

The Vaughan Lifestyle

Legal Issues, Insurance, Automobile, Investment, Education, Food & Entertainment

TRENDING NEWS



Canadian Food Truck The First In The World To Embrace New Technology

VANCOUVER, British Columbia, Sept. 17, 2014 /PRNewswire/ -- DougiedogDinerTruck is the First Food Truck in the World to embrace new Technology - nTrust (www.ntrust.com). Local technology company nTrust last week launched one of the first true digital cash platforms in Canada, Cloud Money TM, bringing Canadians one step closer to eliminating the use of physical cash. With the launch of nTrust's new mobile app on iTunes and Google Play.

(read more on page 2)

BUSINESS, ECONOMY & INVESTMENT

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The website has very helpful new features including videos, infographics, a "Share this" page link, a new simplified fillable form and much more. The site was re-designed to help Canadians find information about direct deposit and to learn about the many benefits such as faster, more secure payments...

(read more on page 4)

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Michigan Auto Attorney Tom James to speaks at ICLE seminar "Ins and Outs of Informal Discovery"

BLOG AUTHOR
STEVEN M. GURSTEN

"Arguably the Best
in the Business"
- Michigan Lawyers Weekly



MICHIGAN - Tom James will be speaking at an ICLE webcast seminar as a plaintiffs' lawyer expert on the issues of informal legal discovery in accident cases. The webcast seminar is open to all Michigan lawyers. Although Tom was asked to speak primarily from the plaintiff injury lawyer perspective, the legal discovery seminar is more about the many universal and informal legal discovery strategies that attorneys can apply to better serve their clients. These are the strategies that smart lawyers from both sides use to move cases faster and reach great settlements for their clients.

They are also the strategies that lawyers normally do not learn in law school. The discovery strategies unique to plaintiffs that Tom will review include informal ways to make sure attorneys know about ALL of the layers of insurance coverage, ordering complete driving records, how to find and discover redacted records, and how lawyers can verify injuries and lifestyle change evidence to meet serious impairment and threshold challenges in automobile accident cases. The webcast will become part of the ICLE continuing education on demand. You can take a look here. ICLE is the Institute of Continuing Legal Education for lawyers. The organization provides training and education to Michigan lawyers.

Tom focuses his practice on litigating auto accidents and No Fault insurance



Thomas James
Michigan Auto Law

disputes. He has taken more than 30 cases to trial, including several that have resulted in multimillion dollar verdicts. Two of the cases he's taken to trial have been the top-reported automobile accident trial verdict in Michigan, according to year-end compilations of trial verdicts and settlements by Michigan Lawyers Weekly. Prior to

joining the firm, Tom worked at the St. Joseph County Prosecutor's Office. Tom started at Michigan Auto Law as a law clerk in his second year of law school. He's been named a Michigan Lawyers Weekly "Up and Coming Lawyer," a Michigan Super Lawyer and a Michigan Association for Justice "Pacesetter." Tom is a member of the Negligence Law Section of the State Bar of Michigan, the Michigan Association for Justice, the American Association for Justice and the American Civil Liberties Union. Tom frequently speaks at legal educational seminars throughout the country on topics dealing with trucking and auto accident litigation strategies and No Fault law.

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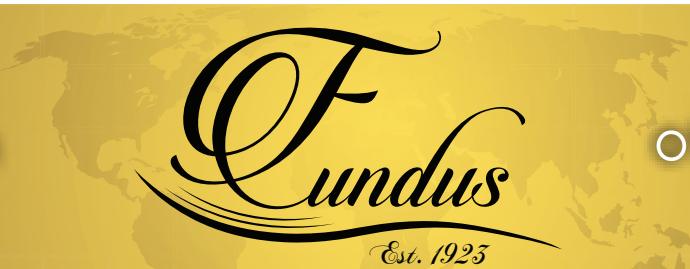
ENTERTAINMENT

Small Entertainment Firm Strives to Be the Next Mouse That Roared

Faced with critics who thought he was crazy, Walt Disney mortgaged his house and sold a one-third stake to the ABC TV network to

raise the \$17 million he needed to build Disneyland. Today, Disney is a Dow Component.

