



THE TOP 40 UNDER 40

FEATURING MIKE BOROUGHS

Celebrating
our 15th
Year of
Publishing



Meet

MIKE BOROUGHS

Co-Founder, Managing Partner

Fortis Financial Group

-Story on Page 4



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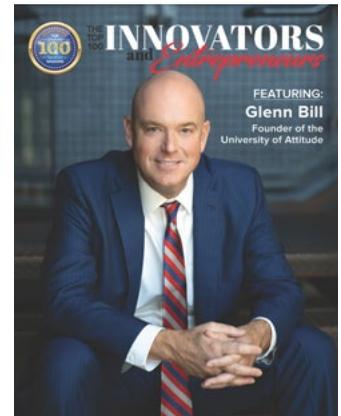
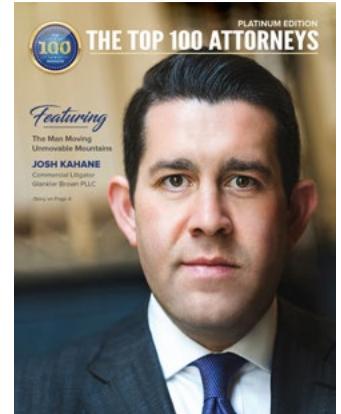
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The staff of *The Top 100 Magazine* would like to express their gratitude for having the privilege of working with the brightest, most accomplished and esteemed professionals, who represent so many industries.

Through the combined efforts of our account directors, writers, production staff, and artists, as well as the cooperation of everyone who is featured in this extraordinary edition, I believe we are presenting a truly inspiring magazine.

I know that our readers will be equally impressed by these stories and appreciate the tremendous fortitude, dedication, and perseverance of these individuals, along with the many sacrifices they have made in the pursuit of their dreams.

It is my sincere wish that each and every one of these amazing professionals continue to experience success and my pleasure to present the 2022 *Top 40 Under 40 Magazine*.

Joseph Nunziato
CEO, Redwood Media

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THE TOP 40 UNDER 40

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**THE TRAILBLAZERS. THE LEADERS.
THE CHANGE-MAKERS. THE DREAMERS.**

We bring the stories of extraordinary people to the world.

MIKE BOROUGHS

Co-Founder & Managing Partner



FORTIS FINANCIAL GROUP

focused on providing accredited and qualified clients access to the most promising crypto / blockchain investment opportunities. Under his leadership, the firm has seen massive growth, including 130% top line growth during the COVID-19 pandemic.

Based in Seattle, Washington, Fortis Financial Group is a holistic wealth management firm that specializes in working with technology professionals, typically high-income families with material holdings of company stock. They provide services in financial planning, insurance, accounting and bookkeeping, and mortgages, and have an in-house equity hedge fund and crypto hedge fund. They're also currently building out a branch for tax and real estate services. They help clients create personalized, realistic, and actionable financial plans for all manner of life events, including real estate decisions, and help them navigate their investment options to best optimize and protect their wealth. Fortis also pioneered a new net-worth based billing approach, instead of being tied to investable assets for compensation. "Clients are way more focused on optimizing and growing their overall net worth, not on ensuring their assets are on our platform. Sometimes the best decision to make for a client is to tell them to take assets from under our management to buy real estate, pay off a loan, or invest in another company. We want to make sure we are on the same side of the table as the client," Mike says.

Mike's experience as an auditor, advisor and fund manager gives him unique insight into his clients' situations and the best solutions for them. "At the end of the day, what I believe we do better than anyone else out there is we are better problem solvers," he says, "so when clients bring us issues they are facing, whether they are simple or complex, our team goes to work to find a solution." Rather than being raised in a big box firm with a very structured training plan, Mike's multifaceted experience allows him to think outside the box and bring broad range tools to bear to help his client.

Mike Boroughs' interest in developing strategies for tech professionals to manage their finances and protect their wealth started when he was young. After watching close family members become overnight millionaires in the tech industry, only to lose it all in the dot-com crash due to lack of diversification, he swore he would not let that happen to anyone else. After graduating as valedictorian from the University of San Diego, he embarked on a 13-year career in the financial industry, including roles as an auditor at Ernst & Young and an assistant portfolio manager at Glacier Peak Capital. In 2014, he brought the experience and insight befitting his stature as a *Five Star Wealth Manager* to cofound a company dedicated to specifically helping people in the tech industry build and protect their wealth—Fortis Financial Group. As a managing partner, Mike is responsible for designing the firm's future and leading the wealth management team to provide excellent, insightful services to clients, as well as investing in team development and managing client portfolios. In 2021, Mike also launched the Fortis Digital Asset Fund LP,

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 In 2021, Mike also launched the Fortis Digital Asset Fund LP, focused on providing accredited and qualified clients access to the most promising crypto / blockchain investment opportunities.



We help clients create personalized, realistic, and actionable financial plans for all manner of life events, including real estate decisions, and help them navigate their investment options to best optimize and protect their wealth.

One of Mike's favorite and proudest achievements at Fortis is the team of talented and dedicated people he's helped cultivate. "Our company feels like family, and I would go to bat for any of them," he says. "Our culture is super important to me and something we spend a lot of time actively designing." The team is all aligned with the values of integrity, honesty, and transparency, along with a commitment to learning and evolving to get the best results for clients. And they're great friends, too, regularly participating in team

activities outside of the office. They even have a monthly book reading where they read about business strategies, then discuss the reading and apply it to their own practices. "Growth is a top value for me personally, and I think everyone here is similarly dedicated to continual improvement," Mike says. "Growing and learning is the number one thing we can do to improve ourselves, our business and our clients' lives."

JOSEPH Lombardi

Founder & Managing Partner



Q&A

Please begin by telling us a bit more about the sequence of events that inspired you to join the financial industry.

My dad, the former owner of JV Lombardi Builders out of Fairfield, CT, gained full custody of me when I was 4 years old. As I grew up, he frequently took me to work with him, and that's how I saw his accident. To make matters worse, he had no disability insurance, and we lost everything. Later on, my mom died at age 52 from Cirrhosis of the liver. Since she had no life insurance, my family and I were left on the hook to pay for her funeral expenses. Lastly, my grandmother suffered a stroke and developed dementia. Although she'd inherited almost \$2 million from my grandfather (the former owner of Lombardi Masonry), she failed to obtain long-term care insurance. As a result, she lost all of her money to a nursing home. All of these situations not only taught me the importance of building a financial foundation, but they also gave me the determination to protect others from enduring those kinds of hardships. I share my family's stories and warn people: "If you fail to plan, you're planning to fail." I don't do my job for the money. I do it to help save people's lives, to guide them in building wealth, and to make sure their children can go to college. I don't want any of my clients to lose their homes or communities as a result of unforeseen circumstances.

When and how did you get your start in finance?

In 2006 at the age of 20, I started in sales—with no salary or hourly wages—at a small firm called Mass Mutual in Fairfield. I was still in school and bartending full time to pay my bills. After a year there, Northwestern hired me as a financial representative. For the next two years, I did a lot of grunt work—serving under a top professional, marketing myself, cold calling, and going after leads—all of which I needed to learn, but the job was difficult with low pay. Once I'd earned my degree and gained some experience, I was hired by MetLife who placed me into another training program where I learned even more. Then, through Barnum Financial Group, I was

About

At the young age of 12, Joseph Lombardi accompanied his father to Greenwich, where he was working on an elaborate home owned by a successful Wall Street businessman. Joe was so impressed with the property that he resolved then and there to pursue a career in finance. His determination to enter the field grew even stronger after witnessing his father fall three stories from a ladder—sustaining injuries that resulted in the loss of the multi-million-dollar company it had taken him decades to build. In hope of utilizing the knowledge he had gained through the hardships his family had suffered, he set out to help and protect the livelihoods of others. After graduating from Southern Connecticut State University with a bachelor's degree in finance, he went on to hold positions with multiple leading firms—MetLife, MassMutual, Guardian, and Northwestern Mutual—searching out the top producers, working alongside them, and emulating them within the marketplace. Then, in October 2019, Joe leveraged his training and experience to establish his own company, IronHawk Financial, a privately held financial services firm based in Cheshire, CT. Specializing in buy/sell agreements and long-term care, life, and disability income insurances, he and his team serve much of the U.S.—including CA, FL, NY, and MA.

Over the course of Joe's 16 years in the finance industry, he has won 27 awards, including the *Super Starter Award* and *Fast Pace Award*. He has also ranked in *The President's Club*, *Leader's Club*, or higher for 13 consecutive years. Although he is always appreciative of the recognitions he receives, Joe's main objective is to provide protection, growth solutions, and financial security for as many clients, families, and business owners as possible. We recently had the pleasure of speaking with him to learn more about his background, his responsibilities as IronHawk's managing partner, and the services the firm offers.



given a manager and a mentor who taught me the processes—what they did and how they did it. Throughout the 18 months that followed, I learned everything I could from the top 1% and then emulated it when I was approached by Charter Oak Financial in Farmington—another mass mutual but with a bigger agency and more resources. I worked for them from 2012 to 2015, serving high net worth contractors in the field, doing more complex planning, and getting increasingly more involved with higher net worth individuals. Then, the same guy who brought me into Charter Oaks started his own firm—Ageis Wealth Partners—an office of guardian life where I ranked as his top employee for years. After they were bought out by another firm, I realized the general agent role was no longer a fit for me, and I decided to start my own business.



Joe's main objective is to provide protection, growth solutions, and financial security for as many clients, families, and business owners as possible.

How did you go about establishing IronHawk?

As a lifelong football fan and coach of 14 years, I took time to focus solely on building a strategic alliance. This was done in the same way I would build my own football team. I found partners (not employees) who have niches in law, accounting, insurance, banking, and mortgages so they could provide advice and help clients plan for their futures.

What are your responsibilities as managing partner?

I've essentially become a full-service financial consultant for my clients. If they need anything to do with investing, insurance, or legacy planning, one of our team members will take care of it. My primary responsibilities involve meeting with prospects and asking them to complete a fact finder, so I can gain a clear understanding of their assets, liabilities, incomes, goals, and fears. I then go over the short falls—whether it be life insurance, long-term care, retirement, investments, etc.—provide a quote for all of their insurances and devise a strategy. For example, I may set up a tax free, non-market correlated income stream pension to protect them now and in the future. This process not only ensures the happiness of my clients, but it also helps me to build long-term relationships with them.

Do you have any special designations or specialties you'd like to tell us about?

Currently, I am Series 6, 63, life & health, and property & casualty licensed while my team has Series 7 and other certifications. My niche market is blue collar businesses— roofers, arborists, masons, landscapers, plumbers, electricians, etc.—basically a sector of our society that usually has a healthy income but few assets and little to no protection. For the past 15 years, I've specialized in foundational planning, which involves educating and motivating clients to invest in their financial futures—college funds, retirement incomes, and long-term care plans as well as life, health, and disability insurances.

There are four main situations that can occur in people's lives, and my job is to make sure my clients are protected through all of them:

- Running out of money before the end of life
- Dying early and leaving family behind
- Becoming disabled
- Needing long-term care

Focusing on protecting my clients' incomes along with their families is our mission while making money for our clients is what makes us valuable in the marketplace.

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Q & A Joseph Jedlowski

When Joseph Jedlowski looks back on what led him to become the owner and CEO of his own retirement community management firm, Distinctive Living, LLC, and development company, Distinctive Living Development, the first people he thinks of are his grandparents. Throughout his life, they've served as a source of wisdom, encouragement, and inspiration that nurtured his desire to provide seniors with care, dignity, and love. As Joseph was growing up, his paternal grandmother would take him to the nursing home she worked at, where he'd serve in the dining room and engage activities with the residents. Today, with 20 years in the field, Joseph leads a flourishing enterprise that develops its own assets and helps clients manage theirs, and another that, after just two years in operation, already has 26 properties under management in nine states, and 19 properties in varying stages of development.

We sat down with Joseph to learn about his journey, his companies, and how he's helping both seniors and the industry thrive.



Distinctive Living Development complements Distinctive Living, our operating company, by providing development services to folks who are looking to get into the senior living industry but don't have the experience.

What about assisted living continues to inspire you?

Knowing that our residents are being taken care of is incredibly important to me. One day it might be a loved one of mine, so I treat people the way I would want my grandma treated. I work to inspire our employees to do the same so that we can keep the promises we've made to our residents, and it's gratifying to give their families peace of mind seeing their loved ones thrive and flourish.

Tell us about your journey to Distinctive Living.

There isn't a position within any of our communities I haven't held, except being a nurse. My first job was in a nursing home. From there, I became an administrator of one facility, and VP of operations for a large organization, overseeing sites in multiple states. In 2010, I became an owner and president of Milestone, a management company for independent and assisted living and memory care communities. I helped them grow from 11 to over 100 communities

in 22 states in 10 years. Milestone was eye-opening for me. I thought I knew everything before that role, but it gave me a whole new appreciation, because as an owner I had to use my own money to grow. Milestone was the real catalyst for starting Distinctive Living.

How do Distinctive Living communities stand apart from other facilities?

While we have sophisticated systems and procedures in place, we take an individualized approach to each asset. Every community has its own plan. That leads to a very boutique feel where residents feel seen and celebrated. Because we invest and buy locally, each community reflects the culture of its location. That's a key difference from the big-box providers.

How is Distinctive Living Development helping others entering the senior living space?

Distinctive Living Development complements Distinctive Living, our operating company, by providing development services to folks who are looking to get into the senior living industry but don't have the experience. We bring development and owner representation services, architectural and interior design, general contracting, and more. We help get these projects financed and operate them via Distinctive Living.

You place great emphasis on creating a positive, nurturing culture in your communities, but this also extends to your employees. Tell us about this.

I strive to create a place where our team members *want* to come to work, and



“ We bring development and owner representation services, architectural and interior design, general contracting, and more. We help get these projects financed and operate them via Distinctive Living.

CEO

that means dissecting and assessing our company culture and participating in programs like CEO Action for Diversity and Inclusion to our empower employees. We actually look to invest money in our people, and we consider the needs of each of our team members, from leadership to maintenance. They all have high expectations and require high productions and returns on the products they provide to our residents to maintain that high standard in the communities.

You're also very active in organizations focused on improving the industry. Will you share some of these?

