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CHARLES SHEPPARD

President Accutrac Capital

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SHEPPARD

President
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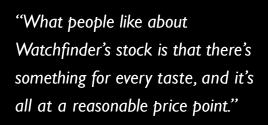


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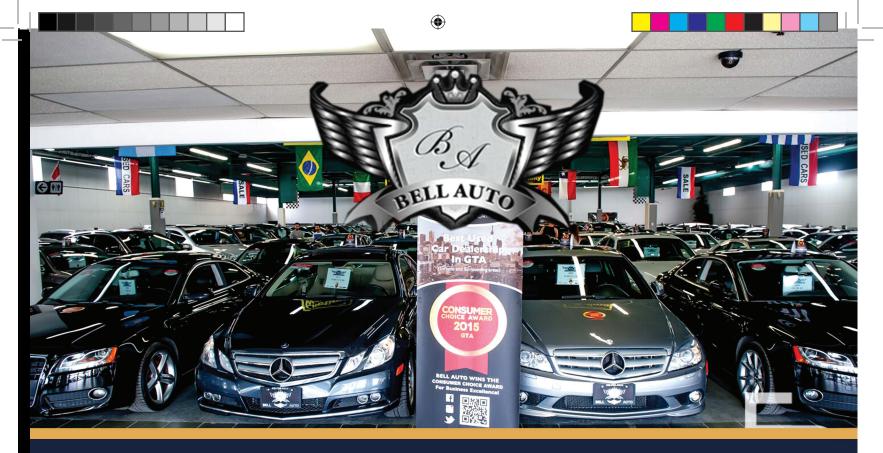
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Editor's note

NORTH YORK / FOREST HILL

Dear Reader:

This edition of Checkout My Business could easily be themed "the financial issue."

In these pages you'll meet people who advise entrepreneurs and corporations on investments and taxes, and a man who provides funding solutions to the trucking industry.

You'll also meet a CEO who advocates for the disabled so they can receive entitled financial compensation; as well as a lawyer who fights for compensation for the injured, and a man whose software helps lawyers save time and money.

We start with our cover story of Charles Sheppard, president of Accutrac Capital. His company provides convenient, cost effective, innovative funding solutions to meet the financial needs of trucking companies.

We then move on to President and Chief Investment Officer of T.E. Wealth, Steven Belchetz, who leads offices across Canada in providing individuals and families with quality financial planning, including personal tax, estate and retirement planning, and discretionary investment advice and portfolio management.

Also in the financial realm, Cory Budovitch assists high net worth entrepreneurs, business owners and incorporated professionals, by minimizing the tax they pay on investments, managing their risk, creating wealth, and solving taxation problems.

Akiva Medjuck of National Benefit Authority has assisted tens of thousands of disabled Canadians navigate through tough red tape and paperwork, in order for those clients to receive a tax credit refund from the government. Those monies have in turn helped individuals, families and children cope with their setbacks, and make life a little easier.

In a slight shift, from financially fit to physically fit, Rose Reisman is the bestselling cookbook author, media star, cooking instructor, caterer, and health advocate. Her success is one of perseverance, motivation and a genuine love of helping others. She talks about keeping kids in shape, cooking shows, reality TV – and believe it or not, coffee, quinoa and chocolate!

And tying loose ends together in the legal profession are Darryl Singer and Alan Bass.

Singer, who has obtained millions of dollars in settlements for his injured clients, brings to the table more than two decades of legal expertise.

For Alan Bass' end, he has helped thousands of lawyers avoid costly mistakes, with a simple software solution, dubbed ACL. ACL automates court forms in an efficient and accurate manner, ensuring the elimination of errors and inconsistencies, not to mention saving much-valued time.

There's so much to learn from all of these profilees with regard to finding the right niche, going above and beyond, and helping others with the little details to make their lives better.

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Circulation: Over 36,000 Readership: Over 120,000* (est)

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er Charles Sheppard

President Accutrac Capital

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Summer Issue 2015



ROSE REISMAN



AKIVA MEDJUCK



CORY BUDOVITCH



Accutrac Capital

Summer 2015

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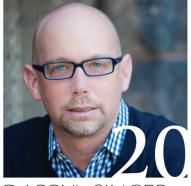
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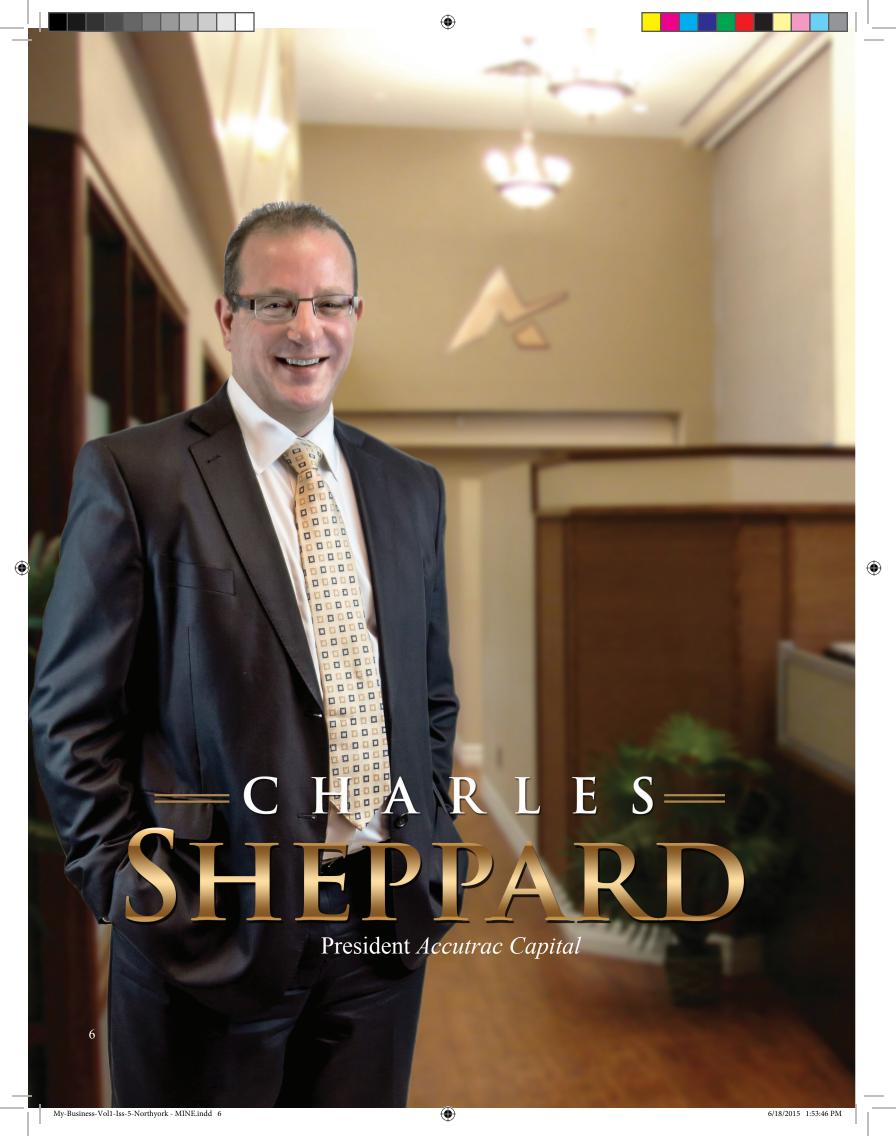
STEVEN BELCHETZ



DARRYL SINGER

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IMPROVING THE FINANCIAL STATUS OF CUSTOMERS AND INVESTORS

Charles Sheppard is the main

architect of Accutrac Capital. What

began in 2007 as a 2 man partnership

has steadily grown into a corporate

organization with offices in Canada

and the USA, funding in excess of

\$250,000,000 per year.

he trucking industry is a difficult environment of logistical and financial challenges that company owners must face every day. Charles Sheppard, President and co-founder of Accutrac Capital, has a clear vision: to provide industry leading cash flow solutions to trucking companies while delivering steady, reliable returns to investors.

