

Cream of the Top

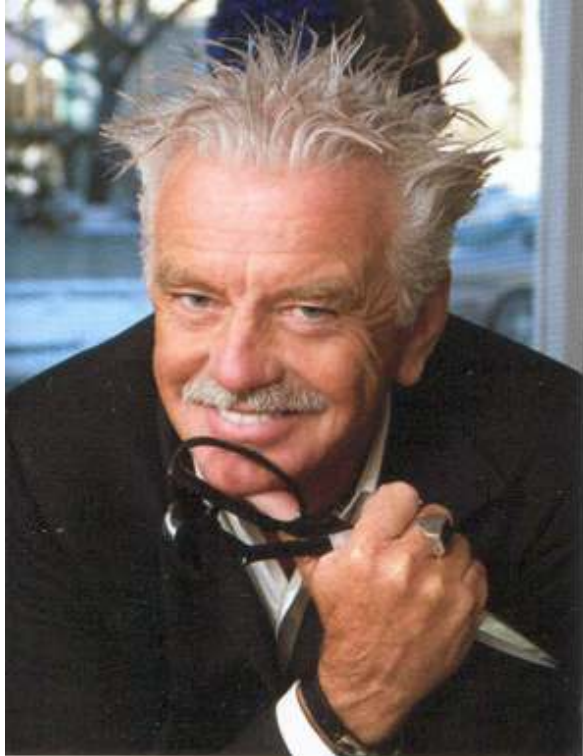
RICH GUY'S you don't know

by Julie Hawrishok

According to statistics from 2005, there are over 2.5 million millionaires in North America and almost 700 billionaires worldwide. With such numbers to choose from, why are you always reading about only a select few?

Enough about Gates and Trump! You've heard so much about Buffet, the Waltons and Oprah. For years you've been using their products, watching their TV shows and reading their books. It's time to move on.

It's time to get acquainted with some of the lesser-known Rich Guys (and Rich Women.) If you haven't yet heard of the people featured here, you're probably at least familiar with their work. RICH GUY spoke to authors, tech whizzes, fashion designers, philanthropists and investment gurus to put together a short list of people to watch in coming months.



*RICHARD ROBINSON

The haute couture fashion designer has a resume to make the most fashion-savvy consumers get chills of excitement running up and down their spines. Robinson spent his post-studies years in Paris, working with the Christian Dior and Yves St Laurent Fashion Houses. Feeling the urge to get his own name out in the public, Robinson moved back to North America and opened his own Fashion House on Sussex Drive in Ottawa, where he's been based since 1969. Robinson took a break from designing to give RICH GUY a glimpse into his fashion world.

The difference between men and women: While Robinson's Designs for Men line is doing well, he says that "men are old-fashioned. They are still wearing the same suits as their great grandfathers." He says women are a lot more open to the changes in men's fashion than the men are themselves. "If guys were really listening to their girlfriends or their wives for fashion ideas, men's fashion would look completely different today."

On charity: Robinson is deeply involved with a variety of charities including research for breast cancer, the United Way and camps for children. One of his fashion shows was streamed on the internet to benefit the United Way. "I like to give back what I receive," he says. "By giving, you always get back ten-fold. You gotta give to get."

Favorite places: Ottawa is still home for the fash-

ion icon and he says he still loves it. Otherwise, he feels comfortable in the fashion Mecca of New York City. Rodeo Drive in Los Angeles is another favorite. "I try to get to New York as much as I can," he says. "But I don't think I want to live there."

Custom creations: While his Ottawa boutique is thriving and new showrooms and boutiques in L.A. and Europe are opening, Robinson says that a great deal of his clients call him for custom work. "I travel all the time to do personal consultations for clients. Some of them don't like shopping. Some ask me to design and produce a big wardrobe, some only need evening wear." He says that because he is able to design and produce anything from a bathing suit to a fur coat, his clients can be choosy and opt for the quality and originality of couture rather than off-the-rack seasonal wear.



*DANIEL P. REEVE

Daniel P. Reeve is not a typical financial advisor. As president and Chief Visionary Officer of Daniel P. Reeve & Associates Inc., he is pushing the boundaries of the financial services industry by eschewing the bland practices usually found in larger firms. His innovative method of working with clients has allowed both he and the company to thrive. RICH GUY recently spoke with Reeve to gain some

insight into his cutting edge company.