This is really important to me. I sit on the Cornell Health Futures Board, where Cornell University's schools of hospitality, design, and business collaborate to

push the industry's evolution based on real-life data. They're constantly coming up with new ideas, and it's also a great place to get younger people interested in the field because as a young person, myself, they can really relate to me and see their own potential. I also participate in a number of senior housing associations, such as the National Investment Conference for Senior Housing (NIC) and the Florida Senior Living Association.

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Benjamin BUKARI

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Benjamin Bukari entered college with the intent of becoming a sports broadcaster, but after meeting so many incredible people at orientation, he changed his mind then and there to pursue business law. After graduating and becoming licensed in Michigan and Illinois, Benjamin made a point to gain as much experience as possible for a truly well-rounded career, exploring all aspects of business law. His experience included litigation defense for Fortune 500 companies, municipalities, and public entities before switching to the transactional side. At Deque Systems, he took their revenue from \$10 million to over \$1 billion. “It’s important for lawyers to understand both sides of the table, so I’ve spent my career learning everything I can from all perspectives,” he says. After completing his goals at Deque, Benjamin struck out on his own, ready to help businesses and governments evolve and embrace emerging tech.

Today, Benjamin is the founder and CEO of Genesis Straits, LLC, where he’s bringing his experience and insight to work with businesses to reduce financial risks and boost outcomes while exploring options like crypto and blockchain. Combining his deep knowledge of law with his business savvy, Benjamin is more than an attorney for his clients; he’s a business thought leader who can help take companies to the next level.

“

It’s important for lawyers to understand both sides of the table, so I’ve spent my career learning everything I can from all perspectives.

“The end game for my clients is self-sufficiency, and I get them there by creating that possibility in the blockchain,” he explains.

We sat down with Benjamin to learn more about his career and how Genesis Straits is helping companies the world over to flourish.

You have an impressive background. Will you share some highlights of your career?

At my first law firm, I handled employment litigation and commercial contract disputes. I learned how things went wrong and how to prevent issues in the future. After that, I went to Deloitte, which was an amazing experience and helped me bridge the gap with blockchain. I also got a lot of client interaction. Deloitte really over-delivers, which allows them to improve efficiency and risk management for the client as well as for themselves. I then joined T-Mobile as principal CCO attorney, which was my real introduction into the business world, as well as to 5G, which also helps with the interoperability of blockchain. Most recently, I was with Deque Systems, where I supported the sales, development, marketing, and security teams as they provided professional services and software to clients. I was counsel to their business teams with a specialized focus on producing digital accessibility.

Tell us about a bit more about Genesis Straits.

After being at Deque for two and a half years, I had helped grow the company from \$22.5 million to \$42 million annually. Then I started Genesis Straits, an international consulting company related to blockchain and distributed ledger technology. We work with the public and private sector alike to create the regulatory language so that investors have clarity and consistency with market operations and regulatory oversight. We focus on AML (antimony laundering) and KYC (know your customer) in regard to bitcoin. There is currently no regulator, so fraud is rampant in this industry, and this won't happen if the government knows the resources to regulate this. Right now, we're focusing on trading, and then we'll move to mining, regulatory, and liquidity.

How does your past experience benefit both governments and businesses?

I've led a number of complex commercial and federal government transactions including in- and out-bound sales transactions, software evaluations and conceptualization, design partnerships, and much more. At Deque,



I learned all about interoperability and integration, which allows us to work globally and get governments on board to create regulatory compliance and boost efficiencies, because really, it's not if but when companies will start to invest in integration and these new technologies, so we need to educate the industry so we can all evolve and integrate together. My work with governments has been the most valuable. If you look at blockchain today, there is not one law in the entire country that is on point; there are a lot of bills pending, but they can be very problematic because lawmakers lack the knowledge base. That's where I and my GSA experience can come in and help both governments and businesses.

One last question, Leo. How did you come up with the name?

It's an ode to both blockchain and where I'm from. The Genesis block of bitcoin was the very first ever mined, and the "Straits" is an ode to Detroit, whose nickname is the City on the Strait.

Q&A



BRADY LIPP

Brady Lipp has been on a winning streak since his days as a basketball star at North Dakota State University. After graduating with a master's degree—and landing a coveted spot in the campus's Hall of Fame—he used his talent, work ethic, and competitive drive to make a name for himself in the private equity and asset management industry. In 1994, Brady joined Warburg Pincus Asset Management, one of the premier private equity and asset management firms in the world. As partner and managing director, he grew the institutional sales and market assets from \$2 billion to \$14 billion in less than five years. Later, when the firm was purchased by Credit Suisse, Brady led the new Global Post Venture Capital division and grew its assets to \$650 million within 18 months. Still, his winning streak did not stop there. In

2004, he founded Akros Capital, LLC, and served as portfolio manager for the Quaker Akros Absolute Return Fund. After generating positive alpha in 92% of rolling three-year periods, the fund was ranked first in its category by *Kiplinger Personal Finance Magazine* in 2008. Brady then went on to co-found MarketGrader Capital—a registered investment advisor and subsidiary of MarketGrader.com—which serves some of the largest financial institutions in the world. Last year, he co-founded OneAlphaNorth Capital, a private investment holding company based in New York. *The Top 100 Magazine* had the pleasure of speaking with Brady to learn more about his current role as OneAlphaNorth's managing director and the company's plans for the future.

We designed the company to identify and invest in mostly private, early-stage medical technology, investment technology, and even fintech businesses.

Tell us more about OneAlphaNorth and how the company came about.

OneAlphaNorth is a U.S. registered and headquartered technology holding company that I co-founded with Sai Narayan Subramanian—who also holds experience in private equity. We designed the company to identify and invest in mostly private, early-stage medical technology, investment technology, and even fintech businesses. We view ourselves as an extension of our portfolio companies' management teams and contribute to their growth via board representation and consulting. This is accomplished through our experience as well as our extensive contact list from around the world. Most of the companies we invest in have products or services with a global market, or they are global in nature. If not, our mission is to help turn them into global businesses.

What is your process for selecting companies to invest in?

We start with a comprehensive analysis of the overall market and are prepared to make a substantive investment into underserved sub industries or categories through incubation, acquisition, or roll up—whichever strategy gives us the best risk adjusted value position. Our intent is to be a dominant player in the category, so we start as a major player in a small but rapidly growing market with the goal of becoming a significant market share participant in the future large market of the category. Therefore, we make bold, substantive, and across the value chain bets early in the categories we choose.

What are your plans for OneAlphaNorth's future?

We're currently working toward investing globally and have invested in a medtech company that specializes in digital prenatal monitoring. This is the type of company that has the potential to enter the global market because pregnancy happens all over the world, and women are underserved in many places. In fact, the ability to monitor vital statistics has been an issue for a very long time and is only now being addressed. There are even counties within the U.S. that don't have OB-GYNs, which is serious because the vital statistics of mothers and babies are not being monitored as their pregnancies advance. This leads to more C-sections being performed and premature births globally, resulting in more expense and risk for the mother and baby. Fortunately, numbers can be reduced with the right technology, which is why we're working so hard to get it into those underserved areas.

What are your investment goals?

We're looking for companies that have the opportunity to grow 20 to 100 times from when we invest our money. However, to get those types of return profiles, we must be extremely selective in the companies we get involved in. We foresee ourselves investing in three or four companies per year, but we look at a lot of companies before making a decision. That's why an experienced managing and marketing team is essential. We also try to take a meaningful position within the companies we select—with 25% to 30% ownership.

Do you still work with MarketGrader Capital as well?

Yes, I am still actively involved with MarketGrader as managing director. I've been responsible for the firm's business development efforts with institutional investors and the insurance segment since 2013 when I teamed up with my friend, Carlos Diez. The team has created an incredible global research platform: www.marketgrader.com. There, we rank over 39,000 stocks globally on a scale from 0 to 100 based on 24 different fundamental indicators.

The other part of the business is developing smart data indexes. We license them out to larger financial institutions that use the indexes to create an exchange traded fund (ETF). One well-known financial institution in particular, really likes what we're doing and utilizes our quantitative methodology for several ETFs around the world. One fund is a Chinese stock ETF and another is an India stock ETF. Both trade on U.S. stock exchanges and are available to U.S. investors.

What is your most recent index?

We developed a global healthcare index made up of healthcare companies around the world. We use our propriety ranking system to rank the desirability of the stocks. The index includes 100 stocks from around the



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We view ourselves as an extension of our portfolio companies' management teams and contribute to their growth via board representation and consulting.

world and no more than 20% in emerging market countries. We invest in what we believe will be the best 100 stocks. Every six months we reconstitute the index. Anyone who visits marketgrader.com can see the various indexes we have.

Now that we've discussed business, you must tell us a bit about your glory days as a basketball player.

My dad was a Hall of Fame basketball coach, so I enjoyed following in his footsteps. I have a lot of great memories from those days but winning a three-point shooting contest in New York City and hitting 266 free throws in a row at a contest in the Final Four for fans remain at the top of my list. Today, I use that same passion to score growth for the businesses we invest in.

Taylor McMillan Johnson

Owner & CEO



According to Taylor, high standards, along with a lot of hard work and dedication, are what attributed to the rapid growth and ultimate success of her company.

Although some have claimed it to be an idea of the past, Taylor McMillan Johnson, owner and chief executive officer of Hazel and Olive, has single-handedly proven that the American dream is still obtainable by those who are willing to work for it. After attending Wade College in Dallas, Texas and graduating as the class valedictorian with a degree in fashion design and merchandising, Taylor began her career in the fashion industry. Although everything seemed to be going as planned, misfortune struck in 2012 when her battle with Lupus, a long-term autoimmune disease took a turn for the worst. Taylor knew she would need to come up with another way to take care of her daughter from home. She did not know it at the time, but this would be the beginning of Taylor's success story as a future entrepreneur.

Although it took a few days, Taylor clipped coupons and eventually saved \$300 to purchase her first batch of inventory. She then sold the apparel to her friends online via Facebook. Soon after, business exploded, and Taylor began working 18-hour days. She hand-wrote all the addresses and shipped out every item by herself. In fact, business increased at such a fast rate that Taylor soon launched her own website, and within six months, she completed over \$1 million in sales.

Hazel and Olive, Taylor's clothing company, was named after her great-grandmother, Hazel Olive, who gave her a love for fashion. The store offers trendy, boutique-style apparel at reasonable prices. What started in her 500 sq. foot apartment is now run with a team in a 6,000 sq. foot facility. Although it is considered an online boutique, Taylor also opened her first store front in Rockwall, Texas in 2014. Whether customers shop online or in-store, "I am determined to

“ I am determined to provide the best customer service and great quality. At Hazel and Olive, team members strive to provide customers with those standards and more.

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provide the best customer service and great quality,” says Taylor. At Hazel and Olive, team members strive to provide customers with those standards and more.

According to Taylor, high standards, along with a lot of hard work and dedication, are what attributed to the rapid growth and ultimate success of her company. In addition, she notes that online boutiques were not as popular in 2012, so she was one of the first players in this industry. From the beginning, Taylor has felt lucky to have so many supporters. Therefore, she has always made herself accessible and takes pride in being “hands-on” with her customers. As a result, Hazel and Olive has a high retention rate as well as lots of referrals.

Another reason why so many customers remain loyal to the brand is because they know the company has a passion for giving back. Through their H&O Foundation, the company is committed to donating both locally and worldwide. For instance, every fall, they offer free brand new homecoming dresses to anyone in need on a rack outside of their store front in Rockwall, Texas. In the winter, the store offers free coats, and in the spring, they offer free prom dresses. They have also assisted the Red Cross with disaster relief, built a formula and wellness center in Mozambique, Africa, and supported underprivileged children in Guatemala. In order to continue their efforts, a portion of every purchase made at Hazel and Olive goes toward one of the many giving back projects H&O sponsors throughout the year.



HAZEL & OLIVE

From the beginning, Taylor has felt lucky to have so many supporters. Therefore, she has always made herself accessible and takes pride in being “hands-on” with her customers.

Chad Otar

President & Founder



Tell us a bit about your background. Where did you grow up?

I am a native of Brooklyn, but my parents are Turkish. They immigrated to the United States in 1985, and I was born in 1988. Unfortunately, our family went through a lot. My mother has Multiple Sclerosis and I began my first of three battles with cancer at the age of 16. At one point, I even lived at a foster home.



What sets us apart is our white glove service as well as the individual care and attention given to every client. Lending Valley is basically your prime choice for alternative lending.

You managed to overcome so much adversity at such a young age. How did you find the strength, especially as a three-time cancer survivor?

As a first-generation American, I was always determined to do whatever was necessary in order to make something of myself. I didn't want to endure the same suffering as an adult that I endured with my family as a child. Knowing that sometimes our struggles in life can lead us to make a difference in the world also helped to give me strength. For example, I wanted to turn my battles with cancer into something positive, so I wrote a book called *Surviving Cancer* as an effort to give hope to others. In addition, the profit from all purchases is donated to cancer research.

What inspired you to choose the finance industry for a career?

Although my mom always believed in me, she was convinced that I should be a doctor. So, under her influence, I worked to receive a full scholarship and enrolled in Columbia Medical School. However, during my third year, when I was interning with Dr. Oz, I finally came to the realization that I did not want to be a doctor.

Our motto is:

“Providing a lending hand for your business”

Recently, *The Top 40 Under 40* had the honor of speaking with small business finance veteran, Chad Otar. In June 2019, Chad became the president and founder of Lending Valley Incorporated, a loan agency based out of Brooklyn, New York. During our interview, Chad shared some valuable information about his background as well as the mission of Lending Valley Inc.

Lending Valley is a Fintech company that offers small to midsize business owners the opportunity to obtain capital within 24 hours of their initial request.

When I broke the news that I was dropping out of med. school, my parents immediately kicked me out of their house. Fortunately, my brother John knew I was smart, so he was the one who encouraged me to go into the finance industry.

How did you get your start in financial services?

I actually started working in finance in 2007 when I was still a full-time student at Columbia. I accepted a position at American Allied Funding in their sales division and remained with them until I moved to Capital Stack as a senior funding specialist in 2012.

In 2013, I became CEO of Excel Capital Management. While there, I started their sales division for alternative finance, which increased the company's revenue by 430% over four years with a projected yearly profit of \$4.4 million. I remained with them until 2019 when I decided it was time to venture out and start my own company, Lending Valley, Inc.

How did it feel striking out on your own to start a business?

I just had to take all of my years of experience, conquer my fear, and go out into the real world on my own. I knew that I had enough experience in various roles. So, with the help of a few confident mentors, I was finally able to find within myself the ability to leave my comfort zone, where I was making good money, to start a business on my own.

