

LUNCHBREAK_{with}

AKIVA MEDJUCK

COMPANY: National Benefit Authority

AGE: 39

POSITION
Founder and CEO

LOCATION
Toronto,
Canada

INDUSTRY
Disability tax credit
services

EMPLOYEES
70

ESTABLISHED
2008

BENEFITS RECEIVED
BY CLIENTS
Over \$100 million

When Akiva Medjuck realized that hundreds of thousands of Canadians weren't getting the benefits they were entitled to, he founded a company to help them get this invaluable assistance.



I was born in Halifax, Nova Scotia. Both of my parents are *baalei teshuvah*, and when I was three years old they decided to move to Toronto so I'd be able to get a good Jewish education. I went through the mainstream *yeshivah* system and got married at the age of 22. My

wife and I were supported for a year in *kollel*, and then we used our savings so I could learn for another year and build our home on a solid foundation of Torah. Unfortunately, I got divorced after 16 years of marriage so I'm a single father, which can be very difficult at times.

"Right after I left *kollel*, I started manufacturing leather sofas. Even though it was a small business we had some really great marketing, and one of our ads ended up being featured on *The Tonight Show* with Jay Leno. For the next month my phone was ringing off the hook. Nobody wanted to buy a sofa, but they all wanted to tell me they'd seen me on TV. Around the same time I started a company that would allow people to pay for parking through a device in their car rather than having to use the meter.

This was before smartphones and apps were popular. I spent a year traveling throughout North America trying to peddle this new system to different municipalities, but it never really took off because no one was interested in changing the status quo.

"The National Benefit Authority began because I have a brother and a sister who were born deaf. *Baruch Hashem*, they are now able to hear because they both got cochlear implants. When someone who had a hearing-impaired child told me that he'd applied for certain benefits from the Canadian government and had been approved, we decided to apply for my siblings. It was a very difficult and complicated process, but in the end we were also able to get them approved. After doing some research into Canada's disability tax credits, I learned that there were over 500,000 Canadians who could be receiving these benefits but weren't getting them because they didn't even know that they existed. It occurred to me that I could provide a valuable service, so I took out an ad in the *Canadian Jewish News* and hired someone to work part time for me. We went to people's houses to file applications, and in return we'd take a percentage of the benefits our customers received. We didn't even have an official office.

"After doing a few dozen applications I started to become an

BY SHLOIME ZIONCE

expert in the process. It wasn't as if the company suddenly took off overnight; I simply learned more and more over the course of time. One of the things I learned was that people can apply for these tax credits up to ten years retroactively, and the family can receive them even after the person passes away. The problem is that because it's called the 'disability tax credit,' there are many people who mistakenly think that they aren't qualified.

"For example, let's say that a senior citizen is getting around with the help of a walker. You probably wouldn't think of that person as 'disabled,' but he or she is eligible for the tax credits. The same goes for people with Crohn's and IBS. We were able to change the branding of this application so it's perceived by the public as having to do with benefits rather than disabilities. This way, more people are able to understand that they qualify and can obtain the assistance they need. That is why we named our company the National Benefit Authority, and we

use the term 'medical condition' rather than 'disability' in all of our marketing. Besides, in today's climate the word 'disability' is generally frowned upon, and people are using other terms such as 'differently-abled.'

"Nowadays, applicants can provide their information online, which saves us a tremendous amount of time that would have been spent on the phone saying 'N' as in Nancy and 'C' as in Charlie. This has enabled us to use our time and resources much more efficiently. In fact, the Canadian government invited me to give a presentation in front of the Finance and Senate Committees as an expert on this process. I really enjoy helping people, and the fact that my company has enabled thousands of people to obtain the benefits they need makes me very happy. I'm also in the process of donating my kidney through Renewal. I love the concept that there is something inside of me that can save another life, I've just begun the process, and I'm really looking forward to it."

If a person doesn't pay taxes, does that mean that he's not eligible for these benefits?

It's a refundable tax credit, which means that only people who pay taxes are eligible. But people who *don't* pay taxes can transfer the credits to a family member who has helped them financially, and that person will receive the tax credit.

Are these credits a one-time payment?

It's an annual payment, but it depends on how many years the person is approved for. Many people are approved indefinitely, while others are approved for a few years at a time.

How much money are we talking

about?

If a child is under 18 and his parents apply for the retroactive credits, they can get up to \$50,000 for the previous ten years. Going forward, they may be eligible for up to \$5,000 per year. Adults can get retroactive credits of \$20,000, and then \$2,000 per year going forward.

