A photograph of a two-story house with stone veneer. The house features a prominent front porch with a dark wood frame and a gabled roof. The porch has a small lamp hanging from the ceiling. The house has several windows, including a large one on the ground floor and a smaller one on the second floor. The stone veneer is a mix of light and dark tones. The background shows bare trees and a clear blue sky.

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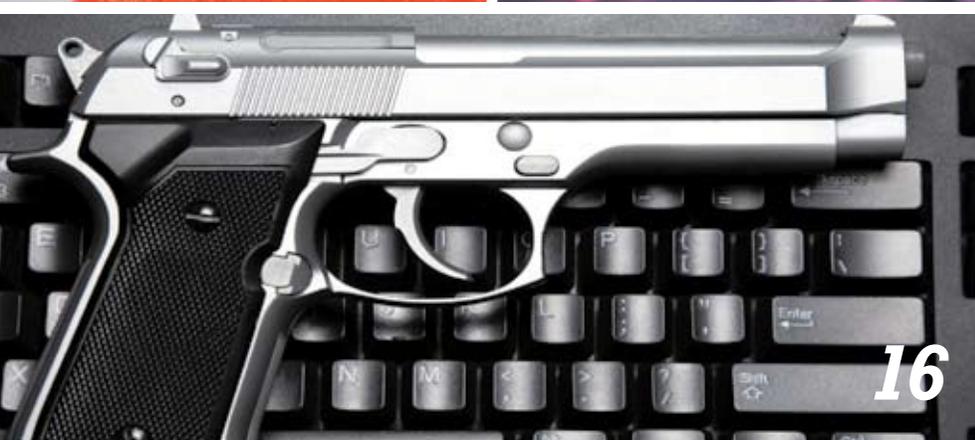
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# WELCOME



**MICHELE MICHAELOV**  
editor@jewishreview.ca



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Welcome to the first edition of the Jewish Review, Toronto's Business and Lifestyle Magazine. This new and exciting magazine covers issues and topics relevant to Canadian Jewish life in both business and lifestyle.

As the largest Jewish community in Canada, we have so much to celebrate. Our Jewish life not only blends effortlessly with the Toronto scene but also stands out for its unique and exceptional contributions. The Jewish Review showcases these exceptional contributions and shines a spotlight on issues near and dear to our community.

Our cover story is devoted to Tal Dehtiar, co-founder of MBAs without Borders, and CEO and founder of Oliberté Limited. Dehtiar is not only committed to the demands of his successful company but also to giving back to the global community.

In another fascinating feature, we take a look at what motivates someone to give a \$1 million donation. Authors Chuck English and Mo Lidsky give us a taste from their upcoming book, *The Philanthropic Mind* (to be published fall 2013), which explores the passions, motivations and experiences that define Canada's top philanthropists.

And, as avid supporters of Israel, we are delighted to celebrate Israel's strengths, in science, economy and even the boutique wine industry. You will also find pieces on the hottest issues occupying business people today, from real estate trends to identity theft to reducing your carbon footprint.

We have worked very hard to create a magazine that will reflect the vibrancy and success of our wonderful community.

Enjoy the Jewish Review, and let us know how we can serve you better. Contact me at [editor@jewishreview.ca](mailto:editor@jewishreview.ca)

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## ON THE INTERNATIONAL STAGE

# Israeli Wines

**Over the course of a year,** Israel produces about 40 million bottles of wine. There are more than 13,500 acres of land that are devoted to vineyards and Israel's wineries stretch the entire length of the country. Where once upon a time, vineyards were limited to the areas around Tel Aviv and in the Upper Galilee, today's vineyards reach from the Golan Heights down to the Negev.

Since the 1980s, there has been a remarkable transformation of Israeli wines including kosher. Israel's wine industry has grown to a level of sophistication that is recognized worldwide.

Over the course of a year, Israel produces about 40 million bottles of wine. There are more than 13,500 acres of land that are devoted to vineyards and Israel's wineries stretch the entire length of the country. Where once upon a time, vineyards were limited to the areas around Tel Aviv and in the Upper Galilee, today's vineyards reach from the Golan Heights down to the Negev.

The earliest wineries were developed in the 1800s. The first wineries were established in the Old City of Jerusalem. The Shor family began in 1848 when Rabbi Yitzhak Galen "married the daughter of Aaron Shor, the owner of a wine store and decided to adopt her surname in order to make use of the permit they had from the Turkish authorities, allowing him to open the winery." Not too long afterwards, in 1870, the Efrat Winery was established also in the Old City of Jerusalem. A little later, the Carmel winery was founded by Baron Edmond de Rothschild in Rishon LeZion, south of Jaffa in 1882. The Shor Wineries including Azra, Zion and Hacormim, the Efrat winery, today known as Teperberg 1870 Winery, and Carmel have been among the dominant commercial wineries for more than 100 years.

## THE BOON OF BOUTIQUE WINERIES

The majority of Israel's wineries today are family owned and operated and devote their efforts to producing speciality handcrafted wines.

From 1882 to the early 1980s Israel's wine industry was known almost exclusively for its production of kosher and sacramental wines. However, in the 1980s a new market of boutique wineries took hold in Israel. Margalit Winery pioneered the boutique wine market. Over the next several years the wine industry in Israel changed. While commercial wineries continued to produce the majority of the country's wines, smaller family owned wineries made their presence felt within the wine industry. The boutique market was particularly attracted to the Golan Heights and the Jerusalem mountains because of the hot dry summers and cool nights which help grapes reach their perfect ripeness. The early small boutique wineries in Israel included the production of wines that were not kosher.

Most reports on the growth and improvement of Israeli wines note the introduction of California technology and the competition boutique wineries as influencing the entire industry. The larger commercial wineries were affected by these developments and they took up the challenge to introduce higher quality bottling.

"Rogov's Guide to Israeli Wine," first published in 2005, helped confirm the fact that Israeli wines had grown 'into their own' and moved well beyond the traditional sacramental styles that dictated the early years of Israel's wine industry. Daniel Rogov's influence as

a respected wine critic helped put Israeli wines on the international stage. Rogov held Israel's wines to recognized international benchmarks and this in turn pushed Israeli winemakers to evaluate their wines with a more critical appraisal and reach for quality wines.

In the meantime, other wine critics had also started to take note of the Israeli wine market. In 2007, influential American wine critic Robert Parker added the names of Israeli wines to his newsletter, The Wine Advocate. His 2012 appraisal of Israel's latest wines gave several a score of 90 points. Wine scores are extraordinarily important to the success of wines helping producers make a name for themselves. Scores are awarded out of 100. Wine scores bring credibility to the winery and help boost financial success. A score of 90 describes a wine of exceptional character and complexity. Among those earning 90 points were: Clos de Gat, Domaine du Castel, Margalit and Yatir, as well as Carmel Mediterranean 2009. These scores helped to confirm the fact that Israeli wines are now considered among the best wines in the world.

The largest commercial producers control more than 75% of the market but this has not prevented boutique wineries from making their mark on the world stage. Clos de Gat in the Jerusalem Mountains, Flam near Beit Shemesh, Margalit near Hadera, and Tulip near Haifa, are considered among the best of the boutique ▶



that "there is no contradiction between making fine wine that competes with the world and rules of Kashhruth" confirmed that Israel's kosher wineries were indeed competing with the world's finest. The celebration of Israel's status as producer of world class quality wines was

quality wine and are experimenting with new exciting varieties.

Many of the leading wines come from vineyards in the cooler climate of the Upper Galilee. The expansion of vineyards means that winemakers benefit from the different terroirs to produce a variety of flavourful and unique wines that reflect the variety of the different wine regions in Israel. In addition, many of the most talented winemakers today have trained abroad and they are making a considerable impact on the Israeli wine industry.

There is no question that quality Israeli wines, both kosher and non-kosher, have 'scored' in the world of fine wines.

evident in the first ever kosher wine festival held in Jerusalem in 2012.

A number of the smaller wineries, though not certified kosher, have received world-wide acclaim as their bottles have reached the international market. Clos De Gat founded in 2001 (non-kosher) produced by Kibbutz Har'el continues to receive some of the highest wine ratings in the industry. Both Rogov and Parker have given Clos de Gat marks of 96 and 90 on some of their bottles.

In the last decade, some of the small wineries have added kosher certification to some of their vintages or are in the process of becoming kosher which may have an effect on their growth within Israel and in the kosher market and certainly speaks to the fact that kosher wines and quality are not inconsistent.

Today, some Israeli wines go as high as \$250 per bottle. Sweet sacramental wine is still available but many wine makers are enjoying Israel's new found world class status as producer of fine

Some of the Israeli wines available at select LCBO stores in the GTA and through private order.

(www.vinwines.com)

• **CLOS DE GAT  
AYALON VALLEY 2007**

(at select LCBO stores) \$47<sup>95</sup>

• **SASLOVE ADOM,  
SHIRAZ-CABERNET  
SAUVIGNON** \$34<sup>95</sup>

• **FLAM CABERNET  
SAUVIGNON RESERVE  
2006** \$76<sup>00</sup>

• **RECANATI RESERVE  
SINGLE VINEYARD  
MERLOT 2007**

(available at Grafstein Wines) \$28<sup>95</sup>

• **ENIGMA 2006**

(Margalit Boutique Winery) \$98<sup>00</sup> ■

wineries. These wineries consistently made the list of Israel's top non-kosher wineries in Rogov's Best Lists post each December on WineLovers Discussion Group. In the 2011 edition of "The Ultimate Rogov's Guide to Israeli Wines," completed just before his death in September of that year, Rogov praised familiar names: Carmel, Castel, Golan Heights and Yatir as some of Israel's finest kosher wines.

**Of the more than 380 wineries in Israel today, less than 10% of these are commercial which means there are over 300 medium to boutique sized wineries. Israel now boasts hundreds of wineries which produce a wide, flavourful variety of wines.**

Israel's largest wineries are Carmel and Barkan, both of which produce certified Kosher wine. In 2010, Carmel Winery won a Decanter World Wine Awards trophy for Kayoumi Single Vineyard Shiraz 2008, a kosher Red wine, and in 2012, Barkan won a Decanter Award for its Tzafit 2009. Rogov's comment



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BY: OREN PAZ

***Who are you, and what have you done with my bank account? Identity Theft - A term you probably heard before, but - how much do you know about it, and about how it can affect you, and what to do about it?***

Once upon a time, the information about us was all in physical form - paper records, stored in physical facilities, accessed and handled by "real" people. This is no longer the case.

The overwhelming majority of information about us today exists ONLY either on computer systems, or is based on information that is stored and processed by computers. This means, that a lot of that information is not really handled by people directly (as in - writing data on paper), but rather by the computers and the software on those computers - some of which is entered and processed by actual people, while some is entered and processed by yet other computers and software applications.

Additionally, while in the past, to access any information about us, we needed to physically go to one facility or another,

interact with actual people, and work with actual paper-based documents - today we can access much of that information over various networks, and in many cases - the Internet itself.

This makes our information much easier to access - which can be great, since we no longer need to go to our bank branch to make financial transactions - we can do them over the Internet, nor do we need to go to physical shops, as now many of us shop online at "virtual" shops. These features gave us a lot of mobility, flexibility, global reach, simpler and easier access to information and services (like we can do with Service Canada's or Service Ontario's web

sites, for example), but it also makes the integrity (accuracy, authenticity, completeness) and confidentiality (secrecy and privacy) of our information much easier to compromise, expose and disclose, and outright take over and manipulate. This is where Identity Theft comes into play. It is far easier today, for someone to access, modify, falsify, and takeover information about us.

***This can be done in many ways:***

**1.** Dumpster Diving – people who physically go through the documents we throw away to the garbage, which may contain sensitive information

about us, like: bank and / or credit card statements (account / card numbers, full name and address information and more), medical documents (OHIP number, medical information, drug information, etc.), government information (like our T4, Records Of Employment, EI benefits and more)

**2.** Phishing – people who send us emails which cause us to provide them information about us which can be used to take over our identity. Example: a fake email looking like it came from our bank, warning us about some problem with our account, and directing us to click a link to log in to our account to address that problem – at which point

the attacker now has the username and password to our real bank account, since the one they had us log in to is likely fake, and allowed them to fool us into providing them with that information

**3.** Spear-Phishing – people who do the same as phishing, only not through emails, but rather through physical access (meeting with us, pretending to be someone they are not), or calling us by phone – again, pretending to be someone they are not (like the CRA, our bank, the RCMP Etc.), and fooling us into giving them our personal information – including bank access credentials (like in Phishing), our SIN number, credit card number and more

**4.** Malware infection – Malware stands for "Malicious Software". This includes things like:

**a.** Computer viruses (which can cause damage to our data, for example)

**b.** Computer worms (which can cause damage like a virus, but unlike a virus – can spread and attack by themselves, not requiring any human intervention for that to happen)

**c.** Remote Access Trojans (RATs) and Spyware (malware that is usually spread by the attacker embedding it in innocent or outright enticing files, like free applications, screensavers, movie files, music files, as links or attachments in emails and more.) Unlike viruses or worms - RATs actually allow the attacker to take over our computer and make it do things we never intended or wanted it to do, as well as spy on us and capture any keyboard strokes, sites we visit, documents we create - and then send them to the attacker

..... continued on page 46



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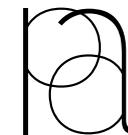


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Canadian Natural Resources Minister Joe Oliver shakes hands with Israeli Energy and Water Resources Minister Uzi Landau after signing a new agreement on energy cooperation in Tel Aviv, June 2012.

*Canada-Israel*  
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 YIELD REMARKABLE RESULTS

BY DAVID KATES

***This past October (2012), Canadian Natural Resources Minister Joe Oliver and Israeli Energy and Water Resources Minister Uzi Landau held a joint press conference in Toronto to announce the creation of the Canada-Israel Energy Science and Technology Fund (CIEST Fund).***

For Israel's Chief Scientist, Avi Hasson, the new \$5 million program is meant to serve as a meeting of the minds that recognizes the strengths each nation brings to the table. It seeks to merge

these attributes together in order to achieve a series of common goals.

"CIEST Fund will combine Israel's technological and commercialization expertise, and Canadian know-how in unconventional oil and gas, and apply this knowledge to some of our greatest challenges in the energy sector," said Hasson in a press release following the announcement.

The creation of the new fund is just the latest example of a growing relationship between Canada and Israel. More than ever before, the Canadian and Israeli governments are working together to nurture partnerships between scientists and researchers in both countries.

These initiatives have already produced an impressive range of

cooperation in a variety of fields, from medical science to energy and natural resources. As interest and investment in these collaborations continue to grow, so too will the benefits that follow.

Among the several organizations that work to forge these partnerships, one stands out as a clear leader. The Canada-Israel Industrial Research and Development Foundation (CIIRDF), founded in 1994 through a joint initiative between the two countries, has stood at the forefront of collaboration between Canadian and Israeli researchers.

Since its creation two decades ago, the CIIRDF has lent its support to over 90 bilateral technology partnerships. These collaborations,

..... continued on page 80

**GOOD NEWS.**  
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## THE CELADON PHILOSOPHY

*Celadon plays with styles offering an eclectic mix of curated pieces united to present a classic contemporary signature.*

Restrained traditional shapes combined with the powerful simplicity of contemporary lines create a harmonious blend of references between objects. To better understand this harmony, Celadon strives to understand the true identity of materials and the history of the furnishings and accessories involved in the proposed setting that will translate the environment wanted by its clients.

Through the privileged relationship our design consultants create with

each new client, your project becomes our personal achievement.

### OUR HISTORY

*“There is a strange pleasure finding harmony where there appears to be none.” ~ Roy Caro*

Split between his European culture and his North American reality, between traditional elegance and contemporary functionality and convenience, Roy Caro loves to marry styles.

Celadon was born for the love of design. Co-founded with Scott Yetman, Celadon has become a live dedication to the evolution of spaces that are built with the richness of the past and the emotion of the present temps.

*“Modern furniture and lighting are not only contributing to bring a contemporary touch to a classical interior architecture, they help with their ambivalence, to enhance classical architecture.”*

~ Scott Yetman

Scott Yetman is the interior designer recognized by his talent to blend refined classical styles to muted contemporary lines with elegance and comfort. His design projects in Canada, the USA and England have made his name.

At the source of the original Celadon boutique as the Farrow & Ball specialized Montreal stockist and within his creative journey, he loves feeding Celadon with his design expertise and participating in the selection of new collections. ■



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# NEIGHBOURHOOD WATCH

## Corktown – What’s Old is New Again

*Corktown is one of Toronto’s oldest neighbourhoods and runs along Queen Street East from Jarvis to the DVP, just north of the Distillery District. Corktown is minutes from the downtown core and walking distance to other great neighbourhoods such as Cabbagetown. However, unlike its neighbouring areas, Corktown retains its unpretentious, small village feel.*

Some say the name “Corktown” has its origins from its early inhabitants, many of whom were working class immigrants from County Cork, Ireland. Others say it is derived from the presence of distilleries, breweries and cork-stopper manufacturers in the vicinity. Whatever the case may be, and whether you are an investor, developer or first time homebuyer, the end result is still the same - Corktown is the new kid in town.

Corktown’s revitalization has been years in the making and is now showing great signs of progress. Simply stroll along Bright Street, Trinity Street, and other side streets and it is clear that Corktown’s 19th century British style row-housing is in the early stages of

the same sort of gentrification that Cabbagetown experienced. Further, on the retail/commercial end of things, Queen Street East is now sprinkled with unique stores, art galleries, and other businesses. Take a walk along the street and check out the various building permits on display in the storefront windows. And with the current restaurant boom that is changing the way Toronto eats and drinks, it is only a matter of time before the “Foodies” make their way west from Leslieville.

As for megaprojects, the West Don Lands - west and south of the neighbourhood - is under construction and undergoing massive change with the introduction of a master-planned



Photo credits: Simon P., Streetcar Developments

community - new condos, townhouses, retail, parks and more. Add to the mix the Regent Park revitalization to the north and is it any wonder the Globe and Mail labelled Corktown as one of the “five neighbourhoods to watch” in 2013?! Corktown is where it’s at!

If you’re planning on buying a home, whether in Corktown or elsewhere in Toronto, here are some interesting points to consider.

All we have to go on are indicators: The Bank of Montreal has dropped its fixed five year mortgage rate by .10 points, to 2.99%, probably in an effort to entice mortgage hunters to lock in. It’s a good thing to know what your monthly payments will be for the next five years. A variable rate could offer significant savings over fixed mortgage rates. But still, it’s an interesting move, and one that seems to signify that there isn’t the same amount of borrowers out there as there used to be.

Finance Minister Jim Flaherty is hoping other banks won’t follow suit by engaging in a “race to the bottom practices that led to a mortgage crisis in the United States.”

CIBC World Markets is forecasting that the central bank is unlikely to raise rates until after the summer of 2014 and with weaker economic growth overall, the Bank of Canada is leaving the benchmark interest at 1%.

7,765 homes sold in March. This represents a 17% decrease compared to March 2012 when 9,385 sales were recorded. Now, Nowruz, Passover and Easter fell in March this year so there was a week when buying would fall anyway. But probably not by 17%. This drop in sales has been the trend since July of last year.

Sales for the first quarter of the year were down by 14% when compared to last year. Prices on the other hand have risen by 3.8% for the month and 3.2% for the quarter, due to a real shortage of decent listings.

“The average selling price and the MLS® Home Price Index Composite Benchmark was up on a year-over-year basis across most home types, especially in the low-rise market segments where supply remains an issue. TREB’s average price

forecast for 2013 remains at \$515,000, representing a 3.5 per cent annual rate of growth,” said Jason Mercer, TREB’s Senior Manager of Market Analysis.

### FACTORS AFFECTING THE MARKET INCLUDE:

- The 30 year amortization period has been scrapped in favour of 25 years
- First timers have to have a minimum of 10% down
- There is a \$1,000,000 ceiling on a government backed mortgage
- Investors are required to come in with 20% down ■

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# UNDER THE INFLUENCE

DEMOGRAPHICS IN POLITICS By Gila Martow



*Toronto council meetings run into the early hours of the morning when contentious issues are on the agenda. The six cities of York Region are less used to late night partying or council meetings. They keep telling us that the big city of Toronto is taking over its surrounding suburbs and marathon council meetings in Markham and Vaughan may be one indication.*

Markham residents came out in the hundreds to debate the merits of Mayor Scarpetti's vision for an NHL class arena in their city. It wasn't so much the arena, as the city's offer of funding that got residents off their couches to give deputations until well past midnight.

The City of Vaughan's recent council meeting on the merits of a casino got residents so riled up that it did not convene until 3:30am. I wasn't as surprised by the passing of the motion to consider hosting a casino as I was by the demographics of the vote. All male members, including Mayor Bevilacqua, voted "Yea" while all four women voted "Nay."

It is interesting to wonder how many policy decisions are affected by the gender of our elected officials. With a record number of female premiers in Canada, it is evident that voters are more than amenable to putting their "X" beside feminine names. It could be mere coincidence, or a leveling of the playing field, but I wonder if there is more confidence in the stands women are likely to take.

If gender is likely to determine one's stance on important issues, perhaps the religion of candidates and voters may be indicative as well. Many of

us in Ontario's Jewish Community will never forget how our former Catholic Premier, Dalton McGuinty, used school funding as a wedge issue in the 2007 election. He criticized supporters of Jewish schools for "segregating" their children while sending his own children to segregated Catholic elementary schools which require baptism certificates.

If there is merit to the idea that politicians are inclined to vote in patterns based on their gender or religion, what about the voters? Discussions in political circles often revolve around the political leanings of specific communities. Obviously, no community is homogenous in its voting patterns, yet there are definitely trends. While the Jewish community may differ on many issues at home, we remain steadfast in our support of the only democratic state in the Middle East and the only Jewish state in the world, Israel.

The Liberal Party of Canada had support from the vast majority of the Jewish community until the last decade or two. At least part of the reason for the shift is what is seen by many as a lack of support by the Libs for Israel's right to defend itself. The steadfast support for Israel, and the precarious position it is in, by the Conservative Party earned the devotion of many.

On the political spectrum, the more center positions taken by the Conservatives – often called "Conservative-light" – helped to bring support from Jewish quarters as did effective outreach to the community.

With Justin Trudeau leading the Liberals, it was thought that support from the Jewish community may return now that Ignatieff as the leader is a distant memory. Trudeau junior has yet to really show us what he's about

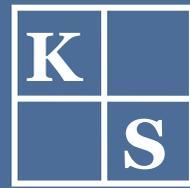
and what positions he would take but I doubt he would differ much from his father's views on multiculturalism and the appeasement of Quebec voters.

This past week, Trudeau spoke in French in Quebec of his support for the status quo of the Senate since a disproportionate number of Senators hale from the French province. I wonder what he would say in English to Western Canadians – hopefully not play the same game as Arafat who said one thing in Arabic and the opposite in English.

Of course, we wouldn't be aware of much that goes on without constant news updates. The media plays an important role in the game of politics and voters are often left reeling by the seemingly endless corruption and manipulation. Whenever discussions move towards the Jewish community and politics, I recall a lecture in the 1980's by a representative of a major media outlet who said that after politics, "Jews are News." ■

Gila Martow hosts "Trending in York Region" on Rogers Cable TV in York Region, writes a regular column for several publications, serves on the Thornhill PC Riding Association as Past-President, is a member of the board for the Thornhill Electoral District Association for the Federal Conservatives as well as serving as President of the Beverley Glen Ratepayers Association registered with the City of Vaughan. Follow @GilaJoy or search Gila Martow on Facebook.





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With classes that include various boot camps consisting of kettle bell work, wall climbing, and a variety of weighted exercises, Body Language Fitness provides an up-to-date and totally modern fitness facility to enhance members' workout experiences.

Owner Joey Benitah describes Body Language Fitness as a place that has "an incredible atmosphere for members to work out, relax, and enjoy each others' company." "Fitness is the fountain of youth," enthuses Benitah and Body Language Fitness is committed to providing high quality training, top-end amenities and 5 star customer service. With specialized programming for

individuals 40+, each and every member is monitored on a regular basis to ensure they are on course to achieve their goals.

From battle ropes to agility ladders, Body Language Fitness offers its members the opportunity to explore a range of fitness options so that its members can find the right program that works for them. Whether it is the weighted cable machines, Kettle bells, or TRX, Body Language Fitness offers its members the opportunity to maximize their fitness experiences in order to get the best results.