With the help of a few confident mentors, I was finally able to find within myself the ability to leave my comfort zone, where I was making good money, to start a business on my own.

Tell us about Lending Valley, Inc. What sets it apart from other companies?

Lending Valley is a Fintech company that offers small to midsize business owners the opportunity to obtain capital within 24 hours of their initial request. Team members complete paperwork, risk taking on capital, get clients where they need to be, and provide them with the money they need—all within a short time frame. What sets us apart is our white glove service as well as the individual

care and attention given to every client. Lending Valley is basically your prime choice for alternative lending. Our motto is: "Providing a lending hand for your business"

Describe your first days as a new business.

We were fortunate to have a successful start. Within the first month, we were able to facilitate close to 100 transactions. As we continued to grow, I started hiring additional people to help out. First, I hired my former firm team member, who is now my chief operations officer. Then, it was only fitting that I hire my brother John, since he was the one who originally encouraged me to go into the financial services industry.

What is your involvement with Forbes Finance Council?

Forbes requested that I write a few articles about the industry, what I know about it, and how it helps me as well as others. The work I submitted received positive reviews, so now I write a blog for Forbes Finance Council. I write about various topics of interest such as how small businesses are being impacted by current market trends.

What is *The Green Sheet*?

Clearly, I like to be involved in multiple projects. *The Green Sheets* is an industry magazine for financial technology, which is mostly focused on merchant services. Recently, they needed someone to write about alternative financing and reached out to me. My first article as a contributing writer is live now.

Aside from your recent publications, what other recognitions have you received?

In 2016, I was named one of the *Top 40 Under 40* for Turkish Americans, which is basically an award for being a Turkish American businessman. I have also written numerous additional publications such as guest posts, business articles, and a blog for my own company.

Anything you'd like to add?

Yes. I'd like to thank my wife, my mom, and my brother.



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This is the story of an energetic, young entrepreneur whose company is changing the landscape of an industry as old as time.

BRANDI HYDER

Vice President & Chief Operating Officer
Montana Agriculture and Mining, LLC

To anyone who's ever crossed paths with Brandi Hyder, it came as no surprise that when she founded Montana Agriculture and Mining, LLC, it shot right out of the gate on a meteoric rise. She's a natural born "fixer" with an uncanny ability to see the parts that make the whole through the lens of an entrepreneur—and develop solutions where others find none. She is an imaginative innovator with an analytic mind and a mindful leader driven by the desire to help both business and community thrive. She's an accomplished hotelier who across her 17-year career operated the third largest hotel on South Beach, Miami, managing a multi-million-dollar operation and a \$250 million renovation, opened the Conde Nast Traveler, the world-recognized Hotel Andra in the heart of Downtown Seattle, and The Heathman Hotel in Kirkland, Washington. Now, as the co-founder of a thriving global agricultural and mining company that has garnered international and local recognition—in less than 12 months—Brandi brings it all together to support the needs of farmers, producers, and manufacturers within the agriculture and mining industries.

Founded in July 2020 in Livingston, Montana Agriculture and Mining operates globally with a logistics team dedicated to seamless transportation and landing of equipment and commodities, working with partners to ensure sustainability in their products, ethics in their work habits, and the equipment necessary to support agriculture and mining. In an industry where new companies take years to develop or wither on the vine, the reputation of Brandi well preceded her, and clients approached her *en masse* as soon as the company opened their doors. Barely a year on the map, and already Montana Agriculture and Mining supports new mining projects throughout the state, serves as new vendors with the Black Butte Project, and actively supports several mines in Southern Africa. As if that isn't awe-inspiring enough, they've quickly achieved large contracts in food distribution through their subsidiary, Montana Foods, with global partner, Lacryma Verde.

Settled permanently in Montana, where agriculture and mining are integral parts of the very fabric of the Treasure State, Brandi's passion for taking things apart and rebuilding them into something better took her across the country as a hotel operations executive for luxury and boutique resorts—and back home again. From the MRK Hotel Collection on the East Coast to the Luskin Conference Center at UCLA and beyond, from massive renovations to ground up construction, Brandi disassembled operations and rebuilt them to achieve new levels of profitability. Then, in 2019, a role as director of operations with Columbia Hospitality in Montana called her home. Perhaps it was the hand of destiny. Perhaps it was happenstance. Whatever the serendipitous catalyst, it would set in motion the convergence of Brandi's innate talent as a "fixer" and the deep-rooted essence of agriculture that she was born with—materializing in a vibrant company that prides itself on the Montanan spirit of hands-on, personal transactions with their partners, all while being mindful stewards of local economies. We had the privilege to sit down with Brandi to learn more about her and how Montana Agriculture and Mining's commitment to the practice of sustainability is playing a critical role in helping both companies and communities to flourish.

Q: Tell us a bit more about Montana Agriculture & Mining.

We believe strongly in supporting the needs of farmers, producers, and manufacturers within the agriculture and mining industries, and we're passionate about our platform of helping to create community-based, self-sufficient business cooperatives. We offer years of knowledge and practical expertise in the fields of agriculture and mining equipment support, and food distribution, and these are the values that drive both Montana Agriculture and Mining and Montana Foods. Montana Agriculture and Mining is a very progressive,

innovative company that consist of a group of proud Montanans who work in collaboration with our global team partners in Southern Africa and Europe to provide mindful solutions. We're a smaller company committed to supplying our partners with an alternative to the "big business" by purchasing safe, and sustainable equipment. We intentionally keep our team small to ensure personal attention is given to our clients, and it helps us keep our costs down, which allows us to offer our mining equipment at a lower rate. This also allows us to supply dedicated ground team members to our global partners that are equally invested in global communities in which we do business, and as part of this, we support hiring locally.

Q: What services and products do you offer your mining clients?

We provide both equipment and talent. On the equipment side, we provide mining companies with underground support services and the nuts and bolts to allow them to mine both economically and safely while protecting the environment and their workforce. Forty-five percent of injuries and fatalities are caused by inferior equipment and support structures. We ensure that our mining projects are done with processes and products that guard against mine collapses by supplying world-class safety with underground support ancillary equipment—roof bolts, giwi bars, fully threaded bars, resin bolts, grouting bolts, mechanical anchor bolts, split sets, cable bolts anchored by resin, Z props. This is a very important distinction for us because it's not universal in the mining industry.

Q: Your commitment to sustainability, the environment, and communities underlies every service and product that you provide. How does this also benefit your clients' businesses?

That's a great question. Mining is inherently dangerous and harmful to the environment, but there are ways to mine where you're protecting your revenue while protecting your employees and the environment. Many mining operations are using technology and equipment that is over 40 years old. We provide the most updated equipment and precious metals that other companies need overseas to complete their projects but they don't have access to. Even if we must take a loss to purchase a safer way of completing a mining project, we'll do that.

Q: How does hiring locally for your clients have a direct, positive impact on your clients' mining operations?

The challenge with any mining company is that they face tremendous opposition from the community, who fear the impact on the environment and their economy, and that they'll bring in a global team of workers who don't support the local community. That's not us. There is a great talent pool in Montana. We have the means and partners to source globally, but we are committed to hiring locally to support the mining operations here. By doing this, the workers—and our clients—become part of the fabric of the town not only in terms of economic contribution, but in terms of becoming part of the community and supporting it in every way. For locals who have no experience in mining, we train and license them so that they can be hired by the mines. This benefits our clients and the community, as they co-exist in harmony. Our relationship with the Black Butte Project is a perfect example of the extraordinary benefits to a company. In the eighties, Montana experienced a couple of mines that killed the environment, and we've learned from that. Black Butte is a new copper mine that's going into Central Montana, and from a political standpoint, we knew that this mine would be put through the ringer. They needed people like us.



Q: Now tell us about Montana Foods.

As a former hotelier, Montana Foods was a natural transition because I had spent so many years in contract procurement, hiring, and managing logistics teams. As a food distributor, we focus on sustainable, organic, and niche products. We're enhancing the retail market by supplying the best, premium organic foods from our European partner, Lacryma Verde, in Italy, and we're expanding that market now with our partners in South Africa. Lacryma was our first partner, who reached out to us to launch their olive oil into the U.S. and Canada. We joined forces with the sole distribution rights for it, and Montana Foods took off from there. The product is available on RangeMe, a platform where grocery chains find new products, and we expect to be in major stores in North America in a few months.

Q: Let's end with a somewhat personal question. To what do you attribute your success as the leader of two thriving firms at such a young age?

First, my work ethic that my parents taught me. Secondly, I didn't find success on my own. I have been incredibly privileged to have mentors along the way who taught me how to be a great, mindful leader and take a project and put a proprietor's perspective on it. If not for them, I would be in a very different place, I'm sure.



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Dave Taylor & John McColman

Co-founders

One day in 2014, Dave Taylor and John McColman, two young, successful advertising executives, were working together at a large advertising company when Dave turned to John and asked, “How do we prove better value to our clients?” They knew the answer, and they also knew the only thing standing in the way was the dusty, old-school playbook that most corporate advertising behemoths refuse to part with. In 2015, they left their jobs to launch In Front Marketing, a data driven, full-service digital advertising agency based in Calgary, Alberta, dedicated to transparency, education, and clear results. With over 23 years of combined experience in digital and traditional advertising, these two innovative leaders of a thriving firm are turning the industry on its head and bringing their clients *real* value rather than undefined metrics of “clicks” and “impressions.” Just six years since they opened their doors, In Front Marketing has helped industry-leading brands across the U.S. and Canada, including the Calgary Sports and Entertainment Corporation, establish a full picture of digital engagement and return on ad spend, putting their businesses in front of consumers with hyper-targeted ads that produce consistent, trackable, and repeatable ROI for their clients.

Utilizing the technology available to them, In Front leverages consumer data to create custom audience profiles for all clients before going to market with any advertising campaign. Within each custom audience, they are able to segment customers based on their current buying habits and overall online hobbies and interests.

“These large advertising and marketing companies are still applying the same outdated strategies that they’ve used for decades, blind to the fact that in the age of the digital consumer the formula of throwing spaghetti at the wall no longer works, while charging their clients a hefty price without showing them any real-world results. It’s the customer journey and consumer data that are key to any ad campaign,” says John, the former director of digital operations for Western Canada at Sun Media Corporation. As a seasoned advertising professional who took Sun Media’s digital advertising for Western Canada from \$3 million to over \$14 million in just four years and took a seven- to 10-day ad window to 12 hours to online, he knows of what he speaks.

In fact, it was at Sun Media that Dave and John realized their joint passion for transparency and their determination to deliver *real* results to business owners. After six years of working in corporate advertising for both the Yellow Pages and Sun Media, Dave set out on a mission to connect business owners to digital data. John joined him, bringing a

wealth of experience and partnerships built over 13 years in the field to help In Front get established quickly. And, indeed, they did, with a firm that is changing the definition of “advertising.”

Utilizing the technology available to them, In Front leverages consumer data to create custom audience profiles for all clients before going to market with any advertising campaign. Within each custom audience, they are able to segment customers based on their current buying habits and overall online hobbies and interests. With partnerships across the industry that allow them to track and monitor specific consumer behaviors—wherever the audience lives in the digital ecosystem—In Front Marketing builds strategic advertising campaigns that allow their clients to accomplish their unique goals and track their return on investment.



“Big agencies would rather hide behind big ideas and big words. They’re using impressions to prove visibility, awareness, and success of the campaign, but they’re not collecting data on the audience or proving ROI,” Dave explains. “We want to show a bigger digital impact than just clicks. Our data will show overall effectiveness of a campaign. Instead of trying to leverage the strength of our client’s brand by reaching a mass audience, we have the ability to reduce their overall marketing costs by implementing strategic targeting and mapping the consumer journey.”

In Front Marketing has mastered the pixel formula, following consumer bread crumbs across the digital universe—from websites to smartphones and smart TVs, from digital radio channels to the digital screen at a transit stop—and leveraging that data to create campaigns that capture the hearts and minds of potential customers to convert them into buyers.

A prime example of the effectiveness of In Front Marketing’s approach can be seen in their work for one of Canada’s major sports teams who are reaping the benefits—and significant ROI—of the firm’s talent for putting together the data that began as pixels to define the team’s specific audiences and then develop compelling hyper-targeted ad campaigns to reach them. Before approaching In Front Marketing, this Canadian Football Team League team (CFL) had been working with a media

giant whose campaign targeted a single audience, football fans, promoting only game times, dates, places—in a region where there were few football fans.

Enter In Front Marketing. Dave, John, and their team brought their expertise to change the brand's message to appeal to a broader audience. They launched campaigns with stories about other activities and family-friendly events or attractions at the game, such as Paw Patrol, Teenage Mutant Ninja Turtles, or in-game entertainment. They then shared that message specifically to families who were looking for things to do on the weekend, inviting them to experience a football game for the first time while enjoying an experience tailored to families to capture their attention. "Before they came to us, all the team knew was that people were clicking on their ads, but they didn't know if people were buying, and when there was a drop in ticket sales or a lack of ticket sales, they didn't know how to change the narrative because they had no data to inform them of who their potential audiences were. Working with us, we bring them that audience and leverage those in-game experiences to grow a broader, more engaged fan base," John says.

This is what In Front does for each and every client—and they're passionate about it. "At the end of the day, our job is about relationships, and proving results to our clients. Seeing their success is very fulfilling and leads to stronger relationships with all of our clients," Dave says.



“ We want to show a bigger digital impact than just clicks. Our data will show overall effectiveness of a campaign. Instead of trying to leverage the strength of our client's brand by reaching a mass audience, we have the ability to reduce their overall marketing costs by implementing strategic targeting and mapping the consumer journey.

In Front Marketing is very sensitive to the significant financial impact of the COVID-19 pandemic on small companies, and Dave and John are working hard to support the growth and reopening of many local businesses. They've put a focus on their community, and have always offered assistance to charitable organizations and small businesses, often without charging a fee, to help them better understand data and the impact that digital advertising can have for their business. "We saw an opportunity to reach out to use our skill sets to help and to connect deeper with organizations that we know are making an impact," Dave says. "Those charities and businesses will be a huge part of the long-term success for In Front Marketing, and we're fortunate to be working alongside them through this trying time and well into the future."

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Deepak Patel

CEO of AdvisorLearn.com

Another aspect that makes AdvisorLearn.com unique is our research and development approach—we are product focused as opposed to money driven.