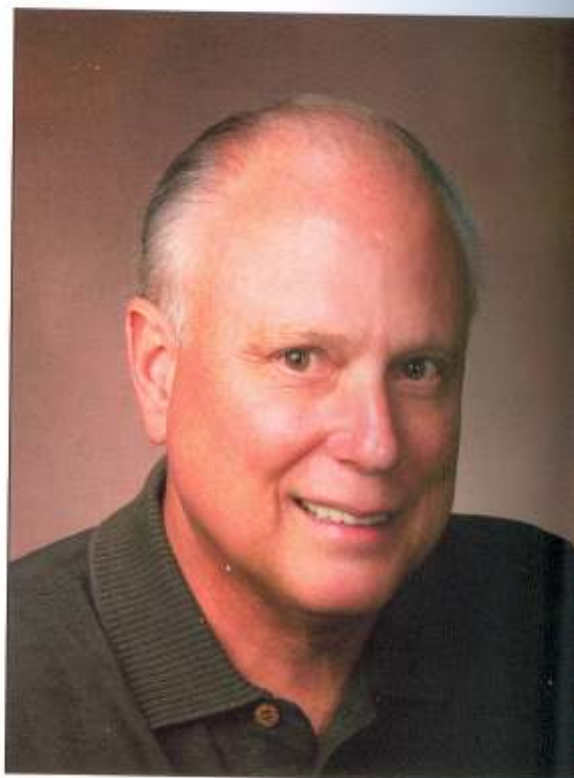
Welcome aboard: Unlike others in the industry, Daniel P. Reeve & Associates Inc. ensures that their clients know from day one just how appreciated their business is. The company sends all new clients to an inclusive and exclusive company retreat at the Jakobstettel Inn in St. Jacobs, Ontario. New clients become guests deserving of the royal treatment, from spa sessions to golf lessons. "It's a nice way to say 'thank you' and welcome them to our firm," he says.

Rich expectations: "For most people," Reeve says, "The millionaire is in them. It's a question of their willingness to learn." He is confident that any person armed with knowledge and some time can add digits to their assets column. This idea is central in Reeve's life. His company's web site is listed as www.themillionaireinyou.com.

Frequent financial flubs: Reeve says that there are three main money mistakes that the general public commits. First, they lack clarity and fail to have a proper written financial plan. Second, Reeve believes that too many people are paying far too much in taxes. They don't know what else they can do, so they accept it. And lastly, Reeve suggests that a lot of financial planning problems stem from believing that all financial plans are the same. Traditional methods of investing do not work, for most people, innovative solutions deliver better results.

Best part of the job: "The best of our job is when we call a client up on a Friday afternoon," he says, "One, two or three years ahead of schedule and we tell them that they should give their notice at work on Monday. It's just such a kick to tell them they can retire sooner than they ever thought possible".

What's next: Reeve and the company are in the midst of expanding to other cities. A private golf course and resort for client members is in the works, along with a V.I.P. program linked to selected merchants. "We will continue to develop new trademark strategies and amazing client experiences" smiles Reeve.



★ KEN RATCLIFFE

What does a rich, former high tech and financial executive do after the tech-bubble turns to rubble? For Ken Ratcliffe, the answer was to write novels. Ratcliffe, an Apple exec from the late 1980s to 1993, moved to private investing in start-ups in 1990, eventually becoming CEO of MediaFlex.com before industry experts warned that the value of new Internet businesses would not be sustainable. They were right. Ratcliffe spoke with RICH GUY about life after Apple and how his first novel, *Manhook*, parallels the world in which he was once submersed.

Manhook: Writing a novel based in the pre-tech bubble explosion was the ultimate challenge for Ratcliffe. "I had to capture the essence of greed honestly for a book about men in the high-tech work world," he says. *Manhook* is a fast-paced psychological suspense novel and a patchwork composite of characters that anyone involved in the Internet world will recognize. "It's fiction," Ratcliffe clarifies. "But the experience is real. It shows men

who make a lot of money trying to justify their behavior."

Business to fiction: While his life as an executive was structured with clearly defined goals, writing fiction was something completely different for Ratcliffe. "I had to learn how to be creative," he says. "I just had to sit and write the thing, though I had a tendency to bring it all back and try to structure the work. I did my best writing at 2 or 3 in the morning, with four vats of coffee." While the process of writing took some adjustment, fiction itself posed no problem. "I wrote about half of a million memos in my days as an executive and most of those were fiction," he says.