Do you have any competition?

We do, but we're the largest company by far. Many of the people who founded other companies in this industry started out by working for me, and I showed them the ropes. They say that imitation is the greatest form of flattery. If we weren't making such an impact, people wouldn't be copying us.

I founded an association with 11 other companies so we can work together to



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help Canadians with disabilities and medical conditions. I don't really view them as competition; we're all very friendly and I help them whenever I can. There are so many people who require this assistance, so the more who can be helped, the better.

What advantage do you have over the others?

We're recognized nationally as the leaders in the field. In fact, a lot of our clients come to us after having gone elsewhere and not receiving the help they needed. The same goes for the majority of people who try to apply on their own. After being rejected, they come to us the following year for help. Unfortunately, this could that they lose out on a year of valuable benefits if they were trying to receive compensation for the previous ten years.

Could this business model be applied to other countries?

I honestly don't know. People have approached me about branching out, but right now I'm very content with staying where I am. Australia would probably be very similar to Canada because they also have a socialized system, but there's still so much potential here that we've just barely touched the tip of the iceberg. Another reason why I haven't pursued it is because I don't want to spend my life on the road; I'd rather be spending time with my children.

How has being a *frum* Jew affected you in the business world?

The biggest challenge is closing our offices for Shabbos and Yom Tov. When you have 70 employees and you need to close at 3:30 p.m. on Fridays, or people call you in the middle of the week not knowing that it's Yom Tov and you don't answer, they get frustrated. It's especially difficult given the nature of what we do, because people give us personal information, and when we don't

TORONTO STAR

Company cashes in on tax relief for disabled

STAR INVESTIGATION Toronto business accused of using unqualified doctors to certify dubious medical claims — then taking hefty chunk of federal payout

DAVID BRISER AND CHLOE FEDIO
STAFF REPORTERS

Get trigonometry? Or high blood pressure? Maybe you have a gambling addiction but are not sure you qualify? No matter the claim, National Benefit Authority will work to get you a federal tax refund intended to ease the financial burden of serious disabilities. The Toronto-based company takes a hefty cut if it is successful.

A joint Toronto Star/CBC investigation has found the company, which pays doctors to certify clients' disabilities, has used one doctor who is not licensed to practice in Canada and another found "incompetent" by Ontario's physician regulator. Though both certified clients as disabled, neither was qualified to do so. The probe also found several former National Benefit Authority employees who say the company helps clients file dubious claims to the Canada Revenue Agency.

National Benefit Authority president Akiva Medjuck defended his business, the largest company in a growing industry capitalizing on the taxpayer-funded Disability Tax Credit program. The 31-year-old, whose Lexus vanity plate reads "DTCOPHT," is proud of his record.

"There is no such thing as a dubious or illegitimate claim," said Medjuck, whose firm aggressively markets its services and takes a 30 per cent commission on all successful claims. "National Benefit Authority helps people who believe they have disabilities navigate the complicated process of applying for the credit."

The disabled, and political leaders, are outraged at the damage they say the National Benefit Authority is causing to the credibility of the \$700-million-a-year federal program.

"It definitely hurts people who are legitimately disabled," said 75-year-old Hamiltonian John Morris, whose blood-clot disorder forced him to use a walker and retire early from Stelo.



National Benefit Authority president Akiva Medjuck says his firm helps clients file disability tax credit claims.

STAR EXCLUSIVE

Provincial Tories we Doug For

'Never say never,' newly minted cou of run for Queen's

DAVID BRISER AND ROBERT BENZIE
STAFF REPORTERS

Doug Ford, the mayor's right-hand man, is on his way to provincial politics. In a move that has shocked the Star's political council, the Star has learned that Ford, 44, is back to Toronto from his year for his younger brother's mayoral campaign, running for Tim Hatleberg, who was defeated last October in a runoff election to decide the future.

As Ward 2 councillor, Ford represents half of the ward that has been held by former MPP Shafiq Qureshi. With an election, Ford, who was first elected in 2010, could be in line to run for Queen's Park.

The councillor asked if there is a chance he is running provincially. "Not right now — to do down here," he said. "I'm not sure if I'll ever run."

Let's just say it. Sources say Ford created the idea to run for provincial office before the conclusion of the election and help him in his quest for a seat in the legislature.

He is seen as a major, who is a political forward to provincial politics.

But Doug Ford — who has been in the province since 1996 to the 2011 election — is not a fact in the fact book.

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down on regardless of the situation. People admire that I do the right thing even when it can be extremely awkward.

How do you keep your employees happy?

