Africa and across multiple industry sectors most notably Energy, Life & Health Sciences, Manufacturing and Financial Services.

He is part of an international network of highly-skilled senior level consultants and has had several articles published on various leadership development topics including: leveraging leadership development to implement change, successful executive onboarding and CEO and executive succession planning.

Capitalizing on his extensive consulting experience including most recently being a partner and leader in the Executive Talent Management and Leadership Development practices of Oliver Wyman, a top tier international consulting firm, John applies proven leadership and organization effectiveness insights and principles with innovation and impact in mind.

Some recent and current corporate clients include: Bank of America, Johnson & Johnson, Merrill Lynch, Allstate, McDermott International, Pfizer (Warner Lambert & Pharmacia), Bell Canada, Spectra Energy/ Union Gas, ACE, Time-Warner, TransAlta, C/N, Transcontinental, Freightliner, Unilever and Nexans.



#### CONSULTING &

##### Strategic Leadership Development

*Building leadership capacity and capability to drive strategy*

- Customized High Impact Leadership Program Design and Delivery
- Onboarding and Role Transition Support
- Executive Action Coaching

##### Executive Talent Management

*Ensuring a sustainable executive talent pipeline*

- Executive Leadership Talent Strategy
- CEO/Executive Succession

#### FACILITATION SERVICES

##### Executive Assessment Collaborative Strategy Development

*Ensuring a clear strategic direction with a focus on full commitment and ability to execute*

- Strategy Articulation and Alignment
- Strategy Implementation
- Change Management Design and Monitoring

##### Executive Team Mastery

*Building and sustaining an effective top team*

- Executive Team Design & Launch
- Top Team Alignment



John has worked with CEOs, senior executives and their organizations in multiple industry sectors most notably Energy, Life & Health Sciences, Manufacturing and Financial Services.

**Strategic Leadership Development**

*Building leadership capacity and capability to drive strategy*

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- Design and Delivery
- Onboarding and Role Transition Support
- Executive Action Coaching

**Collaborative Strategy Development**

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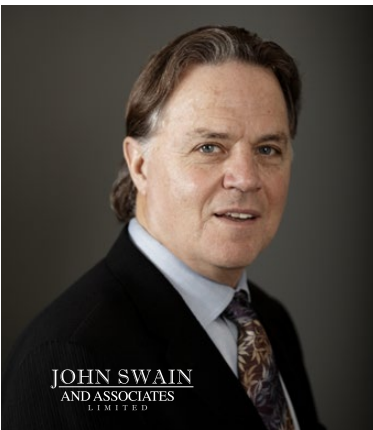
**Executive Team Mastery**

*Building and sustaining an effective top team*

- Executive Team Design & Launch
- Top Team Alignment



**JOHN SWAIN  
AND ASSOCIATES  
LIMITED**



**JOHN SWAIN  
AND ASSOCIATES  
LIMITED**

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*Building leadership capacity and capability to drive strategy*

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- Executive Assessment

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- Strategy Implementation
- Change Management Design and Monitoring

**Executive Team Mastery**

*Building and sustaining an effective top team*

- Executive Team Design & Launch
- Top Team Alignment





## IN SUMMARY

35+

years of global experience

Worldwide

Provide consulting services to public and private companies

5+

High level industries, including Energy, Life & Health Sciences, Manufacturing and Financial Services

5

High level services provided

2010

One of our first clients at Blend

5+

Photo shoots for his corporate and fun side, including concerts

1

Music cd case design for side band Boomerang

1

Book published  
(a collection of articles and blogs)

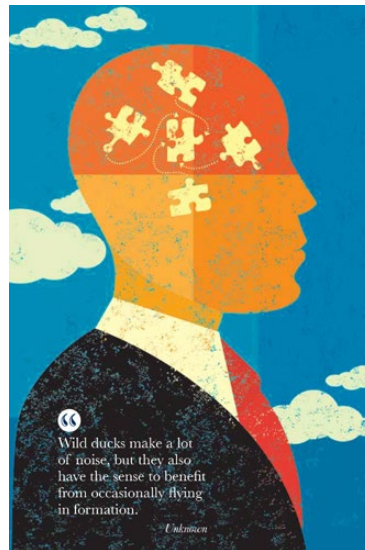
Multiple

Branding designs for his various businesses + band



### MUSINGS OF A SENIOR LEADERSHIP AND ORGANIZATION DEVELOPMENT CONSULTANT

A blog book by John Swain



Wild ducks make a lot of noise, but they also have the sense to benefit from occasionally flying in formation.

Unknown

#### WHY DO SENIOR EXECUTIVES OFTEN MAKE LOUSEY TEAM LEADERS?

##### PART ONE

From my experience and observations over many years of working with executive teams, I will admit that leading a senior executive team is not easy. You have a bunch of high-strung thoroughbreds snorting and pawing to run their own races and when the bell rings you are often saddled with nothing but that and commotion when it comes to engaging them to share the leadership of the enterprise with you.

However, executive teams more often than not spin their wheels and are dysfunctional, a condition that is entirely avoidable. Although I can't tell you the number of times I have heard an executive team leader, CEO, or otherwise, bewail the state of their 'dysfunctional' team only for my diagnosis to reveal that it is their ineffective team leadership that is the key issue driving the dysfunction.

One executive leader called me in to discuss his dissatisfaction regarding his team's effectiveness and lack of "team playing". In fact, he was considering making some significant team membership changes because of this. I was surprised to find that he was puzzled when I asked him if there were any ground rules and high-performance team principles that the team had understood and agreed to as an enterprise team, something I consider Team 101. He said, "No...they would think that this was below them at their level!"