(read more on page 7)



office.rs@fundus1923.com

New Car Technology May Take The Wheel out of Human Hands

Google has been making news in recent months for its work in a ground-breaking area: driverless automobile technology.

A prototype of Google's new self-driving car -- a two-passenger electric vehicle with buttons to turn the vehicle on and off, but no steering wheel, accelerator pedal or brake pedal -- was unveiled in May. Without a driver at the wheel, the car is instead guided by a light detection and ranging (LIDAR) rotating sensor on the vehicle's roof that scan the vehicle's surroundings to determine its driving route as well as to identify such obstacles as pedestrians, bicyclists and other cars.

While Google is widely considered a front-runner in the development of such advanced automation technology, the major automakers are also getting into the race. Albeit at a more conservative pace, they're introducing automated features that perform specific tasks -- such as adaptive cruise control, lane departure warning and collision-avoidance braking -- to their new car models.

According to a recent report by Lux Research, cars with these so-called "Level 2" features are expected to account for 92 percent of a worldwide \$87 billion-per-year autonomous car market by 2030. Only 8 percent of the market will go to "Level 3" cars, which would be primarily driven autonomously, but would allow drivers to regain control of the vehicle in an emergency.

In addition, the research firm doesn't expect any fully automated vehicles on the road by 2030. "We consider that ultimate level, Level 4, to be full autonomy, where you just get in and you don't interact with the car at all," explained Cosmin Laslau, lead analyst at Lux Research. "And we don't think that's coming by 2030. The biggest opportunity that we see will be actually from the Level 2 features, which are the more conventional advances that we're already starting to see come onto the market from higher-end developers."

NewsUSA



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Cloud Money differs from an e-wallet or mobile payment platform by enabling consumers to pay merchants for goods and services directly and instantly with just a few

taps on their phone, eliminating the need for payment processing terminals. Popular Vancouver food truck Dougiedog, whose success has led to features on Dragon's Den and Eat Street, has experienced the evolution of cashless payments first hand and has partnered with nTrust to offer customers the next iteration in digital payment methods.

In the words of Dougiedog owner and celebrity Dougieluv, "Firstly, nTrust allows us to connect to our customers on a first name basis. We are always on the cutting edge of everything we do, and this app is perfect for our business and our clientele. It not only allows us to save money on our user fees, but it more importantly provides a quick

and easy option for our customers, who are always number one in our books!"

If you want to know what all the excitement and all the hype is about, head to 1133 Melville Street (off Thurlow) downtown Vancouver, this Wednesday, September 17th between noon and 2pm, armed with your smart phone and data plan. You can then download the nTrust app where an nTrust rep will present you with a code so that \$5.00 can be taken off your already discounted lunch order! This is a great chance to taste Dougiedog all-natural gourmet hot dogs and our super famous Dougiedog butter-scotch root beer.... or get your Dougiedog fix!

a **TRUEBLOOD** fragrance exclusively for vampires

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Fire Causes Temporary Shut Down Of Greenpac And Norampac Niagara Falls Containerboard Mills

KINGSEY FALLS, QC, Sept. 21, 2014 /PRNewswire/

Cascades announces the temporary shutdown of the Greenpac and Norampac Niagara Falls containerboard mills following a fire that occurred on Saturday September 20, 2014, in the old corrugated containers (OCC) stock piles located outside of the mills. Both mills were quickly evacuated with no injuries to personnel. The causes of the fire are currently unknown, but local authorities are investigating to determine the potential causes of this event.

The fire is now under control. Damage to the Greenpac Mill is limited to the OCC stock pile and the OCC conveyor. Damage to the Norampac Niagara Falls mill, while more extensive, is limited to the OCC stock pile, pulper and stock preparation.

At this time firefighters are still onsite and it is still too early to know when the mills will resume production.

