

Are we at an inflection point?



The Seventh Annual

GREAT CANADIAN HOUSING & REAL ESTATE CONFERENCE 2018

Thursday, October 4th | 8:00AM - 4:30PM | The Albany Club | Toronto, ON

KEYNOTE SPEAKERS



Anthony Scilipoti
Veritas Investment
Research



Janet McFarland
The Globe and Mail

FEATURED SPEAKERS



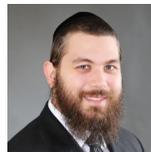
Dan Coletti
Bank of Canada



Nigel D'Souza
Veritas Investment
Research



Aled ab Iorwerth
CMHC



Avi Levinson
Royal York Property
Management, Inc.



John Pasalis
Realsophy
Realty Inc. Brokerage



Ben Rabidoux
North Cove
Advisors



Roelof van Dijk
CoStar Group

REAL ESTATE ROUNDTABLE



Pauline Aunger
Royal LePage
Advantage Real Estate



Mark McLean
Property.ca



Chris Slightham
Royal LePage
Signature Realty

MORTGAGE ROUNDTABLE



Mark Cashin
Cashin Mortgages



Bruce Joseph
Anthem Mortgage
Group



Chris Nichilo
Magnetic Mortgages
And Investing

Kindly RSVP by September 25th
czentena@veritascorp.com | (416) 866-8783

*Exclusive Client Only Event



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CONFERENCE AGENDA

8:00am - 8:30am	Breakfast and Welcome	Anthony Scilipoti, <i>Veritas Investment Research</i>
8:30am - 8:45am	A Year in Review	Janet McFarland, <i>The Globe and Mail</i>
8:45am - 9:25am	Financial Vulnerabilities: Why do they matter, and what can - and is - being done?	Don Coletti, <i>Bank of Canada</i>
9:25am - 10:05am	Canadian Housing: What's going on across Canada?	Aled ab Iorwerth, <i>CMHC</i>
10:05am - 10:20am	BREAK	
10:20am - 11:00am	Mortgage Panel	Mark Cashin, <i>Cashin Mortgages</i> Bruce Joseph, <i>Anthem Mortgage Group</i> Chris Nichilo, <i>Magnetic Mortgages and Investing</i>
11:00am - 11:40am	Commercial Real Estate: What the numbers are telling us	Roelof van Dijk, <i>CoStar Group</i>
11:40am - 12:30pm	LUNCH	
12:30pm - 1:10pm	The Real Estate Cycle & Fraud: A Structural Risk	Ben Rabidoux, <i>North Cove Advisors</i>
1:10pm - 1:50pm	Spotting Turning Points in the Housing Market	John Pasalis, <i>Realosophy Realty Inc. Brokerage</i>
1:50pm - 2:30pm	The View from the Ground Up	Avi Levinson, <i>Royal York Property Management, Inc.</i>
2:30pm - 2:45pm	BREAK	
2:45pm - 3:25pm	Real Estate Panel	Pauline Auger, <i>Royal LePage Advantage Real Estate</i> Mark McLean, <i>Property.ca</i> Chris Slightam, <i>Royal LePage Signature Realty</i>
3:25pm - 4:05pm	Credit Clouds on the Horizon	Nigel D'Souza, <i>Veritas Investment Research</i>
4:05pm - 4:30pm	WRAP-UP	Anthony Scilipoti, <i>Veritas Investment Research</i> Janet McFarland, <i>The Globe and Mail</i>

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DON COLETTI

Advisor to the Governor | Bank of Canada



Don Coletti was appointed Advisor to the Governor effective 26 August 2013. He is responsible for financial system issues, including vulnerabilities, reforms and market dynamics, and their implications for financial stability and monetary policy.

Before becoming an Advisor, Mr. Coletti was Chief of the Bank's International Economic Analysis Department, a position he held from September 2010. In this capacity, he managed the activities of the department, which include analyzing current and prospective developments in foreign countries and commodity prices, as well as providing analysis and policy advice on global economic and financial issues. He also guided the conduct of in-depth research on topics related to international financial markets and the global economy.

Mr. Coletti rejoined the Bank in 2000 after two years at the Department of Finance. He has held a number of senior positions, including Research Director for both the International and Research departments and Assistant Chief for Canadian Projections and Model Development. From 2008 until 2010, he was Deputy Chief of the Bank's Canadian Economic Analysis Department.