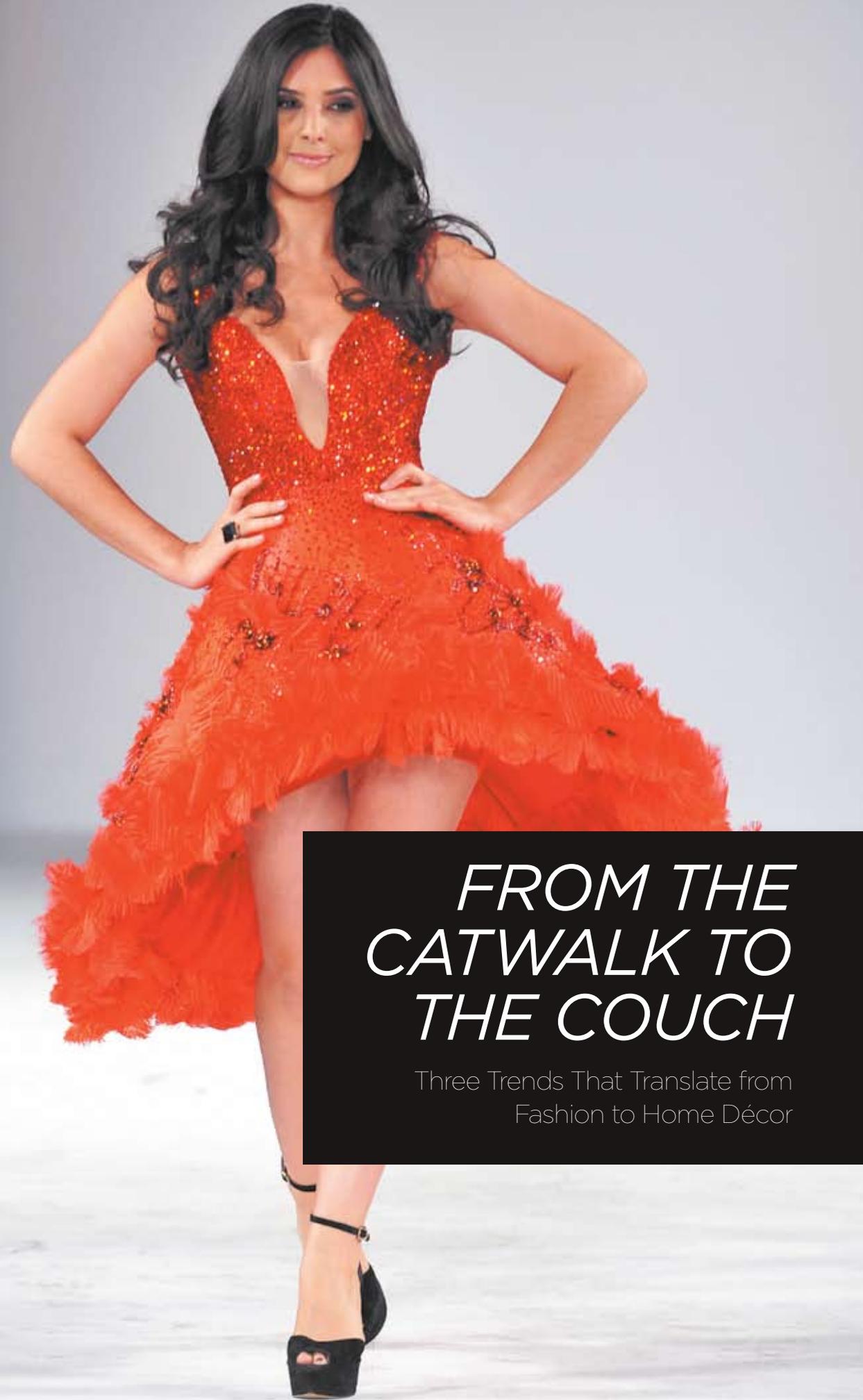
With so many options to choose from, members can find the type of equipment

that meets their individual needs-and explore fitness options that are not only challenging but also rewarding.

In addition to the studio rooms where members can take advantage of the latest equipment, BLF offers a Hockey Training program which focuses on developing power, speed, and endurance.

For further convenience, BLF has a full-service snack bar, complete with a variety of nutritional energy bars, electrolyte hydrating beverages, coffee and tea, and freshly made protein shakes.

Individuals working in nearby corporate offices within 5 km of Body Language Fitness receive special corporate rates. ■



**FROM THE CATWALK TO THE COUCH**  
 Three Trends That Translate from Fashion to Home Décor



Home décor has always been fashion's little sister, following trends many seasons later. They have finally caught up with each other. What we are seeing on the runways paraded on models and in retail stores no longer takes a long time to translate into paint colors, fabrics, home accents and carpeting. Interior décor and fashion are unavoidably intertwined.

Three of the trends for 2013 where this is illustrated, the use of Bold Colors, Vivid Geometrics and Luxury Leather. Just as in fashion, bolder is better, wood tones can vary away from the mundane browns and different metals can be combined in one space. The results are about creating a more eclectic space, something that speaks to you, kind of like your wardrobe does.

**BOLD COLORS**

We are seeing more color coming into interiors because we are coming from many years of a lot of beiges. The natural progression away from neutrals, is to want a bold pop of color. Bold colors are working their way into carpets and rugs and even hardwood floors.

Last season bold colors worked themselves into patterns. This season they broke free and are making their presence known in more monochromatic ways. This trend of in your face color can be seen in The Louis Dabierri carpet line Knick River and Fritz Creek. It also has made its way into the new Provenza Hardwood line called Infusion with their proprietary acrylic impregnated color technology with shades of turquoise, blues, reds and green... yes on hard maple. These types of colors can work



well in a bedroom space where you can layer a wallpaper, the bedding and an area rug. ▶



## VIVID GEOMETRICS

First it was zigzags and chevrons. Then it was stripes. Now all these zippy patterns are coming together in home décor to throw a massive geometric party that adds energy to your space. You could mix them together for an eclectic geometric look with a chevron pattern on the floor, a honeycomb pattern in your cushions and stripes on the wall. The Louis Dabbierra David Hicks Hexagon House



carpets are prime examples of this trend. In this beautiful living room, (see above) created by Tara Fingold Interior Design, the vivid browns and whites in a bold chevron rug, is layered with

bold stripes on the walls and a splash of eye popping orange color and vivid geometrics in the throw pillows.

## LUXURY LEATHER

Leather has always been a durable, practical and popular material used in interior design and fashion. It gives a sense of old world luxury and



an elegant lounge feel. It's not about the 80's puffy sofa anymore. The sofas can have clean contemporary lines and a club chair can be a rustic leather. Just as with clothes, home décor is also playing with layers of texture and leathers. Leather is being done on floors in the form of recycled leather tiles and cowhide rugs or ottomans. Bold color and vivid geometrics have also played their way into leather rugs as in Saddlemans of Santa Fe anchorage and Apollo styles. This epitomizes all the three trends in fashion and interior design in one product.

As with all trends, it is just that, a trend. Starting with inexpensive additions like paint, wallpaper, textiles and carpeting to create a signature space, while weighing the cost and permanence of each can be fun way to experiment with your sense of fashion. ■

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## MICROSOFT SURFACE PRO TABLET

It seems as though the Surface Pro is going to live up to its hype. Offering a full computer experience along with the full tablet experience, the Surface promises to combine the best of both worlds. Coming with office (fully installed) the Surface Pro is the perfect tablet for any traveling businessman or woman. For an additional cost you can also grab the magnetic keyboard which makes typing as simple as can be. The built in kick stand makes it very easy to work on.



**\$169**

## LG POCKET PHOTO

The LG Pocket Photo is a very unique item. Using NFC technology, this portable picture lets you print off any picture from your compatible mobile device using NFC or Bluetooth. This is very similar to taking polaroids, simply take out your smartphone, take the picture and send it to the printer and there you go. The pictures is 2x3 inches. The device uses Zero ink paper technology in order to print the pictures. There is no ink in the printer but rather a layer of dye on paper that turns colors when it is heated and thus displays your image.

## Y-CAM HOMEMONITOR

Travelling for business can mean being away for a while and you can't always find someone to check in on your home. The Y-Cam HomeMonitor can help you get some peace of mind. Just plug the camera into your wifi and connect from anywhere to make sure all is safe at home.



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## DEFENDER ION BATTERY

OtterBox is possibly the leading brand when it comes to cases for your smartphone. They build their cases tough. For business people who travel a lot, a strong case is important but a case that also provides additional battery life is a gold mine. That's what the OtterBox Defender Series with iOn Intelligence does. With a built in 1,450mAh lithium ion rechargeable battery it will be available in 2013 for the iPhone4/4s.

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## DEV-AUDIO MICROPHONE

Transcribing is often a time intensive activity- this multi-directional microphone will record audio in the room and can distinguish between up to 6 different voices. When combined with a smartphone you can even tag parts of the transcription for reference at some later time.

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*New products for 2013 | By Avi Shour*



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## SONY XPERIA Z

The Xperia Z by Sony is the top smart phone to with a 5 inch TFT display screen with 1080p; it is water resistant! There is also a stunning HDR camera on it. The Xperia Z runs an android operating system, currently on Jelly Bean. It is currently considered one of the top phones on the market with a 13mp camera, 16gb storage and 2gb of ram. It also has a micro SD slot for expanding memory. In addition to being water proof, it claims to be dust proof as well.

\* (may not be available in Canada)

## MARTIAN PASSPORT WATCH

Having used the Ipod Nano 4th generation as a watch for the last few years, this passport watch looks like the next step. This unique watch syncs with iPhones and Android handsets to display texts and other alerts, and will even let you answer your phone. All by using Bluetooth technology.

It's great for business as you can even check your emails. Instead of having to pull out your phone you can just turn to your watch, a subtle way of checking that important email in front of your boss.



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## TRAKDOT

GlobaTrac has created a battery-powered device that uses GSM and updates you on the location of your luggage as you request. Its won't stop your luggage from getting lost but may provide peace of mind as you will at least know where it is. The trackdot was scheduled for a March release date.



**\$299**

## LEIKR'S GPS WATCH

Devices are getting smaller and smaller. Now you can get a GPS on your wrist. With a 2inch LCD screen that can be viewed clearly in sunlight, Leikr's GPS Watch also has a backlight for the night. Meant as a sports watch measuring pace, speed, time, distance, calories, and heart rate, it's also perfect for the business person traveling the world. Never get lost with its built in GPS, and no excuses for being late as you can map out routes to the next meeting. It's also water resistant.

## PORTABLE EXTERNAL HARD DRIVE

The last time I was abroad, I ran out of space on my computer and ran out to buy one of these. These portable devices offer you the security of knowing that your information is safely backed up and easy portability. My Passport by WD (1TB) is a great buy for at home or on the road. For more extreme possibilities, there is the loSafe Rugged Portable hard drive (1TB) which can handle a 20 foot fall or immersion in up to 10 feet of water. Some things to consider: connectivity; pocket size; backup software; read seek time.



**\$63 - \$299**

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## ULTRABOOKS

Light and portable ultrabooks are the perfect combination of computer and tablet. Among Samsung's ultrabooks is the Series 5 Ultra which offers a 500GB hard drive and LED SuperBright screen. Recently, ASUS has also exploded onto the market with its Zenbook Prime UX31A with 4GB of RAM. Some things to consider: screen size; number of USB ports; spill resistant key board; battery life.



**\$199 - \$379**



## MINI AND WIRELESS POCKET PROJECTOR

The M2 Micro Projector by AAXA Technologies and Acer K11 are just two of the newer mini projectors that will assist in your professional presentations. The 3M Pocket Projector MPro150 can show images from computers and video sources while the Optoma PK102 Pico Pocket Projector is just 4.4 ounces and connects to both computers and video devices. Some devices allow for files to be transferred to the projector via laptop or smartphone. Some things to consider: weight; picture quality; image size; built-in speakers; battery life.

For travelling don't forget a universal Power Bar.

Avi Shour is an avid electronics/gadget consumer.

\* Please note prices may be subject to change.

## SOME ADDITIONAL ITEMS FOR THE BUSINESS TRAVELER

### TRANSLATOR GADGET

A global electronic translator offers help as you negotiate your way through different countries. The Lingo World Traveler TR-4400 Language Translator can translate 880,000 words and 100,000 phrases in 44 languages, from Arabic to Vietnamese. Other options in the world of translation include apps such as Ultralingua, iSpeak or the EctacoUniversal Translator for Android, with over 200 languages, 700 phrases for everyday and emergency situations. Some things to consider: audio quality;

**\$1.99 - \$229**

color screen; size and weight; 'translating' measurements and currencies. Depending on your needs, Google Translate and Interpret are free from the app store.



**\$149 - \$479**

### PORTABLE SCANNERS

In the digital world there needs to be a place to keep all those loose receipts and business cards. NeatReceipts can scan business cards and receipts and using the NeatWorks 4.0 software you can export the data to various financial management programs. Visioneer Strobe 500 includes duplexing and automatic document feeder. Some things to consider: some will scan to Android phones, tablets, iPhone, iPad and the cloud etc; capacity to scan both sides of documents; resolution; portability.



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GET TO KNOW HIM

**TAL DEHTIAR**

FROM OAKVILLE TO AFRICA BY APRIL LAUFER

**S**ustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. It contains within it two key concepts: the concept of 'need,' in particular the essential needs of the world's poor, to which overriding priority should be given, and the idea of limitations imposed by the state of technology and social organization on the environment's ability to meet present and future needs.<sup>1</sup>

Sustainability has been a matter of public discourse for some time. The Report of the World Commission on Environment and Development, quoted above, was published in 1987. Today, twenty-six years later, the issues are just as pressing in regards to the needs of the world's poor and concern for the environment. Sustainability takes into consideration the social, political as well as ecological aspects of growth; in other words, the 'health' of the world as it is affected by development.

Committing words to paper are steps that can lead to action. Committing to action requires passion, determination and dedication.

When Tal Dehtiar was finishing his MBA from McMaster University, he asked himself what it was that he wanted to do. He knew that he loved business and he knew that he was not someone who 'wanted to climb the corporate ladder.' What Tal Dehtiar wanted to do was to change the world.

At 17, just out of high school, Dehtiar decided he wanted to spend some time volunteering. He searched for somewhere to go and found the Monkey Bay Wildlife Sanctuary in Belize, a small English speaking Central American Country. The

Monkey Bay Wildlife Sanctuary today is part of the Belize Study Abroad program, a not-for-profit training center whose mission is to provide academic and experiential learning as well as volunteer opportunities. The program serves as a model of conservation land stewardship. Dehtiar spent several weeks planting trees and learning about the environment and the responsible use and protection of natural resources through conservation and sustainable practices.

*The experience in Belize was instructive for Dehtiar and in many ways served as a model for the type of work Dehtiar would pursue. It also confirmed for him his joy of travel. Being in university did not stop Dehtiar from continuing to explore the world.*

As part of his undergraduate studies, he went on an exchange program to the National University of Singapore. This, of course, provided him with additional travel opportunities that he could not pass up. He visited the neighboring countries of Malaysia, Cambodia, Thailand, Laos and Vietnam.

Through his travel experiences, Dehtiar developed an appreciation of the cultural diversity in the world and an understanding of how different cultures interact. The more he saw, the more he began to speculate about the possibilities that existed for creating meaningful experiences.

After completing his undergraduate degree from Western University in London Ontario, Dehtiar spent a year travelling throughout Latin America.

Dehtiar decided he would go on to do an MBA. His older brother, Eitan, had already completed his MBA; his

parents had their own successful business, a furniture store just north of the city of Toronto. It might seem that Dehtiar's decision to take an MBA was an obvious path for him, but the direction that Dehtiar would take would be out of the ordinary.

Throughout his studies Dehtiar was thinking about what he wanted to do when he graduated. He knew that there were "so many amazing things"<sup>2</sup> that business could do to help make things happen. His experiences up to that time, environmental stewardship and travel through developing countries, Dehtiar focused his attention on how the world of business might partner with sustainable development, both of which he was passionate about.

If you are Tal Dehtiar, a young man who looks beyond the expected boundaries of business and who has ideas about what the world could be, you sit down with your good friend, who is also in the MBA program with you and come up with a plan. In 2004, Dehtiar and Michael W. Brown founded MBAs without Borders.

When Dehtiar and Brown founded MBAs without Borders (MWB), the program filled a gap and a huge need—it would provide opportunities for MBA professionals to go abroad and it would help build small businesses in economically struggling nations. As Dehtiar and Brown conceived of the idea, they were looking to recruit top MBAs with a passion to give back to the community, in this case a community defined by global needs. At the back of their minds was the idea that their program would challenge the negative image that MBA professionals do little to help others.

..... continued on page 50



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# WILLS AND PROBATE

## Estate PLANNING

There are many aspects to consider in Estate Planning. Making the decision about beneficiaries may be easy or complicated depending on the size of the estate, the relationships within the family, strategizing the future of a company or business. You want to make sure that most of the estate is transferred to beneficiaries and that the least amount of taxes are paid on your estate.

Identifying the individuals that you want to benefit from your estate may seem as simple a task as dividing assets among family members. But it is important to consider circumstances that change with life events such as marriage, birth of children or divorce or remarriage etc. and to update your beneficiary information. RRSPs/RRIFs, TFSAs, pension funds and life insurance policies, which are part of your estate but generally fall outside of the purview of your will, all have beneficiary designations. It is important to ensure that these are kept up to date if your family situation changes.

Optimally, Estate Planning should be a carefully thought out plan that is not only about making smart tax moves, but about considering how you want your assets divided. It is crucial to choose the right person (or professional) to act as the executor of your estate. JR spoke to Rachel Blumenfeld, M.A., LL.B., a partner at Miller Thomson LLP, whose practice focuses in the areas of trusts and estates.

JR: **What are the objectives of Estate Planning?**

RB: The objectives of Estate Planning are to preserve and protect assets during your lifetime and upon death. An Estate Plan should ensure the continued preservation of assets in the hands of your designated beneficiaries and that your assets are transferred to beneficiaries in an orderly and effective manner. ▶

JR: ***In addition to your will, what other things should be considered as part of a careful Estate Plan?***

RB: Besides the will, which is the core of an Estate Plan, other aspects include the following: powers of attorney for both property and for personal care; setting up trusts for young children or grandchildren; creating a plan for disabled beneficiaries; designating charities as part of your estate; setting up spousal trusts or trusts for other family members, particularly in second marriage situations. For some, incorporating a plan for the succession of a family business – for example, whether it will pass to children or be sold– will also be a part of the consideration.

JR: ***How do you choose the person who will act as Power of Attorney on your behalf?***

RB: The person whom you designate in your power of attorney regarding your property must act in your best interest and the person whom you designate in your power of attorney for personal care decisions should make these decisions based on your wishes regarding your medical, health and other personal care matters. Careful thought should be given to these decisions.

JR: ***How are trusts important in Estate Planning?***

RB: Trusts provide protection for minor children and spendthrift beneficiaries who need help in managing their assets. They are also useful in the context of a second marriage as they can be used to preserve assets for children, while

providing the surviving spouse with income for his or her lifetime. Trusts that are established under a Will provide the beneficiaries with an opportunity to reduce tax on future income arising from the assets they inherit.

JR: ***What about Estate Planning and Private Business owners?***

RB: In Ontario, business owners should consider dealing with their companies in a separate will (often referred to as a “secondary” or “private” will) which may not require probate. Under current rules (which may change in the near future) where someone leaves two wills, each dealing with different assets, and only one will is probated, the value of the assets dealt with in the un-probated will are not included in the calculation of

probate fees (1.5%). If properly structured, having the secondary will can mean significant probate savings for an estate.

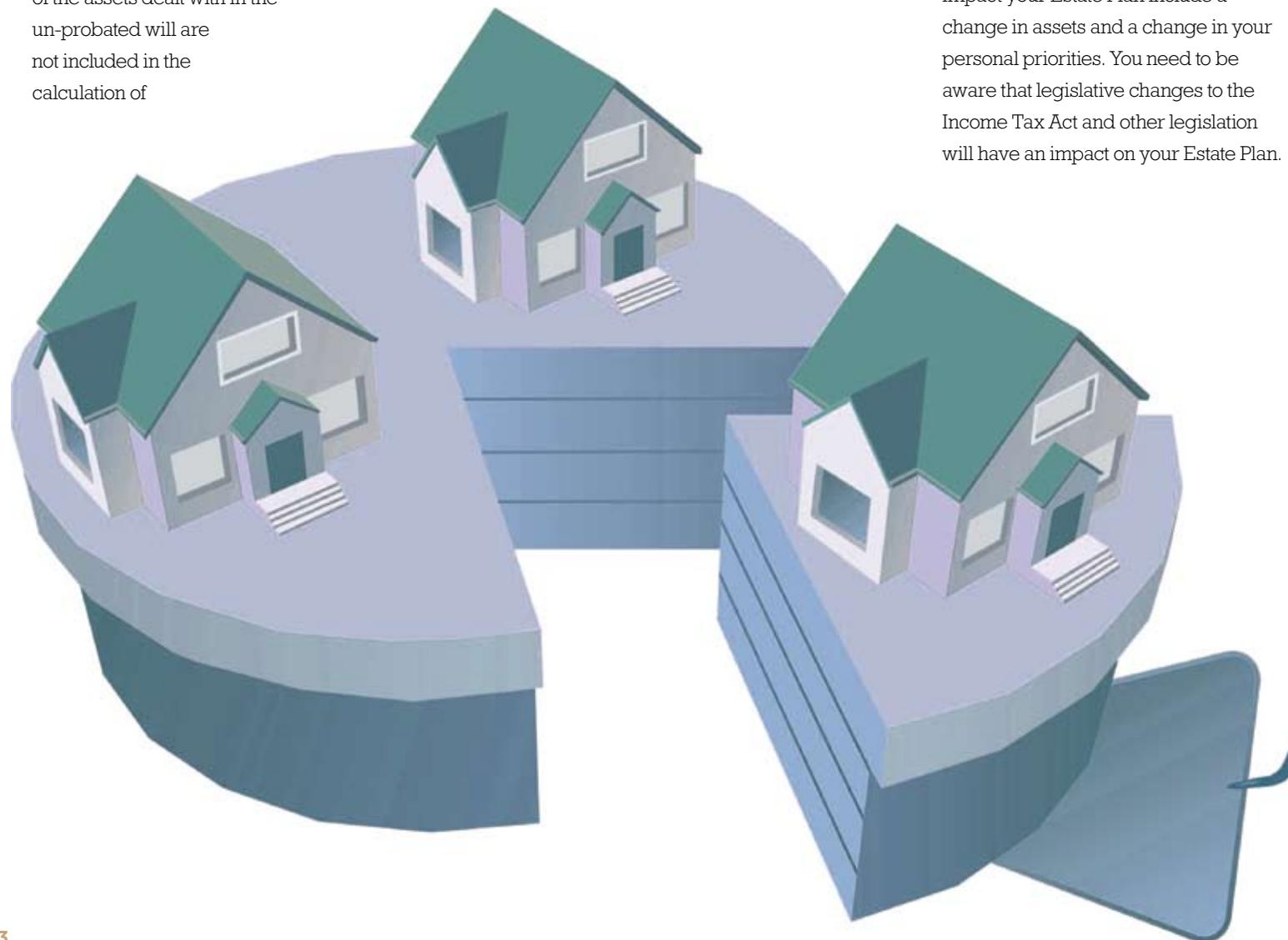
JR: ***How does your estate benefit from charitable tax credits?***

RB: Gifts to charity are eligible for a tax receipt that can be used to offset your taxes in any given year. During your lifetime you can receive tax credits for donations up to 75% of net income reported on federal tax return. On death, that is increased to 100% of net income and can be used to offset the significant taxes that arise on death. You should seek independent legal advice

from a tax lawyer before entering into any tax shelter or donation plan. If you want to leave a gift or a donation to a specific charity in your will, make sure that your charity is properly identified.

JR: ***How often should you review your Estate Plan?***

RB: You should definitely review your Estate Plan at least every 5 years. I say at least, because there are other circumstances that might make it important to look at your Estate Plan more immediately, such as marriage, separation or divorce, the addition of children or grandchildren. But also, you need to review your Estate Plan in case of the death of either a beneficiary or an executor. Other things that might impact your Estate Plan include a change in assets and a change in your personal priorities. You need to be aware that legislative changes to the Income Tax Act and other legislation will have an impact on your Estate Plan. ■



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# IMPROVE CANADA

## A New Era in Home Improvement Shopping.

Improve Canada is a new and exciting concept that brings together a variety of home renovation and construction retailers all under one roof. Boasting over 320,000 square feet of shopping space, customers will be able to browse through a range of quality products and services all related to home improvement.

The concept, which has already

proved successful in Europe and Asia, is something that has arrived in the GTA thanks to the drive and determination of Oleg Chekhter.

Chekhter, an air space and civil aviation engineer in Latvia, came to Canada a little over twenty years ago. He has been involved in different businesses including renovation/construction projects for high-end residential and office buildings. However, it was while renovating his own home that he saw there was a gap in the renovation business. Travelling from one retailer across town to another to try to find the products he wanted convinced Chekhter

that creating a Home Improvement Centre was exactly what the city needed.