Deepak Patel is the founder of AdvisorLearn.com, an online client acquisition platform built to help financial advisors (investment and insurance agents) grow their practices using technology and social media and transition to a virtual practice. Financial advisors and firms have been behind the online game and tapping into that large market of individuals who need financial services is a big opportunity that we help maximize.

Let's begin with some background about your company. How did you get started in the technology industry?

I hold an in-depth background in technology, which includes 17 years of building and selling complex software to large companies. I also have a passion for investments and currently own a private investment firm. Although I started my business to leverage online technology, as we were going through early-stage challenges, my financial advisor mentioned his struggle to find high net worth individuals. As a result, we decided to create a social media campaign that quickly generated over 100 leads—including one with \$6 million in assets. Once we validated this problem and solution with many more advisors, we chose to build our platform, AdvisorLearn.com.

What else should we know about AdvisorLearn.com?

AdvisorLearn.com was created to help financial advisors consistently get in front of qualified prospects. In turn, those advisors can help more people achieve their financial goals. We have grown to employ over 200 advisors who reach a large number of high-quality people every single day by utilizing powerful and

efficient social media platforms as well as modern-day technologies that are, in some cases, fully automated. Essentially, the niche service we provide is using technology and social media to help companies grow fast.

What else sets AdvisorLearn.com apart from traditional marketing companies?

Even though we are known as a client acquisition firm, and marketing is a key part, we go much deeper in our program by teaching what we do. For example, I don't believe in teaching anything I don't do myself; that's why we don't teach Google ads since I don't use it yet. However, we have spent over \$200,000 on Facebook last year, so we teach that method, and they will know how it works.

Another aspect that makes AdvisorLearn.com unique is our research and development approach—we are product focused as opposed to money driven. Our training program is online and teaches financial advisors how to utilize LinkedIn and Facebook and how to review what they need to improve upon at least once each year. Since we are always advancing and upgrading our technology, in 2021, we will be moving onto Version 4.0—a faster, newly improved training program based upon feedback and everything we have learned so far. While many others create training materials to quickly sell for profit, I take months of my own time to work on each program, as I believe they need to be continuously upgraded.

Explain specifically how the program works for those who enroll.

Our unique learning model helps advisors get the optimal environment to succeed via a program divided into two parts. The first part includes online access to an on-demand content portal that provides detailed implementation steps. The second part consists of multiple support channels and includes weekly calls, email support, and community support. Advisors get lifetime access to both.

In addition to the program, we are also working with a few selected advisory firms on a close "Private Client Office" relationship to help them generate \$25 Million+ AUM in a year or more. The goal is to prove the power of our methods and we are excited to provide this very high value and high touch private service.

Deepak Patel is the founder of AdvisorLearn.com, an online client acquisition platform built to help financial advisors (investment and insurance agents) grow their practices using technology and social media and transition to a virtual practice.

What kinds of results have you received so far?

Our clients are seeing great results. They have done several meetings with individuals who have between \$250,000 and \$13 million in assets, and a few have even obtained new clients. One advisor signed up her first client with \$1.7 million in AUM, and she did over \$5 million total in 6 months. One did \$1.5 Million AUM in 4 weeks. Another generated 312 leads of prospects with a minimum of \$2 million in investable assets. Multiple advisors have signed up investment and insurance clients using our precise methods as well.

Do you anticipate any changes in the upcoming year?

We have three main areas we plan to focus on in 2021: extending our global market, growing our “Private Client Office” practice, and invest in building a proprietary software. We are currently focused on the U.S. and Canada, but next year, we will open our global market into Australia and Europe. To expand into our “Private Client Office” offering, we will be working closely with a few higher-value firms who need more support due to their size. For example, if a firm is managing \$114 million and wants to grow to \$200 million within seven to 10 years, our services can get them there within three to four years. These higher value services will have a low, one-time fee, and we are looking for customers who will spend a minimum of \$40,000 per year. Our final objective for the upcoming year is to start providing software and tools to fix the issues we run into while providing our services.

How can readers learn more about your company and the services offered?

Our website, advisorlearn.com, is the best platform to learn about what we do and how we do it. Once there, participants will find access to free training, a book, demo, and several educational blogs.



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Cameron Curriden

Principal & CEO

Serial entrepreneur, Cameron Curriden, is principal and CEO at CJC Private Equity LLC, an independently owned, boutique hedge fund, founded on the values of integrity, excellence, and growth. His extraordinary rise from poverty to millionaire in only 18 months also serves as proof that The American Dream is still obtainable.

Cameron has built several multimillion-dollar companies and continues to live a successful life through discipline, leadership, persistence, and an immense gratitude for his family and life. We recently had the opportunity to speak with him in order to learn more about his background and businesses, as well as his plans for the future.

Let's start with more about your success story. How did you go about making such drastic life changes?

I didn't have a lot of goals or follow direction well throughout my early years — dropping out of college and then working for a while in the hospitality industry and remodeling houses. It wasn't until I found myself living in a tent behind a Walmart parking lot that I became deeply introspective and finally made the decision to become the best possible version of myself. I knew I had to do it or die. I made a commitment that I would do whatever it takes.

What steps did you take to overcome homelessness?

A... we will call her an angel, purchased a ticket for me to fly from Florida to a group home in Texas. After relocating, I

started working odd jobs and reading voraciously about how successful people live. I would take the bus to the library so I could use one of their computers to do research. That's how I discovered people like Brendon Burchard, Bob Proctor, Tony Robbins and more mentors. I Googled "how to make money with no money," and real estate popped up. Meeting my mentors and learning what they used to achieve success was huge. I also dedicated myself to reading at least one book a week and still do to this day. Meditation and exercise have been monumental for my growth as well. I also had incredible role models, before my wayward years, in my parents, so I modeled a lot of my character after them.

We locate, buy, and sell highly desirable properties before they are put on the market, so we can give our clients a competitive advantage, which in turn leads to high returns on their investments.

Tell us a bit about your real estate company.

CJC Esteemed Partners is a real estate company specializing in exclusively curated, off-market commercial and residential properties. Our team of specialized talent from different fields and real estate professionals cater to elite investors who are looking to place their capital with substantial and safe returns. We locate, buy, and sell highly desirable properties before they are put on the market, so we can give our clients a competitive advantage, which in turn leads to high returns on their investments. Since my previous interview for the *Top 100 People in Finance* magazine, the company has continued to grow and has continued to expand into Singapore, Hong Kong, Tokyo, and more work in Dubai. We've been doing a lot of marketing there and getting great results from international brokers and investors who want to invest in the U.S. We provide them with properties and the results have been staggering. It's been a game changer and model shift from what we started out doing. It's taken the company to another level.

And you have an equity fund as well?

Yes, we also have a fund called CJC Private Equity LLC, which is more of a boutique-style fund. We've found some very unique alternative investments that include businesses, as well as unique ways to invest in real estate, so a lot of people we know and have worked with through CJC Esteemed Partners invest with us. Knowing that we have had seven recessions over the past 40 years, our team has been immensely long term oriented in our vision and in how to invest in a way that will be sustainable throughout economic fluctuations. Helping our investors' money grow is our primary focus, so we are also extremely risk-aware and risk-averse. Our exceptional deal analysis team takes time to carefully analyze each deal in an impersonal way, but everyone is involved and looks at each one objectively, no matter what type of deal it is.

Helping our investors' money grow is our primary focus, so we are also extremely risk-aware and risk-averse.

Can you give us an example of one of the unique ways you invest in real estate?

Sure. We invest in every part of a transaction. There are so many pieces that go into just one deal and so many ways to make money or save money for our clients that makes them more liquid. One way is by CJCE working closely with title companies and lending out earnest money at a fixed rate to allow more liquidity for emerging asset management groups. We also have a very strong pulse on the market and market direction both during and after COVID. We have a small group of some of the biggest asset management groups in the world where we discuss where things are going next.

Aren't you also involved with Bridge Tower Capital?

Yes, Bridge Tower Capital is a private equity fund, where the assets also act as a digital security. I sit on the board of advisors and have been working with them for over a year now — right from the inception of the company. Now we are partnered with them. As someone who works with private equity firms, hedge funds, and family offices on a daily basis, I know a thing or two about how they operate. I have never seen anything like them. I believe that the way Bridge Tower does things is going to change the way private equity and real estate are done forever. It has grown incredibly fast and makes real estate very easy and safe to invest in, almost like micro investing. They get all types of assets from around the world and are backed by block chain technology. It is extremely secure and trackable. And the timing for this is perfect, I think the world is ready.

What inspired you to establish your own equity fund?

I decided to start CJC because several of my friends and I invested in a fund years ago and lost all our money at the



Serial entrepreneur, Cameron Curriden, is principal and CEO at CJC Private Equity LLC, an independently owned, boutique hedge fund, founded on the values of integrity, excellence, and growth.

worst possible time. I never wanted that to happen again, and I also wanted to provide a way for people's money to work hard for them. So, I studied how to go about building a company that is well structured and airtight. I also was lucky enough to get mentorship from some of the biggest fund managers out there. We developed a great long-term vision and have hired only the best, so our team has been phenomenal, I couldn't be more grateful for them. Also, due to our stringent analysis process, we boast an extraordinary track record — our investors have never lost any money. Now, our goal is to become the most respected real estate company and fund in the world.

As a seasoned business leader, what other goals do you have for the future?

Since our focus has always been real estate, we will continue investing in companies/businesses and alternative assets. We have also recently started to get into leveraged buyouts (LBOs) where you buy a company and then improve upon it and either sell and earn a profit or retain an equity position. We will definitely be expanding more into those in the days ahead. We also foresee working with a lot of international and institutional investors, also 401k funds etc. to help them find a safe, trackable and profitable place to invest. The most important thing for us is to continue to grow, maintain personal and business excellence, discipline, dedication and humility and to do the best we can to serve everyone we do business with and be grateful each day.

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BRIAN Malizia

President
& Owner



As a former NCAA Division I athlete in the Xavier men’s soccer program, the spirit of team has been a guiding force throughout Brian Malizia’s life. Today, as a 15-year investment management veteran and the founder of Chicago-based Lakeshore Capital Group, he’s bringing it to his clients, with a firm that serves as a CFO to families who want to minimize taxes, optimize investments, and plan for their loved ones. The firm is supported by Lakeshore Tax Consulting, which prepares taxes for and works exclusively on behalf of their wealth management clients. Brian founded Lakeshore Tax Consulting in 2019, just one year after Lakeshore Capital Group. Together, these groups of financial professionals and CPAs provide holistic financial services to primarily high-earning individuals with complex financial needs. “I always envisioned a full-service wealth management offering that encompassed tax and investment planning services with a process that was easy, convenient, and enjoyable,” Brian says. This approach allows clients to feel secure in the present and about the future, a sentiment reflected in Lakeshore Capital Group’s philosophy: “From growing your family to preserving your legacy, we’re there every step of the way.”

Lakeshore Capital Group’s unique model stems from Brian’s prior experience at firms, such as MFS Investment Management in Boston, and then Alpine Woods Capital Investors in New York, a family office that works on behalf of some of America’s wealthiest families, providing services beyond traditional investment management. When Brian noticed that services such as tax consulting, financial planning, and roadmaps to enable families to transfer generational wealth were reserved for the ultra-wealthy, he set out to change it with Lakeshore Capital Group, where fully integrated tax advisory meets wealth management so that clients know they’re making the right investment decisions. “Taxes and investments go hand in hand, and we recognize that no one individual is an expert on all subjects, so we make sure the left is talking to the right,” Brian explains. “Seeing all the teamwork go into a common goal and come to fruition is a great feeling.”

Brian holds a BS in finance from Xavier University and FINRA series 6, 63, 66, and 7 licenses.



I always envisioned a full-service wealth management offering that encompassed tax and investment planning services with a process that was easy, convenient, and enjoyable.

LAKESHORE
CAPITAL GROUP

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Roxana Grosu

Roxana Grosu has been a successful global corporate leader and entrepreneur for 14 years, with her finger on the pulse of business far and wide. She's been featured in *CEO* and *CFO* magazines and on *Fox News* and has led multinational companies with hundreds of locations worldwide. In February 2020, as she was running her own burgeoning company, she saw the COVID-19 pandemic racing across world and seized the opportunity to help. Roxana quickly pivoted and launched Houston-based, Texas Medical Technology to fill the growing need for innovative medical supplies to keep people safe—from gowns to sanitation drones to self-propelled “germ” robots. “I thought, what will be needed? Everyone concentrated on masks, but I saw a niche for products that would be needed not just during the pandemic, but well beyond,” she explains. Roxana absolutely nailed it. Demand for her ingenious products skyrocketed—and so did her company. What started as a company with three founding members a little over a year ago, is now a thriving organization with 173 employees and over \$45 million in sales. “Demand has been nationwide; it's been insane,” Roxana says.

Texas Medical Technology offers a number of robots designed to clean and sanitize areas quickly and efficiently, all carefully designed, developed, and tested. Products include the GermRover, a self-propelled robot designed to clean hospital floors, and the SaniDrone, a drone that can sanitize an entire stadium in 20 minutes. The company also supplies all the V.A. hospitals in the U.S. with their medical gowns and is currently in negotiations to supply SaniDrones to multiple stadiums as they prepare to reopen. And it's not just cleaning robots. They've also developed the StepSafe, which automatically dispenses a sanitary shoe cover, and the SaniCart, a system for sanitizing shopping carts, which is already in use in major shopping centers in the country. After only two years, Roxana received an offer to sell her ownership interest in the company and successfully made an exit.



Roxana credits her team for the company's success. “The company wouldn't exist without my amazing employees,” she says. “I hired people with different backgrounds and skill sets, and I hire a lot of women. Eighty percent of my employees are female. They're dedicated and persistent, both in pursuing business and being attentive to our clients.” As a woman working in a male-dominated field, Roxana knows how important it is to uplift other women and serve as a resource

and role model for the emerging generations and break down remaining barriers to women in business. Having worked with a global company, she has the unique ability to connect people and has developed excellent communication, interpersonal, and presentation skills, including being fluent in English, German, and Romanian.

“What I enjoy most is that I know I made a difference in this difficult time, keeping our health care providers safe, and it's very fulfilling to know we helped people who give so much back to us,” Roxana says. She also encourages would-be entrepreneurs to go for their dreams. “If you feel you can do something, follow it, and take the risk.”