While executive team members most likely know their accountability related to the function or business they run, the additional expectations as enterprise leaders may be very ambiguous and even conflicting to them. A common yet misguided assumption is "They are smart people - they should be able to figure out how to work together." WRONG.

Why do executive team leaders often think that well-known principles and practices that govern the development of high-performing teams lower down in the organization don't apply to their executive team?

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#### LEADING IN AN A.D.D. WORLD: GIVE SOMETHING PEOPLE CAN FOLLOW

Who you are thunders so loud I can't hear a word you are saying

-Ralph Waldo Emerson

I had a lunch recently with a colleague who is also in the field of executive development. He is doing some personal research and writing on the challenges of leading in a virtual world filled with a multitude of distraction that continually take people on off-ramps to wherever their undirected curiosity takes them.

We had an interesting dialogue on the topic and it got me thinking. There is a staggering statistic that says two-thirds of social network users do so mostly at work - think about that productivity drain.

As a leader, how can you engage and keep the attention and focus of others when their smartphone is vibrating or they stand transfixed in fear of a multimedia accessible that screens watching weather updates, stocks tickering, and images of riots in the Middle East.

Obviously your leadership has to cut through the noise so that, metaphorically speaking, it is your "words" on their screen, your voice in their headphones, and your message causing their smartphones to vibrate.

However, you have to be follow-able! You have to give people something to follow to walk them up from their semi-conscious state of distractibility and vagueness. I contend that these days more than ever demands leadership that is clear, compelling, and courageous, and that has an intensity of purpose, focus, and direction that carries greater amplitude and altitude than the competing and incessant distractions that assault us daily.

DIAL IT UP! BE BOLD! STAND OUT! BE CONCISE! BE COMPELLING. And above all be clear! If you don't you are just another distraction.

There is an adage that goes "If you don't know where you are going, any road will take you there." Better know where you are going so there is something and someone to follow.

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## REMEMBERING HERB HOLST

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We like to end these issues with people who mean a lot to us. Today, we want to take a moment and remember a very good friend, Mr. Herb Holst, who passed away suddenly in 2020. Herb was a brilliant man: an entrepreneur, a salesman, and a business-owner. He loved nature and his spare time was spent scuba diving, hiking, rock climbing, and exploring caves. His smiles lit up every room he entered, and he was always interested in advising and strengthening other small businesses.

He was also one of our closest friends, confidants, and mentors. It was Herb (and his wife Sandi) who offered Tracy guidance as she began Fiscal Performance Inc., and it was Herb that Ali turned to for advice when he first began

thinking about striking out on his own and starting Blend Creative Studio. After we both got established in our new businesses, Herb remained a constant supporter and made sure to attend every event we held. He was always ready to listen and offer valued advice.

In 2017, Herb and his wife moved to Tobermory, Ontario, and he began working with Dr. George Harpur at the Tobermory Hyperbaric Facility. The facility offers specialized Oxygen therapies for a wide variety of health conditions. The Tobermory Hyperbaric Facility is a not-for-profit organization and therefore relies on donations to continue their work. This was a cause that brought Herb a lot of joy and we know that it would mean the world to him and his wife if everyone who reads this would make a gift in Herb's honour. You can make a donation on their website:

<https://www.tobermoryhyperbaric.ca/>

We miss you, Herb. We hope that wherever you are, you are smiling down at us.



# 1937

MARTINIS

## RAISE A GLASS TO HERB

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In honour of our good friend Herb, we've selected a trio of drinks that incorporate flavours and brands he preferred.

Join us in raising a glass in his honour.

Cheers to you, Herb!

## MANHATTAN

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### INGREDIENTS

2 oz Bourbon or Rye

1 oz Sweet Vermouth

2 dashes Angostura bitters

1 dash Orange bitters

Garnish: Brandied cherry

### DIRECTIONS

Add the Bourbon or Rye, Sweet Vermouth and both bitters to a mixing glass with ice, and stir until well-chilled. We recommend one of the Holst's favourite Ryes: Canadian Club.

Strain into a chilled martini glass.

Garnish with a brandied cherry. We love the Potion House Amarena Cocktail Cherries from Cocktail Emporium.







# SCOTCH MARTINI

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## INGREDIENTS

2 1/2 oz Gin

1/4 oz Blended Scotch whisky

Garnish: Lemon twist

## DIRECTIONS

Add all ingredients into a shaker, filled with ice.

Why not try Herb's favourite scotch (and one we highly recommend): Macallan.

Stir and strain into a martini glass.

Garnish with an lemon twist.

# CAESAR

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## INGREDIENTS

3 dashes Worcestershire sauce

3 oz Clamato juice

1 to 3 dashes of Hot Sauce

1 oz Vodka

Salt and Pepper (to taste)

Ice

1 Lemon or Lime wedge

1 tablespoon celery salt (or as needed)

Garnish: Celery, pickles, olives (or choose your favourites)

## DIRECTIONS

Wet the rim of a cocktail glass with the lemon/lime wedge; set aside for garnish.

Place celery salt in a small dish, and press the rim of the glass into the salt to coat.

Add ice to the glass.

Pour Worcestershire sauce, Clamato juice, hot sauce, and vodka over the ice.

Season with salt and pepper.

Garnish with lemon/lime wedge and your choice of additional items. Here's where you can get creative and add your favourites. We've gone traditional with celery, pickles and olives.

Serve with a straw.





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