Over the road continues to be the dominant mode of transportation for moving commercial goods. The trucking industry transports the most cargo, far exceeding trains, ships and planes combined. Virtually every type of commodity travels on a truck at one point or another. If the trucking industry stopped rolling, the national economy would grind to a halt.

Yet despite being a vital service, the trucking industry remains one of the most difficult to manage, operate and finance. Trucking companies require high capital investment and large amounts of positive cash flow.

Every day trucks are on the move and pulling freight. Fuel costs, equipment maintenance, insurance, fees, payroll, taxes and other ongoing expenses are the immediate and short term obligations that must be paid. This creates the constant and pressing challenge of maintaining reliable positive cash flow. Without it, no matter how profitable

the trucking company appears on paper, operations will cease. Even the most successful trucking companies go through periods where their outgoing cash requirements exceed cash-on-hand. In an industry that is known for slow paying customers and slim margins, positive cash flow is a constant difficulty that needs resolution. Hard working business owners struggle to find viable ways of obtaining the necessary cash to run their operation.

The traditional approach most companies take is to request an operating line of credit from the bank. However, banks have highly restrictive qualification processes and covenants to govern funding agreements. Most trucking companies have difficulty meeting these stringent requirements and are unable to obtain financing from traditional sources.

Accutrac Capital's core business is to provide

innovative cash flow solutions to trucking companies that are undercapitalized. They specialize in providing invoice factoring to freight carriers and brokers who simply can't meet the stringent requirements of traditional banking. "Very simply, invoice factoring is the practice of selling accounts receivable invoices at a discount in exchange for immediate cash." explains Charles Sheppard, President of Accutrac Capital. "Qualification for funding is not based on our clients' personal credit or the financial strength of their business, It is based on our clients doing business with credit-worthy customers. This makes it easier for our clients to obtain funding from Accurac Capital rather than seeking a bank loan."

seeking a bank loan."

"Accutrac Capital provides real value to our clients," continues Mr. Sheppard, "Our invoice factoring products allow trucking companies to access greater amounts of funding as their business grows and it does not dilute equity. The benefits of our innovative

factoring products are further augmented with fuel discounts and cost saving services to maximize client profitability. Further, our qualified team of industry experts offer value added services such as credit analysis, risk management and professional accounts receivable administration."

Prior to starting the company, Charles Sheppard accumulated 15 years of

accounting and financial service with 6 years' experience at the senior management level. Together with his partner Ken Judd, they share over 40 years of hands on trucking experience.

Developing innovative financial solutions to meet the commonly faced industry problem of stagnate cash flow is just one aspect of Accutrac's successful strategy. World class customer service, the industry's lowest fees, and cost saving services such as fuel discounts are the key value propositions that positions Accutrac Capital as a rising industry leader.

Accutrac's rapidly growing brand recognition is largely due to quality of service, superior customer support and unequivocal honesty and transparency. With an industry high customer satisfaction rating, Accutrac Capital is regarded as a valuable asset and an essential financial



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service to its trucking customers.

Charles Sheppard has created much more than a trusted source of financial services to the trucking industry. By raising capital to finance its customers through a private placement preferred share offering, Accutrac Capital provides a strategic investment opportunity for accredited investors.

"Our mandate to investors is clear," says Mr. Sheppard, "... to protect investors' wealth while paying steady and predictable returns. Our unique high yield investment opportunity is designed exclusively for high net

worth accredited investors who are looking for a risk adjusted return. This unique opportunity features steady predictable cash flow (12% annually, distributed at a rate of 1% per month) and asset backed security without the risk of market volatility. All distributions are in the form of tax preferred dividends."

"Our mandate to investors is clear," says Mr. Sheppard, "... to protect investors' wealth while paying steady and predictable returns (12% annually). All distributions are in the form of tax preferred dividends."

Proceeds from the sale of Class A Preferred Shares are invested in a diversified portfolio of Factored Receivables and Asset-Based Loans. These types of investment assets achieve a superior risk-adjusted return. Accutrac Capital has stringent underwriting and monitoring processes in both Asset Based Lending and Factoring to facilitate an optimal outcome for each investment. While Accutrac clients are concentrated in the trucking space, the factored receivables are spread amongst a wide diversity of industries and over 4000 different debtors. This diversity mitigates risk and reduces the potential for loss. Strict credit policies are followed to ensure credit exposure to any individual company is limited to acceptable risk levels.

Accutrac strives to provide yield-seeking investors with a diversified investment pool offering superior

risk-adjusted returns that is not real-estate or stock market dependent and is fully secured against a stream of realizable assets. In addition to the pool of asset back investments, the Class A Shareholder investment is further secured by the investment of the founding partners. In essence the investment by the founding partners provides an additional cushion, in the event of an investment loss, to the Class A Shareholders.

Mr. Sheppard explains the investment opportunity, "Volatile capital markets are a constant challenge for high net worth investors who are looking for predictable returns

while protecting their capital. This compounded by today's low interest rate environment has hampered investor's ability to maintain high yields without significantly increasing their portfolio risk. Those investors who can allocate a portion of their portfolio into alternative investments will benefit from the Class "A" Preference Share

offering of Accutrac Capital."

Accutrac Capital provides convenient, cost effective, innovative funding solutions to meet the financial needs of trucking companies. Accutrac also offers a unique risk-adjusted investment opportunity to yield-seeking investors. Charles Sheppard has created a business model that not only makes the lives of customers easier, it also makes the lives of our investors richer.

For more information on Accutrac Capital, visit: www.AccutracCapital.com or call 866-531-2615.







Matt Mortazavi

Principal, Mortazavi Construction Consulting Inc.



MORTAZAVI CONSTRUCTION CONSULTING INC.

206-80 Sheppard Ave. West Toronto, ON M2N 1M2 **Phone: 416-224-2200** Facsimile 416-224-2201

For nearly a quarter century, Matt Mortazavi's experience and knowledge in construction and project management have put him ahead of the pack in his field.

As principal of his company, Mortazavi Construction Consulting Inc, he has assisted a variety of clientele with a long line of services. In the legal sphere, he provides construction litigation support such as analyzing construction claims. He has extensive experience in contract negotiations, contract preparation and contract dispute resolutions between owners and contractors.