After selling her company Texas Medical Technology, Roxana decided to pivot on to the next business venture and started working for Global Luxury Realty. She is known as a licensed Global Real Estate Advisor, representing clients throughout Miami and her extensive portfolio of luxury properties. Her passion of buying and selling real estate started at the young age of 21 and her knowledge of the market makes her a trusted resource to represent buyers and sellers. Roxana connects her local and global networks while utilizing smart and effective marketing strategies and state-of-the-art data tools to best deliver an exclusive white-glove level of service to her clients.

Roxana holds a degree in business administration and a certificate from Harvard business school in management/leadership.

Marly Broudie

If you could do anything, what would it be? This is the age-old question that changed the trajectory of Marly Broudie's career. With a background in legal and professional services and a BA in law and society, she began her career as a paralegal and worked for a large litigation firm in the downtown Toronto core. While working closely with a lawyer who was transitioning herself from litigator to director of business development, Marly got a taste of digital marketing process and strategy – and that experience changed the trajectory of Marly's professional career.

In December 2015, Marly took a major leap and left the legal realm to launch SocialEyes Communications, Inc. with the support and guidance from her husband and now business partner, David Broudie, CSO of SocialEyes.



Founder & CEO

With the distinctive marriage of marketing strategy and business development, SocialEyes Communications handles virtually every aspect of digital marketing, from social media content creation, ad strategy to SEO and video marketing, all with a tailored approach that ties each client's unique business objectives with an effective digital strategy. In essence, SocialEyes is an affordable one-stop shop for small to mid-size companies who may not have the resources to hire an internal marketing department.

Marly started SocialEyes Communications as a sole proprietor with just a handful of clients in her first year. Never being one to shy away from a challenge, Marly was about to embark on the second year of her business with four times the client roster and a first child on the way. With a growing startup and as a new mother, she forged ahead, hiring staff to assist, but never neglecting her goal or abandoning her role.

Today, Marly leads a growing company with a roster of 70+ clients, several full-time and part-time employees,



SocialEyes
COMMUNICATIONS

and a growing interest in technology and innovation. Most recently, SocialEyes has expanded into the United States and is looking forward to bringing their skills, proficiencies, and expertise into new markets. With a growing team of talent, Marly recognizes that her business is only as good as its collective team, and so, corporate culture, team development and collaboration remains paramount.

"I love helping business owners achieve what they believe success looks like," Marly shares— and this is more than an objective or business acumen to her. Every day, this fearless leader proves what is possible with courage, determination, and a dream.

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ROBERT HYTHA



Photo Credit: Kristin Moore



Hailing from a family of real estate investors, Robert Hytha grew up learning firsthand about fix-and-flips, building wealth, and improving assets, and he's carried that hands-on approach to education throughout his entire career. He started in the industry as a 20-year-old college student, and quickly built up an arsenal of knowledge and experience in mortgage and hard real estate. Now he leads his own thriving firm, FIXnotes, specializing in distressed mortgage investments, and the Mortgage Note Mastermind, which supplements the education that he provides for free on the website and YouTube channel with networking, forums, case studies, document templates, calculators, databases, and more. On a mission to mentor the next generation of mortgage and real estate professionals, Robert stands as a shining illustration of the "The Student Becomes the Teacher."

Back in 2010, Robert worked with U.S. Mortgage Resolution (USMR) alongside two partners, buying portfolios of distressed mortgage notes from banks unable to handle the influx, and taking an entrepreneurial, win-win approach to solving the debts. Robert analyzed and purchased more than 10,000 assets, more than \$500 million of principal balance, and analyzed \$3 billion of collateral value. When the business experienced a lull in 2017, Robert's partners pivoted into other areas, but Robert wanted to stay in the industry. He founded FIXnotes, a Philadelphia-based firm specializing in distressed notes. Just three months after FIXnotes launched, USMR became one of his consulting clients, and Robert was named the *2017 Real Estate Investor of the Year*.

On a mission to mentor the next generation of mortgage and real estate professionals, Robert stands as a shining illustration of the **"The Student Becomes the Teacher."**



FIXnotes does more than just consult with clients and handle distressed mortgages; it also provides information on investment via courses designed and written by Robert, available on his website. In fact, one of his first acts was not to build his already-growing client list, but to write a comprehensive course on how to invest in mortgage notes and publish it on the website—offering the culmination of knowledge from the first seven years of his career entirely free.

In addition to managing his company's trade desk and portfolios, Robert is an industry resource as a speaker at virtual events and conferences. With education in mind, he launched the Mortgage Note Mastermind in January 2021, with networking and resources offered as a monthly subscription to maximize member success. Robert has mastered the balance of providing thoughtful, well-researched material while connecting with people on a personal level. Via his free educational YouTube series, viewers can catch a glimpse of his koi pond and bird feeders—all live.

Accessibility to knowledge is Robert's passion, as he believes dissemination of information benefits everyone as well as the industry at large. While his competitors charge \$50,000 for a six-month membership, Robert's monthly subscription rates are currently well below \$200. Despite the low price, he's seen nothing but success as it attracts more students, with Mastermind now approaching 100 members.

Knowledge, ethics, and long-term planning are all part of Robert's personal life, too. His wife, Katharine, helps manage a quadplex and a rental portfolio of primarily residential buildings, in addition to commercial properties. As Robert now passes those values on to their firstborn child, he's happy to say he's been able to transition his career to be more home-based so that he can spend as much time as possible with his loved ones.

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JOHN LOYAL



His unique history in the industry makes him incredibly well versed in working in conjunction with cyber insurance providers on behalf of clients.

Cybercrime is considered one of the greatest threats to virtually every company in the world. In the last decade alone, there have been more breaches of data than ever before, impacting an estimated hundreds of millions of people. During a time when cyber attacks are an ever-present possibility, looming quietly overhead some of the largest business conglomerates across the globe and threatening the privacy of people everywhere, the tactical team at Cipriani & Werner, led by partner John Loyal, is like a group of modern-day crime chasers countering cybercrime one client at a time. Focused primarily on cyber security and privacy matters, John has been fighting against crafty cybercriminals and helping organizations to swiftly implement top-tier, fortified defense systems for the last 7 years, which is a never-ending feat. “When an organization is faced with a ransomware attack, it’s usually the start of a really bad day. The bad guys don’t care if it’s 2 a.m. or Christmas Day, and it’s critical to implement an immediate response plan,” he explains. In other words, it’s time to dim the lights, cue the sound and watch John and his team roll up their sleeves and get down to it as part of their quest to help companies stay vigilant against the virtual vigilantes out there stalking our cyberspace.

Founded in 1985, Cipriani & Werner has grown from humble beginnings to over 150 attorneys in 15 offices throughout Pennsylvania, New Jersey, Delaware, Maryland, New York, Virginia, West Virginia, Georgia, and Washington, D.C. In his current role at the firm, John serves as co-chair of the company’s cybersecurity, information privacy, and data security team, where he manages over 15 professionals dedicated solely to

data breach response. In the midst of a corporate crisis, top brass relies on John’s legal guidance and counsel to help identify the nature and scope of cyber incidents, and ensure compliance with all applicable state, federal and international laws. “We provide tactical guidance in order for the company to understand what its options are for immediate resolution and recovery,” he explains. “In worst-case scenarios, we provide the resources to our client, whether they need to pay ransom to get their data back or systems back online, and work with them to effectuate what they need to do in order to best protect their business interests.”

John is a leading industry speaker at many large, national events. He graduated cum laude with a bachelor’s from the State University of New York at Binghamton and graduated magna cum laude from New York Law School with his juris doctorate.



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MATT Hollander



Being able to assist people and put things into works, redo their processes, and watching it all make them successful is very fulfilling.

Matt Hollander had been in the financial planning space for 15 years, professionally, but it had always been part of his life. With an analytical turn of mind, he had originally planned to study mechanical engineering, but when he got a job as a bank teller, Matt discovered a passion for finance as well. One that ignited his parabolic rise as the bank's fastest-promoted person ever—nine promotions in just six months. However, when he was offered a position on their advisory team, Matt realized he'd be happier running his own company rather than working for someone else. He wasted no time making the leap, setting up his own independent practice and reforming one of his father's old companies, even inspiring his dad to come out of retirement.

Then COVID-19 hit, and everything changed. "The old marketing techniques we were using didn't work anymore," Matt recalls. "Face-to-face meetings and dinners weren't an option." For advice, he turned to his mentor, Marc Rogers, founder of Producers Prospect, a marketing company focused on educating independent financial advisors on how to scale, modernize, and grow. At the time, Marc was looking to expand his company, and they both soon realized the best course of action was to team up.

Today, at just 29 years old, Matt is the executive vice president of Producers Prospect, teaching financial advisors all over the U.S. how to achieve success through updated practices. Founded in 2021, Producers Prospect already serves 250 clients, and they expect to double that by the end of 2022. Matt developed the company's CRM system, which shows advisors



Executive Vice President

PRODUCERS
— PROSPECT —

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how to build their brand and reach out to more people, and provides educational content to keep clients up to date on the latest trends. He also builds specialized systems for clients with complex circumstances. And they put their practices to rigorous testing, too, trying out strategies with their own clients via Rogers Financial, so they know exactly what works when introducing these ideas to their advisor clients.

For Matt, the greatest joy is seeing people succeed. "Being able to assist them and put things into works, redo their processes, and watching it all make them successful is very fulfilling," he says.

RYAN LISSACK

“

Realize Me brings all that health and performance data together in order to provide a comprehensive view of an individual and uses intelligent technology to help users understand their data, leading to deeper insight.



Ryan Lissack has played a *major* role in building multiple successful companies over the course of his storied career. In 2006, he started his first company, Koral, and moved to San Francisco. The following year, it was sold to Salesforce and he spent the next five years working there in various roles, including leading mobile engineering. In 2012, he moved to Los Angeles to join Maker Studios as CTO. In 2014, they sold to Disney, where Ryan spent a few years integrating the companies before co-founding Rival in 2016, which was acquired by Live Nation in 2020. After Rival, he joined MedMen as CTO and then interim CEO before taking a sabbatical. A health and fitness aficionado for more than three decades, Ryan’s approach to this field had become more data-driven, and while wearable devices provided a significant amount of data, the information lived in silos, making it difficult to gain meaningful insight. Determined to change this, Ryan founded Realize Me in 2021, a technology startup in the health and fitness space that offers advanced analytics for health enthusiasts.

“There are a number of companies in the space, and most focus on a very specific set of data,” Ryan explains, “Realize Me brings all that health and performance data together in order to provide a comprehensive view of an individual and uses intelligent technology to help users understand their data, leading to deeper insight. It is their command center for health and fitness.” The platform supports users’ progress towards their goals through the collection, analysis, and visualization of data, and members receive significantly discounted access to resources such as lab testing and supplements. Realize Me is currently running a beta program before launching next year.

As a serial entrepreneur with three prior successful exits, Ryan is passionate about building companies and creating technology. “I believe it’s important for founders of early-stage companies to be generalists who are willing and able to do anything the company needs to be successful. One of the most important skills is knowing how to bring together a team of exceptional specialists,” he states.

Ryan holds a B.S. in Computer Science from the University of Johannesburg in South Africa.



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Aaron Inman



Aaron Inman grew up watching a talented entrepreneur thrive in his business: his father. And after he earned his bachelor's in political science and government from Loyola University New Orleans, where he played four years of Varsity baseball, Aaron was able to look to him as a mentor when he embarked on his own entrepreneurial journey. Today, at just 26, Aaron is a senior investment associate at Greysteel, a real estate investment firm with 18 offices across the U.S.

After joining in 2021, Aaron and team members, Nigel Crayton, Kyle Tangney, Herb Schwat, Chris Farmer, Michael Murray, Jack Whitman, and Max Goldstein, have risen to become the number one private capital and middle-market multifamily investment sales team in the Mid-Atlantic region. They serve and advise real estate investors looking to sell, finance, and raise/restructure equity with a specific focus on the multifamily housing market. Using the deep, comprehensive knowledge he amassed in just three years in the industry, Aaron can provide both immediate and long-term results for every person he serves. From January 2021 to date, the Mid-Atlantic Multifamily team has closed 69 transactions equating to \$533,896,000 in total sales volume. Thanks to their success, Aaron and his team have been featured in publications like *Citybiz*, *Washington Business Journal*, *Bisnow*, *The Commercial Observer*, *Connect CRE*, *Mid-Atlantic Real Estate Journal*, *Baltimore Business Journal*, and *VoyageBaltimore*.

Using the deep, comprehensive knowledge he amassed in just three years in the industry, Aaron can provide both **immediate** and **long-term results** for every person he serves.

As Aaron works to deliver for his growing number of clients, he's also on a mission to open the doors to capital and a career landscape that has remained elusive to some. "African Americans represent 15% of the population, but less than 2% of commercial real estate professionals. I knew there was a talent pool that wasn't being tapped into." He set out to change this, co-founding the Greysteel Black Professionals Network, providing business, capital, and knowledge connections between Black entrepreneurs and business owners and working to close the gap in professional representation.

"The most important aspect of any entrepreneurial endeavor is being able to quickly learn from your mistakes and find solutions," he says. "The best way to find value in the industry is to make yourself a professional problem solver for your clients and outwork your competition by finding cutting edge solutions to grow their bottom-line revenue." Aaron's remarkable success is undoubtedly a testament to these sage words.

Greysteel

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ANNA

Victoria Ting

PASTORES



“

Everyone is held to a higher standard, and we're so passionate about the care we provide to our senior residents.

Executive Director

a nursing home. From there, she worked as a health and wellness coordinator, then health and wellness director at an assisted living community. Thereafter, Anna joined Oakmont as their health services director before taking the helm as executive director last July—at just 27 years old. “Assisted living is a rewarding and undervalued field,” she explains. “Working with seniors is a calling for me, and I’m grateful to make any impact I can on their lives.”

Anna oversees the directors within the community, handling daily operations and resolving concerns within the physical and overall plant of the community, while ensuring the senior residents are happy and well cared for. But for Anna, it’s much more than that. It’s about helping the residents and her team achieve their goals. “The interactions I have either with residents or team members, are about making a difference, by providing high-quality care and being authentic in who I am.” While she humbly attributes her success to the residents and team, it’s her authenticity and nurturing nature that serve to set the tone for the entire community. “I love what I do because of our mission and the expectations we live by,” she states. “Everyone is held to a higher standard, and we’re so passionate about the care we provide to our senior residents.