"It was a logical idea" says Chekhter. "Home renovation projects mean that people have to use up their limited leisure time hours to make decisions and find the products that they want." Chekhter knew there was a better way.

As co-owner of Improve Canada Chekhter admits that it has been a lot of work but he is all smiles as he explains "the project is moving along quite nicely."

Improve Canada combines three business models—a mall which will bring in traffic, competitive businesses within the same

area which gives consumers a variety of options and an year-round construction and renovation trade show which will offer consumers a variety of brand names and a range of products and prices. The structure of the project is condominiums, the businesses owns their stores. Chekhter is excited about the companies which have joined so far. More than 80% of the space has already been sold. For all the demands of the project Chekhter happily admits "It is meeting my vision."

Improve Canada is a win-win scenario for customers, businesses and the city. Customers will have the convenience of coming to a mall to find what they are

looking for and will easily be able to compare products, design and prices. For the businesses in the mall, they will have lots of exposure because there will more people in one day than a regular showroom might have over two years. For the city, the mall is an exciting new destination point in the home renovation business that will draw thousands to its location.

"Home improvement makes people happy and people spend a lot of time and invest their heart into their projects," says Chekhter. With the opening of Improve Canada expected late summer 2014 that investment just became a

lot more enjoyable and satisfying.

Though it is a lot of work, there is no question that Chekhter is enjoying every moment. Asked what his plans are when this project is finished Chekhter said he would like to bring Improve Canada to cities across North America.

Oleg Chekhter

continued from page 16 .....

(who now knows our bank account username and password, for example).

Ask yourself this: what do banks require from people in order to create a new bank account in your name, which can then be used to create debt in your name? The

financial existence on a number that can easily be "stolen", and because our banks and other similar institutions rely on such easy to fake methods to prove people's identity, and the ease in which attackers can today gain access to our information and use it (an attacker can make fake credit card purchases on our name in an online shop in the US, while the attacker actually resides in another country altogether) - this makes us both

extremely vulnerable to being the victims of Identity Theft, as well as putting the onus of proof on us to prove that we are NOT the ones who made these transactions, took these mortgages, or did any other adverse thing the identity thief did using our identity.

answer is: a fake ID, like an Ontario Driver's License, for example (Google "fake Ontario driver's license" and see how people were able to get these before, and how easy it is to get them even now), and any other form of ID - which can be employee identity card, issued by a well-known employer, bearing your photograph, or a debit or credit card (again, all easy to fake and / or steal from you).

As for activities that require your SIN number - like applying for a mortgage, for example - all the attacker needs to do is either use one of the aforementioned methods, or break in to any former employee you EVER worked for - including that neighborhood convenience store, restaurant or bar you might have worked in years ago, whose level of security could be practically non-existent, but as an employer of yours - they might still have your SIN number on record.

The problem here is, that because the government has based our entire

be things you might have also shared with other people - not to mention even posted them on your Facebook page... If you have to use such authentication questions - tell your service provider you want to provide fake answers instead of real ones, so for example: "My favourite vacation spot is Planet Jupiter", or "My first girl-friend's name is Angelina Jolie", "My first home address was 1600 Pennsylvania Avenue, D.C.", etc. - these kind of answers are obviously fake, but that's what makes them more secure to use, since they are harder for an attacker to guess, and probably impossible for them to know (assuming you didn't tell them to anyone else). Your service provider should not care what your answer is - as long as it remains a secret between you and them

**d.** Change your login passwords to various accounts (like your bank, credit card provider, etc.) frequently, do not re-use previously used passwords for as long as possible (in case they were compromised), and choose passwords that are both easy for you to remember (so you don't have to write them down, or write them down but in an obfuscated way in a note full of misleading and unrelated information in your cellphone, for example, to help you remember them - you can also make them "fake" phone contacts, again obfuscating them as much as you can to make it hard for an attacker to know what they actually are) as well as hard to guess by attackers (so - NOT the name of your kids, pets, spouse, etc.) and hard to find through tools that search for common passwords based on "normal" dictionary based words - so instead of having the password "serenity", for example - which is an English word appearing in the dictionary as it is, use the password "\$3R3n!tY" which also means

"serenity", but it is no longer written in a way that any dictionary lists it.

**E. Monitor your financial activities and records on an ongoing and frequent basis, trying to identify possibly suspicious activities which may indicate possible ID compromise, including asking for your credit report from one of the two Canadian credit bureaus - which you are allowed to get once a year for free, to see if any credit has been listed on your name without you knowing about it.**

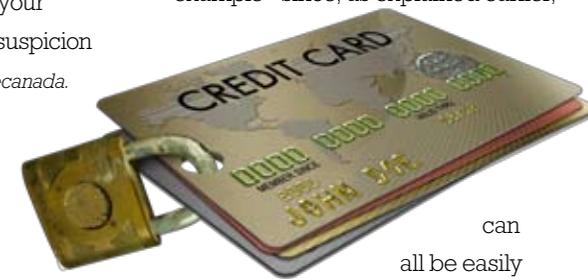
If you do find anything suspicious - notify the institution's security department (like your bank) immediately, notify the RCMP immediately, as well as the credit bureaus - to have them flag your account as being under the suspicion of fraud. See: <http://www.servicecanada.gc.ca/eng/sin/fraud/fraud.shtml> for more information

**f.** Never respond to emails that require you to provide personal information or click on links in emails that require you to login to any site or any other links, as they could lead to your computer getting infected with malware. When in doubt - call the relevant institution's security department (like your bank or credit card provider) and ask for their guidance on what to do

**2.** Start to actively apply political



pressure on the government - your Federal MP and your MPP, to amend the way the Federal and Provincial governments assign identity to people to a more secure alternative than the SIN - for example, as well as to legislate laws that provide more legal protection and indemnification to customers who were victims of ID Theft and mandate banks and other institutions to use stronger methods of authentication (as opposed to the aforementioned authentication documents required to open accounts, or the aforementioned authentication questions, or your bank card PIN, for example - since, as explained earlier,



can all be easily "stolen" from you, in which case you are presumed guilty of any activity made with your bank or credit card, and could be financially ruined trying to exonerate yourself from responsibility and liability).

Unfortunately, in the current state of things as explained here, no one can really prevent falling victim to ID Theft at any reliable level of certainty - and

that is true not just for adults, but also children and even infants, and if one does become a victim - they are more likely to suffer severe financial and other damage, than they are to able recover from it quickly and without harm. Applying political pressure to address the weaknesses of the ways our ID is currently claimed, proven, used and protected may be the only way to really make our odds better than they are now, but we appear to be far from achieving this goal so far. There are companies that provide ID Theft monitoring and alerting services, and insurance companies that provide ID Theft insurance - those can all be very useful and beneficial, depending on the "fine print" of each one's service contract, and are certainly worth looking into. ■

.....  
Oren Paz is a former Lead Information Security Consultant for the Israeli Air Force, CISSP, (ISC)<sup>2</sup> Certified CISSP Instructor, ISO27001 Lead Auditor, ISO27001 Lead Implementer, ITIL, PDCA Security consulting, Vaughan, Ontario  
Email: [oren.paz@pdca-security.com](mailto:oren.paz@pdca-security.com)  
Website: <http://www.pdca-security.com>  
Linkedin Profile: <http://www.linkedin.com/pub/oren-paz/2/933/801>

# PASSWORD PROTECTION

- ON A LIGHTER NOTE -



The perfect magical word is Abracadabra except that it isn't very good as a password. Doesn't the idea that you need a password remind you of the world of magic? It should be mysterious and thrilling. A password, eh? But the reasons for passwords today have absolutely nothing to do with charms or enchantments. Abracadabra?! As far as the password strength meter is concerned this word has lost all its magic and rates a mere 5%.

Excuse me, just checking my password protection. I am using a password strength meter, actually two different password meters, to check the strength of suspect passwords. By

which I mean I know they are weak. But do I really want to spend the time, the five, ten or more minutes in my "I'm really busy here" day to come up with:

1. Unguessable password
2. Unguessable multiple passwords for my different on-line accounts
3. Do it all again in three months time????

Of course not. Here are things I have learned about password protection:

The language surrounding computer usage is mishiga. Really.

Consider the question of passwords

and case insensitivity. Really. Sensitivity as part of your password considerations. Yes, yes, this refers to differing use of upper and lower case all of which will boost the strength of your password but still...

Consider that it's advisable to come up with an "unguessable" password. Unguessable meaning that someone out there in the world of cyber space thieves would not guess what it is. But trying to come up with something unguessable makes it



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almost impossible to imagine what that might look like. U2rpblytkg8b6543f. Like I can ever remember that!

Consider that I will spend way more time than I should trying to find that unguessable word and that by the time I have remembered, memorized, stored it in a deep dark impenetrable secure vault I will no doubt have to come up with another "unguessable" word.

As for that secure vault, there are people out there who spend all their time, and I mean all their time, trying to get into that vault so unless it's a security vault at your bank, chances are it's not secure. As for making sure that I don't use non secure networks sitting at my favorite cafe drinking a latte or cafe or brewed tea? Who knew how risky

that could be and I don't mean that I might actually spill my latte/cafe/ brewed tea on the keyboard.

Personally, I like the idea that Password management means asking your partner to remember what your passwords are (but then he expects the same of you and that doesn't work). The only master key we have is the one that gets us into the house. Having to memorize, let alone create multiple passwords for multiple accounts, is a sure way to suffer from password fatigue. Never mind Sudoku, this is a true test of your braniac function. Here are some recommendations I've gleaned from a number of unsecured sources:

- *Intentionally misspell your password (but it can't be obvious).*

- *Don't use dictionary words. (That eliminates every word I know)*
- *Try personal events that have a meaning just for you. (But not birthdays, anniversaries, or anything obvious. In other words think unguessable).*
- *Spelling words backwards is too obvious. yllaer.*

I guess in terms of password protection we have to assume that everyone out there is a master at word games.

And as for that single master password? Well, it used to be "please." As in please don't hack my account (again). ■

continued from page 38 .....

In order to get their program underway, the MWB founders had to find the leading social entrepreneurs in the countries with which they were going to be involved. They needed to identify the projects and have enough information for the MBAs to help them plan and realize the goals of the project.

**The mission: MBAs would offer their assistance and expertise to non-profits and small businesses in developing countries in order to build sustainable development that impacted positively on the social and economic lives of the communities.**

There was no question that there was an important role that could be played by MWB but would talented

business people come on board? For each and every position MWB posted on their charity website, they received hundreds of applications.

MWB arranged the logistics for the project participants by arranging visas, accommodations, vaccines, monthly stipends and flights. However, due to the nature of the program, some of the parameters of the actual projects were unknown. The candidate might agree to help on one type of project but when the person arrived in the community, it was possible that the project changed from a finance project to a marketing one or from a health care project to an agricultural one.

In many cases, it was a sink or swim proposition. Could the person be flexible enough to adapt to the project's needs?

In an interview with Jewish Review (JR), Dehtiar was asked about the vetting process for the MWB program.

"We hired, not based on where they did their degree or even their age. We hired them based on their ability to demonstrate an understanding for unique cultures; whether they could manage with little oversight and work independently. These were the key considerations."

The MBAs worked for a small stipend that covered basic expenses, food, and housing but for the most part, they were volunteering. Funding for the program came from donations from individuals and corporate partnerships with Deloitte, CIDA (Canadian International Development Agency), International Finance Corporation and USAID. The projects varied anywhere

from three to twelve months.

There is no doubt that the people who participated in MWB believed in its vision: "A world where every local entrepreneur has the means to succeed and bring their community out of poverty."<sup>3</sup> They were committed to helping provide business solutions as well as education that would lead to sustainable development.

There were several aspects of the MWB program that distinguished it from other international service help programs. For one thing, the focus of MWB was working with grassroots social entrepreneurs. For another, MWB responded to the wishes of their field partners by contextualizing their programs to meet the project needs as defined by them. This meant letting the local experts lead. In addition, the MWB program had expectations of their field partners—they had to contribute 15-50% of the cost of the MBAs' expenses. As described on the MWB website, this aspect of the program "establish[ed] local ownership, value and accountability which [are] key ingredients to project success." MWB described success "as the day when our partners in the field don't need us."

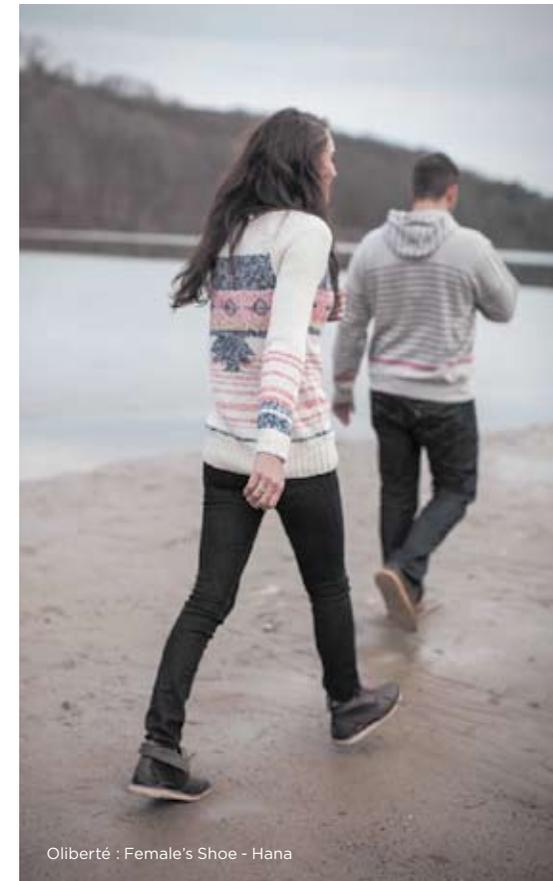
**While most of the MBAs that MWB recruited had extensive international experience, they still faced challenges. They had to quickly gain an appreciation of how socio/political and cultural behaviours impacted on business practices as well as dealing with some of the most vulnerable and poorest in the community, women and those suffering from AIDs.**

In Swaziland, MWB worked with Gone Rural, a small grassroots enterprise

that generates income for rural women working in the production of unique handicrafts using traditional Swazi skills, and in Rwanda MWB worked with WE-ACTx, an international-community based initiative launched by AIDs physicians and activists devoted to increasing access to HIV testing care, treatment and education at the grassroots level. Besides bringing their business acumen to a variety of enterprises they also had to bring social skills; there were occasions where they might have to politely refuse the offer of African brides.

MWB was attracting notice from NGOs and Investment Funds around the world. When they needed to recruit international MBAs for their own contract and full term positions they came directly to MWB which helped companies recruit MBAs for permanent as well as short-term global opportunities. Just two years into the project, Brown and Dehtiar remained enthusiastic about their mission: "contributing to the business and social development of upcoming nations through work rotation of MBA professionals."<sup>4</sup> The work was exciting, and they looked forward to things getting "more challenging and fun."

Over the next three years, MWB successfully placed hundreds of MBAs in international projects. The people recruited by MWB worked in more than twenty-five developing countries in Africa, South-East Asia, South Asia, Eastern Europe, Latin America (including Mexico) and the Caribbean. The projects ranged from financial and income-generation to healthcare, agriculture, and climate change. The idea that corporate social responsibility was just good sense will certainly be a part of the important legacy of the MWB program.



Oliberté : Female's Shoe - Hana

The MWB program received requests for help from hundreds of small businesses but it was only able to fund a small number; between 2004-2009, MWB filled about one hundred of these requests. This was all the more disappointing because at the same time it had applications from thousands of MBAs. While funding continued to fall short of expectations, there was no question that MWB was providing a service that was making a difference.

After five years with MWB Dehtiar was speculating about what he wanted to do. MWB's international reputation was well-established. The value of offering international experience in business development had attracted several professional service corporations. Being familiar with CDC Development Solutions (previously known as Citizen Development Corps) which worked in developing small and medium sized business, Dehtiar made the ▶

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Oakville's Young Entrepreneur of the Year (2013)  
 Tal Dehtiar of Oliberté Limited  
 (Tal Dehtiar pictured right with  
 Diamond Partner Mario Paron of KPMG)

decision that they were a logical fit for taking over MWB. When CDC Development Solutions acquired MBAs without Borders in 2009, Dehtiar was ready to start his next project.

"I'm proud of what we accomplished in 5 years" said Dehtiar. "It was a great experience, we did a lot of good, but I had a sense that there was more that I could do but with a different approach."

In looking at the success of the MWB program, there is no doubt that Dehtiar made it happen. His commitment and passion were extraordinary. In 2009, when McCombs School of Business had a workshop on "MBA Jobs You've Never Considered" which featured non-profits, Dehtiar had already been in the game for five years. The discussion that MBAs were considering non-

profits only because of a weakening economic climate was dismissed by Dehtiar.<sup>5</sup> Though he understood that there would be those who would be tempted to go back to high paying corporate jobs, his experience with MWB taught him that there were thousands who wanted the opportunity to work toward a healthier global community. Work in developing countries had value. "It doesn't have to be selfless," he said. "It can also be good for your career."

In 2009, Dehtiar launched Oliberté Footwear. The company's headquarters are in Oakville, Canada and the products are manufactured in Addis Ababa, Ethiopia. Oliberté is the first shoe company to work exclusively in Africa. "Oliberté is a play on the word liberty and Liberia which is

where we originally planned to build our factory. Liberty, in French liberté, and the "O" reflects being a proud Canadian, Oliberté, O Canada, that's how we got the name."<sup>6</sup>

If starting your own business isn't challenging enough, Dehtiar told JR that he views this adventure as part of "changing the way the world sees Africa and other developing nations." Dehtiar comments on the "trillions of dollars of traditional aid that have been spent in Africa and how so many countries are still struggling."

"If you look at the G8 countries," said Dehtiar, "what really built them is the fact that they all have very strong and thriving small businesses, and partly because of that, have strong and thriving middle classes. That's really the engine of any economy. If you look at Asia, Latin America, only recently did they begin to turn the corner. Africa- it's still a work in progress- but the opportunity is here and now."

***In his newest adventure, Dehtiar remains positive, determined and passionate. The goal of Oliberté is to sell more and more shoes so that they can provide more fair paying jobs in Africa. All he has to do-- is "get it right."***

JR asked whether he felt that the social justice issues that he has committed to make his business more complicated.

"Business is complicated," Dehtiar responded, "because it involves choices; but workers' rights are exactly that - a right. And that is not complicated at all."

2010 was an exciting year for Dehtiar. He had a new project underway that would fulfill his passion for business and his determination to make a



Oliberté : Manilo Shoe

difference in the world. In a YouTube video he talks about the idea for his company with pride. Dehtiar isn't working in Ethiopia because he wants to make cheap shoes; in fact, he explains, because of its hand-made process, choices of materials, plus logistical considerations, it is quite expensive. (This would be one of the reasons that he would be turned down on the Dragon's Den.)

For Dehtiar, this long term project is about building up the middle class in Africa specifically in sub-Saharan Africa. Even so, Dehtiar has several requirements regarding the companies with which he works. His decision to partner with particular companies is based on how they treat their workers in addition to their understanding and valuing quality work and their ability to meet deadlines.



Getting the people that he needed was a daunting task due in part to the fact that Dehtiar maintained his Ontario residence and was travelling back and forth between Africa and his home in Oakville. While, there is no question that his experiences with MWB helped to prepare him for some of the challenges he would face, there were still some very trying experiences. The cost of establishing his business in Africa was especially challenging as he was "turned down by banks only because of the African thing." He didn't have money for training programs or for bringing on staff to do marketing and sales. In 2011 when he fell behind in paying his staff, Dehtiar had to re-mortgage his home to pay his company's bills and in order to make payroll for the coming months. Since the launch of Oliberté Dehtiar had yet to pay himself a salary.

Then, at the start of 2012, when his promised order of shoes to some of his higher end companies was delayed, Dehtiar was facing the possibility that the company would not be able to fulfil the upcoming

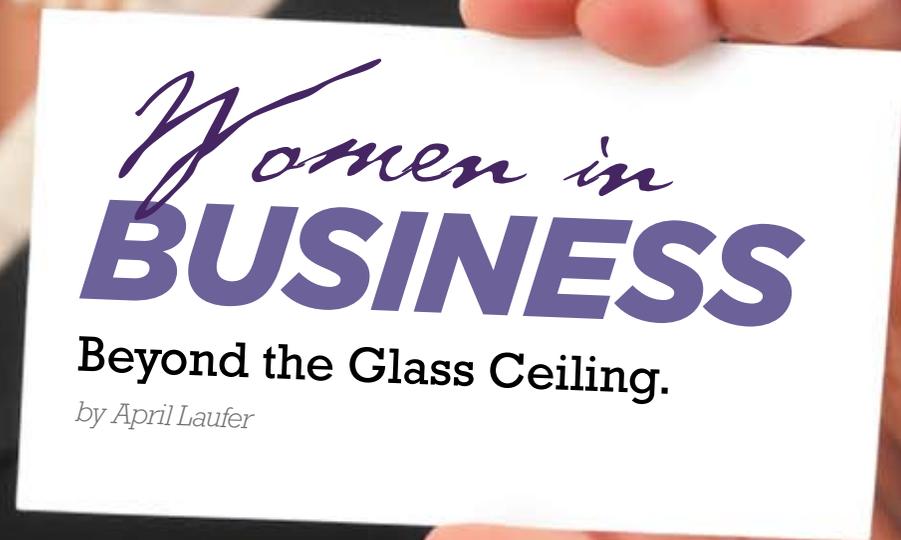
orders. To describe the situation as frustrating would be an understatement. In addition, there were design problems that Dehtiar thought he had already dealt with.

The delay on the promised orders would have cost Oliberté hundreds of thousands in lost revenue. In addition, Dehtiar was facing repeated difficulties with Canadian Customs officials who wanted to charge Oliberté import tariffs on its goods. Dehtiar was ahead of the game here, but even though he knew that under the "least developed country tariff" the world's poorest countries were allowed to export to Canada duty free, there were still explanations and waiting to speak to supervisors who would eventually come and eventually apologize for the misunderstanding.<sup>7</sup>

And of course, like any business, some things you can't predict like if a machine breaks or your new design doesn't sell. Then there was the time he had to reject a few thousand pairs of shoes because of poor quality.

After outsourcing the production of his shoes for three years, Dehtiar

..... continued on page 76



**A brief overview of stories about women in business has a remarkably similar theme:**

**2010**

Women made up 47.3% of the Canadian workforce, but held only 17.7% of senior officer positions at Financial Post 500 companies; more than 30% of companies in the study had no women senior officers. [www.newswire.ca/en/story/930563/hsbc-women-in-business-leadership-awards-established-at-eight-canadian-universities](http://www.newswire.ca/en/story/930563/hsbc-women-in-business-leadership-awards-established-at-eight-canadian-universities)

**2011**

The Conference Board of Canada's analysis of Statistics Canada data showed that women in senior management positions had not grown over the last two decades. [www.conferenceboard.ca/insideedge/2011/nov2011/nov10-womenseniormgmt.aspx](http://www.conferenceboard.ca/insideedge/2011/nov2011/nov10-womenseniormgmt.aspx)

**2012**

A Catalyst report on women in the Canadian workforce reported that women comprised 35.4% of all management positions and 22.9% of all senior management positions. [www.catalyst.org/knowledge/statistical-overview-women-workplace](http://www.catalyst.org/knowledge/statistical-overview-women-workplace)

An International Business Report notes that the number of women holding senior management roles in Canada declined from 28% in 2011 to 25% in 2012. [www.newswire.ca/en/story/937667/number-of-women-in-senior-management-falls-in-canada-rises-in-europe](http://www.newswire.ca/en/story/937667/number-of-women-in-senior-management-falls-in-canada-rises-in-europe)

Ryerson report on Women in Senior Leadership Positions in the GTA states the rates of female representation in leadership roles range dramatically across sectors;

with the Education Sector leading at 40.8% and the Corporate Sector lagging with only 17.4%. [www.ryerson.ca/content/dam/diversity/resources/DiversityLeads\\_Gender\\_2012.pdf](http://www.ryerson.ca/content/dam/diversity/resources/DiversityLeads_Gender_2012.pdf)

**2013**

A Globe and Mail editorial noted "The pace of change when it comes to gender parity on corporate boards has been glacial. Women account for just 14.4 per cent of all 3,992 board seats at Canada's 500 largest organizations, including publicly traded companies, crown corporations and Canadian subsidiaries of large multinationals. That percentage has budged only a few points upwards over the last 10 years. Forty-one per cent of companies still have no women at all on their boards." [www.theglobeandmail.com/commentary/editorials/its-time-for-women-to-leap-over-the-boardroom-barrier/article8763489/](http://www.theglobeandmail.com/commentary/editorials/its-time-for-women-to-leap-over-the-boardroom-barrier/article8763489/)

**PERSONAL CHOICE OR OLD BOYS' NETWORK?**

Though every report includes reasons why women should be more visible in the corporate boardroom, such as the fact that women can be particularly innovative; companies with more female directors are more profitable; women managers outperform men in leadership competencies the fact remains that control of the boardroom still belongs to men. (<http://zengerfolkman.wordpress.com/2012/03/27/the-results-are-in-women-are-better-leaders/>);

Cheryl Adler, an MBA who graduated in 1982 from the University of Toronto, says that there was gender bias when she was first hired. Today, it

still exists, adds Adler, but it is more covert. Ms. Adler, who is currently working in an NGO, (lots of women in management positions there), says that in her work associations, she still has to deal with the view that business is an 'old boys' network.' And 'boys' do continue to dominate the business world, especially, but not exclusively, at the corporate level.