Among the support he provides includes forensic construction/ engineering, advice on how to handle and manage claims, document review during a construction project, documentation gathering for a claim, construction investigation, and determining causes for a claim, among many other services.

Clients have counted on his extensive construction management and project management experience in a range of projects, including health, civil defense, railway transit, residential (low and high-rise), and ICI projects, among others.

To date, projects have ranged from small to large-scale, with construction budgets ranging from \$50,000 to \$240 million.

Mortazavi can assist in a myriad of areas, including: project management from initiation to closing, engaging and managing a design team, assisting client with site plan application and other related permits, peer review of drawings for construction, and budgeting.

It's no surprise to note that Mortazavi has won the trust and contracts of renown corporations and municipalities.

Knowledge and experience

Matt Mortazavi holds a Bachelor of Applied Science (B.A.Sc.) in Civil Engineering and a Masters of Applied Science (M.A.Sc.) in Civil Engineering with specializations in Construction and Project Management from the University of Waterloo.

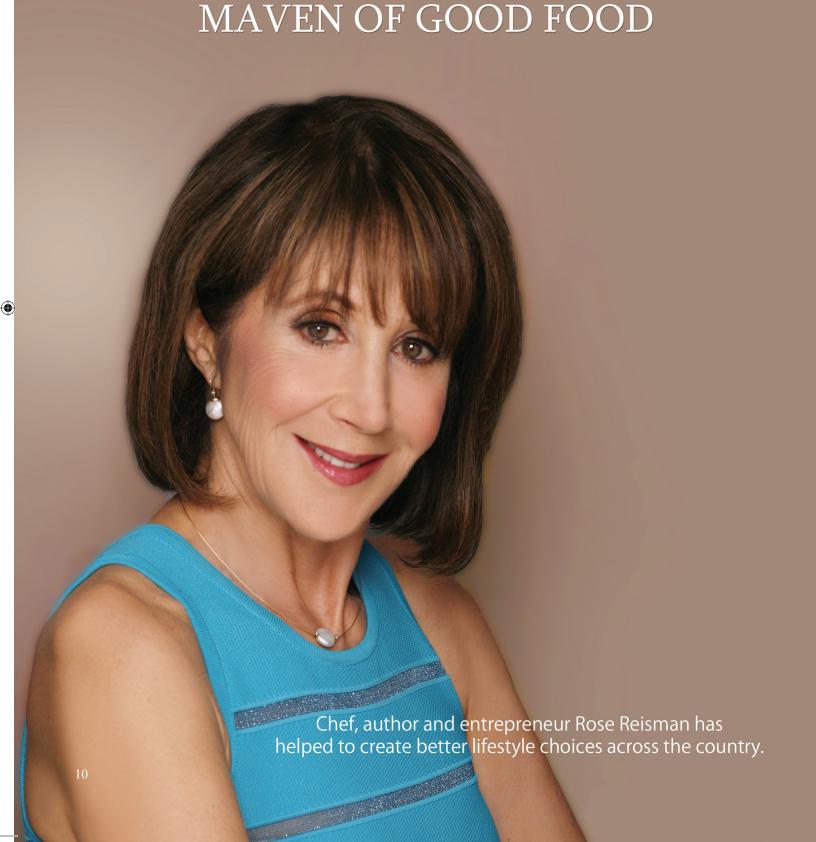
He also holds a Master of Laws degree (LL.M.) from the University of Toronto in Global Business Law with a concentration in construction.

He is an adjunct professor at the Angelo Del Zotto School of Construction Management at George Brown College, and he is licensed to practice engineering in Ontario and Alberta.

He is a member of a number of dispute resolution organizations.

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ROSE RESMAN







fter self-publishing a cookbook in 1988, Rose Reisman focused on healthy eating with her 1993 cookbook, Rose Reisman Brings Home Light Cooking, which sold over 400,000 copies. Since then, she's become an oft-quoted expert on eating well, and has appeared on TV and radio,

worked as a teacher, and acted as a health and wellness consultant to businesses.

Reisman attended the Canadian School of Natural Nutrition to become a Registered Nutritional Consultant, and holds a BA and an MBA from York University, in addition to a B.Ed. from the University of Toronto.

The mother of four ran a cooking school for four years, and launched Rose Reisman Catering in 2004. She offers full service catering and special event planning for corporate and social events, and even catering for movie shoots.

She has written 18 books, including cookbooks like The Complete Light Kitchen (2007) and The Best of Rose Reisman (2013). Reisman is releasing her 19th book at the

beginning of next year. She elaborates on her wellness plans through motivational speaking, cooking demos and corporate cooking challenges. She is also a Nutritionist and Adjunct Professor at York University's Faculty of Health.

Reisman also helps people eat well through Personal Gourmet, a daily food delivery service launched in 2008 that offers both weight

loss and healthy living plans. She developed the meals with the help of dieticians and weight management doctors.

Reisman has been a regular guest on Breakfast Television, Cityline, CityNews and 680 News, Huffington Post Canada, and Metro News. She is the menu consultant for Glow Fresh Grill and Wine Bar and the Pickle Barrel chain.

Reisman has been a spokesperson for the national campaign of Breakfast for Learning, the national awareness campaign for the Canadian Breast Cancer Foundation, and has been an ambassador for the Canadian Diabetes Association and the Princess Margaret Hospital. In addition, Reisman won the Shulich School of Business Alumni Recognition Award for Outstanding Public Contribution, was a Top 100 Award Winner (Trailblazer and Trendsetter category) in Canada's Most Powerful Women of the Women's Executive Network, and she was nominated for the 2009 and 2014 Ernst and Young Entrepreneur of the

Year Award. She was a recipient of the Silver Culinary Book Award from Cuisine Canada (2005).

Checkout My Business caught up with Reisman, to discuss the ways we can all keep ourselves in better shape:

COMB: Did you always know you wanted to do what you do now?

RR: I was a school teacher for a few years, and went back and did an MBA and a masters in fine arts. Cooking was just something I started back in the 80s, early 90s, and I just found out by cooking very delicious, high fat foods, when everybody flocked to my home. So I continued to do that and I became a good cook using loads of butter and cream and chocolate...

COMB: Well, who doesn't like chocolate? RR: Everybody loves it. But then I found my own family history wasn't that healthy. I had lost my dad to heart disease in his 50s, my grandmother at 52 to diabetes type two. Everybody had high blood pressure, high cholesterol and obesity. And I was an overweight child.

This was all going on in my early 30s. I was slim and running every day, and I had lost the weight I had as a

kid, and I figured I was fine. But then I went for a routine physical and my cholesterol was literally off the charts like somebody in their 60s or 70s, who'd been eating steak every day.

And I realized what I ate, even though I exercised and maintained a healthy weight, was still clogging my arteries. And my family history was such that I couldn't afford

to do it. So it was literally then that I turned around, in 1993.

I started researching healthier cooking, and I started to write my first book in healthy cooking. I'd written three or four books before that in higher fat meals.

COMB: How did this affect preparing food for the family and kids?