Doing the right thing, even when others aren’t watching is a guiding principle for Oakmont of Orange’s executive director, Anna Victoria Ting Pastores. The California-based company says they are “excited that one of our executive directors is being recognized for this reward especially from a community that was honored with the 2022 *Best of Senior Living Award* by *A Place for Mom*. Every team member at any of the 63 communities under the Oakmont Management portfolio are held to a high standard of excellence not available at other senior communities and we are proud that Anna is being acknowledged for exemplifying those values.”

“Our community, residents and team members are amazing,” Anna shares. “Our team is full of great, hardworking individuals, and we take pride in work that we do.” Now an advocate for senior care for eight years, Anna’s career began as an LVN in

Assisted Living & Memory Care
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TYLER Dooley



I want to provide a product that benefits people and allows them to live a healthy lifestyle, while still tasting amazing.



Founder & CEO

When Tyler Dooley needed a pick-me-up, he found himself at a loss. He wasn't a coffee drinker, and all the coffee alternatives he could find were loaded with sugar and artificial ingredients. "I wanted something that gave me an energy boost without the junk," he says. The obvious solution to someone with a lifelong entrepreneurial streak? Create your own! Tyler founded Wake Up Water – a healthy, alternative way for people to get their daily caffeine. As someone dedicated to a healthy lifestyle himself, Tyler wanted to share his "Better Fuel, Better You," vision with everyone. "When I see people consuming a lot of poor-quality food, I want to change that," he says. "I want to provide a product that benefits people and allows them to live a healthy lifestyle, while still tasting amazing."

Wake Up Water has roughly the same caffeine as a medium cup of coffee, electrolyte levels of the leading sports drink, and 100% of your daily value of vitamins B3, B5, B6, and B12, which provide extra, sustained energy throughout the day. The combination of energy and hydration make it the perfect pick-me-up. "We took the caffeine concept and blended it with the hydration element to create a truly unique product," Tyler says, "something that energizes you while also hydrating you. We don't claim to be healthy and then hide artificial ingredients from customers, we truly *are* a better option." Tyler encourages everyone to read the ingredient lists of the products they purchase.

Wake Up Water was formulated and bottled as a ready-to-drink item when it hit shelves. But just four months later, despite great initial success, they would have to rethink everything when COVID-19 swept through the world. Tyler realized that with people staying home and out of stores, he would need a better way to

get the product into people's hands. In just a few months, he realized that Wake Up Water could exist—without the water. In April 2021, he debuted a powdered version in stick packs, which were easy to ship team and convenient for customers, who could add their own water as needed. "We had to pivot and start from zero again, but I viewed it as a great opportunity," he says. That pivot was a challenge, requiring the reimagining of not only the product, but the packaging and marketing. But in a true testament of "fortunate favors the bold," Tyler came out the other side with an even more popular product and promising business model.

WAKE UP WATER

Creating Wake Up Water and keeping it going even through a global crisis has been an impressive accomplishment. Tyler, who, just like wanting to reinvent starting the day, also wanted to reinvent what a successful career looked like after deciding that "traditional" career paths weren't for him. He wanted to forge his own path and create something beneficial for others. And to that end, he wants to share even more. In addition to providing healthy products to consumers, he's excited to share his experience and expertise with those looking to build their own business and career, and help other people achieve their lifelong dreams through advisory and mentorship.



negotiation skills, with a proven history of winning bidding wars and saving them money. As the owner of rental units himself, his personal insight gives him an intimate appreciation of his clients' goals, and as a current high school wrestling coach, he is a natural at explaining the process and giving them a greater understanding of it. It is this unique combination that has led Brian and his team to consistently receive five-star reviews for their well-refined process, familiarity with local areas, availability, superb customer service, and use of current technology.

Brian has a reputation among his clients for his immense knowledgeable of the entire real estate industry and his superior negotiation skills, with a proven history of winning bidding wars and saving them money.

However, the underlying driver of Brian's success is his genuine passion for his work and for helping people. "I never feel like I'm working," he shares. "Real estate is such a great investment. It's a great generator of wealth and a sound financial decision for countless families and individuals, so it's easy to be passionate about helping people change their lives."

Brian began his career four years ago, but his intense interest in the field began much earlier in life. As he observed his parents in their work as real estate agents, it was during those years that he became inspired to join the profession. He attended Central Washington University, where he majored in business and minored in history, and when the time was right, Brian entered real estate industry by reaching out to his friends and acquaintances in a close network, which has now grown into a large social media presence—and a thriving career.

As a former wrestler, Brian has served as head wrestling coach at Edmonds-Woodway High School since 2011. Last year, he led the team to a second-place finish in the state tournament and previously was named *State Coach of the Year* in both 2016 and 2019. "Coaching is like real estate in some ways. You do the best job you can to communicate and to build strong relationships, whether it's with clients or with athletes," Brian says.

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Brian Alfi



Brian Alfi is a broker for Windermere Real Estate, the leading residential real estate company in the Western United States with over 300 offices

and 6,500 agents. His team specializes in working with multifamily investors and first-time home buyers throughout Washington, from Seattle to Everett and the Eastside. He leads a thriving business that has grown nearly 40 percent in a single year, with an increase in transactions from 36 in 2019 to 60 transactions the past 12 months. Their use of digital marketing for their clients, especially on listings, sets them apart from competitors and has served as a main driver behind this growth, in addition to a dedicated staff of two assistants, who allow him more time to focus on clients. "We are in a great spot right now, and I see us continuing to grow and adding new roles to our team in the near future," he says.

Brian has a reputation among his clients for his immense knowledgeable of the entire real estate industry and his superior

Pjero Mardesic

Founder & CEO

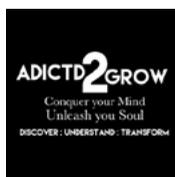
Pjero Mardesic is the founder and CEO of Conquer the Uncomfortable, Unleash Your Potential, an executive leadership coaching/mentoring practice based in Goulburn, NSW, Australia. Established to powerfully partner senior executives to unearth their reasons for being, the practice integrates all facets of their identities to evolve into a new level of consciousness so participants may live and lead exceptional lives. Most recently, Pjero published a book entitled *Conquer the Uncomfortable, Unleash Your Potential*, which can now be pre-ordered at www.pjeromardesic.com/book.

The executive leadership practice compliments Pjero's personal development company, Adictd2grow, a stand-alone platform built under the motto "Conquer your mind, unleash your soul."

The executive leadership practice compliments Pjero's personal development company, Adictd2grow, a stand-alone platform built under the motto "Conquer your mind, unleash your soul." Given Pjero's extensive background in high performance sales, he leads sales psychology workshops within the practice that achieve performance shifts and ultimately reprogram entrenched beliefs psychologically, physiologically, and behaviorally. Throughout the workshops, individuals are led to discover who they really are, to understand what has been holding them back, and to transform those aspects within their personal and professional lives. Additional services offered by Pjero include six, nine, and twelve-month leadership programs, one day immersion experiences, and keynote speaking engagements.

Pjero's unique personal and professional history spans two decades and includes extensive studies in addiction, counseling, mentoring, sales psychology, mindset, habits, coping mechanisms, culture, and personal development. He has also held various leadership roles within a multitude of industry sectors — namely telecommunications, finance, human resources, recruitment, personal training, automotive, construction, and real estate. One key area Pjero has championed within these sectors is the psychology of sales: "I knew that if I were able to contribute to the psychological shifts required, this would ultimately create an environment of cultural awareness and exceptional results," he explains.

Throughout his career, Pjero has remained at the forefront — adamantly working with senior executives and other people of influence so that they may break away from the addictions holding them back. Time and time again, he has witnessed senior executives overwhelmed by anxiety, stress, depression,



financial pressure, addictions, and substance abuse. "Mental health and wellbeing in the corporate workplace are usually aimed at the employee level but are rarely topics spoken about within the executive community due to the stigmas involved," says Pjero. Unfortunately, these unaddressed issues not only harm those individuals and their families, but they are also potentially devastating to the vitality of the organizations they represent.

When he is not busy at work, Pjero loves spending as much quality time as possible with his beautiful wife and their two extraordinary boys. Together, the family of four enjoys bike riding, going on day trips, and discovering life's adventures.

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RAMY — AQEL —

Ramy Aqel knows that for millions of people, nothing comes easy, and when they can't advocate for themselves, it's even harder. The son of Palestinian refugees, the desire to protect, educate, and defend others was sparked in him early. Ramy began his legal career with long-term internships at the Kings County District Attorney's Office and New York State Supreme Court, where he served as a liaison with Brooklyn's Muslim and Arab community, thanks to his fluency in Arabic. These legal experiences would lay the groundwork for a career based on social justice, professionalism, and compassion.

For the first three years of his legal career, and in his role as a staff attorney at *MADRE & CUNY Law School's IWHR Clinic*, Ramy played an instrumental role in implementing human rights, civil rights, and gender equality advocacy programs, raising the voices and advocating for the demands of global south grassroots women and marginalized communities before the United Nations and the International Criminal Court. His work covered several countries, including Iraq, Syria, Colombia, Palestine, Yemen, Haiti, and the U.S.



Providing people with personal attention and superior service is what drives me, along with helping people obtain the justice they deserve.

Ramy published several reports addressing human rights violations in Iraq, Syria, and the U.S. In 2015, he published an article in the *CUNY Law Review*, which focused on human rights and environmental crises in post-conflict Iraq.

Today, at just 34, Ramy is currently a lead attorney at the Law Offices of Marc S. Albert. Since joining in 2013, he's successfully recovered over \$25 million for victims of personal injury and medical malpractice. Working diligently on every case, he's carrying on his lifelong goal of helping the people who need it most. Ramy also handles various criminal and immigration law matters, the latter finding him victorious in several notable cases in the federal court and Board of Appeals.

In addition to his casework, Ramy regularly engages in philanthropic and non-profit work, providing legal services for underserved communities on a *pro bono* basis. In addition, Ramy takes part in community development work aimed at youth empowerment and political participation. In 2020, he received several public service awards for his role in helping families impacted by discriminatory immigration policies.

Because of his unwavering care and focus, Ramy's clients know they can trust him to educate them on every aspect of their legal matter and be completely transparent about the process. "Providing people with personal attention and superior service is what drives me," Ramy says, "along with helping people obtain the justice they deserve." *Ramy obtained his JD from CUNY School of Law.*



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Brett Chell

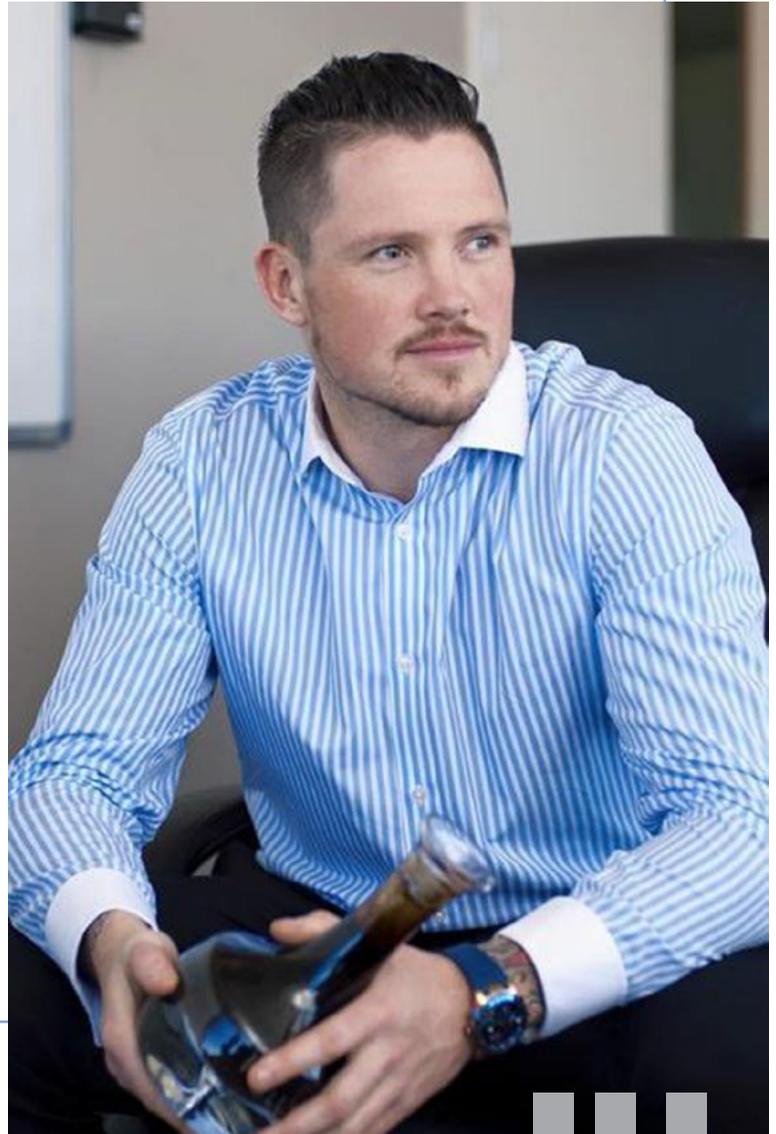
President & CEO

Brett Chell is the president, CEO, and co-founder of Cold Bore Technology, and an experienced and prolific oil and gas expert. Chell started his career working on drill rigs; his in-the-field background has informed his practical approach as he's built disruptive technologies, processes, hardware, and software to reduce workload, infrastructure, and cost for drilling and completions.

As the CEO of Cold Bore Technology, Chell is revolutionizing the oil and gas industry with SmartPAD, the world's first Completions Master Control System (CMSC) that brings completions operations into the digital world and helps operators move to fully automated systems that culminate in autotransacting Smart contracts. Cold Bore Technology was awarded first-place in the *Venture Stream Competition* hosted by the Haskayne School of Business Hunter Centre for Entrepreneurship and Innovation and the University of Calgary in February 2017. In October 2018, the Rice Investment Group invested in Cold Bore Technology.

Chell has spent a decade building startups. He is also the co-founder of Energy Block Services – a company that provides custom performance-based Smart contracts to oil and gas companies. Additionally, Chell spearheaded the creation of an oil and gas technology-focused partner company, Axial Energy Technologies.