*“While women do play prominent roles in every profession from engineering to academia there still remains that one glaring exception: corporate Canada”*

According to Adler, there was a cost for women entering into business and other professions. "I experienced a lot of sexist comments in the early days when I was working. During my interview, I can't tell you how many interviewers suggested I look for a job in personnel. Women who wanted to succeed had to sacrifice a lot and were called demeaning names. Men dominated senior management positions."

Adler's comments are echoed in the essay "The Sexual Harassment of Uppity Women." The title seems to be something that belongs to a 1950s comedic review, but Jenifer Berdahl, the author, is a professor at the University of Toronto, Rotman School of Management. According to Berdahl (2007) women who exhibit "masculine characteristics" are subject to more harassment because they do ▶



Financial Post's 2012 list of Canada's Most Powerful Women.

not conform to gender stereotypes. Referring to studies in the 1990s and early 2000s, Berdahl suggests that "gender harassment against women is primarily targeted at those who violate gender ideals." A woman's gender ideal? Modesty, deference and warmth.

On the subject of whether women should try to behave like 'one of the boys' Berdahl says, "This research suggests that acting like "one of the boys" by being assertive and leader-like may not be the best strategy for women who wish to succeed in male-dominated occupations. Women, who were seen as having so-called masculine personalities, i.e. assertiveness, dominance and independence, "were harassed more than women in female-dominated organizations, and women in male-dominated organizations who had relatively masculine personalities were sexually harassed the most." ([www-2.rotman.utoronto.ca/facbios/file/Berdahl%20JAP%202007.pdf](http://www-2.rotman.utoronto.ca/facbios/file/Berdahl%20JAP%202007.pdf))



Against these seemingly dismal reports are the success stories. In the Financial Post's 2011 list of Canada's Most Powerful Women: Top 100 there were CEOs, presidents, directors, senior partners, and entrepreneurs. Among the names of CEOs were Elyse Allan, GE Canada; Bonnie Brooks

Hudson's Bay Co.; Sue Paish, Pharmasave Drugs Ltd.; company presidents included Christine Magee, Sleep Country Canada; Micheline Martin, Royal Bank of Canada; directors included Christina Nancy Chappelle, content and

programming, TVO; Kay Blair, Community MicroSkills Development Centre; corporate directors such as Gail Cook-Bennett, Chair, Manulife Financial Corp.; Guylaine Saucier, BMO Financial Group; plus entrepreneurs such as Eveline Charles, founder of EvelineCharles Salons; and Margo

Micallef, founder of Oliver Capital Partner. At the start of 2013, the premiers in Alberta, British Columbia, Newfoundland and Labrador, Nunavut, Ontario and Quebec are women. (<http://business.financialpost.com/2011/12/06/canadas-most-powerful-women-top-100/>)

Despite these amazing success stories, the February 15th 2013 editorial in the Globe and Mail pointed out that while women do play prominent roles in every profession from engineering to medicine to academia there still remains that "one glaring exception: corporate Canada." [www.theglobeandmail.com/commentary/editorials/its-time-for-women-to-leap-over-the-boardroom-barrier/article8763489/](http://www.theglobeandmail.com/commentary/editorials/its-time-for-women-to-leap-over-the-boardroom-barrier/article8763489/)

So the question for women in business is:

### HOW TO GET THAT WORLD OF CORPORATE CANADA TO CHANGE FROM EXCLUSIVE TO MORE INCLUSIVE?

Statistics from 2010 showed that at Rotman (The University of Toronto), 29% of the students were women; at Schulich York University, 30%; The Ivey School of Western Ontario had ▶



# ADVANCED CONCRETE SOLUTIONS FROM THE INDUSTRY LEADERS

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MISSISSAUGA

# “Women who exhibit “masculine characteristics” are subject to more harassment because they do not conform to gender stereotypes such as modesty, deference and warmth”

a slightly largely number at 32%. A study by Catalyst published in July 2012 reported that women in Canada earned 34.5% of MBAs in 2010-2011 compared to 34.1% in 2002-2003. (In that report, McGill had the highest ranking of women MBA graduates). Yet, in a 2012 Statistical Overview of Women in the Workplace, Catalyst noted that women represented just 14.3% of top executive officers in the Fortune 500. In most business schools, students and faculty remain largely dominated by men.

\*(Catalyst. Catalyst Quick Take: Statistical Overview of Women in the Workplace. New York: Catalyst, 2012.)

Ms. Adler's own journey in the business world went from the corporate world, to being a small business owner then on to world of NGOs. Of the many and various roles she has played in her business career over the years, she recalls one story in particular. “One woman that I hired went onto one of the top banking positions in Canada and I was always really happy about being a part of that.”

Women lending a hand to other women--in terms of their personal experiences, in terms of supporting women in their respective fields, in terms of showing where the road can lead-- is an important step in moving towards change.

Over the last decade, the numbers of women enrolling in MBA programs have not changed significantly. One thing that has changed over the past decade is the number of programs that have been launched in order to address issues relating to women in business.

MBA programs and mentoring groups throughout Ontario are increasing their outreach to women to provide support and networking opportunities.

## WOMEN'S NETWORKING/ AWARD PROGRAMS

### BMO Capital Markets Equity Through Education program (2010)

Awards for women working in capital markets. Formal coaching and leadership enhancement for qualified senior women working in the industry. [www.bmocom.com/aboutus/community/equitythrougheducation/wcm/](http://www.bmocom.com/aboutus/community/equitythrougheducation/wcm/)

### Catalyst (opened office in Toronto in 2000)

Non-profit membership organization with a mission to expand opportunities for women and business. Raise awareness of how diversity benefits today's global businesses. Addressing issues of breaking barriers; women in senior management; women in leadership. [www.catalyst.org](http://www.catalyst.org)

### HSBC Women in Business Leadership Award 2011-2016

HSBC Bank Canada has established the HSBC Women in Business Leadership Awards at eight universities across Canada including Queen's University, the University of Toronto, the University of Western Ontario, and York University. Each school will receive an \$80,000 donation from HSBC Bank Canada to fund the Awards over a five year period. The Awards will be granted to four female students from each university over a five year period beginning in the 2011-2012 based on academic achievement and leadership potential. [http://www.hsbc.ca/1/PA\\_ES\\_Content\\_Mgmt/content/canada4/pdfs/personal/news-room/women-in-business-leadership-awards-1mar12-en.pdf](http://www.hsbc.ca/1/PA_ES_Content_Mgmt/content/canada4/pdfs/personal/news-room/women-in-business-leadership-awards-1mar12-en.pdf)

### Northern Lights Award Foundation (2009)

The Northern Lights Award Foundation recognizes and promotes the achievements, advancements, and legacies of women and young girls in aviation and aerospace. The ultimate goals are to inspire more women and girls to pursue opportunities in these fields, and ensure organizations recognize the diverse and untapped talents these women can bring to their businesses. [www.northernlightsaward.ca/](http://www.northernlightsaward.ca/)

### Organization of Women in International Trade (1989)

Non profit designed to promote women doing business internationally; members include women entrepreneurs, service providers and business women involved in international trade. Networking, educational opportunities. [www.owit-toronto.ca](http://www.owit-toronto.ca)

### Professional Women's Network (1997)

Canadian based non profit working to connect women with one another and with key male business contacts. Refer business to one another where appropriate. Develop and leverage strong business relationships with other women and with men. Increase profile and profitability. Contribute to the success of other business women. [www.pwncanada.ca/](http://www.pwncanada.ca/)

### RBC Canadian Women Entrepreneur Awards (1992)

Recognizes Canadian women entrepreneurs whose successful businesses and achievements contribute to Canadian and global economies and their own communities. <http://www.womenofinfluence.ca/theawards>

### Categories:

1. The Deloitte Start-Up Award for women in business between 3-5 years.
2. The HUB HKMB Impact Award for entrepreneur's impact on local economy.

3. The RBC Momentum Award for entrepreneur who has successfully overcome obstacles and delivered 10% or more growth, year over year, for more than three years.

4. TPH Sustainability Award for incorporating environmental initiatives.

5. Profit Award for Excellence in Entrepreneurship for launching and building one or more successful companies with a track record of growth and profitability.

### Women in Capital Markets (WCM) (1995)

Non-profit organization that promotes the entry, advancement, and development of women in the Capital Markets industry. Networking events. Mentoring and professional development. Forums to share best practices with industry leaders. Joined BMO Capital Market Equity Through Education Program in 2010. [www.wcm.ca](http://www.wcm.ca)

### WCM

### Executive Coaching Awards Program (2008)

Provides executive coaching services to five qualified senior women working in capital markets. [www.wcm.ca/default.aspx?tabid=10000041](http://www.wcm.ca/default.aspx?tabid=10000041)

### WXN (Women's Executive Network) (1997)

Dedicated to the advancement and recognition of women in management, executive, professional and board



roles and increasing the diversity of Canada's corporate boards. Launched peer mentoring program 2005 for advice, problem solving, integration of business and personal considerations, support and networking.

<http://www.wxnetwork.com/>

### Women of Influence Magazine

Quarterly magazine dedicated to the advancement of professional women. [www.womenofinfluence.ca/](http://www.womenofinfluence.ca/)

## WOMEN IN LEADERSHIP ASSOCIATIONS/ RESEARCH AT MBA SCHOOLS IN ONTARIO

### DeGroot Women in Management Association, McMaster University

Initiated by female business students in 2009. Provides a platform for women in business. Raises awareness about issues facing women in business in order to develop strategies to overcome these challenges. Encourages and supports future women business leaders. [www.business.mcmaster.ca/wma/](http://www.business.mcmaster.ca/wma/)

### Odette School of Business, University of Windsor

Odette Women in Management Association encourages women to take executive roles. Unites MBAs and undergraduate business students with alumni, community, faculty. Encourages and supports a network of successful managers. Queens School of Business, Queens University <http://www.qwil.ca/> <http://business.uwindsor.ca/odette-women-mean-business>

Women in Leadership (Q'WIL) hosts annual 3 day conference with speakers, panel discussion and workshops run by prominent women; mentorship program forges relationships between students and successful business women in a variety of fields. ▶

*Women in Leadership (Q'WIL) hosts annual 3 day conference with speakers, panel discussion and workshops run by prominent women; mentorship program forges relationships between students and successful business women in a variety of fields.*

**Richard Ivey School of Business, University of Western Ontario**

ReConnect Program is an executive development program for women who are experienced managers and professionals returning to a career. Women in Leadership courses. Women in Management Newsletter and events.

<http://www.ivey.uwo.ca/executive/profiles/Hensley.htm>

**Rotman Women in Management Association (WIMA), University of Toronto**

Encourages, supports and fosters growth, development and advancement of women who are seeking senior level decision-making roles in the business community. Provides Rotman women with a channel to understand various career paths and to meet executives in different areas. The Judy Project (Rotman School of Management, University of Toronto) Executive forums, providing women with networking and skills they need to be highly effective and inspiring leaders. Prepares women to advance into executive leadership and CEO positions.

<http://inside.rotman.utoronto.ca/wima/>

**Sprott School of Business, Carleton University**

Centre for Research and Education on Women and Work (CREWW) promotes diversity and advancement of women in the workplace through research projects. Management Development Program for Women-distance education program.

<http://sprott.carleton.co/research/research-centres/centre-for-research-and-education-on-women-and-work/>

**Ted Rogers School of Management, Ryerson University**

Women in Leadership Association (WILA) is comprised of MBA students, faculty and alumni. Addresses issues faced by women in leadership. Supports diversity and innovation through networking and participation in workshops and professional events.

<http://www.ryersonmbasa.com/about/women-in-leadership/>

**Telfer School of Management, University of Ottawa**

The Taskforce for Women's Business Growth is a national and non-partisan consortium of prominent women business owners, SME service agencies, academics, and industry associations. Encourages federal, provincial and municipal governments and key business organizations to create policies and programs to support women-led businesses.

<http://sites.telfer.uottawa.ca/womensenterprise/>

**Women in Leadership (WIL) Schulich, York University**

Student organization serving undergraduate and graduate students at the Schulich School of Business. Provides professional, educational and networking events towards enhancing and appreciating women's roles in business.

<http://wil.schulich.yorku.ca/> ■



**WEALTH CREATION SECRETS**

**THE RICH DO IT AND SO SHOULD YOU**

RRSPs let you defer tax on only 18 per cent of your eligible earned income, up to the maximum prescribed in the Income Tax Act. You can also contribute to a TFSA (Tax Free Savings Account) up to the maximum allowed. If your income exceeds this ceiling, or if pension contributions restrict the amount you can contribute to RRSPs, these RRSP and TFSA limits can work to your disadvantage. The ability to defer tax on the growth of your savings can dramatically affect your retirement income.

The Enhanced Retirement Program (ERP) uses permanent life insurance to accumulate funds on a tax-deferred basis. When optimized, in conjunction with a collateral loan agreement, a tax-free income stream can be created during the insured's retirement years. At death, any residual value can be paid to beneficiaries on a tax-free basis. Overall, an ERP can provide significant benefits when compared with alternate non-registered investments. Here's how it works:

- Purchase a permanent life insurance and pay premiums into the policy.
- Within limits set by the Income Tax Act, values in an exempt insurance policy accumulate tax-free
- You negotiate a line of credit with a third-party lender, and collaterally assign the policy to them
- The lender provides a source of cash, such as an annual payment stream, which can be used to supplement your retirement income, or for whatever purpose you choose. Under current federal tax legislation, no personal tax is payable on loan advances from a third-party.
- At death, the loan is repaid and any policy value in excess of the loan balance is paid to your beneficiaries tax-free.

The example illustration shows how the Enhanced Retirement Program (ERP) strategy differs from an alternate, taxable investment, and compares the values. A couple aged

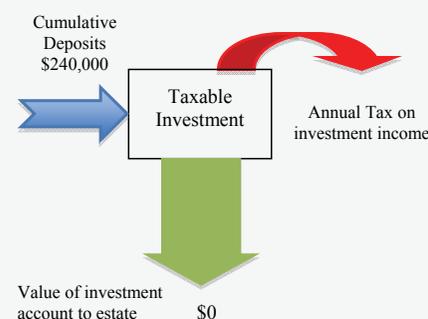
40, depositing \$240,000 over 20 years, marginal tax rate of 46.41%, pre and post retirement return of 5% vs. a permanent Life insurance policy with a loan interest rate at 7%.

In this example the alternate investment portfolio provided an after-tax income of \$36,597 per year and was depleted over a 15 year period resulting in no money being passed to beneficiaries at death. In the ERP strategy, the client received the same annual income of \$36,597 per year for 15 years and had \$1,290,448 given to their beneficiaries tax-free.

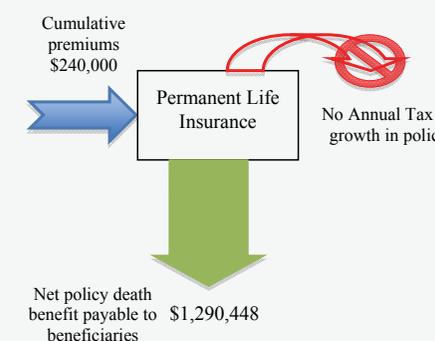
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David Aaron, Financial Security Advisor - [www.DavidKAaron.com](http://www.DavidKAaron.com)

**Alternate Investment**



**ERP Strategy**



**5.54% Effective Net Yield**



## Contemporary art gallery with a focus on Israeli art

**The Julie M. Gallery launched in Tel Aviv in 1975, and was quickly established as a cutting-edge venue for contemporary art. Its second location in Toronto follows suit!**

Passion for Israeli contemporary art guides gallerist Erica Segal's creative vision for her Distillery District gallery.

Exhibitions vary from solo shows of work by top-tier Israeli artists such as Shai Kremer, Degani Berest & Miriam Cabessa to talented local artists including painter Ilya Gefter, sculptor Jiri Ladocha, conceptual artists Atsmon Ganor & Mats Nordstrom.

Autumn is the peak season for fine art, and this year Segal will feature exceptional abstracts by Toronto-based painter Gideon Tomaschoff.

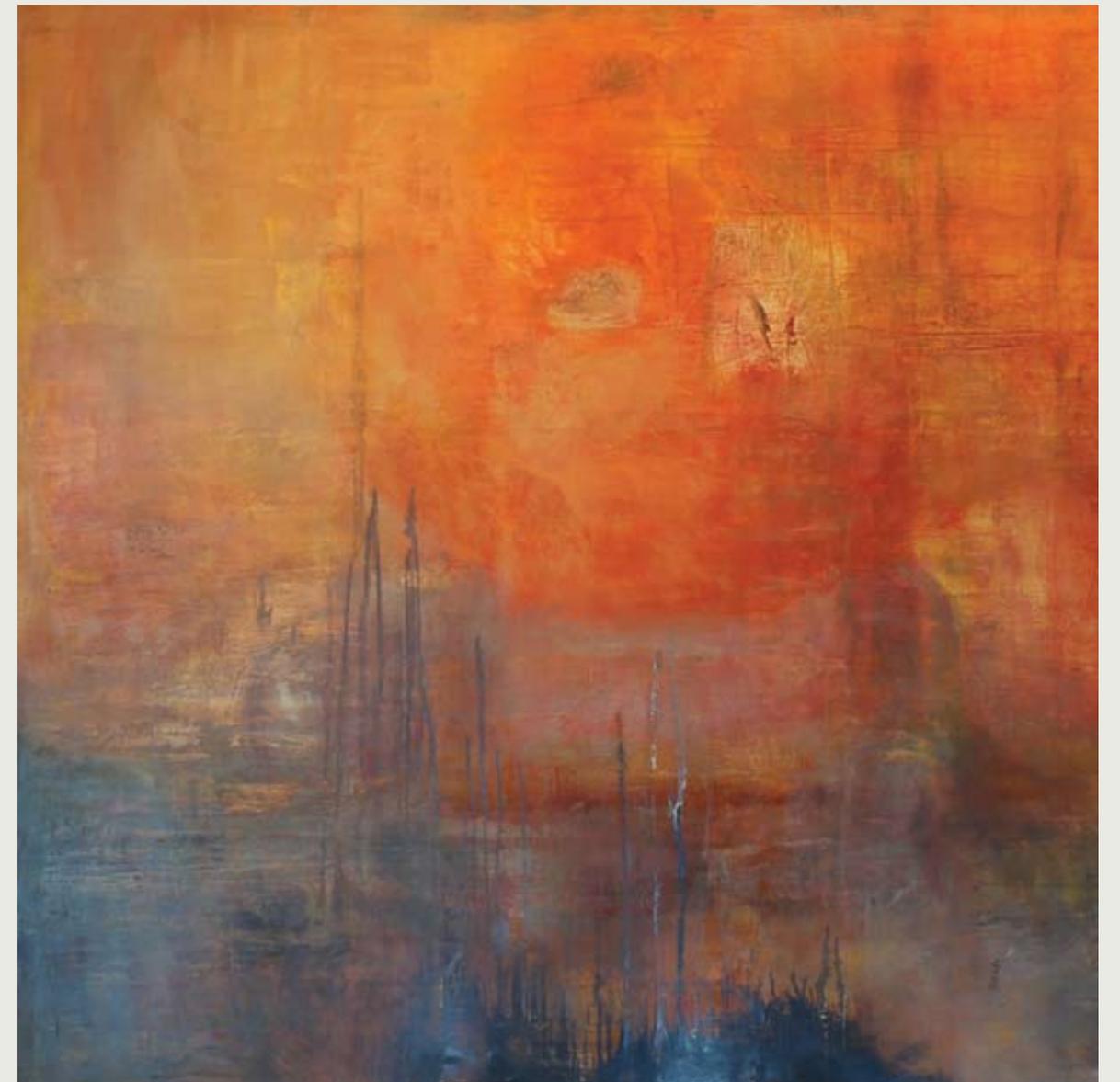
Recently, the Julie M. Gallery became a member of the Art Dealers Association of Canada, a prestigious organization of established galleries across the country.

**To collect contemporary art is a joy. By supporting living artists, you contribute to culture itself.**  
*Erica Segal*



*Sculptor Jiri Ladocha & Erica Segal, Director Julie M Gallery, Toronto*

**Find the gallery at these art fairs in 2013:**  
Fresh Paint Tel Aviv, May 21–25  
ArtHamptons, July 11–14  
Art Toronto, October 25–28



Gideon Tomaschoff, End of Time, 2012, oil on canvas, 48 x 48 in.

**MAYA BAR • TALI BEN BASSAT • DEGANIT BEREST • ANAT BETZER • MIRIAM CABESSA  
ATSMON GANOR • ILYA GEFTER • ITAMAR JOBANI • SHAI KREMER • JIRI LADOCHA • MATS NORDSTROM  
RAM SAMOCHA • ERAN SHAKINE • ALMA SHNEOR • GIDEON TOMASCHOFF**

**JULIE M. GALLERY TORONTO**

Tel Aviv | Toronto

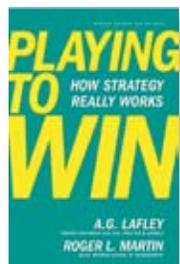
15 Mill Street,  
Distillery District,  
Toronto ON M5A 3R6

416.603.2626  
info@juliemgallery.com  
www.juliem.com

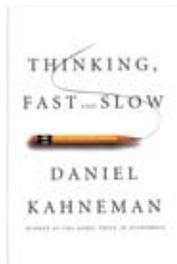
**Gallery Hours**  
Tues to Sat 11- 6pm  
Sun 12 - 5pm



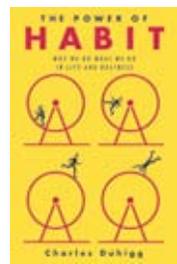
# READING YOUR WAY TO SUCCESS



**PLAYING TO WIN:**  
*How Strategy Really Works*  
by A.G. Lafley, former CEO Procter & Gamble Co; Roger L. Martin, Dean, Rotman School of Management, University of Toronto; Harvard Business School Press, 2013.



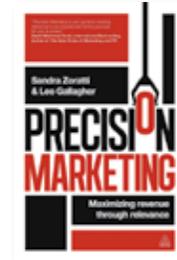
**THINKING FAST AND SLOW**  
by Daniel Kahneman, Senior Scholar, Woodrow Wilson School of Public and International Affairs; Nobel Prize in Economic Sciences (2002); Farrar, Straus and Giroux, 2011.



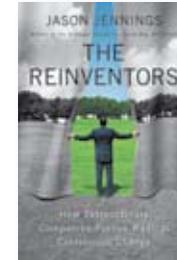
**THE POWER OF HABIT:**  
*Why We Do What We Do in Life and Business*  
by Charles Duhigg, MBA Harvard Business School, business reporter New York Times; Random House, 2012.



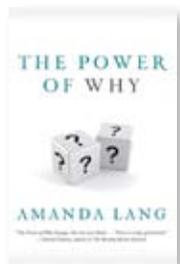
**THE ART OF THE START**  
The Time Tested, Battle-Hardened Guide for Anyone Starting Anything  
by Guy Kawasaki, Managing director Garage Technology Ventures, also available in MP3 CD, Audiobook, MP3 Audio; Penguin Group, 2004.



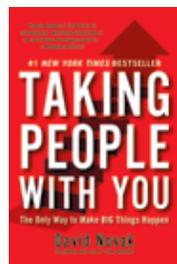
**PRECISION MARKETING:**  
*Maximizing Revenue Through Relevance*  
by Sandra Zoratti, Vice President Marketing Solutions at Ricoh; and Lee Gallagher, marketing industry researcher and consultant; Kogan Page, 2012.



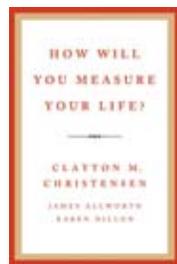
**THE REINVENTORS:** *How Extraordinary Companies Pursue Radical Continuous Change*  
by Jason Jennings, founded Jennings-McGlothlin & Co., consulting firm; Penguin Putnam, 2012.



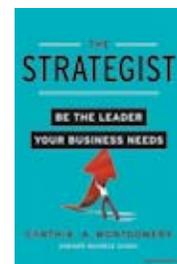
**THE POWER OF WHY**  
by Amanda Lang, senior business correspondent for CBC, The Lang & O'Leary Exchange; Harper Collins, 2012.