RR: We look at skinny kids, and if you have skinny children you kind of turn away as they're eating junk because you think it's not going to hurt them.

But what I started to learn is that cholesterol, diabetes, all of these things start when they're children. Today, they're finding kids in their early teens who have already got blocked arteries, high blood pressure, diabetes.

One kid out of three born after 2000 will have diabetes type two, and that's all because of the fast food, high fat food, obesity.

So when I started to look at these statistics and I started to do more research, I then went back and became a

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Rose Reisman Catering

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nutritionist. It really starts from the home when your kids are young.

I really encourage parents to be the role models at home. I used to set the most delicious meals on the table, and they were good. I wasn't talking vegan style, poached or steamed, but it was heart healthy fat, and my kids would often turn up their noses. But by osmosis over the years they picked it up. It was in the back of their minds. And today all four of them, they're adults, they're really good eaters, they exercise.

That's one of the reasons that I launched into the books, the media, the catering company, the restaurant consulting, because it's really a great way to spread your message.

COMB: Reams of books are printed each year about food, and there are dozens of TV shows about food. Why is that, particularly today?

RR: It's almost like they call it food porn. It started back when I was entering the food world. I had my own TV show in 1998 to 2002. That was when the Food Network was just starting to get launched.

I thought a show like that would never be successful. I thought no one would watch 24 hours a day of food. Boy, was I wrong. People loved it.

And the shows got crazier and crazier, and more reality and more extreme.

They've done these studies from Harvard that people who watch these shows are actually heavier than other people. Nobody really wants to watch a healthy cooking show. There's only one or two healthy cooking shows, out of 35. It's ridiculous. Like you're piling up butter to your elbow when you're mixing, and people just love watching that decadence.

But when Paula Deen came out, and she was diabetic, all of a sudden people went, 'you know you can't be that heavy'.

You don't see in senior homes obesity in people in their 80s. If you notice that, people die off in their 70s, 60s, from cancer, heart disease or stroke, or diabetes when you're obese.

COMB: What's a beginner's mistake in the kitchen?

RR: I would think sometimes unless you really have a food gene, people think they can just whip something off, and not measure and not read the recipe.

And there are a handful of people like that.

I'd say 99 per cent of us can't do that. I test and experiment, measure.

Then when I wrote my cookbooks it really made me a fine mathematician to measure down to the last spoon of flavour. And I tell people now, 'here's my book, here's my recipe, follow it 100 per cent and you'll have incredible success'.

And once you have that success, play with the recipe, because now you know what it should be like, the texture, the flavour.

COMB: What's a recent discovery, or a long-time favourite food?

RR: A couple of foods that I like, that allow me to maintain a really healthy body weight, are quinoa and Greek yogurt. Quinoa is the only seed/grain that's considered a complete protein. A half a cup is equal to three ounces of chicken or fish. So on the day that you don't want to eat the hormone injected chicken, that everybody's worried about today, or the farm raised fish, you can have quinoa. Put dressing on it, make it with tomato sauce, and it is a powerhouse of nutrients.

But the most important thing is after you eat a bowl of quinoa versus say white rice in a Chinese food situation, you burp, you eat again, you burp. Whereas with quinoa, you walk away full and you'll find you won't get hungry for about three hours.

And that's because the glycemic index, your blood sugar's rising very slowly. Whereas with white rice or with white starch, what I call an empty grain, it's rising quickly and then it crashes, which means you need more of that food.

And Greek yogurt you can have it plain or mix it with berries for breakfast. You can even have Greek yogurt with quinoa. Greek yogurt has 18 grams of protein, for ³/₄ of a cup, which is unbelievable. More than you could ever imagine in eating fish or chicken in the morning. So it's a super breakfast.

COMB: So let's talk about coffee culture, with coffee on every street corner.

RR: I think coffee by itself is great, and the studies now prove more and more that it lowers cholesterol. It's got some great antioxidant powers. The key is, you can't be drinking coffee after coffee after coffee.

If you're starting to get anxious, or you're not sleeping at night, you're drinking too much!

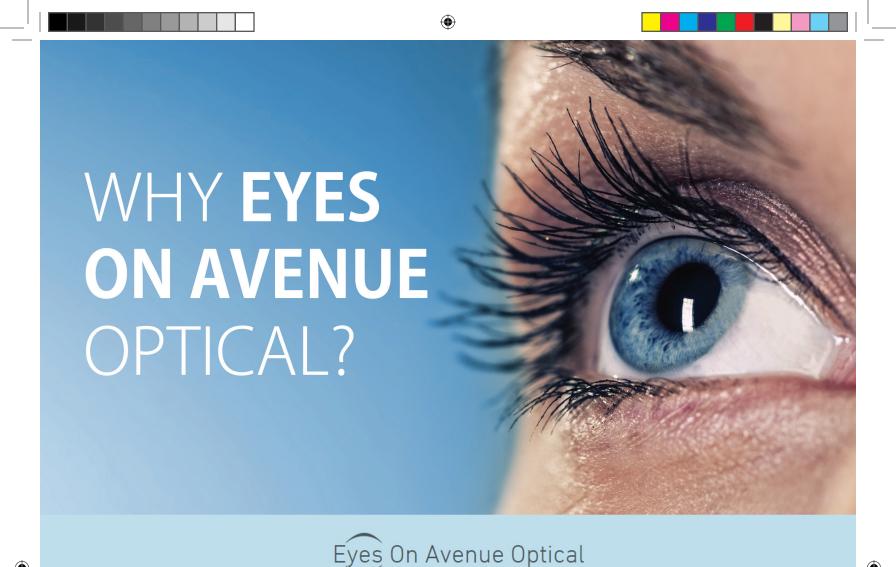
The problem is that coffee shops are mixing in whipping cream and syrup and tonnes of sugar.

If you have two double doubles every day, you'll gain something like 12 to 13 pounds in a year. Just from the cream and sugar in those two drinks.

It's not coffee. It's candy.

RR: One thing that is exciting for me, in my new ventures in business in my catering company, is that we're turning our 10,000 square foot kitchen into a nut free facility. We're targeting the elementary schools now, to get kids proper, homemade lunches. That's ready for September, and we have about 14 schools signed up, so it's very exciting. And a new book is coming, next February.