Employees and customers will be informed as the situation evolves. Additional information concerning the start-up of the mills will be disclosed by press release as soon as it is known.

Norampac and Greenpac Mill manufacture different types of containerboard that is used in the production of corrugated boxes. Norampac, a division of Cascades, manufactures 100% recycled medium and has 137 employees. Green-



pac Mill is a brand new state-of-the-art mill that manufactures 100% recycled linerboard. Greenpac Mill has 118 employees and is owned at 59% by Cascades, with three other partners.

Greenpac Mill started its production in July 2013.

Founded in 1964, Cascades produces, converts and markets packaging and tissue products that are composed mainly of recycled fibres. The Company em-

loys close to 12,000 employees, who work in 100 production units located in North America and Europe. With its management philosophy, half a century of experience in recycling, and continuous efforts in research and development as driving forces, Cascades continues to deliver the innovative products that customers have come to rely on. Cascades' shares trade on the Toronto Stock Exchange, under the ticker symbol CAS. ■

Tim Hortons-Burger King merger could water down the coffee chain

Your double double could get a little more watery if a proposed Tim Hortons-Burger King merger is allowed to go through, a new report warns.

If Brazil-based giant 3G Capital is allowed to buy up the Canadian coffee chain, Tim Hortons could face much bigger changes than have been suggested so far, the Canadian Centre for Policy Alternatives warns in a new report. "Trouble Brewing: Why the Tim Hortons Takeover is a Bad Deal for Canadians," argues 3G capital has a long history of massive layoffs, hurting smaller franchisees, evading taxes



and lowering the quality of products to cuts costs.

"The merger with Burger King via 3G will put substantial pressure - because of the debt they've taken on - to squeeze the company, in terms of lowering investments in the company, potentially lowering quality, almost certainly lowering staffing levels," said David

Macdonald, the policy centre's senior economist.

That might add up to a good deal for 3G investors, but not necessarily for Canada, Macdonald said - a question the federal government will have to ask when weighing the "net benefit test" required for the sale of Canadian companies to the U.S. ■

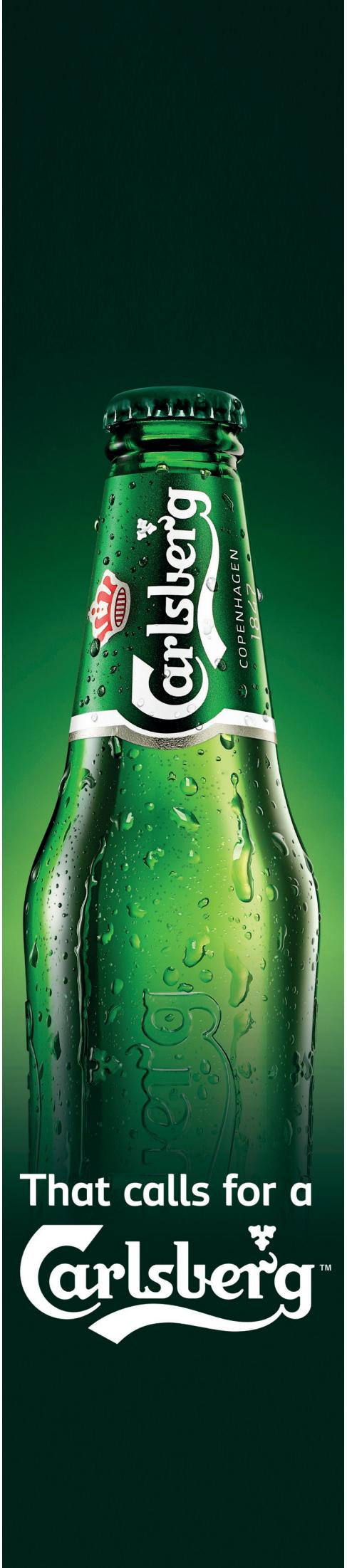
How could empty Vancouver apartment call 911 when there isn't a phone?

