

The Eighth Annual

GREAT CANADIAN HOUSING & REAL ESTATE CONFERENCE 2019

Wednesday, October 2nd | 9:00am - 4:00pm | Breakfast 8:30am | Introduction 9:00am

The National Club | Toronto, ON

FINDING A NEW BALANCE?



CONFERENCE AGENDA

8:30am - 9:00am	Breakfast	
9:00am - 9:10am	Welcome A Year in Review	Anthony Scilipoti, <i>Veritas Investment Research</i> Janet McFarland, <i>The Globe and Mail</i>
9:10am - 9:50am	Home Sales, Prices, Debt: Recent Trends and Near Term Prospects	Gregory Klump, <i>CREA</i>
9:50am - 10:30am	What the Numbers are Telling Us	Shaun Hildebrand, <i>Urbanation</i>
10:30am - 10:40am	-- BREAK --	
10:40am - 11:20am	Rebalancing the Housing Supply Chain	Richard Lyall, <i>Residential Construction Council of Ontario</i>
11:20am - 12:00pm	Shifting Landscape - Purpose Built Housing	Anna-Maria Kaneff, <i>Kaneff Properties</i>
12:00pm - 12:15pm	-- BREAK --	
12:15pm - 12:55pm	Evaluating the Impact of Low Rates on Household Debt, Real Estate and Credit Conditions	Nigel D'Souza, <i>Veritas Investment Research</i>
12:55pm - 1:35pm	Chinese Money Laundering in the Big Six Banks	Christine Duhaime, <i>Duhaime Law</i>
1:35pm - 2:15pm	PANEL DISCUSSION: On the Ground in Vancouver and the Mortgage Market	Steve Saretsky, <i>Saretsky Group</i> Albert Collu, <i>M3 Mortgage Group Inc.</i> Janet McFarland, <i>The Globe and Mail</i> Anthony Scilipoti, <i>Veritas Investment Research</i>
2:15pm - 2:25pm	-- BREAK --	
2:25pm - 3:05pm	Consumer Debt, Insolvency, and the Credit Cycle: Implications for Housing	Scott Terrio, <i>Hoyes, Michalos & Associates</i>
3:05pm - 3:45pm	The Future of Cities	Marc Ricks, <i>Sidewalk Labs</i>
3:45pm - 4:00pm	WRAP-UP	Anthony Scilipoti, <i>Veritas Investment Research</i> Janet McFarland, <i>The Globe and Mail</i>



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9:10am

Home Sales, Prices, Debt: Recent Trends and Near Term Prospects

GREGORY KLUMP
The Canadian Real Estate Association



9:50am

What the numbers are telling us

SHAUN HILDEBRAND
Urbanation



10:40am

Rebalancing the Housing Supply Chain

RICHARD LYALL
Residential Construction Council of Ontario



11:20am

Shifting Landscape - Purpose Built Housing

ANNA-MARIA KANEFF
Kaneff Properties



12:15pm

Evaluating the Impact of Low Rates on Household Debt, Real Estate and Credit Conditions

NIGEL D'SOUZA
Veritas Investment Research



12:55pm

Chinese Money Laundering in the Big Six Banks

CHRISTINE DUHAIME
Duhaime Law



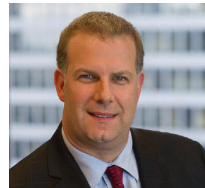
STEVE SARETSKY
Saretsky Group



ALBERT COLLU
M3 Mortgage Group Inc.



JANET McFARLAND
The Globe & Mail



ANTHONY SCILIPOTI
Veritas Investment Research

1:35pm **PANEL DISCUSSION**

On the Ground in Vancouver and the Mortgage Market



2:25pm

Consumer Debt, Insolvency, and the Credit Cycle: Implications for Housing

SCOTT TERRIO
Hoyes, Michalos & Associates



3:05pm

The Future of Cities

MARC RICKS
Sidewalk Labs



Attend In Person or via Live Stream



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GREGORY KLUMP

Chief Economist | The Canadian Real Estate Association



As CREA's Chief Economist, Gregory Klump provides his views on the state of and outlook for Canadian housing markets to news media, policy makers, and real estate industry stakeholders. In 2017, he celebrated his 25th anniversary with CREA, so it's fair to say that he's no stranger to the economics of Canadian housing markets.