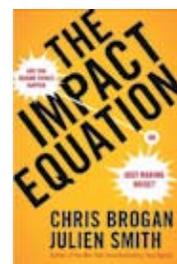
**TAKING PEOPLE WITH YOU:**  
*The Only Way to Make BIG Things Happen*  
by David Novak, chairman & CEO of Yum! Brands Inc.; Penguin, 2012.



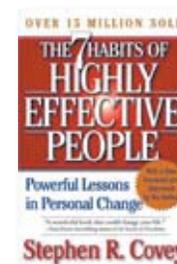
**HOW WILL YOU MEASURE YOUR LIFE**  
by Clayton M. Christensen, Harvard Business School professor, James Allworth, Karen Dillon; Harper Business, 2012.



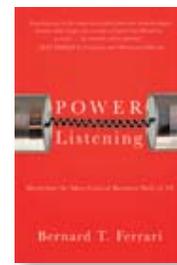
**THE STRATEGIST:**  
*Be the Leader Your Business Needs*  
by Cynthia Montgomery Harvard Business School professor, Harper Collins 2012.



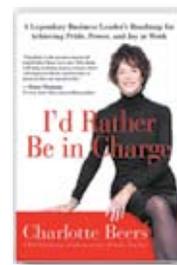
**THE IMPACT EQUATION**  
by Chris Brogan, marketing consultant and Julien Smith, Portfolio Hardcover, 2012.



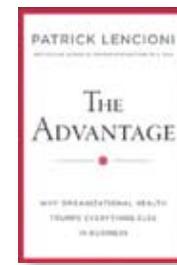
**THE SEVEN HABITS OF HIGHLY EFFECTIVE PEOPLE**  
by Stephen R. Covey, professor Brigham Young University, in 1996 named one of Time magazine's 25 Most Influential Americans. 1989. Free Press 2004.



**POWER LISTENING:**  
*Mastering the Most Critical Business Skill of All*  
by Bernard T. Ferrari, Dean of the Carey Business School of Johns Hopkins University; Portfolio, 2012.



**I'D RATHER BE IN CHARGE**  
by Charlotte Beers, CEO, Undersecretary of State, first woman to appear on cover of Fortune Magazine; Vanguard Press, 2012.



**THE ADVANTAGE:**  
*Why Organizational Health Trumps Everything Else in Business*  
by Patrick Lencioni, founder and president of the Table Group, a management consulting firm; Jossey-Bass Publisher, 2012.

President, CEO & Chairman, Skyline International Development

# GIL BLUTRICH

## *Changing the Skyline*



HORSESHOE COPELAND

By Croydon Richmond

*Left brain, right brain, heart – Gil Blutrigh has it all, and the Canadian real estate market is better for his unflappable spirit of entrepreneurship.*

Just 17 years ago, Blutrigh was living in Israel and working as a real estate agent. Today, he is at the helm of Skyline International Development Inc., one of Canada's most dynamic real estate development companies. For someone who set out to be a hotel manager, he is living proof that passion combined with careful planning and forward thinking can lead to unprecedented success.

Blutrigh's story is one of synchronicity; as he started looking for a way to diversify his portfolio in 1998, Canada was in full swing toward an upward real estate trend. He visited 15 years ago, and concluded that this would be the perfect move for him, both professionally and personally. "My wife and I have young children, and we felt that the Toronto area is a great place to raise our family," he says. "It is easy to understand why Toronto, Ontario and Canada continue to rank high in global surveys for quality of life."

The savvy businessperson first targeted an under-served niche, the extended-corporate-stay market. With the help of other investors, by 2001, Skyline amassed quite the portfolio of several hundred condos under contract. Not one to rest on his laurels, he broadened his vision to include larger projects with a commercial/resort component – especially as many such properties were going for prices below replacement cost at the time. This situation and the



fact that Skyline had already shown such a penchant for success drew the interest of impressive investors, including the Israel Land Development Company. ILDC is one of that country's oldest and most respected public firms traded on the Tel Aviv stock exchange. ILDC acquired nearly one-third of Skyline, with Blutrigh's development company in Israel retaining the balance of the equity.

Flash forward to 2004, a milestone year for the real estate entrepreneur, who was named Ernst and Young's Entrepreneur of the Year. He also called into play his hospitality roots and opened the Pantages Hotel Toronto Centre in downtown Toronto. Hot on the heels of that success, Blutrigh completed development of the Cosmopolitan Hotel in the heart of the city's Financial District. Like the Pantages, the Cosmopolitan garnered international attention by being the only Canadian hotel that made Condé Nast Traveller Magazine's "Hot List" of the 60 very best new hotels in the world.

By 2007, Canada was slipping into recession, and several established, amenity-equipped Ontario resort ▶

properties became available for amazingly low prices. Blutrigh turned Skyline's attention to acquiring historic properties and turning them into lifestyle communities. The first was Port McNicoll Resort Village near Midland, Ontario, with its deep-water harbour. Just 90 minutes from Toronto, this 825-acre master-planned community on the shores of Georgian Bay was once owned by Canadian Pacific Railway. Skyline's remarkable waterfront redevelopment includes residential lots, substantial commercial space and two unique attractions that are helping to preserve precious pieces of Ontario's past.

*Skyline obtained rezoning permission to move eight Ossawippi Express railway cars from Orillia to Port McNicoll to be refurbished and become part of the \$1.7 billion redevelopment.*

The cars are housed in a replica of the town's original Ossawippi Express train station in Port McNicoll's new Heritage Park. As focal points for the redevelopment, they join the historically significant S.S. Keewatin, the last Edwardian passenger steamship in the world. The grand old dame was the final survivor of the Titanic-era Canadian Pacific steamship fleet, and until Blutrigh came onto the scene, a long-forgotten relic of Canada's maritime history.

The ship had sat on Michigan's shores since the late 1960s and was destined for destruction. A history buff as well as astute entrepreneur, Blutrigh set out to save the Kee, as it is affectionately known. It took five years of negotiating with the owner, Canadian

and US governments, but he did it. He arranged for this well-loved ship to return to its original Port McNicoll home to an impressive resident/media fanfare in 2012, and it has already been transformed into a museum.



Lady of the Lakes comes home - Historic Titanic Era S.S. Keewatin to be the cornerstone of new port McNicoll community. On hand to greet the last Edwardian Steamship in the world June 23, 2012 were (l-r) Sgt. Rick Morris, RCMP (retired); Skyline's Gil Blutrigh; Capt. Eric Conroy; Capt. Matt Fogg (tug Wendy Annel); and Staff Sgt. Michel Pelletier, RCMP

tribute to Port McNicoll's past within a mixed-use community that will carry residences and businesses into the future in style." Speaking of style, the Keewatin will be closed for a few days in summer 2013 while it is used for filming for an episode of CBC's tremendously popular series "Murdoch Mysteries." Cool, indeed.

Back on Blutrigh's entrepreneurial path, 2008 proved yet another busy year, with Skyline's purchase of the last piece of land available for skyscraper development in downtown Toronto for the future creation of Skyline Tower in the heart of the Financial District. That year, Skyline also acquired Horseshoe Resort, a 680-acre four-

"As soon as I visited Port McNicoll for the first time, I was fascinated by its potential and its history," Blutrigh explains. "The Ossawippi cars and the Keewatin are some of our national treasures. Our master plan pays

season resort property located less than an hour's drive from Toronto and only 15 minutes from Barrie. In addition to two championship golf courses, the resort is home to 26 alpine ski runs, 67 km of cross-country ski trails, two year-round and five seasonal dining options, 101 newly renovated hotel rooms and 40 condo suites. Skyline is successfully selling whole-ownership condominiums at the base of the ski hill. "With our aging population and so many working families looking for ways to maximize their precious time off, the idea of owning at Horseshoe opens up a whole new world of recreation and leisure," Blutrigh says.

Fluctuating between resort country and



urban Toronto again, in 2010, Skyline was part of the group who purchased The King Edward Hotel in the city's Financial District. This well-loved Toronto icon features old-world, turn of the century charm and sophisticated comforts. Skyline and Dundee Realty Corporation transformed three vacant floors into luxury condos, which sold out within three weeks and the hotel is being refurbished over the next three-four years.

Blutrigh's road to phenomenal success turned north again in 2011, this time to Ontario's coveted Muskoka cottage country. Skyline purchased the renovated iconic Deerhurst Resort, which had served as host to the 2010 G8 Summit. This community features two championship golf courses, 760 acres of recently renovated four-season lakeside facilities, plus a private federally registered airport – all just two hours from Toronto. Skyline sold out 120 redeveloped suites in just 48 hours, and has launched a collection of Golf Cottages nestled around one of the resort's courses in addition to homesites available for purchase within a neighbouring nature sanctuary.

"The thing with Horseshoe and Deerhurst is that we purchased

already-serviced lands with existing amenities and cash flow. It's difficult to get financing for resorts or hospitality organizations in Canada. My understanding of hospitality and our acquisition philosophy give us an edge. We also recognize that many of our resort purchasers are registered in our hotel and resort database, so we already have a relationship with our future buyers."

Later that same year, Skyline made their first investment in the US market, purchasing the Cleveland Arcade, America's oldest indoor shopping mall, and 293-room hotel, currently under the Hyatt Regency Flag. A hub for the historic Gateway District, the 55,000 square foot retail space is currently undergoing a face-lift.

Blutrigh has thought of everything, including developing Skyline's Shizen Spa™ locations in downtown Toronto, Horseshoe and Deerhurst Resorts. To enhance this four-season lifestyle approach, Skyline also introduced SkyLife Club, a membership program (for purchase). SkyLife Club, Ontario's first-ever city and country club, offers family-oriented recreational, leisure, social and travel activities and benefits through Skyline Resort

Communities' portfolio. Everything Skyline touches is top-notch and sells for remarkably reasonable prices. "Why not make the most of all of our projects?" Blutrigh says. "It's a win-win situation for Skyline and our buyers."

In November 2011, Skyline received its first major institutional investment when Ned Goodman and Dundee Corporation invested \$10 million as equity, and Scotiabank (through its Dynamic Funds) invested \$10 million. Goodman, Oscar Belaiche, the main investment manager of Dynamic Funds, and former Premier Mike Harris now sit on Skyline's board to help guide the company's growth.

He's the epitome of the human dynamo concept. Since he arrived in Canada, Blutrigh has invigorated the real estate economy, created jobs, inspired a new way of approaching a family-friendly four-season lifestyle - and is preserving history in the process. He came to this country in a whirlwind move, with fantastic ideas and the business know-how to morph them into reality. In little more than a decade, he has transformed Skyline into one of Canada's hottest developers. As for Gil Blutrigh and Skyline International Development's future, the sky's the limit! ■



## THE PHILANTHROPIC MIND

BY CHUCK ENGLISH AND MO LIDSKY

***What motivates someone to make a charitable donation of \$1 million or more? It's certainly not just a function of wealth. Only 1.4% of high net worth families have total annual charitable donations exceeding \$1million.***

Then what sets Canada's top philanthropists apart from their financial peers? More importantly, what

can be learned from their experiences and insights? Those questions led us to over two years of research.

We interviewed nearly fifty of Canada's top philanthropists delving deeply into their philanthropic motivations, passions, defining experiences, likes, dislikes, joys and challenges. What we heard was always inspiring and, in some cases, was truly astounding. Our conversations produced many startling insights about the philanthropic elite. In this article we present five of those.

### **PHILANTHROPISTS OFTEN HAVE A HARD TIME SAYING "NO."**

The common perception is that philanthropists are calculating or perhaps even hard-nosed in making their giving decisions. We discovered that they are as susceptible as any of us to a compelling request and often have to find ways to protect themselves.

Kelly Meighen understood that she will naturally be drawn to the mission and activity of many organizations

and that she can't say yes to everyone. She used very emotional terms to describe how she keeps her distance. "There are so many people out there so committed and working so hard. It's a terrible thing to have to say that I don't want to know about you because if I knew about you, I'd probably fall in love and then where would I be?"

Eddie Sonshine recognized the same compulsion in himself and imposes a similar barrier. "If someone comes to my office they are leaving with a cheque. I don't have a heart to just shoo them away. So, I'm very careful about who I see."

Senator Linda Frum echoed these sentiments when she told us, "Well to be honest, I tend to avoid [face to face solicitations]. I don't do a lot of those because I know myself. I'm not good at saying no. So I just can't do it."

Beyond just responding positively to a charitable request, many philanthropists actually find themselves giving more than they were asked to give. Eric Sprott affirmed and quantified that dynamic. "There are lots of cases when we might do something more than they have asked. For sure. Happens probably 25% of the time."

### **MAJOR GIVING DECISIONS ARE SOMETIMES MADE AT THE SPUR OF THE MOMENT.**

Eddie and Fran Sonshine told us about two Israel based experiences that really drive this point home.

In the first instance they described a visit to the Aish HaTorah building in Jerusalem's old city. They went out on a balcony for some fresh air. Eddie sets the scene. "It was nighttime, the lights [at the Western Wall] were on. The moon was out, shining on the hotels.

It was spectacular." They were joined by the fundraiser for Aish HaTorah and feeling somewhat overwhelmed, Eddie remarked to him, "...you know it's impossible not to feel spiritual right here. It's impossible. In the centre of thousands of years of Jewish history, seeing this." Sensing opportunity, the fundraiser responded, "You know, in the new part [of the complex] we're building, there's another balcony just like this! It could have your name on it!" Eddie finishes the story with what now seems to be the foregone conclusion. "I said okay...for how much? And there is now a Sonshine Family balcony there."

The second experience is even more extraordinary. On another trip to Israel the Sonshines visited a new exhibit that had recently opened at Yad Vashem. They came to the end of what was clearly an emotional tour. Eddie recounts, "You go through this horror and emerge through this hallway and there in front of you is the sun and Jerusalem. I just found the architecture and the whole concept of the place inspiring. You know, both of us did. And I said to Fran, you know, if we want to do something for holocaust education, we should do it here." What was the end result? "Twenty minutes later we were having lunch with the director [of development] and by the time we left we gave them a commitment to give them a million dollars US."

It's hard to imagine that a million dollar gift could be made on the strength of a single experience with no prior solicitation. In fact, the Sonshines described it as one of their proudest philanthropic moments.

### **PHILANTHROPISTS REGRET NOT GIVING MORE**

There's next to nothing that philanthropists would change about

### **KELLY MEIGHEN**

President of the T.R. Meighen Family Foundation and a member of Western University's Board of Governors, Meighen served on the Board at Mabin School, Mount Allison University, Sancta Maria House, The Wellesley Hospital, and Writer's Development Trust of Canada. She is a major supporter of Evergreen at the Brickworks, Stratford Shakespeare Festival, Toronto's Centre for Addiction and Mental Health, and Upper Canada College, among others. Meighen has won numerous awards for her many years of volunteer service.

### **ED & FRAN SONSHINE**

Eddie Sonshine is an accomplished entrepreneur and philanthropist. A lawyer who practiced law for fifteen years, he is the CEO of RioCan Real Estate Investment Trust, a director and the Chair of Chesswood Group Limited President, a director of Cineplex Inc. and a Director of the Royal Bank of Canada. He presently serves as Chair of the Mount Sinai Hospital Foundation and of the State of Israel Bonds Canada. In addition to the many awards he has received with his wife Fran, Eddie Sonshine has been appointed as Queen's Counsel and as a Member of the Order of Ontario.

A consummate community service volunteer and benefactor, Fran Sonshine is a past Chair of the Baycrest Foundation and a past President of Toronto Hadassah-WIZO. She currently serves as Chair of the Board of Baycrest and National Chair of the Canadian Society for Yad Vashem; as National Honourary Vice-President of Hadassah-WIZO; and as a Board Member of CIJA, Mount Sinai Hospital, and UJA Federation's Jewish Foundation

### **SENATOR LINDA FRUM**

Senator Frum is an accomplished politician, author, award-winning filmmaker, and active philanthropist. She was appointed to the Senate in 2009 by Prime Minister Stephen Harper. A former contributing editor to Maclean's and a former columnist for the National Post, Frum is also the author of two Canadian best-sellers. A graduate of McGill University,

Senator Frum received an honorary doctorate from Yeshiva University.

Frum has won numerous awards for her active community volunteerism. She has served as Chair of the United Jewish Appeal Women's Division and as a board member of the Art Gallery of Ontario Foundation, the Canada Israel Committee, the Ontario Arts Council, and Soulpepper Theatre. Currently, she is on the board at the Canadian Club of Toronto and the Bishop Strachan School and is Vice-chair of the board of governors of Upper Canada College.

#### JULIA KOSCHITZKY

Julia is Co-Chair of the Education Committee for the Jewish Agency and a past Chair of the Keren Hayesod World Board of Trustees; member of the Board of Governors of the Jewish Agency for Israel; member of the Agency Executive; Trustee to the Jewish Telegraphic Agency, active with the York University Foundation, the United Jewish Communities of North America, and the Pincus Fund for Jewish Education of the Jewish Agency. Ms. Koschitzky has earned numerous honours and awards for her community service and philanthropic activities.

#### GIL PALTER

An accomplished entrepreneur, Gil Palter is Founder, CEO, and Managing Director of Eladdan Enterprises/Eladdan Capital Partners. He is Co-Founder, former CIO, and current Managing Partner at EdgeStone Capital Partners Inc. and currently serves as Chair of several Boards.

Palter was cited one of Canada's Top 40 Under 40 in 2003; and in both 2006 and 2007, he was nominated for the Ernst & Young Entrepreneur of The Year Award. Heavily involved as a philanthropist in several causes, Gil served as the Chair of Toronto's UJA Federation Campaign. Gil is a recent recipient of the UJA Federation Leadership Development Award.

#### ISSY SHARP

Founder of the Four Seasons Hotels and author of Four Seasons: The Story of a Business Philosophy, Isadore "Issy" Sharp is a Director of the Bank of Nova Scotia; and a Director of Clairvest Group Inc.

their giving history. They have few regrets. They enjoy giving. Even gifts that didn't have the desired impact or commitments they might re-consider today, come with the satisfaction of having fulfilled a philanthropic end.

So what regrets do they have?

This is what Julia Koschitzky told us. "What keeps me up at night about my philanthropy is not giving enough. I always tell people I'm never sorry that I gave. I'm only sorry that I don't give enough. I never thought that I gave too much."

Her subsequent advice to fellow donors follows suit. "Don't ask yourself what's the minimum you can get away with. Ask yourself what's the maximum you could give. I think everybody has to ask themselves that."

Gil Palter takes Koschitzky's values-based approach and gives it a self-satisfaction twist.

***“Every time you give a bigger gift you feel better and you realize you could have afforded it all along. So if I could go back with what I know now, I probably would have just given larger gifts earlier along the way. Because it’s like wading into the water. You say, ‘okay it’s not so cold I can go deeper. I can take that, I can go a little bit deeper. This is actually quite pleasant, I should have just jumped in the first place.”***

Not giving enough doesn't always result in regret. Sometimes it leads to a larger gift as Linda Frum explains. "It has happened from time to time that I have been at events with [her husband] Howard [Sokolowski] and we'll be there and he'll say to me we didn't give enough money because the event is so powerful that he'll go home and write a bigger cheque."

#### **GENERATIONAL DISPARITY PRODUCES STRIKING DIFFERENCES IN ATTITUDES TOWARD PHILANTHROPY.**

While this could have been predicted, the stark contrast in generational attitudes was surprising. Issy Sharp's views on trust represent one end of the spectrum. "I don't care about how they spend the money or what they use it for. . .they have people who have that expertise. I just say, 'look, I'm just prepared to give the money for what you're telling me about.' I don't follow the paper trail."

The generational bookend on accountability was provided by Marla Dan. "I think the younger generation has a different connection. They won't just write the cheque no questions asked. They want to know where is it exactly going and what it's going to be there for, how is it going to be managed, how many hands is it touching before it gets to the end."

Juliana Sprott's views on the same issue exposed even deeper issues. "In my generation, I think we are a little bit more disenfranchised, I think we are much less trusting, much more skeptical. And I am not just going to randomly believe that we are going to do the right thing, I need to see it with my own two eyes."



Richard Ivey provided a more positive perspective when he talked about how his family's foundation evolved as a new generation became involved.

***“I introduced the idea of becoming more focused, because I felt like we weren’t achieving anything, we were just writing cheques. We were writing cheques to the United Way, to the hospital, to the university, to the World Wildlife Fund and we were getting thanks and rapport but I don’t think we were accomplishing anything other than keeping those organizations in business. I felt if we started to focus, we could change the world.”***

Perhaps that marks the ultimate contrast. While older generations sought the satisfaction of using their philanthropic investments to simply make a difference, the newer echelon wants to change the world.

#### **PASSION IS THE KEY TO THE PHILANTHROPIC SUCCESS.**

Fundraisers, like businesspeople, are always searching for the key ingredient that will make a pitch successful. Based on our interviews, we can absolutely tell you that the secret sauce in the recipe for a successful solicitation is passion.

David Cynamon established the need for passion as a general principle when he talked about what distinguished the best solicitations that have been made to him.

"I think first and foremost like any business, it is the presenter. How passionate is that presenter, how much energy is in that presenter. Really a good presenter could ▶

He serves philanthropically on several boards, and has generously supported several institutions, organizations, and events, including the Four Seasons Centre for the Performing Arts, Hebrew University of Jerusalem, and the Ontario College of Art and Design, among others. He has received numerous honours and awards including Honorary Doctorates from Ryerson and York Universities, and appointment as Officer of the Order of Canada in 1993.

#### ERIC SPROTT

The founder of Sprott Asset Management and Sprott Securities Inc., Ottawa-born Eric Sprott earned a Chartered Accountant certification from Carleton University. With the establishment of the family foundation, Eric Sprott became a renowned philanthropist, supporting numerous worthy causes.

Aside from his many business awards, including the 2006 the Ernst & Young Entrepreneur of the Year Award for Ontario and the 2012 Most Influential Hedge Fund Manager Award, Eric Sprott has been honoured several times for his philanthropic support through the years.

#### JULIANA SPROTT

Juliana Sprott worked in sports broadcasting before becoming President of The Sprott Family Foundation. Ms. Sprott has for the past few years been instrumental in foundation giving which has included her cherished contributions to such non-profit organizations as Daily Bread Food Bank, Second Harvest Canada, and the Stop Community Centre and such support campaigns as the 2007 Annual Daily Bread Food Bank Gala and the 2007 Virgin Unites Canada.

#### MARLA DAN

Marla is career communal leader, activist and volunteer. She is currently the Canadian National President of CHW, capping over two decades of involvement in the organization. CHW supports children, healthcare and women in Israel and Canada.

Together with her husband Aubrey, the Dans have donated generously to numerous organizations including

the Judy Dan Wound Care Centre and the University of Toronto Leslie Dan Faculty of Pharmacy.

#### RICHARD IVEY

Richard W. Ivey is currently Chairman of the Board of Ivest Corporation, Ivest Properties Ltd., and Irwin Toy Ltd., and past Chair of the Canadian Institute for Advanced Research and Livingston Group Inc. Ivey sits on several more boards and serves as Secretary, Treasurer, and Director to the Toronto-based Richard Ivey Foundation, established in 1947 by his grandfather, Richard G. Ivey, and father, Richard M. Ivey.

For his numerous charitable contributions to education and research, in 2006 he was made a Member of the Order of Canada.

#### DAVID CYNAMON

David Cynamon is currently the Chair at K2 Pure Solutions. He was named one of Canada's Top 40 under 40 by the Globe and Mail and recognized as Ernst & Young Entrepreneur of the Year in 2002.

Cynamon's philanthropy is extensive and with his wife, Stacey, he has contributed significantly to the Hospital for Sick Children and Mount Sinai Hospital; the Edmonton Jewish Foundation; and UJA Federation. For his support, Cynamon has been honoured with several awards, including the B'nai Brith Foundation Award of Merit, conferred upon him in 2007.

#### DONALD JOHNSON

Don Johnson is both an accomplished entrepreneur and celebrated philanthropist in support of the arts, education, and healthcare.

Semi-retired, Johnson is now very active in the not-for-profit sector, and is on the Advisory Board of the Richard Ivey School of Business; is a board member for the Toronto General and the Western Hospital Foundation; is Chairman Emeritus Director of the Council for Business and the Arts in Canada; and member of United Way of Greater Toronto's 2012 Major Individual Gifts Campaign Cabinet. Johnson played the leading role in lobbying

probably sell you anything and get you to donate to anything."

The proof of the power of passion came in an account from Donald Johnson describing a solicitation by Frances Lankin, United Way's chief staff person. "It wasn't just the creativity. She really had a tremendous vision and a passion to have United Way help in a really meaningful way the people in Toronto, particularly in disadvantaged neighborhoods. It was not just the creativity. It gave me the confidence that she was going to deliver on that, and she certainly did."