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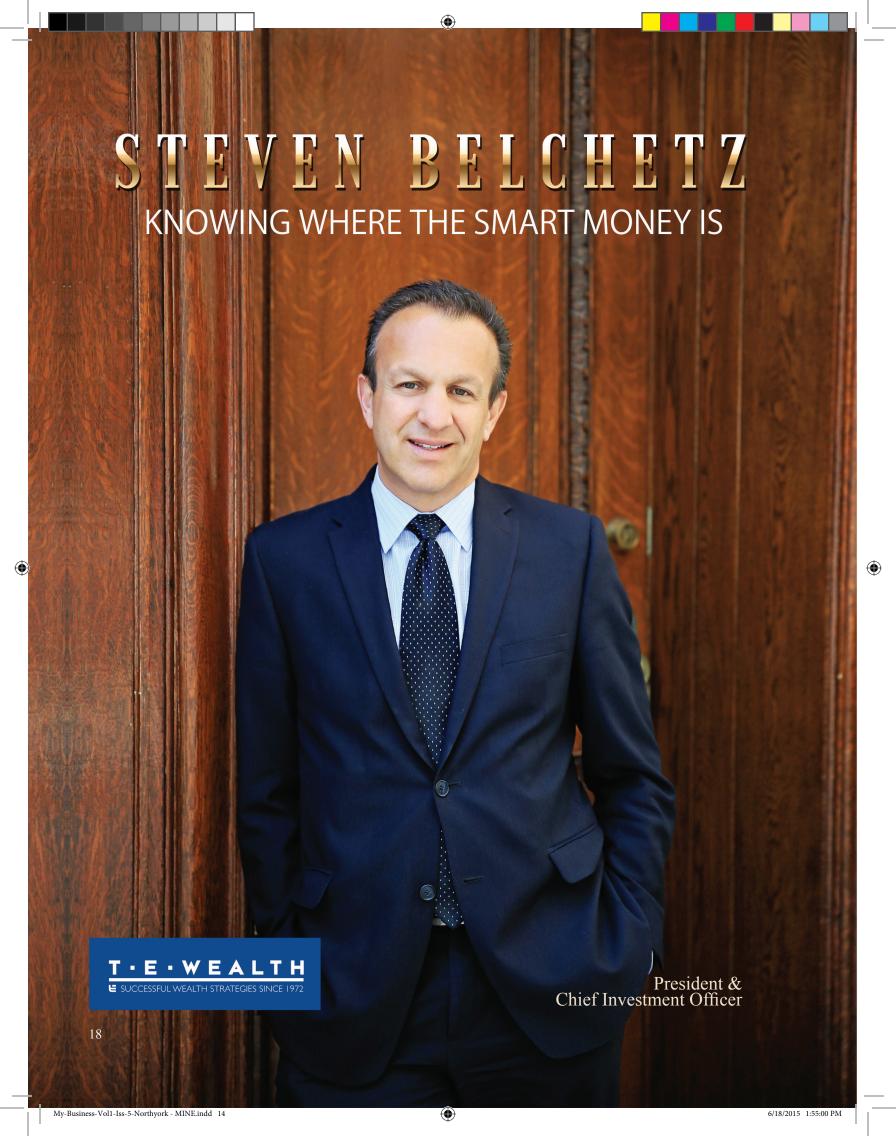
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inancial guru Ralph Seger once said, "An investor without investment objectives is like a traveller without a destination." This aptly describes the philosophy of Steven Belchetz, president and chief investment officer of T.E. Wealth.

As head of the 43-year-old firm, Steven leads offices across Canada in providing individuals and families with highly customized financial planning including personal tax, estate and retirement planning, and discretionary investment advice and portfolio management.

Having completed his MBA in 1989, Steven boasts

more than a quarter-century of financial knowledge and expertise. In 1996, he was co-founder of Ernst and Young Canada's investment consulting business.

He joined T.E. Wealth in 2003 as Chief Investment Officer, and took on the role as president just one year later, overseeing research, compliance and investment operations. When

Steven initially joined, the firm had about \$800 million in assets. Today, T.E. Wealth clients number in excess of 1,400 families coast to coast, overseeing some four billion dollars in assets.

Checkout My Business asked Steven Belchetz about what makes T.E. Wealth the right choice:

COMB: What are your company's strengths? SB: We oversee all of your financial affairs. This is done with careful attention to detail by experienced and accredited

financial experts, who can work side by side with our clients' lawyers, accountants and other professionals.

What distinguishes our investment process from other financial firms is that we manage your risk - not your money. The process involves putting together a diversified portfolio for your assets, with a focus on preserving capital and growing your wealth over time. We formulate a long-term plan and fulfill that plan through the hiring of the right managers. Then, we regularly monitor those investments – and the managers that have been hired to oversee the portfolios. We leave the actual investment management to the best out there, which we find through our disciplined, meticulous research process.

COMB: So let's talk about the investment managers. How do they come in?

SB: They're carefully screened and selected with a proven record of performance and success, stability and experience.

Each client is unique so we tailor their investment policy to their goals and objectives. This means we need the right structure of skilled investment managers, with diverse styles and portfolios, in order to reduce risk and ultimately enhance portfolio returns over time.

The personal attention we provide our clients ensures that they're continually informed and confident about their investment strategy. We also monitor the managers and portfolios over time, should any adjustments be needed to meet changes in organizational goals or needs.

COMB: What's the typical client like, and what do they look for?

SB: Clients range in net worth from approximately \$1,000,000 to \$150 million + on the private side. They tend to be senior

corporate executives and/or business owners, who come to us looking for advice in organizing their overall financial affairs.

We conduct a comprehensive planning exercise, which includes financial and retirement planning, estate planning, planning for transitioning of their wealth to future generations as well as tax planning and tax

return preparation.

"An investor without

investment objectives is

like a traveller without a

destination."

Our clients gain tremendous value with our overall planning services because they ensure a well-organized sound financial situation. The financial planning is, in turn, married to the investment planning to ensure their long-term goals and objectives are met.

COMB: Talk more about portfolios. How do you make sure they're profitable?

SB: We take proactive measures to ensure portfolios are better able to weather economic tailspins and recessions. We do not place all of our clients' assets with one manager – i.e. never have all your eggs in one basket. Risk is reduced when multiple investment styles and complementary managers are combined within a portfolio.

We provide our clients with regular portfolio reviews and detailed reporting so they can easily evaluate the success of their plan in achieving their long-term goals.

COMB: You don't actually manage any money yourselves, is that correct?

SB: That's right. This lets us maintain objectivity and guarantees we're acting in the best interest of the client. We do not collect any compensation from managers for referring clients which ensures our judgment is not clouded. The only revenue we earn is fees from our clients.

Our investment philosophy consists of a rigorous and disciplined process to meet client's long-term objectives. It's that simple.

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I chose this path because I love

helping people. I always have. I have always found it fascinating to create

alternative solutions to solve problems

and thinking "outside the box". I am constantly trying to learn new things

and understand the human psyche, in

order to better understand the needs of

my clients.

ory Budovitch has saved his clients hundreds of millions of dollars – find out how.

Budovitch Legacy Planning, assists high net worth entrepreneurs, business owners and incorporated professionals by minimizing the tax they pay on investments, managing their risk, creating wealth and solving taxation problems.

His hands-on approach and creativity, allows him to help his clients meet their short-term financial goals and long-term estate planning objectives.

He was appointed membership to the Million Dollar Roundtable, an international, independent association of less than one percent of the world's life insurance and

financial services professionals, who demonstrate exceptional professional knowledge, strict ethical conduct and outstanding client service.

Beyond his career, he is known for giving back to the community in a myriad of ways, including being a supporter of breast cancer research, helping to raise funds for SickKids and Baycrest Hospital for Geriatric Care, as well as being involved with the children's charity Chai Lifeline.

"Checkout My Business" asked Cory Budovitch to talk about what he does and how he gets results:

COMB: Tell us about your business in as much detail as you can. What is it that you do and who are your customers?

