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EDITOR: CHARLES FRANK 235-7370 Fax: 235-7379

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SATURDAY, SEPTEMBER 1, 2007

MARGIN CALLS

Exchanges consider merger

TRADING • TSX Group Inc. director Raymond Chan said Canada's biggest stock exchange has talked about merging with the **Montreal Exchange Inc.**, owner of Canada's derivatives market.

"It's a topic that we discuss regularly at board meetings, but putting two businesses together is not a simple task," Chan said.

TSX Group, owner of the Toronto Stock Exchange, is being urged by investors such as money manager Thomas Caldwell to merge. Ten U.S. and Canadian institutional investors had a conference call Thursday to discuss ways to pressure the companies to combine, a Toronto newspaper said Friday. Resistance is at the board level, the paper said, citing unnamed persons.

"I understand why some shareholders would feel it's a simple thing to just put the two together and call it a day, but in reality businesses don't usually work that way," Chan said.

TSX Group CEO Richard Nesbitt told investors Aug. 1 they should prepare for a possible combination of the exchanges, which are set to compete with each other starting in 2009.

NBC to cut ties with iTunes

DOWNLOADS • NBC Universal has decided not to renew its contract to sell television shows on iTunes, becoming the second major media company to challenge **Apple Inc.**'s dominance in digital entertainment.

Apple said Friday NBC had demanded to more than double the wholesale rate for each show, which Apple said would have forced its iTunes online store to raise what it charged consumers to \$4.99 US per TV show episode from \$1.99.

"We are disappointed to see NBC leave iTunes because we would not agree to their dramatic price increase," Eddy Cue, Apple's vice-president of iTunes, said in a statement.

Apple has decided not to offer shows for download from NBC's upcoming season beginning in September.

A spokeswoman for NBC Universal confirmed it will not renew the iTunes contract and declined to elaborate.

REAL ESTATE



Realtor Carla Hart says the real estate market remains strong in Calgary. Sales have jumped to nearly \$18 billion for the year so far, and 365 homes worth more than \$1 million have been sold in the city.

Mikael Kjellström, Calgary Herald

Million-dollar homes pump up sales values

Residential dollar volume soars to \$18B

MARIO TONEGUZZI
CALGARY HERALD

Sales of luxury homes are surging in Calgary, with more million-dollar homes sold in the first eight months of the year than for all of 2006.

Residential real estate sales in Alberta so far this year have ballooned to nearly \$18 billion

in total dollar volume, a jump of almost 36 per cent compared to a year ago, according to the latest data by the Canadian Real Estate Association.

And those numbers are being boosted by the sale of high-end properties in the Calgary market.

Until the end of July, a whopping 326 residential properties sold for more than \$1 million in Calgary, compared to 209 sales in that price category during the same period last year, according to figures from the Calgary Real Estate Board. And in the town and country area, which includes homes as well as acreages, 180 residential prop-

erties have sold for more than \$1 million until the end of July, compared to 131 properties in 2006 for those seven months.

Calgary realtor Bob Truman, of **First Place Realty**, said nearly 40 additional million-dollar-plus homes in Calgary have sold in August. As of Friday, he said, 365 homes in Calgary have been sold this year for more than \$1 million, compared with 339 homes for all of 2006. And there are 270 active listings priced at \$1 million or more.

The real estate association says the dollar volume of MLS sales in the province until the end of July was \$17.7 billion. For the first seven months of 2006,

the dollar volume was \$13 billion. Sales in the province are also up 4.8 per cent to 49,779 compared to the same period last year (47,483) while the average price has soared by 29.5 per cent to \$355,720 year-to-date. It was \$274,732 last year.

Calgary realtor Carla Hart with **Re/Max House of Real Estate** said the local real estate market remains strong.

"The (average) prices have still increased (compared to a year ago)," said Hart, adding the number of listings has increased by a huge amount as well.

"It's just the buyer's market moreso than a seller's market."