Establishing just how successful Lankin and her passion were, Johnson made this incredible confession. "That was probably the most creative and most compelling [solicitation] and I had no intention of making a million dollar donation, but I did."

Often a philanthropist's involvement in an organization can produce exponential benefits. Securing that involvement has the same prerequisite as securing the gift – passion. This was Philip Reichmann's answer to what distinguishes those organizations for which he's willing to provide his time. "[There are] different things but I have to feel passionate about it. I have to feel committed to it.

I won't fundraise for something that I don't care about. I can't. You have to believe in what you're selling. Whatever it is, whether it is a product or a service or a charity"

Eric Sprott's thoughts shed light on the inverse situation. What happens when the philanthropist feels no passion?

"The ones that aggravate me the most are when the donation request is sorrow-based, like, this is such

a desperate situation, there's no hope... and I think to myself, then why would I give to something where there is no hope? You know? Like that's not inspiring me to give. So, you're basically telling me that this is such a terrible situation that it's not ever going to get any better? That's what it feels like. Why would I give to something where there is no chance of things improving?"

We asked all our interviewees to provide advice to budding philanthropists and not surprisingly, passion was part of that discussion as well. Here's what Gil Palter had to say:

***“It’s the same advice I give young people with regard to their careers, which is find something that you actually like that you’re passionate about, that you care about, and just get involved. Find an area that actually resonates with you. Because going through the motions never results in a great outcome. Doing something because you love it almost always results in a great outcome.”***

For most of us, what we know about philanthropists is limited to the names we see on the sides of hospitals and universities – Schulich, Lebovic, Sonshine, Bloomberg, Schwartz and

others. There is an iconic, almost one-dimensional view of the giver. Through our research we have expanded that view and discovered that Canada's top



philanthropists have so much more to offer than their money. Those in the nonprofit sector and the fundraising arena have a direct advantage to be gained from heeding the advice and opinions of the philanthropists. But those in other fields of endeavour can also benefit from the forthright wisdom

of these extraordinary men and women. In fact, we believe that their stories and insights have the potential to be intriguing, interesting and inspirational

the federal government to remove tax barriers for gifts of publicly listed securities to registered charities.

#### PHILIP REICHMANN

Philip Reichmann serves as Co-Founding Partner of ReichmannHauer Capital Partners, Inc. Previously, Mr. Reichmann served as the CEO, Trustee and a Member of Investment Committee at O&Y Real Estate Investment Trust. Mr. Reichmann was also the Chief Executive Officer at O&Y Properties Corporation.

Philip is known for his passionate and principled philanthropy having supported many Jewish educational causes and having served as a member of several notable boards.

#### ABOUT THE AUTHORS

##### CHUCK ENGLISH

Chuck English has provided strategic marketing leadership and counsel to both businesses and not for profits for over 20 years. Currently, he is the driving force behind English Marketing Works, a firm that is successfully working with independent schools, fundraising organizations, professional service firms and health care institutions, as well as clients in the retail, manufacturing & travel sectors. He has a strong record of community involvement having served in leadership positions and on the board of many organizations.

##### MO LIDSKY

Mo Lidsky is a principal at Prime Quadrant LP, a Canadian investment and philanthropy research firm for ultra-high-net worth families. Mo was the co-founder of TMX Inc., a group of automobile restoration companies in Northeast Ohio, FundCoaches LLC, an online fundraising institute, CharityBids LLC, an online auction platform serving the non-profit sector, and Apex Global Capital, a microfinance institution in the Caribbean. Mo served as the national director and chief executive officer of Yeshiva University (Canada,) Chairman of the THJ Foundation and continues to serve on the boards of several non-profit organizations. Mo is the co-author of "In Search of the Prime Quadrant: The Quest for Better Investment Decisions".

to anyone in any walk of life who simply seeks to somehow make a difference. ■

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The Philanthropic Mind will be published in the fall of 2013. More information is available at thephilanthropicmind.com.



“THE KEY TO OLIBERTÉ, WAS NOT ABOUT BEING THE WHITE GUY WHO COMES TO AFRICA. IT WAS ABOUT EMPOWERING THE LOCALS AND GIVING THEM THE BEST TOOLS AND SUPPORTS, INCLUDING COMPENSATION THAT CAN HELP THEM BRING OLIBERTÉ TO THE FOREFRONT.” TAL DEHTIAR

continued from page 53

decided it was time to build his own factory. He hoped this move would cut production expenses and reduce delays. The factory which opened in August 2012 employs fifty-one people of which sixty-one per cent are women. Jobs range from patternmaking to stitching to administrative roles. Though he is producing quality footwear, Dehtiar is ever mindful of a commitment to globally sustainable development and the hope that other companies will look to Africa as well.

The rubber that is used in Oliberté shoes, which originally was to be processed in their own rubber processing plant in Liberia, is, along with other materials used in the production of Oliberté products, sourced from other African countries including: Ethiopia, Liberia, Kenya, Tanzania, Mauritius and South Africa.

Dehtiar has paid attention to detail not only in how the company runs but even the logo on the shoes. The flag of Oliberté is a red rectangle with a hole in the middle which represents the desire for changing the world. “When you look at old photos of revolutions, when the freedom rebels conquer the capital city, they take the countries’ most symbolic symbol, the flag and they rip the middle out of it. That is the essence of

the Oliberté logo – one that is trying to showcase a different kind of revolution – showing the real potential of Africa.” This is about giving Africa a chance and changing how the world views Africa – seeing opportunities, employing people from the local community, and providing fair paying jobs.

“The key to Oliberté,” wrote Dehtiar in an e-mail on his way to Africa, “was not about being the white guy who comes to Africa. It was about empowering the locals and giving them the best tools and supports, including compensation that can help them bring Oliberté to the forefront.”

Dehtiar admits the company works in a difficult environment under difficult conditions. Entrusting the day to day operations to local management was the only possible way that he could make it work. He travels every two to

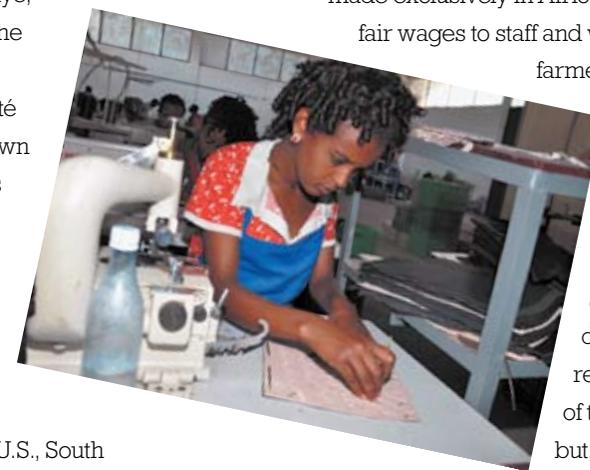
three months to Ethiopia to check on his factory, and sometimes he will stop over in Liberia, as well as some of the other countries with which Oliberté works, and he will visit with his suppliers.

Since it opened, Oliberté has grown from selling 200 pairs of shoes in 2009 to an expected 30,000 in 2013. Oliberté has warehouses in Mississauga, Buffalo and Rye, UK. Among the retailers that carry Oliberté shoes are Town Shoes across Canada, Max’s (Ottawa), Mochico (Montreal) plus stores in the U.S., South Africa, Oman, China, Hong Kong, Singapore, Great Britain and Northern Ireland, and Denmark.

Here’s the trifecta that Dehtiar has crafted for Oliberté - to be a for-profit, to do good, to respect the environment. To that end, Oliberté’s partner factories demonstrate fair and equitable practices for men and women, exceeding local labor standards. The

leather tanning process meets the minimum environmental protocols and Oliberté uses natural materials as much as possible in their materials. And here is a new twist on return policies: Oliberté shoes that cannot be donated or reused are accepted for recycling.<sup>8</sup>

Dehtiar’s company is unique in many ways. It manufactures quality footwear made exclusively in Africa. It provides fair wages to staff and works to pay farmers above



market prices for raw materials. Making shoes is the day to day responsibility of the factory but, all the while Dehtiar keeps his

eyes on the long term goal of helping to build a thriving middle class. For this to work, Oliberté’s shoes need to excel in style and quality. “If the product didn’t sell itself, it wouldn’t matter where it was coming from,” he explains. The shoes showcase the unique African craftsmanship that goes into their design.

Between traveling, oversight of his partner factories, budgeting and overall general management of his company, Dehtiar has made time to spread the message. He is a regular speaker at conferences and business schools across the globe. Among his numerous speaking engagements are the January 2013 York University New Speaker Series (Schulich School of Business and Institute for Research & Innovation in Sustainability) which “profiles individuals with stories of reducing global poverty through an enterprise-led, market based approach;” the Toronto International Microfinance Summit in 2011; the 2011 Global Business Coalition in New York City; the G20 Young Entrepreneur Summit in 2010 where Tal spoke about his charity, MBA Without Borders and its goal to support small social businesses. He was a speaker at 2009 Wharton Ethic Program at the University of Pennsylvania.

Through his journey people have taken notice of Tal Dehtiar and the Oliberté story. Dehtiar was named Oakville’s Young Entrepreneur of the Year in 2013; one of Fast Company’s Most Creative People in Business 2012; in 2011 he was nominated for Canada’s



Oliberté : Adibo Shoe



it is too short term to think that business is only about profit.

Today, though Dehtiar is no longer involved with MWB, he is still a big fan and supporter. His passion for both the business world and the developing world was certainly out of the ordinary when he established MBAs without Borders. Perhaps, extraordinary is the better word.

If the language around MBA courses still remains largely about decision making, strategic positions, managing groups, competitions, and profit,

then Dehtiar has shown that there is more than one path for business. And while those on Dragon's Den may have decided not to invest, Dehtiar is no less passionate, no less committed to his new adventure.

In a 2010 SIR.tv profile Dehtiar said, "I love business, I love what I do and I don't think I could ever retire — this is my thing and I'm loving the journey."

Three years later, with all the highs and lows, and the challenges and frustrations of the last four years, does Dehtiar still feel that way?

The answer to that question is a resounding "YES." ■

April Laufer is a freelance writer for Index Media. She is a researcher and writer whose articles have appeared in the Globe and Mail as well as various journals. Her short stories have been published in Canadian Woman Studies as well as the Literary Supplement of the Canadian Jewish News.

Thank you to Tal Dehtiar for his e-mail correspondence with me to and from Africa.

<sup>1</sup> <http://www.un-documents.net/ocf-02.htm>

<sup>2</sup> [www.youtube.com/watch?v=Pm7m8nQDzLo](http://www.youtube.com/watch?v=Pm7m8nQDzLo)

<sup>3</sup> <http://www.globalgiving.org/pfil/2461/projdoc.pdf>

<sup>4</sup> [www.ottawacharities.com/mbas-without-borders.php](http://www.ottawacharities.com/mbas-without-borders.php)

<sup>5</sup> [www.topmba.com/articles/jobs/downturn-changes-mba-graduate-plans](http://www.topmba.com/articles/jobs/downturn-changes-mba-graduate-plans)

<sup>6</sup> [http://www.youtube.com/watch?v=ekYeH\\_MOYXM](http://www.youtube.com/watch?v=ekYeH_MOYXM)

<sup>7</sup> [www.thestar.com/news/world/2012/04/14/oakville\\_businessman\\_invests\\_in\\_africas\\_industrial\\_revolution.html](http://www.thestar.com/news/world/2012/04/14/oakville_businessman_invests_in_africas_industrial_revolution.html)

<sup>8</sup> [www.apbspeakers.com/speaker/tal-dehtiar](http://www.apbspeakers.com/speaker/tal-dehtiar)

<sup>9</sup> [www.irisnyorku.ca/2013/01/doing-business-with-the-poor/](http://www.irisnyorku.ca/2013/01/doing-business-with-the-poor/)

Top 40 Under 40, Ernst & Young's Social Entrepreneur of the Year. He has received the CYBF Chairman's Award, the Ontario Global Trader Ward, and was nominated for the YMCA Peace Award. He has been featured regularly on CNN, CBC, TVO, City TV, City News Toronto, Forbes Development Wire, and Global National. His story has been covered by The Globe and Mail, The National Post, MacLean's Magazine, Canadian Business Newsmagazine, Business 2.0, Toronto Star, Report on Business, the Financial Post, Deloitte and numerous other publications.

This past January (2013) as part of his newest adventure with Oliberté, Dehtiar launched the Mozaqa Project. Oliberté Mozaqa (the word means "play music") encourages

artists to partner with Oliberté to work towards positive change in the world and to promote awareness about Africa as a place of promise.

On a recent flight to Africa, Tal opened his laptop to take time to answer some of our questions about his business ethic.

**JR:** In the launching of Oliberté, what are some of the strengths that you have discovered about yourself?

**TD:** I'm a quick learner and I try not to make the same mistake twice. Though there are lots of ideas that you can read in books, for me the main thing is I never give up.

**JR:** If there is just one thing that distinguishes Oliberté

what would you say it is?

**TD:** Oliberté is about hiring the best people, equipping them with best tools and support, including compensation and allowing them to lead Oliberté at a local level. That is probably the reason that we have achieved what we have in a difficult environment under difficult conditions. If not for our local management, none of it would be possible.

**JR:** Any helpful words to the next generation of young entrepreneurs?

**TD:** There is no question that business and positive social change can be partners. This is something that businesses should embrace. It is important how you run a business;

**(D)<sup>2</sup>**  
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**“Bilateral technology partnerships are positive sum endeavors that build a better world through science and cooperation.”**

DR. HENRI ROTHSCHILD  
CIIRDF President

continued from page 20

which have involved over 160 different organizations in both countries, have resulted in the creation of over 50 commercially viable products – which, in turn, have gone on to generate an estimated \$700 million dollars in revenue for their respective producers.

Accordingly, the work carried out under the foundation's leadership has fostered productive ties between leading experts in a variety of fields – and even yielded some staggering breakthroughs.

An exciting recent example is the Canada-Israel Panel on Groundbreaking Brain Research, a conference held in May 2012 in which the CIIRDF brought together a number of institutions from both countries,

including Israel Brain Technologies (IBT), Toronto's Baycrest Centre for Geriatric Care, the Ontario Brain Institute, the University of Toronto and the Health Technology Exchange (HTX). In an event that featured Israeli President Shimon Peres, leaders discussed building partnerships in order to develop new technologies to assist in the diagnosis and treatment of neurological disorders such as Alzheimer's, Parkinson's, epilepsy, stroke and autism.

As the panel's moderator, CIIRDF President Dr. Henri Rothschild extolled the virtues of collaborative research initiatives. “Bilateral technology partnerships are positive sum endeavors that build a better world through science and cooperation.”



CIIRDF is fostering a partnership to address this issue. Researchers in Canada and Israel are currently working on a new magnesium-aluminum alloy that would reduce the overall weight of passenger vehicles – thus promising a corresponding improvement in fuel efficiency.

***The project brings together Israel's Dead Sea Magnesium – which, according to CIIRDF, produces about 10 percent of the world's magnesium – with Canadian auto parts developer and manufacturer Magna Powertrain.***

The project started small, developing an oil pan that was manufactured using the magnesium-aluminum alloy. This initial phase of the project was deemed production-ready in 2003, and Magna claims it has generated upwards of \$20 million from the sale of parts containing the new material.

Another ecological project that brings together the two countries is solar

panels. Solar panels can have a considerable impact on a home's energy efficiency, but are also prohibitively expensive to most homeowners. CIIRDF has brought together innovators in both Canada and Israel who

seek to remedy this problem. The Printer for Solar Cells Production with a Revolutionary Transport

He went on to say, “Advances in brain research are among the most important medical innovations of our times. By pooling our R&D strengths and collaborating in creative ways, Canadian and Israeli firms have the opportunity to lead the world in this critical field. These technology alliances lead to new innovations that improve the diagnosis and treatment of neurological diseases, and open new global markets for collaborating firms.”

Other partnerships involve more than just the two countries. The Canada-China-Israel roundtable on Agri-innovation is one such example – a remarkable effort that connects researchers in Canada and Israel with talented scientists and developers in the world's largest country. A trilateral program resulted from a series of meetings between CIIRDF, International Science and Technology Partnerships Canada (ISTPC) and Agriculture and

Agri-Food Canada. A three-way Call for Proposals, in which researchers are invited to submit their projects for consideration, was initiated during the Yangling High-tech Agricultural Fair in Yangling, China in November 2009. The program's overarching goal is to combine and leverage the relative talent of researchers in each country to work together toward the sustainable development of agriculture and agri-foods.

There are other environmental projects that CIIRDF is pursuing. Fuel efficient cars are a growing priority for drivers, but many of the available options are extremely expensive.



Magnesium - Dead Sea, Israel

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System project is a collaboration between Israeli company Xjet Solar and Canada's Meikle Automation that was launched in 2008. Through the project, researchers are designing a new manufacturing process in order to bring down the cost of mass-producing solar cells, thus making them a more affordable, feasible alternative energy resource. CIIRDF estimates the new technology could potentially generate \$500 million in revenue by 2013.

Yet another area in which CIIRDF brings innovators together in working towards a specific, commercially viable goal is the Embedded WiMAX Power Amplifier Module and Reference Design project. A considerable step up from current WiFi networking, this innovation in wireless technology boosts the overall range of a network to allow for connectivity even if a user is several kilometres away. The WiMAX project, which brought Israel's Altair Semiconductor company together with Canadian counterpart SiGe, is intended to address existing problems concerning the amount of power needed to sustain such a network and harness it from personal devices. The goal is to develop a power amplifier that facilitates the integration of WiMAX technology into cellphones, laptops and tablets.

Of course, all of these innovations are simply the tip of the iceberg. They only represent a small sampling of the many collaborations initiated by CIIRDF. Other initiatives include: the Novel Receptor Targeted Anti-Cancer Therapy project, which is seeking a drug treatment that inhibits the spread of highly-aggressive non-small cell lung cancer; the Secured Walk n' Talk project, launched in 2006, which sought to make high-end mobile phone service available via laptop computers; a joint project between Octane Biotech and BrainStorm Cell Therapeutics to develop stem cell therapies to combat degenerative neurological disorders such as Lou Gehrig's Disease; and the Membrane-Based Processes for Water-Short Regions project, which aimed to develop new filters to reduce the cost of water treatment and desalination.

With the impressive and growing list of positive outcomes stemming from Canada-Israel research and development partnerships, it is indeed fortunate that these two countries have come together.



***The ties between Canada and Israel are self-evident. Both are vibrant democracies with governments and citizens that put considerable value in research and development. Both have a highly skilled, highly educated workforce.***

The Canadian government has sought actively in recent years and decades to forge closer ties with the Jewish state. For instance, the two countries have enjoyed a free trade agreement since 1997.

Perhaps, more importantly, the numerous success stories brought about by these partnerships speak to the unmistakable value inherent in building stronger bonds and fostering a spirit of cooperation between the two countries. But as Dr. Rothschild pointed out in comments he made to the Financial Post (June 26, 2012), the benefits of cooperation extend beyond the two countries involved.

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"Global technology partnerships are going to become more and more important in the years ahead as countries like Brazil, Turkey and China build global networks and look for partners," observed Rothschild. "We just don't appreciate enough the opportunity that we have for building bridges outside of this country. So the agreement signed by Minister Oliver is a very good thing for Canada and creates visibility for opportunities in other countries."

The hope, then, is that these partnerships do not merely begin and end with their direct participants. A successful collaboration between Canada and

Israel, which yields groundbreaking and lucrative results, will hopefully encourage other nations to seek out new agreements with both countries. Ultimately, these collaborations could be the key to bringing disparate nations together – and, hopefully, working towards increasingly common goals. ■

David Kates is a Toronto-based writer and online editor. He has written on a range of subjects from business and industry to careers, cars and current events.





# CELEBRATING CANADA- ISRAEL COOPERATION

*The Centre for Israel and Jewish Affairs, Ottawa*

As Israel celebrates its 65th anniversary this spring, it faces both unique opportunities and growing challenges in a rapidly changing global business and investment climate.

What remains remarkable – miraculous in the minds of many – is what the tiny Jewish state, the only liberal democracy in the Middle East, has achieved in its brief, eventful history. Indeed, Israel has come a long way from its early days when citrus products were among its major exports.

It was 65 years ago when current Israeli President Shimon Peres came to Canada to secure investment to ensure survival of his fledgling state. Fast-forward to 2012 when, on a trip to Ontario, Peres oversaw the signing of an MOU between the Royal Society of Canada and the Israeli Academy of Sciences and Humanities, which followed a groundbreaking 2010 agreement between Israel and Ontario to conduct joint brain research. The journey from the struggle to survive to the highest-level scientific cooperation in just 65 years is testimony to both countries' spirit of progress and education.

Now nearly 8 million people, Israel is a marvel of economic growth, representing one of the few economies (with Canada's) to have withstood the 2009 recession. In May 2010, the Organization for Economic Cooperation and Development (OECD) unanimously voted in Israel as its 32nd member country, a decision taken in light of Israel's robust economic

foundation with an annual per-capita GDP approaching \$30K USD.

This rise in economic stature has corresponded with Israel's emergence as one of the world's greatest innovation hubs (some referring to Israel as "the Start-Up Nation.") As of 2010, more than 3,000 start-ups had been launched in Israel. After the United States and Canada, Israel has more companies listed on the NASDAQ than any other country. In venture capital funding, Israel is second only to the US. Top technology companies have taken notice – with, among others, Google, Yahoo, Motorola, Microsoft, Cisco Systems, AT&T, and Hewlett-Packard all setting up in Israel. Outside the Silicon Valley, Israel is believed to be home to the highest concentration of technology companies in the world.

To take one example, Intel Israel's success offers a window into future opportunities and challenges. In February, Israel's business daily (Globes) reported that 2012 exports by Intel Israel more than doubled over 2011 to \$4.6 billion. The company employs 8,500 people directly and 25,000 indirectly. Over the past decade, Intel has invested \$10.5B USD in Israel. Intel Israel accounts for a tenth of Israel's total industrial exports and a third of Israel's exports to China.

At the same time, an exciting new revenue source was discovered in the form of major gas fields off Israel's Mediterranean coast that stand to transform Israel from a resource-deficient to a resource-abundant powerhouse.

Discovered in 2009, the Tamar field is estimated to have reserves of some 10 trillion cubic feet of natural gas while the nearby Leviathan field is even larger. If fully developed, these finds will supply Israel's domestic needs for the next three decades and provide an estimated government revenue stream of \$150 billion. Added to this is the recent discovery of the world's third-largest deposit of shale oil (some 250 billion barrels) south of Jerusalem.

To Canadian ears, talk of game-changing resource discoveries is very familiar. 2012 saw the signing of the Canada-Israel energy cooperation agreement and the establishment of the Canada-Israel Energy Science and Technology Fund. Providing the Canadian energy sector with an opportunity to share best practices with Israel's nascent resource industry is not only about making Israel energy independent but also about enhancing, through access to emerging markets, Canada's status as an energy superpower.

While relations have always been friendly since Canada first recognized the State of Israel following its 1948 founding, economic cooperation escalated in 1997 when Canada struck a Free Trade Agreement with Israel (a Canadian first beyond North America). Since the signing of the Canada-Israel Free Trade Agreement (CIFTA), trade has jumped from \$500 million to \$1.5 billion.

Through collaborative initiatives such as the Canada-Israel Industrial Research Development Foundation (CIIRDF), joint projects have brought ▶



*President Shimon Peres meets with Governor General of Canada, David Johnston, on Monday May 7, 2012. (photo credit: Mark Neyman/GPO/Flash90)*

Canadian and Israeli experts together (involving more than 150 Canadian and Israeli companies) for research in sectors including green tech, agriculture, medical research, and satellite imagery technology, all exciting fields for future growth. From the perspective of education and economic planning, strengthening such high-knowledge sectors is crucial for the long-term success of both countries.

Over the first 10 years since CIIRDF's creation in 1995, collaboration between the Israeli and Canadian companies has generated more than \$1B in revenue for the participating companies. The potential for growth is exciting.

Federal partnerships have likewise been matched by provincial governments across Canada. In 2005, Ontario and Israel signed an MOU on industrial and technological development cooperation, serving as a precursor to the brain research initiative launched by President Peres. Ensuing projects have brought in the likes of York

University, Queen's University, and Jerusalem's Hebrew University. Similar ventures in other provinces, including Manitoba and Nova Scotia, have encompassed everything from commercial development to water technology. In Québec, a broad cooperation agreement was redoubled in 2007, enhancing bilateral relations in culture, education, science and technology, health, economics, and commerce (followed by an economic and technology agreement in 2008). Israel is already proving a key market for Québec firms, as evidenced by the \$185M contract with Bombardier to build rail cars for Israel's expanding transportation network.

