

mutual funds, because diversified as they are, regular mutual funds are actively managed, so that defeats the purpose. Index funds are generally too expensive in terms of MERs (management expense ratios), so they're out.

The passive investor really has only one alternative (or is it no alternative?): exchange-traded funds

ity is growing. So what do I mean by there isn't a lot of choice?

To answer that, let me go back to the beginning. If I'm going to be a passive investor in Canada, I'm going to be drawn toward Canadian ETFs. However, I'm not going to be drawn toward "active" ETFs or leveraged, inverse or currency-hedged ETFs. I don't want commodity-

tion, I'd choose the Horizons BetaPro S&P/TSX 60 Index ETF (TSX: HXT).

You really don't have a choice. ■

David West is a columnist for the MoneyLetter and Canadian Business Online. Fundata Canada Inc. (www.fundata.com) is a leading source of Canadian mutual fund information.



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Reader Profile

Ali J. Chernoff

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REGISTERED DIETITIAN
AND NUTRITION
CONSULTANT



BUSINESS LINES

Business/Organization Name: Nutrition At Its Best and Energy Essentials 24/7 Inc.

Business Focus/Specialty: Helping others to make healthy food choices, developing healthy foods, and helping parents to understand nutrition from birth to one year of age by co-authoring a book called *Good Food Baby*

Business Advantage: Professional nutrition knowledge, safe and reliable nutrition advice

Website: www.nutritionatitsbest.com,
www.energyessentials24-7.com,
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FOUNDATION

Name: Ali J. Chernoff

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Occupation/Position/Title: Registered Dietitian and Nutrition Consultant

What I do: I provide extensive knowledge on healthy eating including sports nutrition, menu planning, diabetes education, heart smart tips, eating disorders, weight loss, weight gain, and more

Credentials: Registered Dietitian

Professional Background: A Registered Dietitian is trained to educate individuals on nutrition issues

FAVORITE STUFF

Favorite Achievements: Running two companies and co-authoring a book

Goals: To provide enlightening and comprehensive education for appropriate healthy eating to ensure a better lifestyle for my clients

Passions and Interests: I love helping people. Running, weight training, Yoga, skiing, cooking, baking and travelling

Current Read, Author: These days my bed time books are actually nutrition journal articles

Someone I Admire and Why: My parents who still work hard but lead a balanced lifestyle because they make time to work out and travel

Five People of All Time I Would Invite to my Dinner Gathering: Oprah, Jimmy Pattison, Donald Trump, Ellen Degeneres, my Uncle Roy (who is not alive anymore but had a great business sense)

Business Tip or Motto: Business is like riding a bicycle. Either you keep moving or you fall down

Favorite TV Show: *Rachel Ray* (so I can manipulate the recipes to make them healthy), and *Grey's Anatomy*

Favorite Community Organization or Charity: BC Centre for Ability

Favorite Holiday Destination: Somewhere hot!

Favourite reason for subscribing to BIV: My Mom suggested it

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