CALGARY LUXURY MLS HOME SALES

■ **HIGHEST SALE PRICE 2007:** \$3.7 million (June, Springbank Hill)

■ **HIGHEST SALE PRICE 2006:** \$4.5 million (Pump Hill)

■ **HIGHEST PRICE ACTIVE LISTING:** \$10 million (two homes, one in Bel Aire and one in Pump Hill)

■ **HIGHEST EVER SALE PRICE:** \$4.55 million in 2005 (Bowness)

Source: Bob Truman, First Place Realty

Hart said in some ways she is surprised the market has remained so strong following the scorching pace it set in 2006 with the number of sales a record and the average price climbing to a record as well.

"But I mean Calgary has a lot to offer and the economy is still strong and there's still a lot of people moving in here," she said.

In 2006, total MLS residential sales in Calgary were 32,912, according to the Calgary Real Estate Board, which was a 4.53 per cent hike from the previous year's 31,485 sales.

SEE LUXURY, PAGE D6

CONSUMER CONFIDENCE

Market turmoil hasn't deterred Canadian shoppers

ANNE HOWLAND
CANWEST NEWS SERVICE
OTTAWA

August's market meltdown failed to rattle Canadian consumers buoyed by a solid economy, strong labour market and stable housing sector, according to a Conference Board of Canada report released Friday.

The Conference Board reported that consumer confidence in August was on "solid ground," despite the month's gyrations in financial markets.

"We were anxiously waiting to see if the decline in the markets would affect (the report)," said Pedro Antunes, director of

national and provincial forecasts at the Conference Board. "It was a bit of a surprise that consumer confidence was so strong."

The report showed that consumers felt slightly less optimistic about their current financial situation than in July, perhaps due to the market turmoil.

However, many of the 2,000 households surveyed expected the job market and their incomes to pick up over the next six months.

Consumer confidence waned in B.C. and Quebec, but rose in Atlantic Canada, Ontario and the Prairies, the report showed. Also Friday, Statistics Canada

reported that consumers powered the Canadian economy to a 3.4 per cent annualized growth rate in the second quarter, much stronger than analysts had been expecting.

Consumer spending increased at a healthy 4.3 per cent annualized rate, led by purchases of durable goods.

The agency said consumers were out in force in the second quarter, with personal expenditures rising 1.2 per cent, fuelled by gains in income.

"Consumers opened their

pocketbooks to finance a surge in purchases of goods, notably motor vehicles, household appliances and recreational, sporting and camping equipment," Statistics Canada said. "Retail sales were particularly strong in May."

And despite increases in mortgage rates, Canadians continued to invest in housing in the second quarter, the agency said.

Both consumer confidence and spending in the U.S. are slowing, according to data this week, largely as a result of a softening housing market that is leaving many subprime borrowers unable to meet debt obligations.

What affects the U.S. consumer will ultimately create

global ripples, Antunes said.

"We're not immune from the U.S., and the (Canadian) consumer hasn't put that link together yet."

The troubles in the U.S. did spill into Canada earlier this week with the news that GM would be laying off about 1,100 hourly workers at its Oshawa truck plant as sales of pickups dipped south of the border.

"I don't think the average consumer pays much attention to the stock market," said Mel Fruitman, vice-president with the Consumers' Association of Canada. "They will be more affected by the news out of Oshawa and GM."

HERALD ENERGY



Petro-Canada receives partial payment for Venezuelan oilfield

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Even the CIA is recruiting using Facebook

ROBERTO ROCHA
CANWEST NEWS SERVICE
MONTREAL

Companies are increasingly hiring through social networks like Facebook, turning websites meant for friendly banter into effective recruiting tools.

Talent seekers are finding that these online services, where members mostly share vacation photos and discuss weekend plans, have a terrific asset — it's full of people and they talk a lot.

Look at consultant giant **Ernst & Young**, which created a Facebook community showcasing the company with flashy videos and a Q&A section. More than 9,500 people are part of this group.

The group for **Southwest Airlines**, where one will find an ad for software engineers, boasts more than 50,000 members.

Even the CIA is luring aspiring spies on Facebook. It gets people talking.