In the next year both Alberta and Saskatchewan (with the hottest economy in Canada) are slated to secure bilateral agreements with Israel. The expansion of such agreements is an ongoing process. This helps to account for an economic projection that the Canadian government made in 2011 about global markets and

our growing export opportunities. It predicted that, by 2040, Israel would join the ranks of Canada's "Top 20" export markets. That would be a major achievement for both countries.

Economic partnerships are not simply based on dollars and dividends. They result from a shared sense of progress, entrepreneurship, and discovery. They emerge out of a shared commitment to valuing education, intellectual freedom, and open markets. They flourish hand-in-hand with democracy and good governance. Where languages and culture differ, shared values bridge the divide. In a knowledge economy, it is on this basis that Canada will succeed in selling the best that our brightest minds have to offer. And it is on this basis that Canada and Israel – to the growing benefit of both countries – have become natural partners. ■

.....  
 Shimon Koffler Fogel, CEO  
 The Centre for Israel and  
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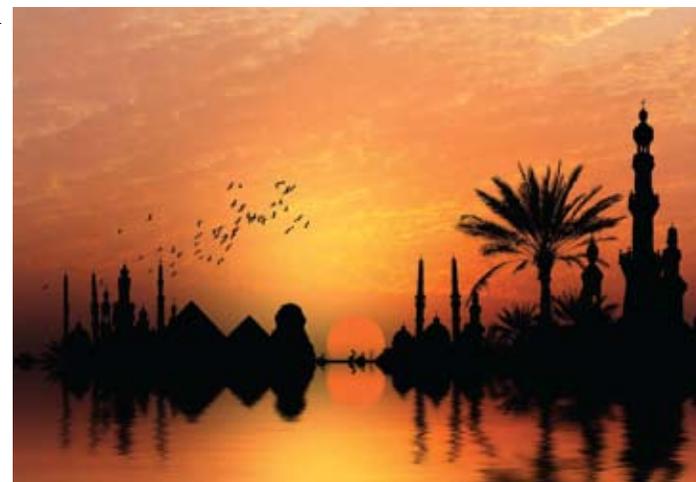
whether it is something exotic or something adventurous, today's travel is not only about arriving at a particular location but about the type of experience you want. Cruising, whether it is an ocean or river cruise or yacht sailing, has become one of the fastest growing sectors in tourism. From European river boats that offer travel through Europe's waterways to sailing down the Nile, there are all kinds of opportunities to cater to your personal tastes.

For those wanting something more physical, aside from climbing Mt. Kilimanjaro, there are opportunities for horse back riding in Greece, kayaking in Scotland, tree climbing on the Isle of Wright, mountain biking in Spain and a camping safari in Kenya.

For those who want to consider the environment, one possibility is National Geographic Expeditions which offers eco expeditions on all 7 continents.

Whether it is Europe, Asia, Africa or Central and South America, you can find four and five star destinations that continue to pull people to their breathtaking landscapes.

The top hotels not only offer elegant stays with award winning cuisine but also magnificent panoramas. Some of these grand locales include Italy's five Star Grand Hotel Villa Serbelloni with its view of the Swiss Alps; Elounda Beach Hotel located on the north-east coast of Crete with a spectacular coastal view and 40 acres of gardens; the A'jia Hotel in Istanbul which is a stunning boutique hotel with breathtaking views of the Bosphorus Strait; Aleenta Phuket in Thailand located on a quiet beach front with views of the blue Andaman Sea; the Copacabana Palace Hotel by Orient Express in Rio de Janeiro, Brazil which offers stunning ocean front views;



and MELIÀ Tortuga Beach in Cape Verde on Africa's West Coast with its idyllic views of the Atlantic Ocean.

And for an out of this world destination: Mars. As of Spring 2013, there are eighty people currently signed up to go to Mars. Cost \$500,000. Date: TBA. ■

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Seo 2013: Mendelssohn Violin  
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Oct 2013: Tafelmusik Baroque  
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Jul 2013: Entertaining Mr. Sloane  
Aug 2013: Angels in America,  
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Living Together  
Nov 2013: Farther West  
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## PASSE MURAILLE

Sep 2013: On the Rocks, Crash  
Oct 2013: Moss Park  
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Below



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Oct 2013: The Double  
Nov 2013: The Valley

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## FESTIVAL THEATRE

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Thru Oct 2013:  
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Enchanted April

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Thru Oct 2013:  
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Major Barbara  
Faith Healer

## COURT HOUSE THEATRE

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Peace in Our Time: A Comedy  
The Light in the Piazza  
Trifles (Lunchtime One-Acts)

## STUDIO THEATRE

Thru Sep 2013:  
Arcadia



## FESTIVAL THEATRE

Thru Oct 2013:  
Romeo and Juliet  
Fiddler on the Roof  
The Three Musketeers  
The Merchant of Venice

## AVON THEATRE

Thru Oct 2013:  
Tommy  
Blithe Spirit  
Othello

## TOM PATTERSON THEATRE

Thru Sep 2013:  
Measure for Measure  
Mary Stuart  
Waiting for Godot

## STUDIO THEATRE

Thru Sep 2013:  
Taking Shakespeare  
The Thrill



# Stratford FESTIVAL



# TO BID OR NOT TO BID...

*What is the question*



## AUCTIONS: THE BIDDER'S CHOICE FOR EXCITEMENT AND OPPORTUNITY

The appeal of auctions comes from the excitement of uncertainty: waiting to see what treasures the auctioneer unveils, that moment of tension between making your bid and seeing if someone else makes a move to outbid you. Items that are commonly sold through auction can be of the most uncommon kind, including everything from household objects, antiques, automobiles, office or industrial equipment to jewellery and fine art. Whether you are selling your unwanted possessions or looking for that unusual rare find, auctions offer a vast number of opportunities to get exactly what you want.

Today's auctions often take place online as well: websites such as Ebay and Quibids provide great opportunities for both the buyer and the seller, says Scotty Morris, who has been an auctioneer for

more than fifteen years: "There are vast amount of items available. It is a great place to sell and buy."

What are the benefits of selling items through auction? For the seller, it means a quick turnaround: setting a specific time and place for the sale; knowing that the items will all be sold; knowing that there will be a crowd to sell to; having buyers come with money, ready to spend. For the buyer, auctions possess an air of mystery and give them an opportunity to purchase rare finds or other treasures not available in regular stores.

Another aspect about live public auctions that is very inviting for sellers is that anyone can attend: those who go to an auction hoping to buy and resell high value items; those who go because they are looking to complete their own unique collections of memorabilia, fine art and antiques; and, of course, the people who go with the hope that they might find a real treasure.

There is no question that part of why people enjoy going to auctions is a feeling of excitement about the event itself. Auctions have a sensation of speed and action built into them: there is a limited amount of time for the bidding and the entire bidding process has a heightened sense of excitement, due to the competitiveness of the bidding and the breakneck speed of the auctioneer's chant. As Morris notes, one aspect of an auctioneer's job is to get your attention; the auctioneer motivates buyers to get involved.

It is in the best interest of buyers to familiarize themselves with the various terms that are used at an auction. Such terms include:

**"Reserve"** - A set price that has been placed on an item.

**"Bidder's choice"** - The successful bid which allows you to choose what you want from the lot being sold.

**"Buying it all for one money"**

- Everything that is on the block is being sold for one price.

**"Accounting of Sale"** - A report issued to the seller by the auctioneer or auction company detailing the financial aspects of the auction.

**"Due Diligence"** - The process of gathering information about the condition and legal status of assets to be sold.

**"Estate Sale"** - The sale of property left by a person at his or her death.

The National Auctioneers Association provides a glossary of additional auction terms that will be helpful for the bidder, as well as other educational resources to help protect and inform buyers. There is also an NAA Code of Ethics that governs the relationship of the auctioneer to the seller/client and the buyer which includes the commitment to "integrity and fair dealing at all times."

For those who are setting up their first

home or are interested in antiques, estate sale auctions offer intriguing possibilities, as they usually provide a mix of household items. While fine art auction houses do often host estate sale auctions, it is also possible to find estate sale auctions that are part of estate liquidations sales or trusts.

High-end auction houses usually have several auctions each year and most have scheduled previews that allow the public to view the items being offered at the next auction. You can also view catalogues of the auction items before the actual auction date. This gives potential buyers the opportunity to look at the objects and get information about the condition of a particular item that is being auctioned. At these previews, questions of provenance and the value of an object can also be answered. Some of the highest prices paid at auction include \$250 million paid for Cezanne's painting, "The Card Players," and \$155 million for Picasso's "La Rêve (The Dream)." ▶

## COMMERCIAL/INDUSTRIAL AUCTION HOUSES

Century Services Inc.

Ritchie Brothers

Hilco

DoveBid

Maynards Fine Art & Antiques

## RETAIL AUCTION HOUSES

Sotheby's

Truliquidators.com

Hudson Auctions.com

Empire Auctions

## TREASURE AUCTIONS

www.ontariosauctionpaper.com

## LIVE ONLINE AUCTIONS:

www.bidspotter.com

## ONLINE AUCTIONS (USA)

eBay

OnlineAuctions.com

QuiBids.com

Pristine auctions

Policeauctions.com

## ONLINE AUCTIONS (CANADA)

888 Auctions

A Touch of Class Auctions

A.H. Wilkens Auctions & Appraisals

Alberta Auction Group, Inc.

Antique Decor Co.

- Art2Auction.com
- B K Super Auction Event
- Blue City General Trading Ltd.
- Bryan's Farm & Industrial Supply Ltd.
- Classic Car Auctions, Inc.
- CY Antiques Gallery
- Danbury Industrial
- Dynasty Art
- Eastern Shen Co.
- Five Star Auctions & Appraisals
- Four Seasons Auctioneers
- Gallery 18
- Gallery Sixtyeight Auctions
- Gordon's Estate Services, Auction Services Division
- Hall's Auction Services Ltd.
- Hodgins Art Auctions Ltd.
- Hogarth Auctions
- IEGOR Auctions
- Leaderbon Arts Gallery
- Luis Porretta Fine Arts
- Lunds Auctioneers & Appraisers Ltd.
- Michael Spooner Auctions
- National Capital Estate Sales
- Pinneys Auctions
- Plato Auctions
- Ritchies Auctioneers
- Seahawk Auctions
- Shuma's Auction Co., Ltd.
- The Canadian Numismatic Company
- The Prime Auctions
- Vancouver Island Art Auction
- Waddington's Auctioneers
- Walker's Fine Art & Estate Auctioneers
- West Coast Estates

If you decide to sell by auction, hiring a qualified and experienced auctioneer or auction company is a worthwhile investment. There are auctioneers who have experience in selling a certain type of property, and professional auctioneers know the value of most household items so they can get the seller good value for the items sold during auction. Make sure to use established resources such as the NAA to provide recommendations for auction houses and auctioneers of good repute and make sure they are knowledgeable about your particular goods. Sometimes the seller does not realize the value of what they have, Morris

cautions, whether it's genuine solid silverware or an original Chippendale.

While auctions may be better known for their more memorable hidden treasures, ranging from the fantastically outlandish to outright bizarre, there is no question that auctions are a serious business. They bring in billions of dollars each year. As for the auctioneers? "We consider what we do an art," says Scotty Morris. ■

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Scotty Morris is a bilingual industry veteran with wide-ranging experience in valuing, liquidating and auctioning industrial, commercial and retail assets. He is a Certified Appraiser.



Photos: Marney Pollock, www.thenextmove.com 416-254-6683

# GLOSSARY

**ABSENTEE BID**

A procedure that allows a bidder to participate in the bidding process without being physically present. Generally, a bidder submits an offer on an item prior to the auction. Absentee bids are usually handled under an established set of guidelines by the auctioneer or auction company

**ABSOLUTE AUCTION**

An auction where the property is sold to the highest qualified bidder with no limiting conditions or amount. The seller may not bid personally or through an agent. Also known as an "auction without reserve

**AS IS**

Selling the property without warranties as to the condition and/or the fitness of the property for a particular use. Buyers are solely responsible for examining and judging the property for their own protection. Otherwise known as "As Is, Where Is" and "In its Present Condition

**AUCTION BLOCK**

The podium or raised platform where the auctioneer stands while conducting the auction. "Placing (an item) on the auction block" means to sell something at auction

**AUCTION LISTING AGREEMENT**

A contract executed by the auctioneer and the seller which authorizes the auctioneer to conduct the auction and sets out the terms of the agreement and the rights and responsibilities of each party

**AUCTION WITH RESERVE**

An auction in which the seller reserves the right to accept or decline any and all bids. A minimum price may or may not be disclosed and the seller reserves the right to accept or decline any bid within a specified time

**BALLROOM AUCTION**

An auction of one or more properties conducted in a meeting room facility

**BID CALLER**

The person who actually "calls," "cries" or "auctions" the property at an auction, recognizing bidders and acknowledging the highest bidder. Commonly known as the auctioneer

**BID RIGGING**

The unlawful practice whereby two or more people agree not to bid against one another so as to deflate value. See "Collusion

**BIDDER'S CHOICE**

A method of sale whereby the successful high bidder wins the right to choose an asset or assets from a grouping of similar or like-kind assets. After the high bidder's selection, the asset is deleted from the group, and the second round of bidding commences, with the high bidder in round two choosing an asset, which is then deleted from the group and so on, until all assets are sold. Also known as "Buyer's Choice

**BUYER'S BROKER**

A real estate broker who represents the buyer and, as the agent of the buyer, is normally paid for his/her services by the buyer

**BUYER'S PREMIUM**

An advertised percentage of the high bid or flat fee added to the high bid to determine the total contract price to be paid by the buyer

**CARRYING CHARGES**

The costs involved in holding a property that is intended to produce income but has not yet done so, i.e., insurance, taxes, maintenance, "management. AKA "holding costs

**COOPERATING BROKER**

A real estate broker who registers a prospective buyer with the auction company, in accordance with the terms and conditions for that auction. The broker is paid a commission only if his prospect is the high bidder and successfully closes on the property. "Also known as a "participating broker

**HAMMER PRICE**

Price established by the highest bidder and acknowledged by the auctioneer before dropping the hammer or gavel

**MARKET VALUE**

The highest price that a property will bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus

**MINIMUM BID AUCTION**

An auction in which the auctioneer will accept bids at or above a disclosed price. The minimum price is always stated in the brochure and advertisements and is announced at the auctions

**SEALED BID**

A method of sale where by confidential bids are submitted to be opened at a predetermined place and time. Not a true auction in that it does not allow for reaction from the competitive marketplace

**TIE BIDS**

When two or more bidders bid exactly the same amount at the same time. This must be resolved by the auctioneer

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A complete glossary of terms is available at [www.auctioneers.org/glossary](http://www.auctioneers.org/glossary)

# SURVIVAL OF THE FITTEST

HEALTH AND WELLNESS TIPS FROM TRACY WINTER & MICHELLE KATZ

The discussion on health and fitness most often revolves around lifestyle changes: eating healthy and starting (or committing) to a fitness/exercise routine.

The recommendation of 150 minutes of activity is not because we only need 150 minutes a week of exercise; in fact, we are allowed to do more.

It is because we spend hours in front of our computers or sitting at desks. For many of us, unless we plan to attend fitness classes or schedule exercise minutes into our daily planner, we just don't have the time.

The 150 minutes a week is most often described as 30 minutes 5 days a week

which simply means that exercise should be part of our daily routine.

## FINDING THE RIGHT PROGRAM

Whether you call it commitment or motivation or sticking power, there is no doubt that for many people finding the right program is a challenge.

While paying for gym membership would seem to be a good indicator that you are committed to working out, apparently, that isn't necessarily so. Now there are gym memberships where you pay more if you don't workout.

But there are benefits to joining a gym. Besides opportunities for individual

and group activities, using strength training machines or joining a spin class, many gyms offer the option of working with a personal trainer.

## PERSONAL TRAINERS

JR spoke with Tracy Winter, a certified personal trainer. (She has recently taken time off to start her family.)

**JR:** *How is having a personal trainer different from just going to the gym?*

**TW:** Having a personal trainer pushes you to limits that you didn't know you could achieve. Choosing to work with a personal trainer should leave you feeling energized and motivated. It is the best work-out the client will possibly achieve in one hour. A trainer is right

You know you have the right trainer for you if you look forward to the hour just for the visit and, even if you loathe the work-out, you are secretly excited by the way you will feel afterwards



beside you - watching you so that he or she can encourage you to train at your best/most intense level and ability; helping you work-out to your best potential during that one hour.

**JR:** *Describe the relationship between the client and the Personal Trainer.*

**TW:** It's like finding the right therapist. You have to feel comfortable talking to him or her; discussing your insecurities, your dreams, your goals. You have to feel that the trainer can help you. This means that you trust them-- professionally - and personally to some degree. The best trainers are the ones who get to know their clients and while they can listen to their clients they can also use their expertise to help their clients go beyond what he or she thought was possible. Often a trainer helps their clients boost their self-esteem, confidence and self-worth along the way. The trainer becomes their inner voice with encouragement like "you CAN do this," "dig deep," or "you know you are strong."

**JR:** *How do you know you have found the right person?*

**TW:** Sometimes you just may not click. You can feel you are not being pushed hard enough or that your trainer is

not listening to you. Sometimes it just doesn't work and you have to move on. You know you have the right trainer for you if you look forward to the hour just for the visit and, even if you loathe the work-out, you are secretly excited by the way you will feel afterwards - a little sore but a lot more energetic and maybe even a little happier.

## ONLINE RESOURCES FOR EATING & EXERCISE

If you decide to use online resources to help you craft your eating and exercise regime, the good news is that these resources are certainly on the rise and there are more and more options from which to choose. Many online resources include detailed exercise instructions, goal tracking, difficulty options, customizable workout plans; weight lifting/muscle toning/ cardio exercises and print options. Some include multimedia features that allow you to download or access videos from a mobile device. In addition, some health and wellness sites offer healthy eating advice, how to adopt healthier eating/ lifestyle habits plus menu planning advice including daily food tracking.

Taking the time to measure and record what you have eaten helps

to keep you accountable in terms of calories and nutrition goals.

If you are constantly on the road, eating out and trying to track calories can be a huge challenge. One on-line resource that can help is myfitnesspal.com which gives the calories, fat and carbohydrate information for thousands of restaurant meals.

Online resources with nutrition tracking and fitness routines are just another option in deciding what program can help you towards a healthier lifestyle.

Here are just a few of the online resources available to help you fit in those fitness breaks. Programs include customized workout and/ or nutrition plans; videos; goal tracking including cardio exercise; apps for mobile devices.

### Programs with monthly fees:

- Daily Burn, Train with Me, The Biggest Loser Club, Workout on Demand

### Weekly fee:

- Jillian Michaels

### Annual fee for year long program:

- Retrofit

### No fee programs include:

- Spark People.com
- Myfitnesspal.com. ▶

## FITNESS APPS: \$100+



BodymediaFIT armband monitors calories, activity & sleep



Fitbit One tracks steps, calories burned, hours slept



Nike+ FuelBand tracks daily activities and lets you compare your activity level to your friends on Facebook



Striiv counts minutes, miles; if you walk 18000 steps Striiv donates one day's clean water to a child in Bolivia.



The Incentive app: GymPact - if you miss a workout you get docked on your credit card!

## FITNESS TRENDS FOR 2013

- CrossFit Training- a combination of strength and conditioning exercises
- ViPR- traditional strength training with a weighted tube
- Yoga- exercise and relaxation
- Express Workouts- 30 minutes of intense burn.
- Combination Classes- spinning, and Pilates or yoga and spinning etc.
- TRX suspension trainer program- uses your body weight to perform a variety of exercises

So what is the best fitness program for you? The one that you can commit yourself to 365 days of the year.

## EATING RIGHT

If we ate according to our nutritional needs chances are obesity would not be a current concern in the general population.

And if eating sensibly was obvious, the diet industry would not be a billion dollar business. But eating is linked to many other aspects of our lives; for some, emotional ties to food, which comforts and “stuffs” down all those negative self-talk moments, make weight loss an even bigger challenge.

If your goal is to lose weight, it can feel overwhelming with the 1000s of diet plans or miracle diets. Whether it's points or carbs or calories that you count, most weight loss diet plans require monitoring the foods you eat.

## WEEKLY WEIGH IN PARTICIPATION GROUPS

A 2005 Report on the effectiveness of commercial weight loss programs which help participants (through group or individual counselling; weekly weigh-ins) found that the costs of attending or participating

in the programs were high, about \$208 per pound of weight lost. The Report went on to say that for people who eat compulsively because of negative self-talk, abstinence programs such as avoiding all sugars, did see improvements among their participants.\*

Some people 'swear' that they cannot limit certain foods and that it is better to avoid those trigger foods altogether. There a number of programs, such as Overeaters Anonymous, that ask you to commit to eliminating the food item (most often sugars and other carbs) from your diet entirely.

You need to find a program that works for you.... miracles aside...



## READING LABELS

In order to change your eating habits towards a goal of weight loss, you do need to be aware of what you are eating.

Fresh fruits and vegetables, raw meat and fish do not have a nutrition label but some do include calorie information.

The percentage of Daily Value or % DV as indicated on the Nutrition Facts label can help you evaluate the product and compare it to other similar items.

5% or less of Daily Value is considered a small amount of any single nutrient; particularly significant when looking at total fat, saturated fats, trans fats, and sodium. Canada's food guide does suggest limiting

foods with high fat, sugar, salt.

15% or more of Daily Value is considered substantial for any single nutrient; a significant factor for fibre, iron, vitamin A, calcium.

## UNDERSTANDING THE NUTRITION VALUES

1. Nutrition facts are based on single serving size.
2. The serving size is not the recommended amount. It is just a reference amount.
3. Serving sizes vary from product to product; for example, sliced bread is sometimes listed per 1 slice and sometimes listed per 2 slices; serving sizes for crackers can be 4, 9 or more.
4. Make sure you are comparing the same information.

### Granola cereal

Serving = ½ cup = 230 calories  
 Fat = 12%  
 Sodium =4%  
 Carbohydrates = 12%  
 Fibre= 20%  
 Sugars= 9 grams\*\*

### Cheerios

Serving = 1 cup = 110 calories  
 Fat = 6 %  
 Sodium = 10%  
 Carbohydrates =7%  
 Fibre =8%  
 Sugars = 1 gram\*\*

## YOGA, MEDITATION AND RELAXATION

In our too, too hectic schedules taking time to breathe slowly and deeply for a few minutes each day can help with anxiety and stress. Whether you choose

guided meditation or Tai Chi or yoga, starting with an experienced teacher can guide you in the proper techniques.

JR spoke with Michelle Katz, a certified Iyengar yoga therapist who teaches in Toronto.

**JR:** If you have never done meditation or yoga what is the best way to start?

**MK:** If you go to a class make sure the teacher is hands on, making corrections as needed. And one class is really not enough to get a good sense of the benefits of yoga or meditation. Try at least 3-4 sessions before making up your mind about the teacher and the benefits of the practice.

The physical “asanas” of yoga prepare the body and mind for meditation and “pranayama”- controlled breathing practice - so I would begin with a gentle, deep stretching yoga class that incorporates breathing to prepare the mind for meditation.