It's the case of the phantom 911 call, from a ghost line Melissa Creelman didn't even know she possessed. At least, that's the most sense she can make of it.

Last week she got a call from the concierge at her Yaletown condo telling her Vancouver police and fire departments had broken down the door to her suite after someone - or something - inside had called 911 and then hung up.

"I don't understand how on earth this can happen," said Creelman, a 32-year-old massage therapist.

According to the police report that was filed, no one was inside her suite and no phone was present. ■



Stretch your retirement budget with a few clever tips

While retirement often means living on a reduced income, financial experts say there are many ways to stretch the budget and help get the most out of available funds. One of the most important tools is to have a budget and review it regularly.

Start by identifying essential expenses, such as rent or mortgage payments, other housing expenses, basic groceries and utilities. These are typically fixed costs which must be paid each month, and they quite rightly take precedence over other discretionary items. After deducting these essential expenses from the available retirement income, account for any discretionary spending like entertainment and travel to get a sense of the monthly budget. To help the discretionary budget go further, look for opportunities to save on those costs.

"Being retired typically means having more flexibility, which makes it easier to take advantage of savings during off-peak periods, such as mid-week use of popular attractions, or travelling in the middle of the day," says Raymond Chun, senior vice president at TD Canada Trust. "Planning these activities in advance can save money, while allowing you to budget for costs in advance."

Other ways to stretch the budget further include taking a look at tasks that used to be outsourced, like gardening or cleaning, for example. With the additional time we get in retirement, the cost of continuing these services may no longer outweigh the time required to accomplish them on our own. Also, look at how your lifestyle change impacts the use of regularly subscribed services, like telecom, or public transit.

"Ask yourself," Chun suggests, "do I really need all that mobile data if I'm going to be spending more time at home where I can use WiFi instead?"

Additional tips on how to save on everyday expenses is available at www.tdcadanatrust.com/budget. (NC)

Ottawa simplifies direct deposit website

The federal government is making it easier for Canadians to go chequeless for their federal payments. Ottawa has simplified the website devoted to helping individuals and businesses enrol in direct deposit by the April 2016 deadline.

The website has very helpful new features including videos, infographics, a "Share this" page link, a new simplified fillable form and much more. The site was re-designed to help Canadians find information about direct deposit and to learn about the many benefits such as faster, more secure payments, reduced risk of loss or theft, no trips to the bank on blustery winter days and it's free to enrol. The new website offers visitors

a new simplified downloadable direct deposit form, a chart of federal payments, information for visitors outside Canada, frequently

used by the federal government since 1991 and will replace cheques by April 2016.

• In fiscal year 2013—



asked questions and some interesting trivia.

For example:

• Direct deposit has been

2014, the Receiver General issued approximately 275 million federal payments, over 80 percent by

direct deposit.

• The Receiver General makes direct deposit payments in 48 foreign countries.

If you have not yet enrolled to receive your federal payments by direct deposit, now is the time. You can download the simplified enrolment form now at

www.directdeposit.gc.ca, by calling 1-800-593-1666 for more information or to have one mailed to you. Your financial institution can also help you fill one in. Just make sure you have your name, address and date of birth, payment type(s) and any associated personal identifier(s) such as your Social Insurance Number or your file number and a "void" cheque or your bank account information, including the account, institution and branch numbers. (NC)

Small business tip: Improve your cash flow with direct deposit

One of the most challenging aspects of running your own business is cash flow. Did you know that by enrolling in direct deposit, you can receive federal government payments faster, more securely and cost-efficiently?

In fact, the 2011 Task Force on the Canadian Payments System Review recommended to the federal Minister of Finance that the "government could bring about a swift and secure evolu-

tion that would result in a modern digital payments system by taking leadership in several critical arenas" including the initiative to move away from paper in favour of electronic funds transfer such as direct deposit.