CB: We are a financial advisory firm. We are in the business of helping successful entrepreneurs and business owners, minimize the tax they pay on investments, manage their risk, create wealth and solve taxation problems.

COMB: What compelled you choose this career path?

I chose this path because I love helping people. I always have. I have always found it fascinating to create alternative solutions to solve problems and thinking "outside the box". I am constantly trying to learn new things and understand the human psyche, in order to to better understand the needs of my clients.

COMB: Walk us through a model of your approach.

Our approach focuses on a proprietary process for our business. Our process uncovers people's needs, provides solutions and then we help implement those solutions. We take a consultative holistic approach, which considers our client's full financial, estate, tax planning and

retirement needs. We are collaborative with our client's other advisors and quarterback all their needs, similar to a family office.

COMB: What's something that people are unaware of before meeting with you?

People are unaware of the erosion that tax can have on investments. We create solutions that allow our clients to eliminate a lot of that tax, thus allowing them to redirect the money back into their own lives.

COMB: Why do you love what you do?

I am a passionate in what I do and I am driven to be the best in my industry. I see the value in making

investments in oneself, so much so, that I have several coaches that help me define my own goals and stay focused on being the best advisor for my clients. I love to help my clients set-up smart financial solutions, which will help them earn money and provide a strong financial foundation for their families. I started out from humble beginnings and limited resources, to start my organization and relied on relationships to build the firm I have today. The great Tony

Robbins always said, "People are your greatest resource" and I couldn't agree more.

COMB: What makes Budovitch Legacy Planning unique?

We are unique because not everyone is our client. We deal with entrepreneurs and business owners who are looking for someone to provide them with solutions to their tax and financial needs. We ask unique questions that allow us to get a deeper understanding of our clients' needs and goals. We understand that most of government-run financial models,(RRSPs and RESPs) are not ideal for business owners. We take clients through our financial process, to show them more efficient solutions to their long term needs.

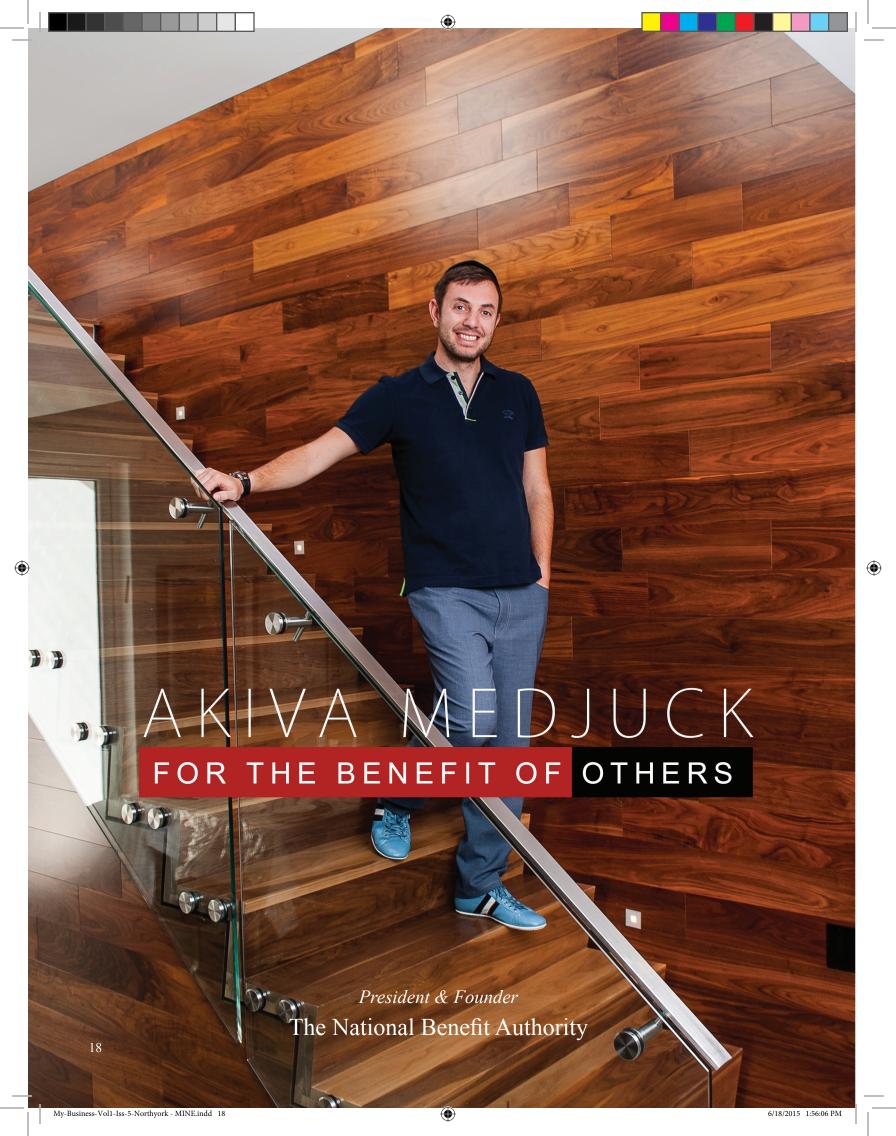
COMB: Where do you see gaps in the financial services industry?

Traditional financial advisors may not consider all needs for a particular client. When we review a client's needs, we also take into consideration tax consequences, estate planning and risk management. Half of being successful, is just being on time, doing what you say you're going to do, being intentional, being accountable, and hiring people to hold you accountable.

The other vital component is providing expert, authoritative and trusted advice, on which all clients can rely upon. This both complements and backfills any existing gaps in the financial services industry today.

17

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Medjuck adds that it's

likely up to sixty per cent

of Canadians who would be

entitled to these benefits, are

not receiving them.

W

hile growing up, Akiva Medjuck saw firsthand what it was like to deal with physical challenges, from relatives coping with disabilities, including a brother and a sister, both born deaf.

Life's hurdles were already difficult for the family, yet there was another source of frustration that didn't seem fair.

He sought to help his relatives when he discovered that the Canadian government offers financial assistance to those with disabilities, via the disability tax credit -- a non-refundable tax credit used to reduce your tax payable which the disabled, or their family members, can claim.

Akiva quickly discovered the applications to be complex, complicated and confusing. Even a single, small mistake could invalidate the claim, he found.

Undeterred, he sought advice from accountants, doctors, and even the Canada Revenue Agency – all, however, had little additional information

to offer.

It was then he resolved that no one else should have to overcome extra unnecessary stumbling blocks in life – like the application process, which ironically was designed to help disabled Canadians.

Medjuck was inspired to found the National Benefit Authority (NBA), a centre of excellence where specialists

navigate the rough terrain of bureaucracy so the disabled don't have to.

"Every Canadian should have access to a trusted expert in dealing with their disability claims with CRA," says Medjuck, referring to the Disability Tax Credit.

Complicated forms notwithstanding, the process itself can take several arduous months, he adds, something that NBA navigates on behalf of its clients, who only pay if the application is successful.

Twenty five per cent of those whom have called NBA have already attempted the process on their own, and were rejected; or were approved but didn't get money, he explains.