Mr. Coletti obtained both a bachelor of arts and a master's degree in economics at the University of Western Ontario.



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NIGEL D'SOUZA

Investment Analyst | Veritas Investment Research



Nigel D'Souza is an Investment Analyst in Financial Services and joined Veritas in 2016. Since 2014, he has operated a training program for professionals, providing coursework on financial modeling and how to conduct equity research.

Nigel continues to provide career development, financial modeling and equity research workshops at several Canadian Universities and acts as a judge for student case competitions. He achieved top quintile performance in a number of global financial modeling competitions.

Nigel holds a Bachelor of Science degree from the University of Toronto, graduating with high distinction, and he is a CFA charterholder.



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ALED AB IORWERTH

Deputy Chief Economist | CMHC



Aled is the Deputy Chief Economist at the Canada mortgage and Housing Corporation. In this role, he provides thought leadership on topics related to housing in Canada. In this context, he was responsible for a major research report on the reasons behind escalating home prices in Canadian urban areas released in February, 2018.

Prior to joining CMHC, Aled held a number of advisory and research positions in the federal government, including the Department of Finance. He has undertaken research on a wide range of topics including productivity growth, innovation and climate change. Aled holds a PhD in economics from Western University in London, Ontario.



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AVI LEVINSON

Vice President | Royal York Property Management, Inc.



Avi has been involved in the world of real estate since 2010. As the Vice President of sales at Royal York Property Management, Avi is responsible for overseeing the growth of the management portfolio at Royal York. Royal York Property Management specializes in servicing property owners who have anywhere from 1 condo to 25 investment properties and beyond.

The unique value proposition of Royal York is that they have a dedicated tenant placement division and they offer guaranteed rental income to their clients. Since joining Royal York Property Management in 2012, Avi has brought in over 450 new clients and over a quarter of a billion dollars in assets under management.

Prior to getting into the world of real estate, Avi was involved in the non-profit sector as the Vaughan city director for one of the largest Jewish teen organizations in the world. Avi also co-founded NextJEN-The Jewish Enterprise Network where high school and university students can network with successful business leaders with the goal of inspiring them to become community leaders. To date, NextJEN students have raised over \$250,000 for charities in the GTA and beyond. NextJEN also successfully ran their own version of Dragon's Den and over \$1.2 Million was invested by the dragons into the businesses that were pitched at the event. Dragons and speakers have included Dale Lastman, Michael Serruya, Saul Feldberg, David Cynamon and others. Avi continues to be involved with NextJEN and is also involved in fundraising for mental health initiatives at Sunnybrook Hospital. Avi holds a BA in advanced talmudic studies and a MA in counselling psychology. He lives in Toronto with his wife and five daughters.



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JANET McFARLAND

Real Estate Reporter | The Globe and Mail



Janet McFarland is the real estate reporter for The Globe and Mail's Report on Business, with a particular focus on residential real estate trends.

She joined Report on Business in 1995, and has specialized in reporting on corporate governance, executive compensation, pension policy, business law and securities regulation. Janet has overseen the Globe's Board Games project since its launch in 2002, steering an annual review of corporate governance practices at Canada's largest companies.

Janet has been nominated six times for National Newspaper Awards and has won twice. She has also received three nominations for Michener Awards, which are granted annually by Canada's Governor General to recognize excellence in investigative journalism that serves the public interest. In 2014, she was the inaugural winner of the Landsberg Award, presented by the Canadian Journalism Foundation and the Canadian Women's Foundation to recognize a journalist giving greater profile to women's equality issues.

Janet is a graduate of the London School of Economics and Carleton University. Before joining the Globe, Janet was a reporter at The Financial Post and The Winnipeg Free Press.



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JOHN PASALIS

President | Realosophy Realty Inc. Brokerage



John Pasalis is the President of Realosophy, a Toronto real estate brokerage which uses data analysis to advise residential real estate buyers, sellers and investors.

A frequent commentator on the Toronto housing market and real estate consumer and industry issues, John has contributed to the Globe and Mail, CBC, the Wall Street Journal and other media, government and industry organizations. He most recently advised the Government of Dubai on international best practices for the real estate sector and was cited in the Bank of Canada's June 2017 Financial System Review.

John holds a B.Sc. in Economics from the University of Toronto and is currently completing a Doctorate of Business Administration at the University of Toronto and Henley Business School.