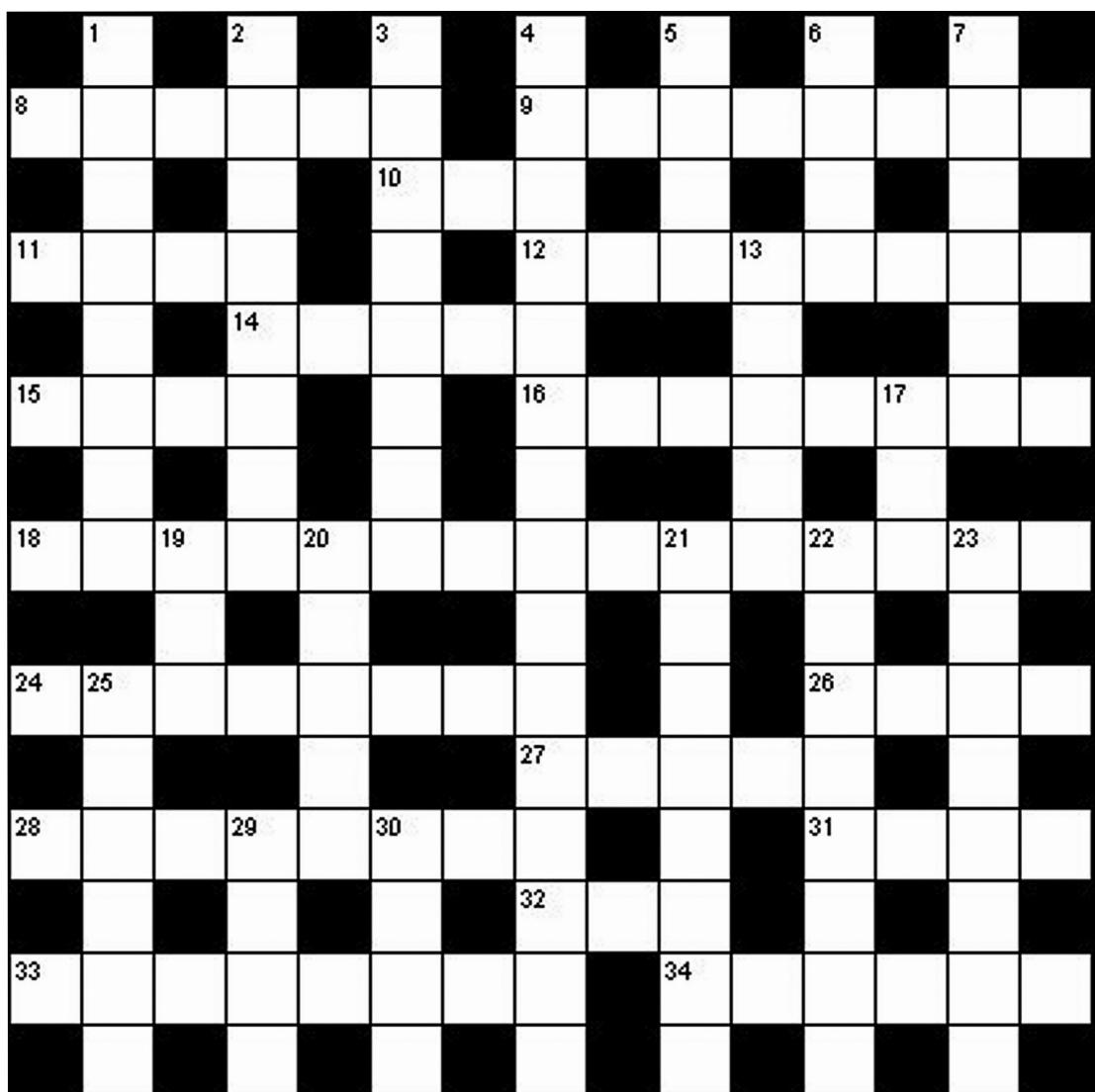
On average, the Receiver General for Canada issues approximately four million federal payments to businesses of which 25 per cent are made by direct deposit; the federal government

recognizes there is work to be done in improving the direct deposit enrolment rates for businesses.