Feedback: Unlike other authors, Ratcliffe thrives on reader feedback. Visitors to his manhook.net website regularly leave comments for the writer, and he responds diligently. People get upset by the actions of his characters and question if there are autobiographical features in the book. (Not so much, Ratcliffe says.) "I love the feedback," he says. "I want to evoke emotion in my book. People will laugh one minute and cry the next. I knew I had a good book when people were getting mad at me."

Leaving Silicon Valley: "I was very successful as an executive," he says. "I made a lot of money and was treated well." He points to some malfeasance and complacency in the Internet-world as a driving force to get out. "I began to become increasingly aware of the lack of courage and risk aversion among leaders," he says. Novel writing in his Cape Cod house sounded like a good escape.

What's next: Manhook is the first in a trilogy and Ratcliffe is currently working on the second installment. "This time," he says, "it's based around a large global company." With Ratcliffe's style, it will be more than just about the setting. As John Grisham's books center around the legal profession but aren't about the profession as much as the people, so are Ratcliffe's novels about the business and high-tech worlds.



★ LUAN MITCHELL-HALTER

The path to success was not a straight one for LuAn Mitchell-Halter. She struggled and persevered, making the rags to riches cliché seem like an understatement. From beauty queen to broke widow, meat-packer to entrepreneur, board member to author and motivational speaker, Mitchell-Halter can finally slow down a bit, having established herself as one of the leading women entrepreneurs in the world.

Home: Splits her time between her two dream homes; a 10,000 square foot home in Banff, Alberta in the Rocky Mountains and a new estate home in Palm Desert, California in the Santa Rosa Mountains. "I just bought the new one in California and it's great; environmentally-friendly too!"

Wheels: "I have a bright yellow Porsche Boxter." It's more comfortable than the custom-made silver-baby-blue convertible Ferrari Spider she had ordered, but quickly got rid of.

Current Projects: Is spending time writing and giving seminars. Her newest book "The Woman MVP Who Set You Free: Play Quarterback with the

Big Boys and Win" is due in bookstores this year. This year she's also hosting the "Climb Every Mountain" and "Enlightened Millionaire" seminars in Banff.

Thoughts on Donald Trump: "I'd fire him," she says, finding the billionaire's idea that if a person is not successful by the age of 40, they will never be. "I'm proof that it's never too late to be considered successful."

Daily Rituals: "I start my day with introspection and I end my day that way. I find it critically important that I'm coming from a place where I can see what's coming." Her preferred introspection venue? Her bathtub.

Words of Wisdom: "Think about what you're working toward and what you're will to gamble - even sacrifice - in your life."



✱ CAMERON CHELL

Cameron Chell was making a name for himself in the tech industry while his peers were caught up in

high school antics. By the age of 15, Chell was running a small computer business and underground irrigation company. Over the years, his business savvy and his good timing has made him a business leader for the new economy. Chell recently spoke with RICH GUY to share some of his secrets.

Competitive Edge: In the early 1990s, he was ranked one of Canada's top ten decathletes, just missing qualification for the country's 1992 Olympic team. Chell says that the tech industry is similar to the decathlon. "[The decathlon] is an individual sport, but you've always got to keep an eye on your competitors." As with business, staying one step ahead is how you win, he says.

Setting Standards: Chell's most famous venture to date has been FutureLink, the world's first Application Service Provider, which essentially spawned an entire industry. He made FutureLink a \$1.5-billion success in just over three years.

Charity Jumps: Not content with sitting in an office and signing his money away, Chell once bungee-jumped 101 times in a single day in order to raise money for charity.

Current Projects: Chell is busy with his new venture - Broker Payment Systems (BPS). As PayPal has become the industry standard for personal money transfers, Chell is certain that BPS will become standard among the financial services industry. This new system is geared toward moving money quickly, securely and easily between brokers, traders and clients. That's a lot of moving which Chell hopes to get in on.

Secrets to Success: Chell says that almost anyone can be successful. He credits his success to his strong work ethic but admits that timing has played a huge factor as well, especially in the tech industry.

Off-Time: To learn from the past, Chell spends a great deal of his off-time reading historical non-fiction books. He says that many of the lessons learned from history are practical today.

RGM

— Julie Hawrishok