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SHAUN HILDEBRAND

President | Urbanation



Shaun Hildebrand is President of Urbanation, a real estate consulting firm specializing in the GTA condominium and rental markets. Shaun manages the Urbanation team and is responsible for leading market intelligence for the company's subscription reports and project feasibility studies, and directing new research and product expansion. Shaun has acted as a key spokesperson on the local real estate market for over 10 years, providing highly quoted market insights in the media, delivering industry presentations, and preparing forecast reports and customized research for a diverse range of clients. Prior to joining Urbanation in 2013, Shaun managed the GTA housing market analysis team at Canada Mortgage and Housing Corporation (CMHC).



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RICHARD LYALL

President | Residential Construction Council of Ontario (RESCON)



Mr. Lyall has represented the residential construction industry in various executive positions since 1991, including as RESCON's Founding President in 2001, Chairman of the CDAO [Construction Design Alliance of Ontario], Board of Advisors for the University of Toronto Tall Building Research Centre and Director of RCCAO [Residential and Civil Alliance of Ontario].

RESCON represents more than 200-high-rise, mid-rise and low-rise home builders across the Greater Toronto Area (GTA). Speaking on behalf of the residential construction industry, the association offers a unique voice to government on building innovation, human resources, health and safety, technical standards, as well as training and education.

Aside from his advocacy efforts, Mr. Lyall is a frequent public speaker domestically and internationally, and writes opinion pieces in various publications. He has been interviewed about the residential construction sector by the Wall Street Journal, The Globe and Mail, CBC Radio's Metro Morning, CBC News Network, Toronto Star, BNN Bloomberg, CTV News Channel, The Canadian Press, TVO's The Agenda, Newstalk 1010, City and Toronto Sun.



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ANNA-MARIA KANEFF

Executive Vice President | Kaneff Properties



Anna-Maria Kaneff is the Executive Vice President with the Kaneff Group of Companies, a private Peel-based real estate company that acquires, develops, builds and manages retail commercial, office, residential and golf properties in Southern Ontario. She is responsible for acquisitions and business development.

Prior to joining the Kaneff Group, she invested for Moore Capital and a Toronto-based hedge fund, focusing on opportunistic private and public investments in the energy and industrials sectors. Anna-Maria also worked at the World Bank's private investment arm, the IFC, in their Oil & Gas Group. She began her career with Morgan Stanley's investment banking division in New York with the Latin America and Financials Sponsors Groups.

Ms. Kaneff holds degrees from Georgetown University (with honours) and Harvard Business School. She is the CFO for a non-profit operating in Uganda, the GRG.



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NIGEL D'SOUZA

Investment Analyst, Financial Services | Veritas Investment Research



Nigel 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 is a CFA charterholder.



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CHRISTINE DUHAIME

Barrister & Solicitor | Duhaime Law



Christine is a lawyer with a specialized practice in financial crime and anti-money laundering law, who acts for government agencies, institutions and private parties in the compliance area. She also acts for banks and individuals in asset recovery involving foreign assets from China in Canada.

Christine writes a popular blog on anti-money laundering law, and is authorizing a law text on financial crime for the Canadian market. Before going into private practice, she was an adjunct professor of law and worked in the anti-fraud division of a global bank for its credit card line.



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STEVE SARETSKY

Realtor | Saretsky Group



Steve Saretsky is a Vancouver Residential and Commercial Land Realtor and author behind one of Vancouver's most popular Real Estate Blogs. Steve is widely considered a thought leader in the industry making regular appearances on BNN, CBC, CKNW, and CTV. He is also a contributor to British Columbia Business Magazine.

Steve's dedication to analyzing the stats, financial landscape, and policies affecting Vancouver Real Estate has allowed him to build a successful business among the top 10% of Greater Vancouver Realtors while working with and providing advisory services to Hedge Funds, investment advisors, and Real Estate developers. Steve is a regular speaker at industry events and authors a weekly newsletter to several thousand readers.



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ALBERT COLLU

President of Mortgage Operations | M3 Mortgage Group Inc.