**JR:** What relaxation techniques would you recommend for people who live a high energy/demanding lifestyle?

**MK:** I would definitely recommend both yoga and meditation, but make sure the yoga practice incorporates

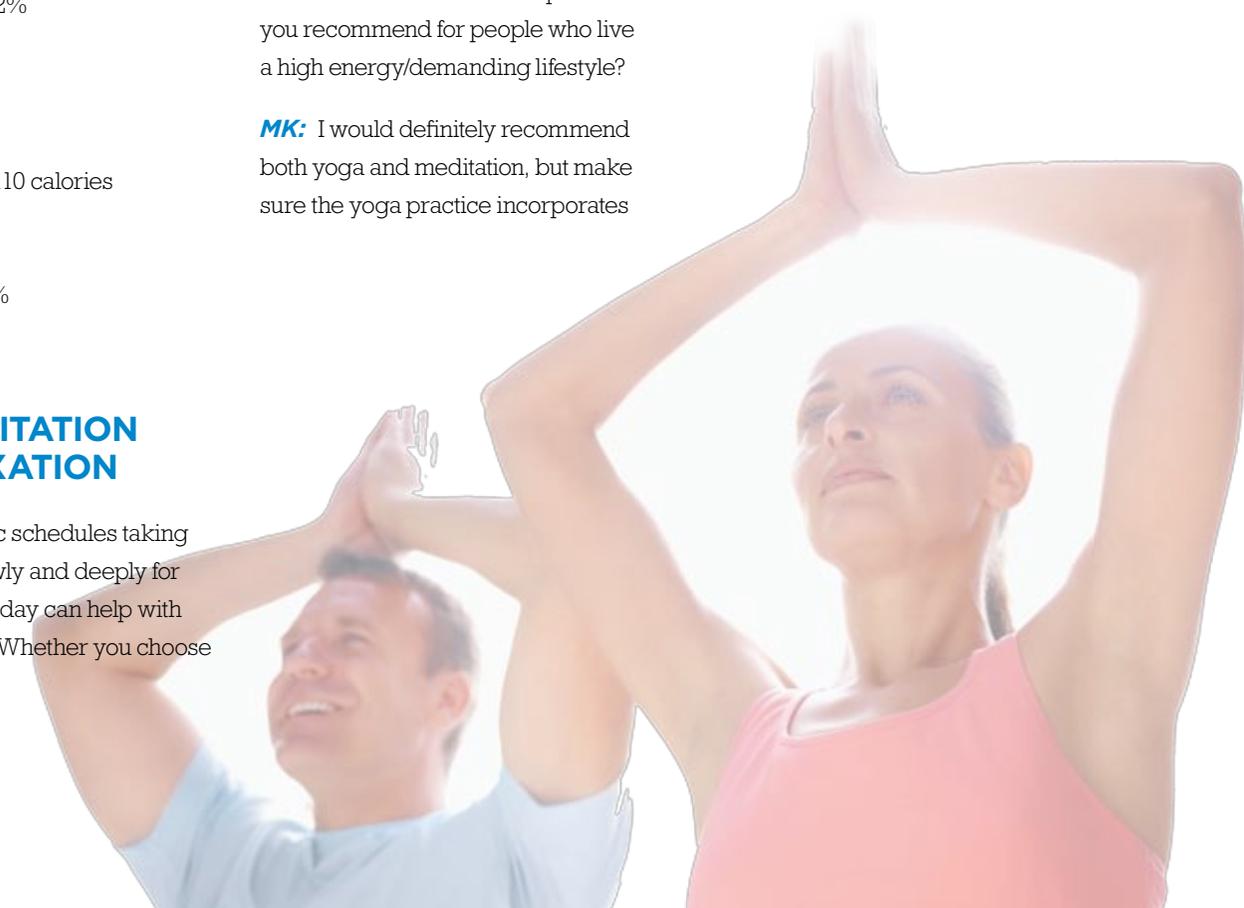
deep stretching and deep breathing as calming techniques. Also, a meditation and/or yoga practice need not be hours long, but consistency and regularity (ideally on a daily basis) is essential to get the maximum benefits from any relaxation practice. ■

\* There is no daily recommended amount of sugars. Sugars contribute to overall calories and carbohydrate values. Sometimes low in sugar ends up being high in sodium (or vice versa).

\*\* [www.eatingdisordersreview.com/nl/nl\\_edt\\_3\\_3\\_2.html](http://www.eatingdisordersreview.com/nl/nl_edt_3_3_2.html)

This article is not intended as a recommendation or promotion for any single program or persons. For information purposes only.

If you are serious about trying to lose weight or just eating healthier, part of your commitment should include discussing your new diet or new exercise routine with your doctor.





# GETTING YOUR BUSINESS IN THE GREEN

Corporate Social Responsibility & Offsetting Your Carbon Footprint

## WHAT ARE CARBON OFFSETS?

A complementary and interim measure to help reduce global greenhouse emissions through market place transactions by offering credits for reductions by one 'group' to compensate for the offset (greenhouse emissions) of another 'group' or activity.

*EXAMPLE:* flying across the Atlantic, a person creates several tonnes of greenhouse emissions.

*OFFSET EXAMPLE:* buying credits in agricultural soils projects.

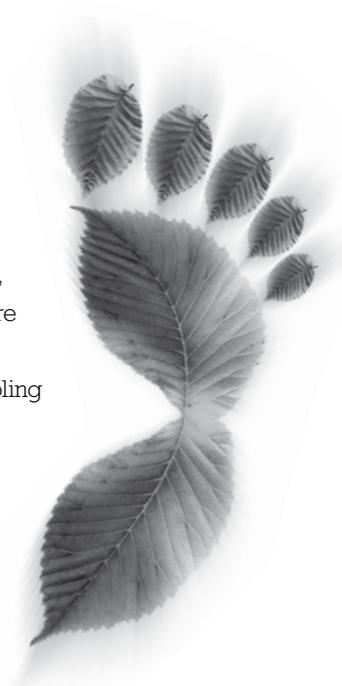
## OFFSET PROJECTS- GLOBAL AND DOMESTIC

Projects to balance carbon footprints often at another location; for the project to qualify, the reduction in emissions must have occurred directly as a result of the offsetting project and must not create an increase in emissions elsewhere. Offset projects include tree planting; agricultural soils projects; landfill gas recovery etc.

Renewable-energy and energy-efficiency projects tend to offer high-quality offsets.

## TYPES OF OFFSETS:

Offset projects include retrofitting office buildings, introducing more energy efficient heating and cooling technologies; preserving forests, planting trees.



## CHOOSING A VENDOR IN THE CARBON OFFSET MARKET:

Canada has retail offset vendors for a variety of projects but check that the vendor is meeting certain standards. Choose a vendor that retires offsets from the market once you have purchased them.

The Gold Standard (developed by the World Wildlife Fund) and CDM (Clean Development Mechanism) are the equivalent of a certification system for the carbon offset market. They require third party audits and an independent approval process. The voluntary carbon market sells offsets to individuals and organizations. This market accounted for CAD \$460 million in transactions in 2008. Over CAD\$139 billion was transacted in the global carbon market in 2008. ([www.davidsuzuki.org/publications/downloads/2009/climate\\_offset\\_guide.pdf](http://www.davidsuzuki.org/publications/downloads/2009/climate_offset_guide.pdf))

## PERSONAL COMMITMENT

According to a 2009 report on Purchasing Carbon Offset prepared by the David Suzuki Foundation and the Pembina Institute, Canada's per capita emissions are 22.7 tonnes of CO<sub>2</sub>e per year compared to global per capita emissions of 7.7 tonnes CO<sub>2</sub>e per year.

## WHAT IS YOUR CARBON FOOTPRINT?

Carbon footprint is the sum total of all 'greenhouse' gasses that result from the activities of an individual or organization. Activities and consumption habits of daily life contribute to the carbon footprint: electricity consumption, fuel use for travel (all types from personal vehicles to air travel) as well as other aspects associated with these activities such as the steps

in the manufacturing process and purchasing of products that you use.

## REDUCING YOUR FOOTPRINT

Reduce energy consumption. Examples: walk instead of taking the car; carpool; recycle; avoid use of toxic chemicals; choose high efficiency items for your home; recycle materials; buy carbon offsets when booking flights.

## WHAT ARE CARBON EMISSIONS?

While the burning of fossil fuels like coal, natural gas and gasoline is often cited as a primary reason for greenhouse gas emissions, emissions are not just limited to the actual production of these products but occur in everyday human activity when we drive a car, heat our homes or fly.

## GREENHOUSE EMISSIONS:

*CARBON DIOXIDE (CO<sub>2</sub>)* is the primary greenhouse gas that results from the combustion of fossil fuels (coal, natural gas, and oil) for energy (electricity), transportation and industry including clearing forests.

*METHANE (CH<sub>4</sub>)* emissions result from fossil fuel production and animal husbandry; rice cultivation; biomass burning and waste management.

*NITROUS OXIDE (N<sub>2</sub>O)* emissions are increased through the use of synthetic fertilizers in agriculture, from motor vehicles; and in the production of synthetic products.

*HYDROFLUOROCARBONS (HFCs)* used in air conditioning and refrigeration and foam blowing applications; perfluorocarbons (PFCs) are man-made chemicals that are a by-product during aluminum production and used in the electronic industry; sulphur hexafluoride (SF<sub>6</sub>) is a man-made chemical used for electrical insulators and in the production of magnesium. ■



# START



## ONLINE MARKETING BASICS

A GUIDE FOR THE PERPLEXED BY: MAOR DANIEL

Business owners often wonder about online marketing options and strategies that will best fit their business needs and budget. Following is an overview of strategies that business owners may wish to consider.

**1.** Website/Blog - create a home base on the web. Having a website, a blog or a combination of both generates a web address where people can find you and is a convenient way of referring to you. Whether you use it as part of a website or on its own, blogging about information relevant to your business can be very effective because it creates a following. Your followers can help with your online marketing strategies by spreading the word about you and your products and services.

**2.** Online Advertising – choose from the following three options:

- CPM (Cost per Thousand Impressions) - buy space on a web

page and pay for the number of times your ad is going to be displayed

- CPC (Cost-Per-Click advertising) - pay only for the number of times a viewer clicks on your ad, not on the number of times it is displayed. Google AdWords is perhaps the best known Pay-per-click marketing online program.

- Online video – post it either on your own website or on a popular video sharing site, such as YouTube. If it becomes popular, your business, products and services will become very famous too.

**3.** Directory Listings – adding your name to an appropriate directory listing can be relatively time and cost effective. Choose from local directories, business directories, or professional sites affiliated with your practice.

**4.** Social Media – a more subtle marketing technique, using social

media to promote your business can be quite effective. Join a conversation on Twitter or Facebook, post on YouTube or comment on a blog. Participate intelligently and attempt to converse rather than just advertise your products and services. Marketing through social media can be time consuming, but it is free and can generate a lot of buzz about your business.

**5.** Online Networking – sites such as LinkedIn are powerful tools for marketing online, giving businesses the opportunity to connect with potential customers, partners and colleagues. Online groups, such as Yahoo Groups, provide online marketing opportunities in the form of potential customers or referral sources and are a great source of support and information.

**6.** Email Marketing – Once you have developed an email list, you are sending information directly to people who are already interested in your

product. Newsletters, for example, can be used to provide information about your business such as news updates, upcoming events and special offers.

Carefully planned and targeted online marketing has the potential of reaching thousands and maybe millions of people who otherwise would not have heard about your business, products and services. Online marketing is therefore an opportunity you do not want to miss on.

### ONLINE & PRINT DIRECTORIES FOR SMALL BUSINESS

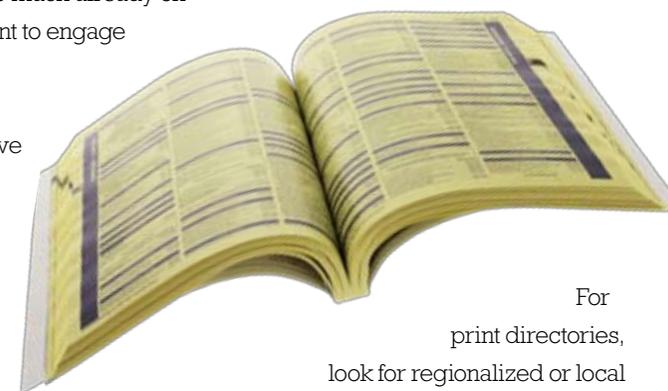
Owning your own business can be overwhelming and exciting at the same time! With so much already on your plate, you want to engage in marketing and advertising that is proven and effective so you're not wasting your time with promotions that don't benefit your bottom line. This is where business directories, both online and offline, come should play a role in your marketing plan.

### WHY BUSINESS DIRECTORIES FOR SMALL BUSINESSES?

When researching a product or company, 8 out of 10 people will use a directory or an internet directory (Gold Book, Jewish Pages or Yellow Pages), according to a study conducted by Burke on behalf of the Local Search Association. Of those who use directory searches, 8 out of 10 of them result in purchase or intent to purchase.

Business directories are a great form of targeted advertising. Generally, when someone is using a business directory they already have a specific need for your service. All you need to do now is position your listing or ad in appropriate directories and design it so it catches the attention of your target customer before the competition grabs them.

For online directories, it helps to pick ones with high traffic volume and large ones with a high Google Page Rank (an algorithm that Google uses to determine the relevance and importance of a web page), it can help your listing appear higher in Google Search Results, thus increasing the likelihood of the user finding your company.



For print directories, look for regionalized or local directories and/or ones pertaining to your niche market. Look for advertising opportunities in the business directory section of a local popular magazine or newspaper, or in an industry/association directory.

### ARE BUSINESS DIRECTORIES PROFITABLE FOR SMALL BUSINESSES?

Maintaining your online listing or directory can bring a great ROI. A Patek Analytics Study found that businesses who maintained their print directory listing saw an average of 20% in growth over 2010-2011 (with 70% of respondents reporting year-over-year

gains in call volume directly related to their directory ad). "Home service" and "emergency repair" businesses saw the highest average increases. The same study also found that 36% of customers who purchased after seeing a print directory ad are new, never having used that business before.

Ninety-seven percent of consumers research a product or business online, looking at an average of 7.9 difference sources, including directories, before making a purchase decision. As marketers we know that if we want to turn a prospect into a conversion, we need to remain front-of-mind to the consumer so when they are ready to buy, they think of us before our competition. This suggests that if they see your name often, for example in online directories, your conversion rates could increase.

### WHERE CAN I FIND ONLINE AND PRINT DIRECTORIES?

It's generally not effective to just "spam" your business into every directory you can get your hand on. You still need to ensure you are choosing ones that will give you the biggest bang for your buck, and for your time.

For small businesses, first look for directories in your niche and local markets. This is most likely where people will start to look for your services. Then, depending on your budget and resources, consider larger, more general-interest directories (like the Yellow Pages).

It's important to find the right mix of directories for your business. More and more directories are appearing every day. Some are free, some require a subscription or fee. Also consider directories like Google Maps and Google Places, so you can take ▶

advantage of people searching for local businesses using other Google services. If your business offers tangible goods, consider adding them to comparison shopping websites (42% of consumers use a comparison shopping website before making a purchase), and product listing sites.

### CAN ONLINE DIRECTORY LISTINGS INCREASE MY WEB TRAFFIC?

Listing your company and company URL on online websites not only helps your ROI, but can also help your website appear higher in search results for certain terms. The more quality web pages that you can get your site listed or mentioned in, the more authoritative Google will begin to think your website is. When Google chooses where your webpage will appear in search results, Page Rank (the authority of the webpage) is one of the factors that can significantly increase your chances of being ranked first, or at least on the first page, for a particular search term or phrase.

### WHAT DOES MY BUSINESS NEED TO DO NOW?

Your small business should consider directory listings and advertising in their on-going marketing plan. First, look at your directory options based on your business niche and region. Also look up your competitors to see where they are advertising and see if it makes sense for your business to have a presence in these directories too. Aim to stay top-of-mind to the

consumer as much as possible, without appearing "spammy." It may take some time to find the right mix of directories to advertise your business in. Implement some sort of analytics or tracking system to see which directories are giving you the best return, either in click throughs to your site, in direct revenue, or in call volume. This could include using special tracking campaign links for online directories, or unique phone numbers or URLs for print ads. Over time, cut the zero- or low-performing directories and re-invest in new ones until you find a good mix of print and online directories that perform well for your business.

Finally, it's important to keep in mind that listing your company in directories isn't just a one-time project. It needs to be maintained and your strategies adjusted based on what your competitors are doing, and

based on your changing business goals. However, studies are proving that maintaining business directory listings as part of your marketing plan can be a profitable business strategy for your small business. ■

Maor Daniel is the Director of Business Solutions with Metroland Digital. Metroland Media is a dynamic media company delivering vital business and community information to millions of readers across Ontario each week. Our strength is our connection to the communities we serve. As one of the largest community newspaper publishers in North America, we have one of the country's largest editorial forces and most advanced distribution networks. We publish thousands of articles, events, local sports scores, and local sales and specials across our footprint every week, and our unmatched market penetration enables us to help tens of thousands of businesses every year connect to local consumers in their communities.



# REACH OUT TO YOUR CUSTOMERS with Smart Marketing Solutions



Print Advertising & Directories



Online Advertising & Directories



Website Development & Branding



Website Ranking & Promotion

Index Media is a publisher and a distributor of business directories & other advertising products in both printed and online media. Our mission is to provide business owners with a targeted market and deliver high value for their advertising dollars.

#### Resources

- <http://www.prnewswire.com/news-releases/as-media-habits-evolve-yellow-pages-and-search-engines-firmly-established-as-go-to-sources-for-consumers-shopping-locally-123740559.html>
- <http://blog.dacgroup.com/think-twice-before-dropping-directory-ads>
- [http://www.smallbusinesssem.com/two-more-studies-](http://www.smallbusinesssem.com/two-more-studies-confirm-people-research-online-buy-locally/2901/)

#### confirm-people-research-online-buy-locally/2901/

- <http://www.localsearchinsider.org/in-evolving-media-landscape-yellow-pages-and-search-engines-are-go-to-sources-for-consumers-shopping-locally/archives/>
- <http://www.localsearchinsider.org/despite-shifts-print-yellow-pages-remain-viable-local-media-source/archives/>



[www.indexmedia.ca](http://www.indexmedia.ca)  
905-695-8800 1-855-TOP-SPOT



# STARTING YOUR OWN BUSINESS

FINANCING & RESOURCES



## THE CANADIAN YOUTH BUSINESS FOUNDATION

(CYBF) [www.cybf.ca/programs/](http://www.cybf.ca/programs/)

- > Young entrepreneurs, ages 18 – 39
- > From pre-launch to growth and expansion
- > Provides coaching, financing, mentoring and business resources
- > CYBF offers up to \$15,000 in start-up financing (terms and conditions apply)
- > Additional financing possible through partnership with BDC
- > Access to community partners, mentors and peer support network
- > Online Business Resource Centre includes CYBF Business Plan Guide
- > Information on taking over an existing business



## BDC (BUSINESS DEVELOPMENT BANK OF CANADA) VENTURE CAPITAL:

Canadian Technology Ventures [www.bdc.ca](http://www.bdc.ca)

- > Promotes entrepreneurship
- > Helps create and develop Canadian businesses through financing, venture capital and consulting services
- > Offers loans and investments to complete services available from commercial financial institutions
- > Focus on small and medium-sized enterprises (SMEs)
- > Focus particularly on start-ups, innovators, fast growth companies, manufacturers and exporters
- > Partnered with Export Development Canada (EDC) to help Canadian entrepreneurs looking to expand into global markets
- > From seed capital stage to pre-IPO (Initial Public Offering) financing
- > Young Entrepreneur Award (ages 18-35) for 2013, \$100,000 ■

# THE MIKEY NETWORK SAVES LIVES...

*In June 2002 while playing golf, Mike Salem, a partner at The Heron Group of Companies and Heathwood Homes, experienced sudden cardiac arrest (SCA) and died. The other principles were shocked at losing Mike, who was a treasured colleague and dear friend to everyone who knew him.*

Unfortunately, what happened to Mike is more common than most people think. A leading cause of death in Canada, SCA can strike anyone of any age at any time, often without warning. Approximately 7,000 cardiac arrests occur in Ontario every year, over 10 per cent of them in public places. Victims who are not revived within 3 to 5 minutes usually die. Far too often, this happens before emergency crews can get to them. Fortunately, the use of a public-access defibrillator by a trained 'target responder' within the first moments can improve the victim's survival rate by up to 75 per cent.

In 2003, Mike Salem's colleagues decided that the best way to pay tribute

to him was to offer other people the second chance at life that he did not have – and The Mikey Network was born. This non-profit registered Canadian charity is committed to placing public access defibrillators called MIKEYS in as many high-risk locations as possible, and to working with the greater community to create public awareness and provide education about heart-healthy lifestyles. To date, over 1,350 MIKEY defibrillators have been placed across Canada, more than 11,000 people have been trained in CPR/AED, and 15 lives have now been saved. Toronto Emergency Medical Services is a key community partner that provides the training on how to use the MIKEYS.

Because SCA can happen at any age, The Mikey's Young-at-Heart School Defibrillator Program involved placing 120 MIKEYS in Toronto District School Board's secondary schools, and the program was expanded to include all secondary schools in the Halton District School Board and the Halton Catholic District School Board. With the help of The Hospital For Sick Children, The Network established The Mikey's Kid – The Mikey At Home Program to supply MIKEYS to families whose children are at high risk of SCA. They are provided with a MIKEY to carry with them at all times so their kids are protected at home, school or play. This

makes it possible for the kids to live in more comfortable surroundings, and give the parents a peace of mind knowing a Mikey is close at hand.

Other Mikey Network programs include: Mikey On the GO, a partnership with GO Transit that resulted in The Mikey Network installing MIKEYs throughout GO Transit facilities and trains; Mikey ON Board, which equips corporate vehicles with MIKEYs and trains responders in their use; and Mikey Cops Are Tops, through which MIKEYs have been donated to all the Toronto Police Services stations and holding cells, Provincial Courts and Collision Centres to help safeguard those who serve and protect us. ■



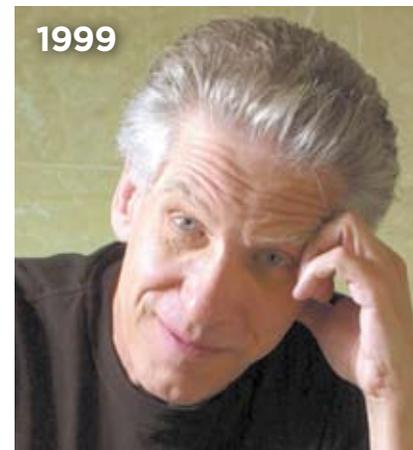
In the memory of Mike Salem, the beat goes on. For more information or to donate, visit [www.mikeynetwork.com](http://www.mikeynetwork.com).

# Canada's Walk of Fame

Started in 1998, Canada's Walk of Fame is located on King Street West near The Princess of Wales and The Royal Alexandra Theatres and on Simcoe Street close to the Roy Thomson Hall.

The stars on the Walk of Fame celebrate exceptional Canadians in a variety of performing arts as well as science and innovation.

On the next page are some of the well known Jewish personalities that can be found on Canada's Walk of Fame.



**1999**  
**DAVID CRONENBERG**  
Born in Toronto, filmmaker, screenwriter



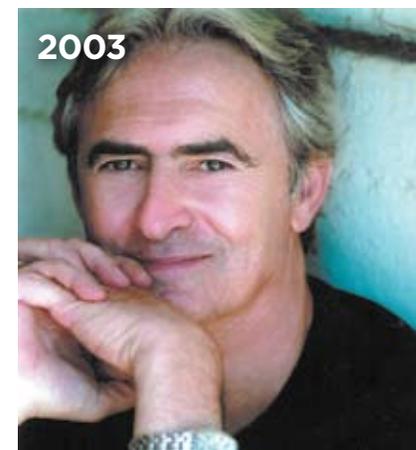
**1999**  
**JOHNNY WAYNE & FRANK SHUSTER**  
Each born in Toronto, comedy duo, radio, television



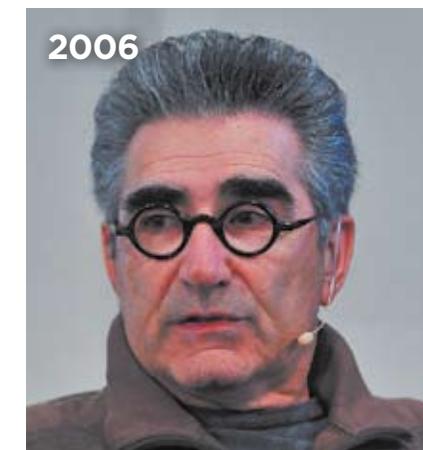
**2000**  
**WILLIAM SHATNER**  
Born in Montreal, "Captain Kirk," actor, film director



**2003**  
**LORNE MICHAELS**  
Born in Toronto, creator and executive producer of Saturday Night Live



**2003**  
**DAVID STEINBERG**  
Born in Winnipeg, comedian, actor, director, writer



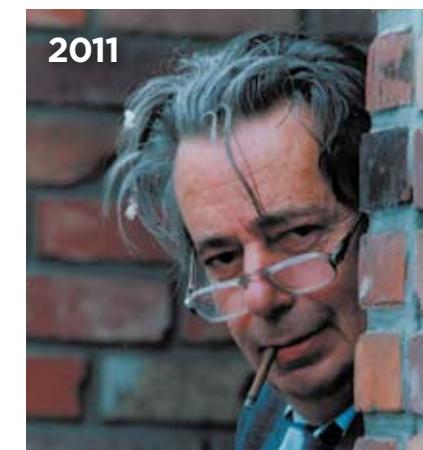
**2006**  
**EUGENE LEVY**  
Born in Hamilton, comedian, writer, actor



**2006**  
**PAUL SHAFFER**  
Born in Thunder Bay Ontario, musical director and producer



**2009**  
**HOWIE MANDEL**  
Born in Toronto, stand-up comedian, actor, television host



**2011**  
**MORDECHAI RICHLER**  
Born in Montreal, essayist, novelist, screenwriter, children's author

Photo credits: David Shankbone, Matt Ottosen, AP/Tina Fineberg

*We treat you like  
royalty.*



Hyundai Sante Fe



Toyota RAV4



Lexus GS350F



Scion FRS

*~ DOING BUSINESS YOUR WAY ~*

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**DOWNTOWN AUTOMOTIVE GROUP**

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@ Portland  
416-703-7700



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@ DVP  
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