Keeping employees happy is very important, because they're spending a large part of their lives at work. I'm very fortunate, because the fact that they are genuinely helping people gives them tremendous satisfaction, and when they get letters and testimonials thanking them for their efforts they feel great. We try to cultivate a family atmosphere, so we have a company barbecue once a month during the summer. We've also taken management trips to different countries, which gives people the opportunity to get to know each other in a more relaxed atmosphere and work together as a team. And they certainly appreciate that we give our airline miles and credit card points to our employees so they and their spouses can go on vacation for a couple of days. We also bring in lunch and have ping-pong and air hockey tournaments.

It sounds like a great place to work.

It is. It's taken a long time to develop that atmosphere, but we're happy to be able to provide it.

What was the biggest challenge you faced in the business?

Fake News. In February 2011, the *Toronto Star*, which is the Canadian equivalent of *The New York Times*, decided to mount a smear campaign against my business. I woke up one morning to see my face on the front cover of the newspaper. They had private investigators follow me around the city taking secret photos. The article made very little sense and had very little truth to it, but it alleged that we were unfairly taking money from people with disabilities. Obviously, that wasn't the case. Many of our clients have suffered from their conditions for 20 or 30 years without even knowing that they could receive benefits. We were just helping them get what they should have been getting all along.

The next morning, I was sure that no one would be in the office. I didn't think that people would be comfortable working for a business that had been portrayed so negatively on the front page of Canada's biggest newspaper. But not even one person left the company! It was really amazing. I gathered everyone together to talk about the coverage we'd gotten, and my employ-

The Toronto Star, which is the Canadian equivalent of The New York Times, decided to mount a smear campaign against my business.

BusinessBites

Nearly 1/3 Of Companies Use Outdated Payroll Systems

A recent American Payroll Association poll served up some shocking information. It revealed that nearly 29% of companies use a payroll system 10 or more years old. That means these systems were put in place around the same time the Apple iPhone was first introduced!

The survey, which polled nearly 1,000 payroll professionals from industries of all types and sizes, concluded that a good portion of these companies are still preparing payroll manually or using ancient software...which could have a negative impact on their bottom line.

For starters, consider employee satisfaction with their payroll department. An unhappy worker who gets their checks late or wrong can lead to decreased productivity. In fact, around 1 in 4 workers will look for a new job after just the first payroll mistake!

Not keeping up with the latest in payroll technology can result in worker payment delays. If a company can't pay their employees in an accurate and timely manner, what does that say about their ability to serve the public?

Finally, 69% of survey respondents with payroll systems more than 5 years old said they "cut corners" in a manner that could jeopardize compliance. Having an updated system could've helped these companies stay compliant and avoid costly penalty fees.

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Akiva's boat

ees already knew better than anyone else that the article was full of lies. We embraced it head-on, talked about it and laughed about it. We got a firsthand look at how prevalent fake news can be, and we were thrown into a whole new world of libel law and public relations. We retained a law firm to file a lawsuit against the paper. But we eventually ended up dropping the whole thing because in Canada you can only sue for damages, and not only didn't we sustain any damages, but we became even bigger after the article came out. It was the biggest crisis, but it was also the biggest *brachah*.

Dear Reader:

We interrupt this article in solidarity with Camp HASC's 36-hour emergency matching funds campaign. This Sunday, July 29, and Monday, July 30, let us all take a collective break from what we're doing and help Camp HASC raise \$1 Million by donating to: www.Break4Hasc.org. For 36 hours your donation will be quadrupled! Camp HASC can really use a break, please show your support. Thank you.

What's the best business advice you ever got?

Parnasah only comes from Hashem, so don't sweat the small stuff. Do your *hishtadlus*, but never forget that your success isn't because of "*kochi v'otzem yadi*." Knowing that Hashem is pulling all the strings takes the pressure

off your head. Without this vital knowledge, you can really lose out on your quality of life.

How do you deal with stress?

I own a boat, which is kind of my happy place. I love being out on the open water and feeling the wind on my face. It's a big stress-reliever. We've hosted a lot of *minyanim* on the boat, and many *gedolim* and *roshei yeshivah* have enjoyed a boat ride. To be able to spread *simchah* and help people have fun is a very big thing for me.

Now for my favorite question: If you could have coffee with anyone throughout history, who would it be?

Mayer Anshel Rothschild. I'm inspired by how he became very wealthy and used his fortune to help Jews around the world while remaining a true *oveid Hashem*. I'd also love to have a coffee with you. Let me know the next time you're in Toronto and we'll make it happen! ●