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BEN RABIDOUX

Founder & President | North Cove Advisors



Ben Rabidou is the founder and president of North Cove Advisors, a boutique market research firm focusing on Canadian housing, macroeconomic, and household credit trends.



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ANTHONY SCILIPOTI

President & CEO | Veritas Investment Research



Anthony is a founding partner of Veritas Investment Research in 2000. He is a Fellow Chartered Public Accountant, a Fellow Chartered Accountant, a Certified Public Accountant (Illinois) and a member of the Association of Certified Fraud Examiners. He is a licenced portfolio manager. Anthony also serves as a member of the Ontario Securities Commission's Continuous Disclosure Advisory Committee since 2006.

Anthony has been very active in accounting standard setting since 2003. He is a former member of the Canadian Accounting Standards Board, the CICA's Emerging Issues Committee, and was the Chair of the Users' Advisory Committee of the Canadian Accounting Standards Board.

Anthony began teaching in 1997 as a part-time accounting instructor at York University's Schulich School of Business in the MBA and BBA Programs. He was nominated for the Teaching Excellence Award in 1997 and 2003. Several of Anthony's cases have been published in *Cases in Financial Accounting: A Principles Based Approach, First Edition, 2006*. While he no longer teaches full courses, he does guest lectures at the undergraduate and graduate levels and runs custom training programs on financial statement analysis and business valuation for the CFA societies in Canada and the U.S., CPA Canada, as well as Canadian and U.S. analysts and portfolio managers.

Anthony is an advocate for investor rights. He is frequent media commentator and public speaker on issues related to financial accounting and disclosure and is considered an industry expert in special situations related to accounting. In 2006, Anthony was awarded the Award of Distinction by the Institute of Chartered Accountants of Ontario for his impact and leadership in the accounting profession among those under 40.



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ROELOF VAN DIJK

Market Economist & Head of Marketing Analytics | CoStar Group



Roelof van Dijk is a commercial real estate research professional, with over 10 years of experience covering the Canadian commercial real estate market. Roelof is currently CoStar Canada's Market Economist and Head of Market Analytics, Canada.

Before joining CoStar, he managed CBRE Canada's national research platform and was a member of CBRE Canada's national management team. Roelof has authored numerous articles and has appeared in and on BNN Bloomberg, CBC Radio, the Globe & Mail, National Post among others.

Prior to his career in commercial real estate, he worked as a project manager and urban planning consultant for residential developers in the Greater Toronto Area. Roelof holds an MBA with a focus on real estate, and a Bachelor of Urban and Regional Planning degree.



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PAULINE AUNGER

Broker of Record | Royal LePage Advantage Real Estate



Pauline Aunger has been involved in the real estate profession as a REALTOR for almost 40 years.

She was the 2009 President of the Ontario Real Estate Association, the 2015 President of the Canadian Real Estate Association and in 2017 served on the Board of Directors of the National Association of Realtors in the United States. Pauline presently serves on the Advisory Council for Royal LePage Real Estate Nationally.

In 1993 she purchased the first Royal LePage franchise in Canada. She is the Broker of Record for Royal LePage Advantage Real Estate with offices in Perth – one of the prettiest towns in Ontario and Smiths Falls – the home of Tweed the largest Marijuana manufacturer in the world. Living on the Rideau Lake – she is a contributor to the annual Royal LePage Recreational Report.



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MARK McLEAN

President & Broker of Record | Property.ca



As a 25+ year veteran of the real estate industry in Toronto Ontario, Mark has seen the evolution, success and eventual collapse of many companies all trying to become dominant players in a highly competitive business. The landscape of the real estate business is changing rapidly. In the early days it was broker centric, then it became agent centric and then consumer centric. Today, it is clear that the pendulum is swinging back to the brokerage as agent support in helping grow a solid book of business as the key to longevity.

Throughout his career, Mark has paid particular attention to what works and what doesn't. He considers himself a visual thinker who recognizes the abilities of great brands and what they can accomplish given the right tools. Mark's accomplishments include launching Sotheby's International Realty Canada into Ontario and being part of the management team at Bosley Real Estate, the oldest and largest independent brokerage in Ontario. Picking up on visual and social clues has helped him spot and develop key trends in an industry that is under constant evolution.