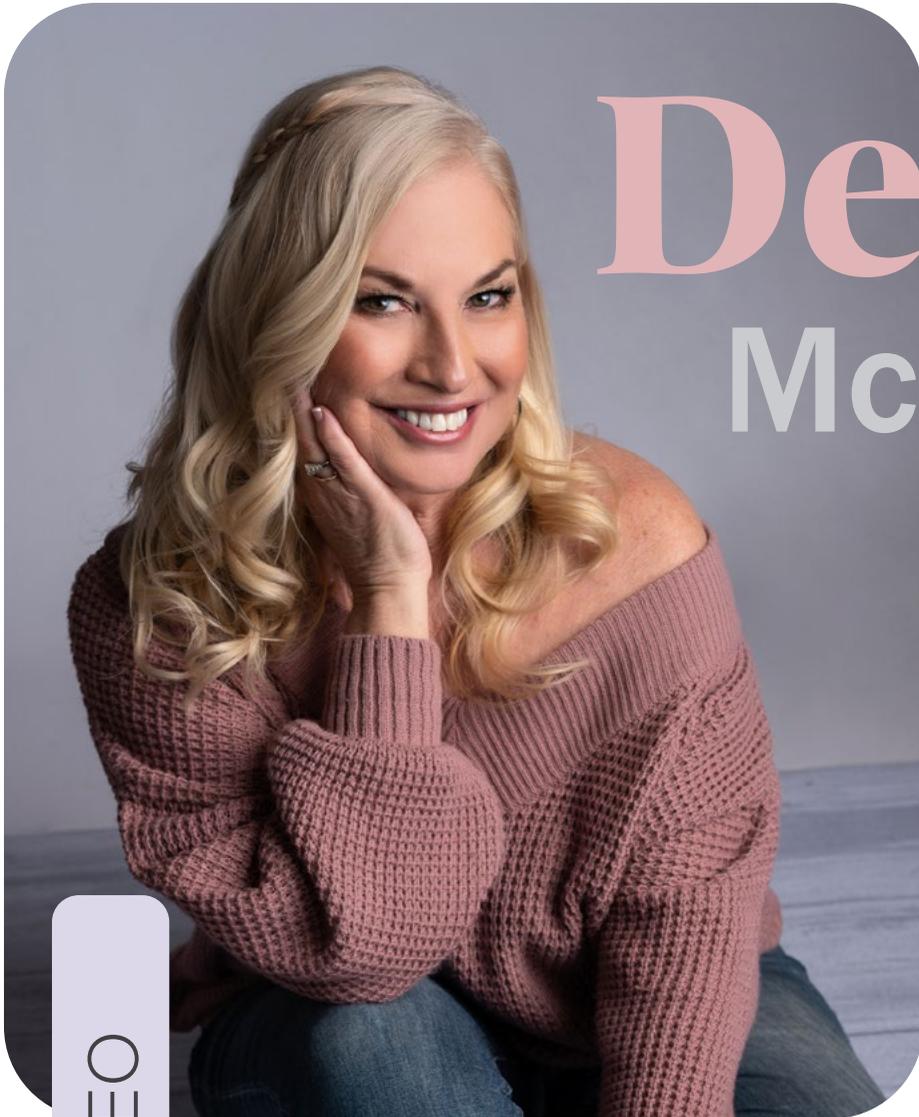
His startup career is fueled by his proficiency in startup step financing; Chell has been involved in combined private equity, non-institutional, and institutional capital to fund technology ventures that have raised more than \$75 million for various energy and aerospace projects in the last five years.



Chell started his career working on drill rigs; his in-the-field background has informed his practical approach as he's built disruptive technologies, processes, hardware, and software to reduce workload, infrastructure, and cost for drilling and completions.



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Debbie McCarthy

Founder & CEO

Long before influencers were a thing, Debbie McCarthy was already there as the original. She's a recipient of the *2018 Sierra Nevada Powerful Women Award* and was named the *2019 Promotions Person of the Year* by the *American Advertising Federation (AFF-Reno)*. Most recently, she received the *2022 Reno-Tahoe Ace Award for Outstanding Individual Marketing Professional*. Debbie is a food, travel, and wine blogger who's a huge proponent of finding your voice and never giving up. Her individual journey started about ten years ago during a period of life changes. She'd given up a decade-long career as a parish life director at a local church to care for her sick father. As he regained his health, he would accompany her around town while Debbie had her

camera in hand. Soon, Debbie became a photographer for various local newspapers, taking photos for the community and nonprofit events. It brought her tremendous joy, and she became known as the "girl around town." Fittingly, her hashtag became #abouttowndeb.

When America Matters Media asked her to take photos for their radio station, she leaped at the chance—for free—to post the audio and pictures on her Facebook page. Then the CEO invited her to chime in on the radio. As someone who used to stutter, Debbie had been told she wouldn't make it, and while she overcame it, the idea of talking on the radio was entirely different. But this woman takes on any challenge in her path, so she did it anyway! She was then offered her show, *Chick Chat*, which Shamrock Communications picked up, followed by new partnerships, and she became a co-founder of Northern Nevada's only women's lifestyle magazine. Her latest venture is a weekly podcast, *City Talk with About Town Deb*. Debbie is a bright light in the community and beyond as the founder and CEO of a growing brand. Led by her motto, "Remember, together we're one heart," she created a campaign to give back to the health care and essential workers during the pandemic. She's also partnered with Crystal Basin Cellars in El Dorado County, sharing her branded wine labels with the community, where she donates a portion of profits to The Northern Nevada Children's Cancer Foundation.

CITY TALK
PRESENTED BY
ABOUT TOWN DEB

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Julie

Bednarski

“If you focus on happiness and goodness, everything will organically grow from there.” This is the mantra of Julie Bednarski, founder and CEO of Healthy Crunch. As a registered dietician and trained chef, Julie has devoted her entire career to making people happy and healthy. She started her company in 2014 to bridge the gap between healthy and tasty foods. With over 60 products in movie theaters, grocery stores such as Sprouts, Walmart, Loblaws, Shopper’s Drug Mart, Rexall, Costco, London Drugs, and independent retailers across the United States, Canada, Europe, and the Middle East, Healthy Crunch is on a mission to innovate everyday foods. From Rice Crispy squares to granola bars, dark chocolate superfoods, seed butters, trail mixes, coconut chips, and chia jams, everything they make is allergen friendly and school approved. But it’s more than just delicious foods; it’s an entire movement of healthy bites that are lower in sugar and higher in fiber—think nutritious *and* delicious.

It all started with Julie’s passion for kale chips coupled with a dream and the vision to make healthy snacks for friends and family. Within just a few years, it all came to fruition—though not without its challenges. In the beginning, starting a company was “sunshine and rainbows,” but then Julie experienced the all-too-common obstacles of being a female business owner. “It was very hard to get funding, or even be taken seriously, so being able to succeed and overcome the struggles is something I’m really proud of,” she shares. And she should be. Healthy Crunch is one of only 2% of women-owned businesses to break \$1 million annually. While this accomplishment is awe-inspiring, Julie measures her success not in dollars, but in knowing that their products are making people feel good and happy. As for the journey to get here, well, Julie wouldn’t have it any other way. “Everything happens for a reason. Being an entrepreneur is a roller coaster, but it’s about resilience and pushing forward,” she explains. “As they say, happy crunching!”

Julie attended culinary school in New York and holds a master’s degree in nutrition communication and a bachelor’s degree in applied human nutrition.



Founder & CEO

Julie measures her success not in dollars, but in knowing that their products are making people **feel good and happy.**



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Dana Friesen Smith

Co-Owner & Founder



Highly esteemed for her detail-focused work ethic and tenacious negotiation skills, Dana Friesen Smith is one of the co-owners of StilHavn Real Estate Services in the Sea to Sky, an exclusive real estate agency based out of Whistler and Squamish, British Columbia. An award-winning agent who has been ranked among the *Top 1% of Realtors in British Columbia* for three consecutive years, Dana has led her team of top-performing agents in making the brokerage one of the most successful residential real estate agencies in Canada. Serving Vancouver, North Vancouver, Whistler, Squamish and beyond, StilHavn and Dana's team – The Sea to Sky Dream Team - is strategy-led and results-driven, and, unlike most brokerages, each agent selected is based upon a strict performance and personality criterion. "We're not striving to be the biggest, just the best," says Dana, whose hard work has been the driving force behind StilHavn's rise to the top of the Sea to Sky real estate game.

“ I'm highly competitive by nature, and love competing on behalf of my clients, which is a big driving force for my success. I love to win, so I love negotiating, finding deals, making my marketing better than others to help my clients.

Only eight years ago, in 2012, Dana was a real estate rookie at a major international real estate brokerage, with a keen eye and the drive to succeed. Just two years later, she started building her team now called The Sea to Sky Dream Team, a real estate group serving clients across the Sea to Sky region, including Whistler, Pemberton, and Squamish. Under Dana's leadership, this small but mighty team of negotiating experts and prolific marketing experts ranks as the number one team in the Sea to Sky area. "We understand the neighborhoods the best—each individual complex, the pros and cons of them, every nook and cranny," Dana says.

Given Dana's passion for helping people and her competitive drive, it should come as no surprise that just 18 months after the launch of StilHavn Real Estate Services, in 2019, her team in her brokerage set the 2020 record for the most homes sold—88—by any team in Sea to Sky—and in the face of a global pandemic. She joined the company to better serve her clients with a more localized, specialized brokerage—and she and her team are fulfilling that mission every single day. "Every year, we sell more properties than the year before," says Dana. "I'm highly competitive by nature, and love competing on behalf of my clients, which is a big driving force for my success. I love to win, so I love negotiating, finding deals, making my marketing better than others to help my clients." Voted *Whistler's Favorite Realtor* five out of eight years by readers of the *Pique Newsmagazine*, her clients obviously agree.

Having created one of the most successful teams in Canada's Sea to Sky area as well as having produced impressive overall career sales, Dana was inducted into the *RE/MAX Hall of Fame*. In recognition of her unfailing integrity and drive to deliver superior customer service, she also won the *RE/MAX Spirit Award* and holds President's Medallion Club status – top 1% of all Greater Vancouver area Realtors.

Dana credits her success in part to her unique ability to truly understand her clients, born from her triple-major degree in psychology, sociology, and kinesiology from the University of Manitoba. "It brings me incredible joy to help somebody accomplish their goals and dreams. Having a background in psychology and sociology especially helps my clients because I am very good at reading them and understanding what they truly need beyond a two-bedroom or three-bedroom in a certain area," says Dana. "I've always strived for success, and I'm lucky enough to live in a place that inspires me to do better every day."



stilhavn
REAL ESTATE SERVICES

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Giorgio Panepinto

President

True to its motto, “We haul it all,” Pinto Trucking hauls everything, including construction debris, asbestos, scrap metal, and hard fill.

Hailing from a family of construction entrepreneurs with successful businesses spanning 80 years, at just 16 years old, Giorgio Panepinto, president of Pinto Trucking Services, Inc., already knew that he wanted to follow in their hardworking footsteps. He also knew that he wanted to waste no time getting there. His entrepreneurial spirit and passion for the trade drove him to leave school in tenth grade and hit the ground running early, on a lightning-fast career path that would take him from construction laborer to the president of a trucking company with over 10,000 customers—and awarded *2020 Business of the Year* by the Grand Island Chamber of Commerce.

Giorgio launched Pinto Trucking Services in 2007 in Grand Island, New York, with one small, used truck, a few dumpsters, and the commitment to be the best disposal company in New York. He started renting the dumpsters to his family’s business, which had contracts with hospitals where there were a lot of contracting companies whose dumpsters were always full. Today, the company boasts a fleet of trucks, hundreds of dumpsters, and the cleanest, newest equipment available to serve large-scale construction sites, hospitals, homeowners, schools, townships and municipalities, hotels, and other customers across West New York.

The idea for Pinto Trucking emerged from everything that Giorgio saw was wrong with the disposal industry while working in his family’s construction business—and he was determined to fix it. “I would be calling in pick-ups for my family’s company, but the pick-up services were horrible. I wanted to create the best experience as well as a one-stop shop. I built the business on service. You can get a dumpster anywhere, but I wanted to focus on our personal commitment to service,” he shares.

Giorgio has done just that with Pinto Trucking, overseeing operations and guaranteeing customer satisfaction as they cater to the broad needs of industries far and wide with services not offered by other hauling and waste companies. True to its motto, “We haul it all,” Pinto Trucking hauls everything, including construction debris, asbestos, scrap metal, and hard fill. With trucks equipped with GPS and iPads, they are able to change gears at a moment’s notice, and dispatch trucks to customers in “live time,” and contractors and customer enjoy unique all-inclusive pricing with no hidden fees—a problem that he, himself, had experienced while working in construction.



“One Man’s trash is another Man’s treasure”

In keeping with Giorgio’s commitment to personal service, customers always speak to a person. In fact, the company has no automated answering system. If the dispatcher is unavailable, calls are forwarded directly to Giorgio’s cell phone. He is available to customers 24/7, and he has been known to jump in the truck himself to respond to emergency calls after hours. “We have no excuses to customers here at Pinto. It doesn’t matter what the circumstances are, the weather, or anything, if something needs to be done, we make it happen,” he explains. With customers reaching in droves to Pinto Trucking since its inception, the company has doubled in size every year for the past five years, and Giorgio has no plans to slow down. “We’re continuing to branch out and keep growing our numbers. I owe a lot of my success to my wife Lisandra; she had been by my side through it all. We settled down and started our family at a young age and have 3 beautiful children. My family is my rock.”



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A global advocate and relentless crusader of promoting mental health, **Nabhit Kapur**, from India, envisages a world that is free of mental health stigmas and taboos. Through his exemplary work, indefatigable spirit, and passionate endeavours, he has brought impactful, transformative changes in several parts of the world including the African continent and Micronesia.

Nabhit is a psychopreneur, author, TEDx speaker, and globally decorated ambassador of mental health and peace with numerous recognitions globally. He is perhaps the youngest psychologist in the contemporary world and the only one from India, leading this remarkable movement to make mental health a household name.

Although they are based in New Delhi, India, Peacefulmind Foundation is present globally. Their vision is to make psychology a household term by teaching others about peace, culture, and well-being. Accordingly, PMF offers training and workshops, a global mental health forum for youth, and mental health karaoke, etc., in the mental health domain.

Through Nabhit's work toward freeing the world of mental health stigmas and taboos, he was able to develop a strong connection globally. For his exceptional work, he has been featured by various online news panels and print magazines like *Cooperate Investment Times*, *Exelon Magazine*, *Forbes*, *The Week*, *Statesman*, and *Daily Hunt*. His recent video highlighting the idea that mental health can become a global pandemic in the near future has gained significant viewership on social media and is being published as an article by various media platforms.