By April 2016, most federal payments need to be paperless and made by direct deposit, and Ottawa is encouraging Canadians to enrol now rather than later. By enrolling in direct deposit today you can receive your payment details automatically by email, reconcile your accounts easily

and save time and money by not going to the bank.

Why wait until the last minute to enrol for direct deposit for your business? You can start the ball rolling now by contacting the Government of Canada department(s) you do business with. There is more information about the program and departmental contact names at www.directdeposit.gc.ca. (NC)



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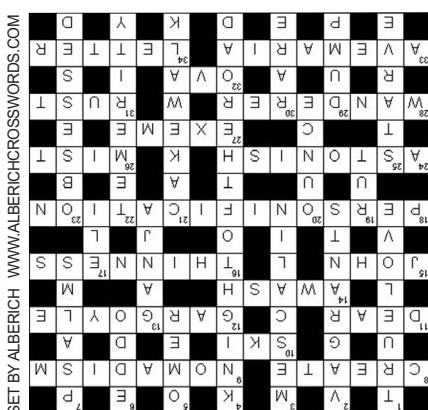
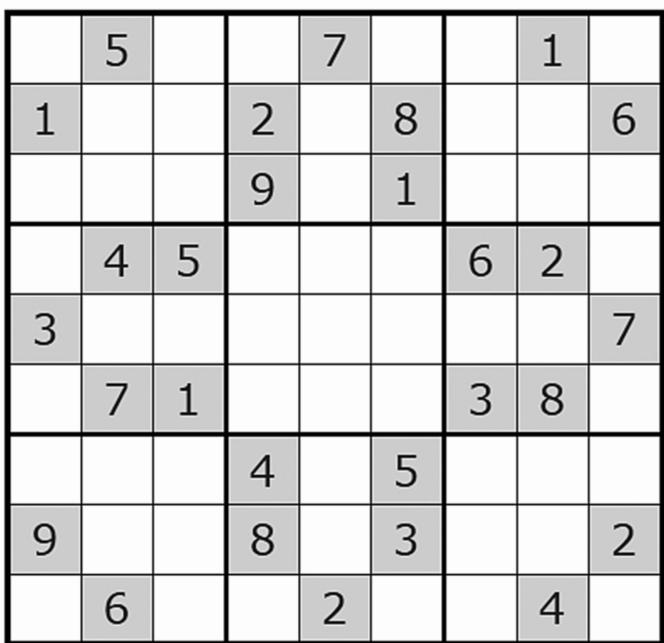
- 8 Fashion box contains drug (6)
- 9 Essentially what's making albino mad is me moving around (8)
- 10 Runner to hop quietly off (3)
- 11,15,34 Highly valued client landlord employed when 1 down's gone? (4,4,6)
- 12 There's an outburst about Rubens's first non-Jewish carving (8)
- 14 Full of what 2 & 4 down might benefit from? (5)
- 15 See 11
- 16 25 then sins committed lead to this state (8)
- 18 A lad touches on one story about a human embodiment (15)
- 24 Wow! – Shinto converted to follow Norse God (8)
- 26,31 Question obscure plant disease (8)
- 27 Release setter by

DOWN

- 1 Honestly nothing could make the heart excited (4,4)
- 2 Saving up half, without financial help to obtain examples of 4 & 28? (8)
- 3 Setter climbin' escape? (8)
- 4 With the source of knowledge close to empty flat the King is without a 28 (6,2,3,4)
- 5 Even commie characters have right to Hebrew measure (4)
- 6 See the man perform to get edible
- 7 the river (5)
- 28 A derelict building drew near (8)
- 31 See 26
- 32 Renovated centre for female gametes (3)
- 33 It's a short way for the woman to get salutation (3,5)
- 34 See 11
- 17 Judge the nickname for a Yale university student (3)
- 19 Period of sexual excitement that could be boring (3)
- 20 The first 2 leave to beat the animal (5)
- 21 Harden beat to dance (8)
- 22 Climbing further outside, justify rashness (8)
- 23 Unable to relax dresses US man up right away (8)
- 25 Lines about right for fast result (6)
- 29 Sweet to rise without male to achieve the aim of a 11,15,34 (4)
- 30 Excellent way to serve meat (4)

Did you know?