Mark has been on the board of Directors for the Toronto Real Estate Board (the largest real estate board in the world) and served as its President in 2014/2015. Currently he is a sitting Director at Large at the Ontario Real Estate Association and has chaired the Condominium, Communications and Finance Committees, and sat on a number of task forces. Mark's involvement in organized real estate is the key to understanding trends and direction, and he hopes to contribute to the overall development of the industry as a whole. In 2016 he was named as an Industry Icon by Real Estate Professional Magazine, and has done a number of radio and television interviews talking about the Toronto real estate market and the future of the real estate industry.



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CHRIS SLIGHTHAM

President | Royal LePage Signature Realty



Chris has been involved in the Real Estate Brokerage and Investment business for over 25 years. He began his career in Commercial and Residential Real Estate sales and has been involved with managing his family's business for the past 23 years.

Over that time period he has helped grow the brokerage company to over 1000 Sales Representatives under the franchise banner of Royal LePage operating in the GTA. This growth has positioned the company as one of the largest Royal LePage franchises in Canada.

Their diversified services include Residential, Commercial and Investment Sales, Property Management, and operators of Multi Residential Investment property.



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MARK CASHIN

Principal Broker | Cashin Mortgages



Mark Cashin is a recognized financial services expert and a serial entrepreneur, having made his first foray into business when he was only sixteen years old. In 2014, Mark founded Cashin Mortgages Inc. by where he is the Principal Broker. Cashin Mortgages provides residential and commercial mortgages. In 2014 Mark recognized an opportunity for private lending and started focusing on the segment. He quickly identified that there was a much larger opportunity in the NFI market and was a segment desperately in need of disruption and organization. In 2017 mark joined forces with his partner Dennis Marek to create myBrokerbee.com a Canadian Fintech startup specifically focused on private lending origination, workflow and compliance. myBrokerBee.com matches lenders' profiles to mortgage originators' applications with a click of a button, orders an appraisal with a click of a button and completes a digital mortgage transaction with a click of a button. This means, full transparency and compliance every time with end to end mortgage transactions in less than 5 minutes. Mark has the experience and the knowledge that it takes to rise above industry standards and offer a superior customer experience. myBrokerbee.com is the new standard in private lending.

Prior to founding Cashin Mortgages, Mark was the President & CEO of TRANSPOR Dry Layer International. He structured the initial investment group, managed shareholder relations and he licensed partners domestically and internationally. Mark also pitched the Dragons on the highly popular television program Dragon's Den.

Mark is married to Sudan and they have two children. Kyle started his first year of university and Shane is in middle school. Mark has always believed in giving back and has been very active in his community including a lifelong Rotarian since the age of 22 which he has served with distinction ever since. He was awarded the Queen's Diamond Jubilee Medal, Timothy Street Medal of Honour, Paul Harris Fellow (x7) Rotarian of the year (x2) Service Above Self Award, Community Builder Award.



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BRUCE JOSEPH

Managing Director | Anthem Mortgage Group



Bruce Joseph has worked in the mortgage industry for over 15 years and is currently the Managing Director of Anthem Mortgage Group, a full service mortgage brokerage funding a diversified spectrum of prime, alternative and subprime lending. He is also the founder and director of Trident Mortgage Investment Corp, which lends on residential urban real estate for alternative mortgages. Prior to entering the mortgage industry Bruce was an investment advisor with CIBC.



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CHRIS NICHILLO

Principal Broker & President | Magnetic Mortgages and Investing



Chris brings over 20 years of financial and investing education, awareness, and demystification to the private mortgage industry. His unique approach to, and transparency-driven philosophies strike a chord with Canadian investors tired of the landscape they are currently investing in.

In 2016, Chris Nichillo and Magnetic Capital was recognized by Canada's largest governing body of financial professionals as a National Financial Literacy Leader. "We are financial leaders because we make it easy to understand how to invest safely and manage debt efficiently."

Chris founded Magnetic Capital in 2007. The firm's head office is located on historic Main Street in Unionville, Ontario, and caters to the financial elite, as well as the average Canadian investor. We are Canada's premier private mortgage originator and administrator. "We teach Canadians exactly what they need to know. We make them financially literate and empower them to put their money to work for them and their families."

The firm is built on the core philosophy that the performance of any loan can be predicted entirely by the strength of the collateral that secures it. That guiding principle has allowed the company to amass an undisturbed track record of success and establish a reputation of transparency and integrity in the Canadian private mortgage lending space.

Chris is also trained as a world class speaker, coach and mentor. He has undertaken several large-scale engagements worldwide, and currently focusses on Canadians, bringing his powerful techniques and proven money management and investment approaches to the public free of charge.



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