"We walk them through the process to make sure they get approved, and we ensure they get all of the money they are entitled to. The process is often complicated and lengthy."

In fact, NBA examines the family situation as a whole; for instance, parents of children with disabilities can apply on behalf of their children, and additional amounts for children under 18 are available. The Disability Tax Credit can be transferred to one's spouse, common-law partner, or any other assisting family member.

NBA has won claims for a vast number of disabilities, both physical and mental, including depression, addiction, and anxiety.

"One of the biggest challenges is defining disability. You think of someone with a disability who is missing a limb, blind, deaf, or in a wheelchair. There are many other conditions which one would not define per se as a disability but yet may qualify for this credit. Maybe it's Crohn's Disease, irritable bowel syndrome, or a senior with difficulty walking. Medjuck adds that it's likely up to sixty per cent of Canadians who would be entitled to these benefits, are not receiving them". "We're here to ensure that no one with a disability, or a family member with one, is left out."

Whether one is able to work, or not work, has zero effect on an application, he adds.

"Another amazing aspect of what we do, is that we don't stop fighting for our clients.

We have appealed more than a thousand cases and we have a more than 66% appeal success," he says.

After seven years in business, the company employs some 150 Canadians. The NBA continues to grow, having

processed more claims than anyone in the country, except the CRA, according to Medjuck.

NBA currently fields over 3,500 calls a day, more than half from referrals, and has successfully assisted more than 30,000 Canadians receive a refund through the disability tax credit program.

In what amounts to thank you cards by the mailbag, more than

a thousand clients have written how NBA has changed their lives.

"In one of very many examples, we helped a family receive money they used to cover the cost of a prosthetic limb, when one was desperately needed, as OHIP only covers replacement costs every three years — which is too long time to wait for a healthy growing child. We've made a real difference."

NBA isn't just giving those with disabilities a better chance at a better life, but also gives back to fellow Canadians in many ways.

Among the countless philanthropic endeavors over the years, NBA has donated a wheelchair bus that helps mentally challenged adults, was a key sponsor for an organization that helps kids get off the streets, and is supporting Canada's Para Olympic Volleyball team.

NBA is also lending support to the True Patriot Love organization, which is assisting those in the military and their families.

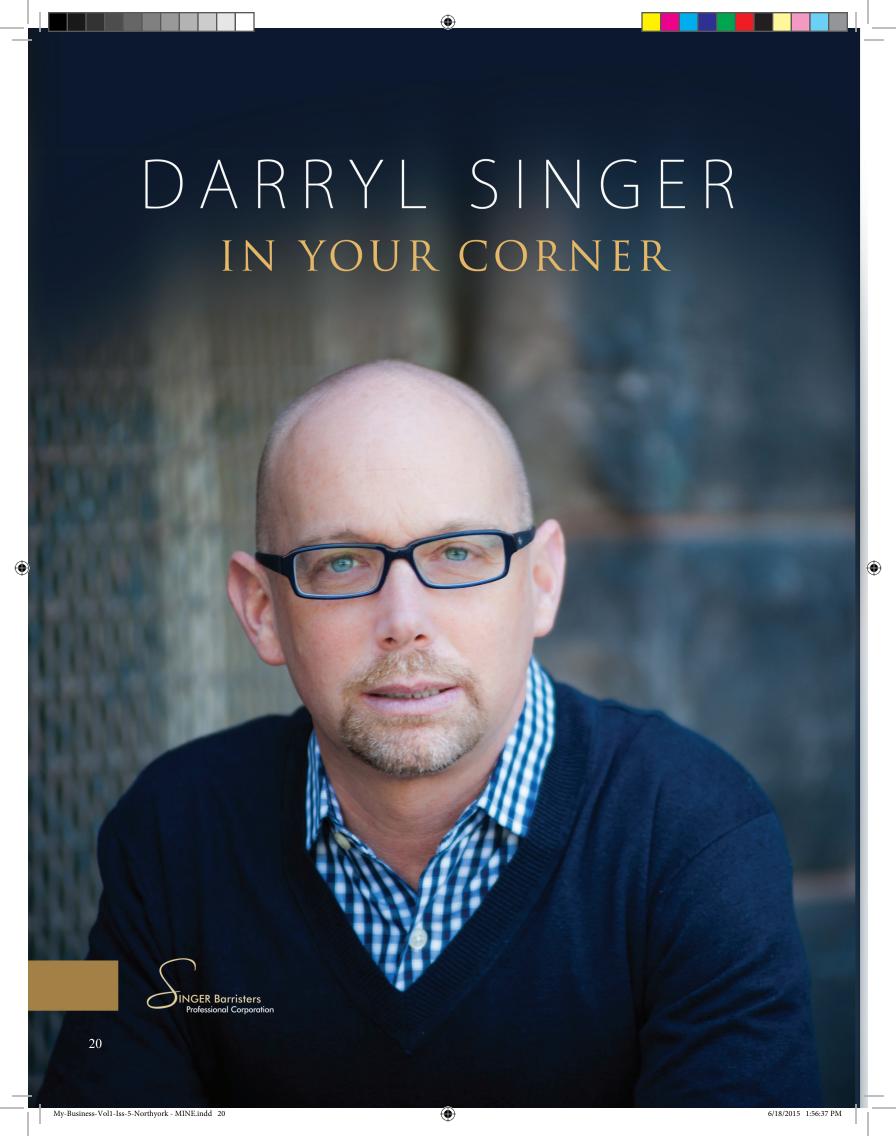
"We're happy to help these individuals who are overcoming a number of challenges," says Medjuck.

Indeed, Akiva's personal mission and the mandate of NBA couldn't be summed up better.

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here's more to the fact that Darryl Singer has obtained millions of dollars in settlements for his injured clients.

He has some two decades of experience as a trial lawyer, in all manner of litigation, including commercial litigation, criminal

defense and family law.

Today, however, his firm Singer Barristers Professional Corporation, focuses on helping clients injured in automobile accidents and other personal injury matters.

The reasoning is simple, he says: concentrating on one primary area of law affords him better opportunity to fine tune his litigation expertise, and to center on keeping abreast of changes in that area of law.

Not only is he proficient in the language of personal injury litigation, but clients can communicate with his staff in the way they're most comfortable.

Singer's staff and colleagues can offer services in a variety of languages, including: Cantonese, Mandarin, Armenian, Punjabi, Hindi, Urdu, Bangladeshi, Greek, Spanish, Russian, Serbian, Croatian, French, Farsi, or Tamil.

Darryl is proud of the fact that for many years now, the majority of his referrals come from other lawyers, including some of whom who'd be deemed competitors, and even those who have litigated against him.

Moreover, he's been called upon over the years to teach courses and seminars for a number of professional organizations including: the Law Society of Upper Canada, Canadian Bar Association, George Brown College, Paralegal Society of Ontario, and Ryerson University's Law Practice Program.

He's also a volunteer counsel with Pro Bono Law Ontario and the Advocates' Society, and takes on a number of pro bono criminal and civil cases each year.

He's also the proud father of three children, a 17 year old boy and eleven year old boy/girl twins.