- 11% of people are left handed
- August has the highest percentage of births
- Unless food is mixed with saliva you can't taste it
- The average person falls asleep in 7 minutes
- A bear has 42 teeth
- Ostrich's eye is bigger than its brain
- Most lipsticks contain fish scales
- Two corn flakes look the same
- Lemons contain more sugar than strawberries
- 8% of people have an extra rib
- 85% of plant life is found in the ocean
- The Hawaiian alphabet has 12 letters
- 'Topolino' is the name for Mickey Mouse Italy
- A lobsters blood is colorless but when exposed to oxygen it turns blue
- Armadillos have 4 babies at a time and are all the same sex
- The longest recorded flight of a chicken was 13 seconds
- Birds need gravity to swallow



Joke of the week

What do you do when 50 zombies surround your house? Hope it's Halloween.

5	6	3	7	2	9	8	4	1
9	1	4	8	6	3	5	7	2
7	2	8	4	1	5	9	6	3
6	7	1	5	9	2	3	8	4
3	9	2	6	8	4	1	5	7
8	4	5	1	3	7	6	2	9
2	8	6	9	4	1	7	3	5
1	3	7	2	5	8	4	9	6
4	5	9	3	7	6	2	1	8

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On Insurance Fat Cats

by Roger Bickmore



Eye-watering as ever the recent annual survey of executive remuneration revealed, in the words of its publisher

Insurance Insider, that our leaders "are some of the best rewarded captains of industry, beating averages within commercial banking and almost on par with the petroleum industry". Indeed the top fifty highest paid insurance bosses in 2013 pulled in an average of \$10m each. Most of the fat-cats on the list seem to reside in America or Bermuda but there are plenty of CEOs doing very-nicely-thank-you on this side of the pond as well.

Executive compensation is nowadays tightly geared to company returns so the amounts that these guys (they are all men) earn have been substantially boosted in recent years by the bonuses generated out of their employers' strong trading results. Not to everyone's taste it should be added: in recent months shareholders at Endurance,

WR Berkley and Hiscox have all reportedly expressed their displeasure over the generosity of their firms' remuneration policies. As the market now enters a cyclical downturn and margins contract, we can expect even more owner scrutiny of how profits are distributed to employees.

But it is not only investors turning up the heat on the high levels of executive pay. Last month the UK Prudential Regulation and Financial Conduct Authorities issued their joint consultation paper on remuneration in the banking industry that included new rules to defer and claw back bonuses for periods of up to seven years. Strengthening the

alignment of risk and reward and holding individuals to account are key cultural shifts that the regulators will be enforcing across the financial services sector, including insurance.

The implication is quite obvious. For the last decade or two, industry compensation at senior level has been driven (up) by outcomes: the more profit that companies have generated, the more their management have been rewarded. The end has been the important factor and not the means. Yet if the regulators get their way, it shall be the corporate behaviour of the executive team towards customers and other stakeholders that will have a growing influence on their pay. In other words how the profit is generated, not simply its amount.

In the years to come, the Insurance Insider list of highest paid executives will be an interesting chart to track. Regulators will want to see some evidence of restraint in setting pay for sure. However, they will also be keen to see only 'good' companies on the list and not just the most profitable ones.

Google has been making news in recent months for its work in a ground-breaking area: driverless automobile technology.

NewsUSA

Canada Opens Floodgates for Marijuana Investments in the U.S.

It's a thorny subject, no matter whom you talk to or whether it's in the U.S. or abroad. The debate over legalizing marijuana -- be it medical or recreational -- has raged for decades, and has only just started to see the seeds of fruition stateside.

