



Also note that since the early 1990s, growth in self-employment among older women outpaced growth among older men, with the gap widening significantly in recent years.

Long-term demographic trends suggest that older entrepreneurs will play an even more important role in the economic activity in Canada as the population ages.”

IT SOLUTIONS FOR EFFICIENCY

eXpd8 is a leader in client-management software and the company has recently expanded its sales into Australia, South Africa, Britain and now Canada. The company made the Deloitte Fast 50 in Ireland and has more than 1,000 offices worldwide.

Some of the chief concerns that they heard from customers were comments such as: “We are experiencing client file management difficulties every day regardless of staff increases; operating costs continue to rise and increasing staff is not an option; I can never locate the client file when I need it; we can’t centralize our critical client files because they are on staff desktops, in staff folders and all over the place.”

With these challenges, eXpd8 developed software that appeals to businesses such as lawyers, architects, doctors and accountants.

eXpd8 is a software interface that brings information into one central, searchable, easy-to-use screen. Up-to-the-second client and file information is at everyone’s fingertips, meaning clients get the information they want, when they want it, and staff will be more productive and efficient even if the person dealing with the file is unavailable.

By helping you keep accurate records, eXpd8 helps with increasing productivity, staff and client communication, office efficiency and information auditing, while reducing overall operating costs.

You can capture all file details in one easy-to-retrieve place and record file activity including in sequential order, giving you an instant snapshot of a file’s stage of development. You can add any document or file type to a client file including any Microsoft Office application file, email, audio file, photo and scanned documents.

eXpd8’s simple and intuitive search facility means hours of time will be saved, you will no longer need to search for files while a client waits. Files and tasks can also be assigned and alarmed to ensure a deadline is never again missed.

Contact information is updated only once and this will be updated

client base increases, eXpd8 gives you the power to view client history in seconds.

eXpd8 has built-in flexibility that allows you to customize fields to suit your business. Reduce hours of administration time by standardizing documents and generating them automatically from within a client file.

When you are out at meetings stay informed of any developments with its mobile abilities using a telephone, PDA or email.

With eXpd8’s reporting feature you can measure staff efficiencies and meet regulatory requirements.

By remotely accessing eXpd8 in a secure and encrypted way, you can retrieve client information off-site so the physical file never has to leave the office. Now you can catch up with tasks, review and make diary appointments and delegate work remotely.

eXpd8’s strength is in its ease of use. Installed with minimum fuss and disruption, you will be benefiting from it within hours.

NEW SECURITY MEASURES

Helping small businesses keep their financial information safe and secure is an initiative of CIBC. The institution serves the small business market with an enormous variety of products and services. Their small business website area is rich with resources ranging from information and tools for starting a business to managing it, as well as online calculators, reports, guides and answers to frequently asked questions.

One of their newest initiatives involves protecting customers from credit and debit card fraud. The company announced chip technology on CIBC Visa cards in March and is conducting a market trial in Kitchener-Waterloo, Ont. During 2008, CIBC plans to roll out chip credit and debit cards to all customers. All CIBC bank machines are already chip-enabled.

About 40,000 customer cards are being used for the trial. Chip cards contain an embedded microchip to encrypt information, making it more difficult for unauthorized users to copy or access data from the card.

Chip technology is quickly becoming the new global standard for enhanced safety and security. This past year CIBC also introduced free value-added safety and security features on all CIBC credit cards through CIBC CreditSmart, which helps clients monitor changes to their credit reports, be aware of potential fraudulent uses of their cards, and deal with identity theft. CIBC CreditSmart is unique to the marketplace and CIBC cardholders have responded positively to the offer.



One of their newest initiatives involves protecting customers from