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KC DeMaree is a licensed Realtor® for eXp Realty, an innovative technology brokerage boasting a fully immersive, 3-D cloud office environment. With in-depth experience in technology, business, and real estate, she boasts a proven history of not only rising to challenges but of also seeking them out. Today, KC continues to thrive as a result of her relentless drive to help others succeed.

At eXp Realty, KC partners with clients and advises them on real estate decisions (including but not limited to the luxury market and relocating professionals) and works to expand the team through recruiting and mentoring other realtors.

"I'm licensed in AZ and CA, but as a member of an international brokerage, I'm not constrained by the local market because I have colleagues whom I can partner with to make sure my clients and their referrals are well taken care of," she explains.

Prior to joining the brokerage earlier this year, KC garnered a vast range of knowledge and first-hand experience in the business, technology, and real estate industries. While she learned to make data-driven decisions in business school, her previous positions at Facebook and Google in Silicon Valley refined her technical aptitude while working in human resources and recruiting equipped her to become a skilled negotiator.

Since becoming a real estate professional 10 years ago, KC has become a thought leader and has been featured in numerous well-known publications. "I've had the honor of working for some of the world's top companies, and eXp Realty is my pick in terms of limitless opportunities, so I plan to level up from here," KC says.



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With close to 20 years of global business expertise garnered through both public and private industries, **Philipp Binder** brings a wealth of analytical and technical qualifications to his role as president and chief operations officer at I-MED Pharma, a Canadian company specializing in dry eye diagnosis, management, and treatment solutions. After a 15-year career in aeronautical engineering, Philipp changed course and entered the medical device industry. “It was a big change, but one that I was happy to make. I had always been in a very corporate environment and wanted a more entrepreneurial type of role that would allow me to build something and be something different,” he says. “At I-MED, I realized there are unlimited possibilities.” While finance is his primary focus, Philipp can also be found helping in the company’s warehouse, engaging in philosophical discussions with the R&D team, and lending a passionate and insightful viewpoint in the sales and marketing department.

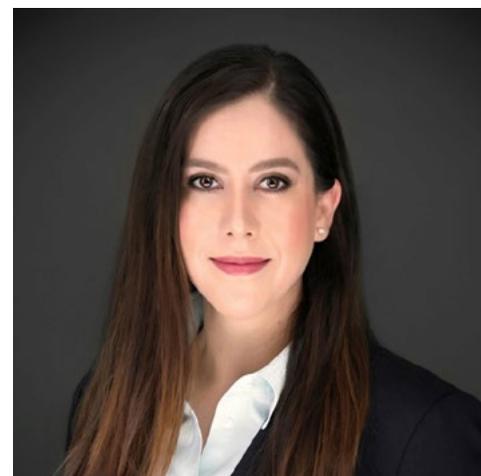


Under Philipp’s leadership, I-MED Pharma has expanded its global footprint into 30 countries and is now considered the number one Dry Eye company in Canada. I-MED Pharma is committed to advancing the science of dry eye. They are an innovation company who does all their own research and development, as well as manufacturing, which gives them complete control of their products and allows them to maintain the highest level of standards. A key value proposition of the company is that it sells directly to eye care professionals as opposed to selling on-line or to pharmacies, which makes I-MED Pharma very appealing to their target audience.

Philipp began his career at I-MED Pharma in 2016 as director of operations and quickly advanced to vice-president, and subsequently to president and COO. Today, he oversees the company’s operations with a focus on finance and business development, while also being responsible for implementing corporate strategy. With master’s degrees in both engineering and finance, Philipp has extensive experience in risk management, quality control, and product management. Born and raised in Austria, he speaks German, French, and English. Philipp’s multicultural and multifaceted background makes him the perfect fit to guide the company’s international expansion going forward to achieve their vision of becoming the most important ocular surface disease company in the world.

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Hailing from a long line of public servants, **Yolanda Apalategui Lugo** grew up learning about positions ranging from public safety to the legal industry. Inspired by this, Yolanda pursued her own career in the field. Earning a bachelor’s degree in political science and a master’s degree in public administration, both from San Diego State University, Yolanda became the first female college graduate in her family. Since then, Yolanda’s career has grown into 20 successful years of government public service.



After getting her start at the San Diego Superior Court, Yolanda made it her mission to pursue excellence. She went on to gain a vast amount of experience in both the local and state governments, including policy and leadership roles at the City of San Diego and the California State Legislature. While serving the legislature as deputy chief of staff, Yolanda oversaw the management of two offices that provided nearly one million residents with government access. Today, Yolanda serves as the director of government and community affairs for the San Diego District Attorney’s Office, a newly created position where she has the unique opportunity to provide policy advice and strategic direction on issues that impact public safety and the impact public safety policies have on the community. Yolanda also serves as the bridge between DA’s office, the 18 cities and San Diego County Board of Supervisors.

In pursuit of this mission, Yolanda has been instrumental in elevating the DA’s message to underserved and hard-to-reach communities while building trust and meaningful partnerships. She works on policy and projects focused on crime prevention and victim protection in the areas of workplace justice, human trafficking, and the opioid epidemic. She also leads an effort to empower justice involved individuals with information in support of criminal record relief. With a myriad of responsibilities stretching from internal coordination to community collaboration, Yolanda’s work makes an immense difference in providing access to justice to all.

Yolanda sits on San Diego State University’s Alumni Advisory Board and participates in the university’s mentorship program. She is also a member of Women Give San Diego and MANA DE San Diego.

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After spending the first 9 years of his career in the shopping center development business, **Alec Paddock** decided to take the entrepreneurial leap of starting his own real estate development company. As the managing partner and co-founder of Amplify Development Company, Alec focuses on the acquisition, entitlement, and development of quality mixed-use multifamily and student housing projects across California and the West Coast. Alec is dedicated to cultivating lasting and meaningful relationships across the real estate development spectrum with a focus on adding value to the communities where Amplify develops their projects.

A native of Louisville, CO., Alec relocated to Los Angeles, where he graduated with his bachelor's degree from USC's Marshall School of Business. He then spent the first 9 years of his career receiving a full cycle education in the shopping center development industry with CenterCal Properties, where he was fortunate enough to work on a number of amazing projects. Alec's dream had always been to start and run his own real estate development company, so when the opportunity arose to team up with his close friend and former USC classmate, Mark Yaghoobi, and his brother, Patrick, he accepted. The partners put together their first project just steps from the USC Memorial Coliseum and USC Campus and Amplify Development Company was officially born.

Amplify's growth was notably aided by the respected architect and fellow USC Alum, Joe Antunovich, whose Chicago-based Antunovich and Associates architecture firm put together the initial design work that helped to get the first Amplify project at USC off of the ground. Amplify was also able to establish a critical long-term relationship and partnership with Core Spaces, out of Chicago, one of the most respected and active multifamily and student housing developers in the nation.



AMPLIFY

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Gerardo Hernandez is an attorney with Raimondo & Associates, a boutique employment law firm specializing in a variety of employment related issues. Based in Fresno, California, the growing practice focuses on small and mid-sized companies, represents family-owned businesses, has a large presence in the agricultural sector, and has recently branched out into corporate transactional and bankruptcy areas. They handle complex class-action wage and hour litigation, Title VII/FEHA related harassment and discrimination cases, labor law issues, and the defense of various state and federal administrative matters.

Gerardo specializes in representing businesses in a range of complicated legal matters, with particular focus on minority and immigrant-owned companies. As the son of immigrant parents who grew up in a small business, he genuinely cares about his clients. "I know the personal struggles they go through. My purpose as an attorney is to help them navigate complex legal matters and, on some occasions, save my clients' businesses," Gerardo shares. Gerardo joined Rai-

mondo & Associates six years ago, and his passion for, and personal relationships with, his clients has led to a tripling of his business in the last year alone. From defending against crippling class action litigation, to defending against overbearing litigation on the part of federal and state government agencies, Gerardo's mission is to save his clients' businesses and to generate trust through honest communication.

Since its inception, Raimondo & Associates has seen tremendous growth, growing its practice from three attorneys to seven attorneys in order to serve a swelling client base. Gerardo attributes Raimondo & Associates' growth largely to their founding principle - provide an excellent service for a reasonable price. Committed to furthering the development of small businesses, Gerardo serves as vice-chairman of the board of the Fresno Area Hispanic Foundation, a non-profit organization that provides technical, financial and educational assistance to small business throughout the California Central Valley.

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Will Tullos is the president of Reliant Mortgage, where he and his team provide an array of loan services for clients with all kinds of mortgage needs. Headquartered in Baton Rouge, LA, the company also has offices in Houston, New Orleans, and Birmingham, and is licensed in KS, CO, TX, LA, MS, AL, GA, and FL.

Since becoming president in 2013, Will has steadily produced about 25% of growth year over year, on pace to produce more than \$125-150M in loans for 2020. Today, Reliant Mortgage is a *Top South Regional Mortgage Lender*.

From 2018 to 2020, Reliant Mortgage ranked among the top 3 mortgage companies in Baton Rouge by *Three Best Rated*, as well as in New Orleans in 2019 and 2020. *Real Estate New Orleans Magazine* ranked his company as a top real estate mortgage professional in 2020. That same magazine also ranked one of Will's employees as a top mortgage professional after Will's training helped them go from earning \$3M to \$25M in mortgage in less than 3 years.



It's not just about financial growth for Will, though. After being in the mortgage industry for over a decade and helping literally thousands of clients become homeowners, Will knows that the core of his business is trust, communication, and teamwork. Workplace culture is vital for Will, who describes his approach as a "people first mentality." Besides providing solid loan and mortgage services, Will's other goal is for Reliant Mortgage to be one of the best places to work in the country. A team-driven leader, Will shares in the successes and triumphs with his employees. "My employees are my company," he says. "That's how I see it."



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Known for his high level of motivation and results-driven mindset, **Benjamin Mink** has extensive experience in drug enforcement and regulatory compliance. He has served as an undercover narcotics detective, a state trooper, and as a regulatory compliance director. Benjamin has also succeeded in helping pharmaceutical companies develop compliance programs that are more consistent with the public interest. Today, as the president and chief executive officer at GTC Consulting (GTC), Benjamin utilizes his knowledge, education, and unique skillset to address the regulatory matters and challenges frequently faced by the pharmaceutical industry.

Headquartered in a suburb of Cincinnati, Ohio, GTC was founded to provide the regulated pharmaceutical industry with practical risk mitigation and quality solutions. The company's global client base includes Fortune 500 organizations, stateside and international manufacturers, distributors, pharmacies, physicians, and government agencies. Since its inception, GTC has quickly gained a reputation of superior quality and results.

As GTC's president and CEO, Benjamin is responsible for creating, planning, implementing, and integrating the strategic direction of all components and departments within the organization. His position is unique as there are few people in the United States who provide pharmaceutical companies with quality consulting services tailored for drug diversion prevention and regulatory compliance.

In addition to his vast work experience, Benjamin holds a bachelor's degree in biological science from Great Lakes University and a Master of Science in Criminal Justice from Everest University. He also holds multiple designations, which include opioid expert, pharmaceutical quality accreditation consultant, verified accredited wholesale distributor project manager, Drug Enforcement Administration regulatory support professional, pharma merger and acquisition advisor, and NADDI Ohio Board of Directors Training & Education Coordinator.



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Wilton Jackson has learned that those who possess the ability to ask questions while making others feel comfortable can go a long way in life. In fact, since talking to people and obtaining information are significant parts of his job as a journalist, it is essential for him to gain their trust. Currently, Wilton works as a breaking news writer for *Sports Illustrated*. He previously worked as a breaking news reporter for *The Clarion-Ledger* in Jackson, Mississippi, a subsidiary of the Gannett/USA Today Company. “If people aren’t comfortable with you, they won’t tell you anything. I have a way of talking to people and making them feel comfortable and building trust,” he shares.

Wilton made the decision to become a reporter during his high school senior year. He knew that he loved to write and that he would like to be on television one day. In order to obtain his goals, Wilton worked to earn both a bachelor’s degree in multimedia journalism from the University of Southern Mississippi and a Master of Mass Communications (MMC) degree with an emphasis in news and sports reporting from Louisiana State University. He plans to pursue a master’s degree in sports management from Jackson State University starting January 2021.

Wilton lives by a quote by Malcolm X: “Education is the passport to the future. Tomorrow belongs to the people who prepare for it today.” He embodies the spirit of these words through his development of The Diversity Media and Technology Project, which consists of a series of modules that include lesson plans and interactive videos

to help train high school students to be digitally savvy in journalism. Wilton started the project in his home state of Mississippi with the long-term goal of getting the modules into schools nationwide for students considering a career in journalism.

Wilton also works to further his industry as an immediate past parliamentarian of the Atlanta Association of Black Journalists (AABJ), a former National Board Student Representative for the National Association of Black Journalists (NABJ) and a professor of journalism at Jackson State University.

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David Zilberman is chief financial officer of The Money Store. Founded in 2000, the company is often believed to be the “old” Money Store, the largest SBA lender in the country. However, this is the *new* Money Store, a full-service mortgage banker that focuses strictly on residential mortgages for customers nationwide. After realigning executive management, hiring a new COO, and overseeing a complete overhaul of its compliance structure, The Money Store emerged as rebuilt organization committed to providing everyday homeowners with a wide range of mortgage options to fit their specific lifestyles. A trusted name for over 40 years, The Money Store remains a family-owned company, but one with a large infrastructure that is still able to compete with some of the larger lenders across the country.

As the Company’s CFO since 2008, David has supervised The Money Store’s tremendous growth over the last few years, driven by its flat organizational structure—a point of pride for the company and a model that allows it to provide a more competitive price and greater flexibility in its services. “Without multiple levels of management, people can still communicate directly with executive management without going through a ton of people to get there,” David shares.

While the company’s growth was already moving at an impressive pace, it was the turbulent market conditions associated with COVID-19 that catapulted its upward trajectory. The Money Store was well prepared for the pandemic, having already invested in infrastructure after Hurricane Sandy to allow it to quickly pivot and seamlessly transition its employees to working remotely from home. The Money Store is committed to giving back to the communities that each of its branches serve. In addition to its first responders’ program, the company gives quarterly donations to charities and organizations, from packing backpacks for students to supporting single moms.



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