Now, however, Canada is weighing in on this controversial industry, by changing its

vest.

"It's a much different time than it was a year ago," Mark Gobuty, the chief executive of Peace Naturals Project Inc., told the Wall Street Journal. "Before, it was a reputational risk. Today they're lining up."

One company that is gambling that the industry will be as bountiful as its product is Medican (OTCQB: MDCN), a

"The medical marijuana market in Canada will be worth roughly \$120 million in its first year, and by 2024, it could be worth as much as \$1.3 billion," says Ken Williams, CEO of Medican. "The time to get into this budding industry is now. If we don't seize this opportunity, we will miss out on what we believe will be a very profitable market niche that is on the verge of exploding in the next decade."

In the U.S., the market for legal marijuana -- wherein 20 states currently allow medical marijuana use, and Washington state and Colorado allow recreational use -- could be worth as much as \$2.5 billion by the end of this year, according to the marijuana industry research firm ArcView Group. As a side note: Colorado, which allowed recreational marijuana use at the beginning of 2014, took more than \$7 million in tax revenue in the first two months.

Currently, Medican has signed an agreement with International Herbs, Ltd. and LFG Advisory and Accounting, and it has committed to entering the Canadian market with a significant ownership stake in a large facility in New Brunswick.

NewsUSA



production and distribution laws, making it legal for any licensed company to grow and ship medical marijuana to patients, and illegal for patients to grow their own. For their efforts, the country is seeing potential backers -- both U.S. and Canadian -- flocking to in-

Las Vegas-based bio-pharmaceutical company. Medican is entering the market as a supplier to America's northern cousin, and focusing on developing, distributing and marketing pharmaceutical-grade cannabis to the emerging global market.

Small Entertainment Firm Strives to Be the Next Mouse That Roared

Faced with critics who thought he was crazy, Walt Disney mortgaged his house and sold a one-third stake to the ABC TV network to raise the \$17 million he needed to build Disneyland.

Today, Disney is a Dow Component. Now, a small entertainment company wants to use the same model. The Independent Film Development Corporation (OTCBB: IFLM) is a publicly held company with a small film and television library. But, by applying some Hollywood magic, IFLM wants to turn distressed resort properties into themed hotels, surrounded by theme parks.

"We want to make a resort that can appeal to kids of all ages," said IFLM co-founder Jeff Ritchie. "The resort will be themed as a haunted European Manor, rife with Hollywood-designed supernatural encounters."

The tiny company's move is based on the dream of Ritchie's: to convert existing resort properties into family-friendly vacation destinations. Ritchie, a 20-year Holly-

wood veteran, hopes to emulate Disney, whose theme parks are among its biggest profit centers.

"Ghosts, ghouls, zombies and cryptids like Bigfoot, will haunt the resort, the rides and the grounds," he continued. "This resort makes real all the good-natured fun people love about things that go bump in the night."

IFLM has signed a memorandum of understanding to acquire on a joint-venture basis its first project for development. Located in New York's Catskill Mountains,

tains, the 500 acre property contains a 320-room hotel, a golf course and a spa, as well as a lake and a forest. Tentatively named "Hilltop Manor," they plan to build a themed resort hotel, designed to give guests an amazing and unique vacation experience.

"The inspiration comes from two places," said IFLM Marketing Director C. David Pugh. "First are the classic horror films of the 1930s, '40s, '50s and '60s. The second



inspiration is a bit more modern, and they're seen every night on cable. Programs on bigfoot, river monsters, extraterrestrial encounters and unsolved mysteries are everywhere. People must like it. It occupies a lot of prime space in prime time."

Some may say the company might be overly ambitious, but IFLM's CEO, George Ivakhnik, believes that "if you build it, they

will come." Not content with only one project, IFLM seeks other distressed properties or undervalued casinos that have the development potential.

"We see the resort as a lens that focuses on the mysterious things that live in the woods and under the waves," said Pugh. "Besides, we've got zombies and little green men -- what's not to like?" (NewsUSA)





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