Checkout My Business asked Darryl Singer about his career, his experience, and his unique background:

COMB: How do you measure or define your success?

DS: For one, I'm respected.

It's perhaps my greatest source of pride that the people with whom I'm competing for cleints, or litigating against have become some of my biggest referral sources.

They're giving me the ultimate compliment.

Another example of how I define my success is that I have happy clients. I have some from 15 or 20 years ago who keep coming back for their own matters or referring new clients to me.

They remember me from so long ago, sometimes when I may not remember them (after all over the years I have had thousands of clients).

It's the continuity from my client base that speaks volumes about what we do.

It's also the relationships I've built with insurance adjusters and insurance defense lawyers.

COMB: Can you elaborate on those professional relationships?

DS: For example, an insurance adjustor, rather thans ending

the file to counsel, will call me up and offer to settle the case directly with me.

It allows me, especially on the small to medium personal injury files cases, to get cases settled in 6-18 months, rather than in 3-5 years.

But if we need to, we're not afraid to go to court and we're good at it.

COMB: Talk about the people you work with

DS: I have a fantastic support team in the office: associates, legal assistants, law clerks, paralegals, and law students.

I can't be successful either in court or settling cases for my clients without a great team behind me. I'm confident that you can deal with anyone in my office, and the matter will be well taken care of. I trust my team completely. In fact, I often laugh because sometimes the cients will get so comfortable dealing with one of my team members that they only want to speak to them and not me!

Additionally, I have reciprocal relationships in other firms, where I can borrow other personnel. This allows me to compete with the bigger firms, which is important, as it allows me to run a small and efficient firm while still being able to take large files and do an effective job.

COMB: How do you best relate to, or empathize with, those who are injured, and those whose health and wellness are suffering?

DS: I can definitely relate to those kinds of concerns.

For one example, I'm the director, speaker and peer counselor with Lawyers Helping Lawyers, what was once known as the Ontario Lawyer Assistance Program.

That organization is a confidential, peer support and counseling program assisting those in the legal profession and their immediate families with issues of burnout, addictions and mental wellness. My pro bono cases in criminal and civil matters also seem to focus on individuals with health and wellness issues.

I dealt with addiction and mental health issues myself many years ago. I have been fully recovered for a number of years, and as a result of what I went through, I'm a better person and a better lawyer. I appreciate my life more, and I have a better understanding of my clients.

You know, I strive to make sure everyone knows I'm not some isolated Bay Street lawyer type.

A client might be too injured to move, so when I have clients who can't make it to my office, I go to their house. I try to be accessible. I'm one of the few lawyers I know who actually has his cell phone number on his business card. And I answer all my own emails as opposed to having an assistant reply on my behalf.

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21



GAINING A LEGAL EDGE



Alan Bass, President Korbitec Inc.



egal documents are like a delicate ballet: they both must be carefully choreographed with perfectly arranged steps. One small error, however - a movement or detail slightly out of sequence, and the entire ensemble falls apart. Legal details and how they are presented,

to be sure, need to be as flawless as a synchronized dance movement.

Imagine a legal case being thrown out or not proceeding, because the documents contained a single error. And imagine a pronoun mismatched, or a document not quite conforming to legal requirements. This could be an entire case at risk.

Korbitec has helped thousands of lawyers avoid these costly mistakes, with a simple software solution. Their software is designed for litigators, specifically those who toil for hours and hours over getting the minutia just right, on the reams of documents necessary to file for each

That software is called Automated Civil Litigation (ACL), a product that makes it more efficient to generate litigation documents.

ACL automates court forms in an efficient and accurate manner, ensuring the elimination of errors and inconsistencies, not to mention saving much-valued time.

Whether a large law practice or sole practitioners, any who use ACL produce professional, accurate and consistently-formatted documents.

Every document automatically follows the law firm's chosen format and style as it is customized for each firm, eradicates

repetitive data entry, and error prone copy and pasting.

In addition, the user-friendly software touts several

advantages including: always being up to date with the latest rule changes and court forms, easy to learn, and offers the ability to produce a completed legal MS Word document in a fraction of the time compared to other methods.

Alan Bass, President of Korbitec, spoke to Checkout My Business about the groundbreaking software that has been used by more than 2,500 Ontario litigators from over 300 law firms.

COMB: What's your background?

AB: I've spent ninety five percent of my thirty year working career in tech related industries. I began in the consumer electronics business, evolved into the software business, then moved into a business that blended of hardware and software, then got back into software.

COMB: How would you best sum up the product to someone who doesn't know about you yet?

AB: The way I equate what ACL does for litigation, is that you wouldn't run your law firm with a dial up modem. So why would you attempt to assemble your litigation documents without ACL?

ACL automates the assembly of court forms, documents, letters, and correspondence that one uses in litigation. There is also a Task Manager/Tickler feature to ensure a due date is never missed – a critical aspect of litigation and the biggest source of claims for administrative dismissal.

The premise behind ACL is that it saves incredible

amounts of time and reduces risk to the lawyer and the firm. It's very fast and efficient and correct.

Litigation uses documents, lots of documents – letters, statements of claim, affidavits – and there's a lot of information that is repeated from document to document. You insert the court and party information once, and the software fills in the rest automatically across all forms and documents. It also adjusts for tense, grammar and gender. ACL also formats letters, emails and other correspondence exactly the way a firm requires.

COMB: So it's about time and money saved, and accuracy?

That's it, summed up. Legal assistants, lawyers and clerks spend an incredible amount of time preparing the documents, exactly how they need to be formatted for court filings. With our software, that's a thing of the past. Also, the number one mistake on legal documents is from copying and

pasting; ultimately people forget a detail in the process.

Our technology minimizes and reduces the risk to the firm and the partner – whether you're a small firm or a big firm. Ultimately it also makes a firm more efficient and thus more profitable, and improves employee morale.

Alan Bass, President of Korbitec, spoke to Checkout My Business about the groundbreaking software that has been used by more than 2,500 Ontario.

Litigation Made Easy

We once went to hear a judge speak, and he said that his mood is skewed by the quality of the documents. That's huge.

COMB: How long does it take to learn?

AB: It takes a couple of hours, only because the software does so much.

All of our support staff are former litigation assistants or clerks. They sat in the chair of the people who use our software. Our staff know what it's like – they've done the job and this helps them train.

COMB: What kind of cost investment does a firm need to use your software?

AB: ACL isn't sold like traditional software; it's payper-use, so there's no up front cost. There are also no fees for installation, training, upgrades or customer support.

COMB: What's the biggest gain people have told you that your software provided?

AB: One example is a law firm that told us that with our software they've been able to double the amount of files they take on with the same staff.

I've heard people tell me that "ACL is like yoga for litigation!"

COMB: Are you looking at any other technologies for legal?

AB: Last year we introduced an accounting, practice management and document management software that we developed from the ground up as an integrated solution for law firms called GhostPractice. Lawyers can docket time right into the accounting system as soon as they email, draft a document or make a phone call. The advantage is in the detail of the reports that the system produces.

For info visit www.KorbitecInc.com Or www.GhostPractice.ca

23

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