Albert is currently the President of Mortgage Operations for M3 Mortgage Group Inc. which owns Verico, Invis, Mortgage Intelligence and Mutli-Prets Hypotheque. Currently M3 has over 8000 brokers across Canada originating approx. \$44B in annual mortgage loans. Prior to his appointment as President of M3 Albert was the President of Verico Financial Group Inc. and held the positions of President & CEO of Mortgage Architects upon the acquisition of his company Argentum Mortgages. Albert has extensive management experience with mortgage distribution and mortgage lending companies in the area of operations, sales, marketing and product development. Albert's past experiences in the industry also include holding National Manager roles with two leading mortgage lenders in Canada. Holding a Business Commerce Degree from York University, Albert chooses to never stop learning and began pursuing a Graduate Degree in Law from The University of London, England. In his spare time, Albert serves on the Advisory Group for RECO (Real Estate Council of Ontario) and has dedicated many years to industry associations in the capacity of Chair of IMBA and as a Director for Mortgage Professionals Canada while appearing occasionally on BNN as an industry expert. Outside of this Albert has been a passionate hockey coach for Minor Hockey at the AA, AAA & Junior A level.



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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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ANTHONY SCILIPOTI

President & CEO | Veritas Investment Research



Anthony and his partners founded 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 Certified Public Accountant Canada's Users Advisory Committee.

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. He also 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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SCOTT TERRIO

Manager, Consumer Insolvency | Hoyes, Michalos & Associates, Inc.



In his decade in the insolvency industry, Scott has met with and filed well over 4,000, primarily consumers. He brings his previous background in sales, marketing and business development to making clients feel as comfortable as possible in guidance through various options and tactics, and in trusting advice and solutions under difficult circumstances.

Scott is a regular author at Macleans and Canadian Business magazines and a listed columnist for Moneysense, focusing on consumer debt issues. He is a frequent media commentator, appearing regularly on BNN Bloomberg TV, CBC and various radio broadcasts. He has contributed to such publications as The Globe and Mail, The Toronto Star, The National Post and The Walrus, among others. He has been a guest on popular personal finance podcasts and is a regular on the Hoyes Michalos Debt Free in 30 podcast. He has been a frequent guest speaker for a number of groups, associations and businesses.

Designations

- BA, University of Waterloo, 1993
- QIC (BIA Qualified Insolvency Counsellor), 2010
- Commissioner for Taking Affidavits, 2012-Present
- Certified BIA Estate Administrator, 2013
- CPCA, 2016

Professional Experience

- Ontario Ministry of Ag, Food & Rural Affairs, 1993-1996
- John Deere Canada, 1996-2010
- Cooper & Co. Ltd. Licensed Insolvency Trustee, 2010-2018
- Hoyes, Michalos & Associates, 2018-Present



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MARC RICKS

Head of Corporate Development | Sidewalk Labs



Marc Ricks is Head of Corporate Development at Sidewalk Labs, where his primary role is to help define and execute on the commercial strategy that will enable the company's innovation agenda to achieve the greatest possible impact on urban life around the world. Marc's career spans the public and private sectors. He served as senior policy advisor and chief of staff to New York City's Deputy Mayor for Economic Development and Rebuilding, where he played an active role in major projects such as the rebirth of the High Line and the transformation of the Far West Side of Manhattan into a modern commercial district known as Hudson Yards. In the aftermath of Superstorm Sandy, he returned temporarily to government service to help create a landmark plan to protect New York City from the impacts of extreme weather events and climate change.

In the private sector, Marc has advanced major public-private real estate and infrastructure projects. This includes the expansion of New York Penn Station into the former Farley Post Office, as part of the development team at Vornado Realty Trust, one of New York's largest commercial property owners. He also led transportation and energy investments as a member of the Infrastructure Investment Group at Goldman, Sachs. He has worked in commercial strategy for Bloomberg LP's web-based businesses, and as a consultant at McKinsey & Company.

Marc is active in the civic life of New York, most notably as Chair of the Friends of Governors Island. He lives with his wife and three children in Larchmont, New York, where he often can be found equivocating on the trade-offs between urban and suburban life.



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