Robert Neel, a recruiter in Washington, D.C., and blogger for **Jobmatchbox.com**, puts the Facebook allure in terms of numbers: "If you follow where people are online, the vast majority are on MySpace and Facebook, and it's increasing."

At last count, MySpace had more than 115 million users. Facebook clocks in much lower at 31 million. But recruiters are preferring the latter since it's a little cleaner, more organized and the members more mature than MySpace, which found favour with bands and teens.

And since Facebook members volunteer tons of personal information, its search function can be a virtual gold mine for recruiters, Neel said.

"You can search for people by skills or by company or by job title," he said.

"It takes you straight to the candidate."

As the ease and low cost of social networks becomes more apparent, in-



The search function in the Facebook social networking website can be a virtual gold mine for corporate recruiters, says U.S. recruiter Robert Neel.

novative companies are finding creative ways to promote their brands. It costs nothing to create a Facebook group or to have employees who are members spread job openings among their contacts.

One of the more promising uses of Facebook is through applications. These are mini programs, made by anyone, that users can add to their profiles for free, expanding the functions to their once-static profile pages.

Popular applications involve movies and sharing music, but job-related ones are picking up. One app from website **Jobster** sends users alerts whenever a new position opens in the company and area of their choice. Big names like **Nike**, **KPMG**, **GE**, **Merrill Lynch** and **Boeing** have signed up.

Taleo Corp., a talent-management software maker in Dublin, Calif., is about to release its own application for recruiters. The application will make it so when a headhunter advertises a job, the post appears on the Facebook news feed of all their friends. But to use this application, a company must be a Taleo client.

"For smaller companies who don't have a big brand, sourcing candidates is their No. 1 pain," said Jason Blessing, general manager of Taleo's small-business division. "And there are a lot of college students in Facebook. It's rich in talent. It's a good place to give customers a presence."

Montreal entrepreneur Fred Ngo doesn't profess the same enthusiasm for Facebook, preferring LinkedIn, a

social network made for professional contacts.

But for his hiring needs, the free classified site Craigslist has proven much more effective.

"We put up a job ad on Craigslist and got applications within an hour. We have several resumes now," Ngo said.

He's still waiting for someone to respond to the ad he placed on Facebook, but he's not ready to disavow it just yet. He still sees the benefit of announcing a job through his network of friends in a way that's easy to pass on.

"Your friends know someone who knows someone who's looking for a job," he said.

And going directly to a candidate addresses a major shortcoming of job boards like Craigslist and Monster.com — the most skilled people are usually not looking for work. They're already hired somewhere.

"And for the candidate, it feels better when someone reaches out to you rather than through some ad," he said.

Yet something funny happens when employers reach out to people where they happily post pictures of themselves in drunken revelry. Suddenly, private and professional lives begin to blur together.

It's just something companies will have to learn to deal with, Neel maintains.

"You're looking for people who have the experience and the skills you need," he says. "And sometimes these people have fun. They have a social life. It shouldn't affect the recruiter."

CORPORATE BOARDS

Activist investor shakes up tax firm

H&R Block has lost its way, claims former SEC chief

JONATHAN STEMPEL
REUTERS
NEW YORK

When people think about **H&R Block Inc.**, it's usually early in the year.

That's when many of the company's 20.3 million U.S. customers use its services to prepare their taxes. An additional 2.6 million customers hail from Canada and Australia.

But H&R Block is now very much on investors' minds.

It has lost \$736.2 million US in the past 15 months, largely because of its **Option One Mortgage Corp.** subprime unit. Option One has slashed lending more than 90 per cent this year. A sale of the unit, once thought to be worth \$1 billion, may be scrapped.

On Sept. 6, former U.S. Securities and Exchange Commission chairman turned activist investor Richard Breen will tell shareholders at H&R Block's annual meeting that they should elect him and two colleagues to the board.

Breen says the largest U.S. tax preparer should focus on tax preparation, sell **H&R Block Bank** and quit mortgage lending. He says the company, born just after the Second World War in a rented storeroom, has lost its way.

"Major shareholders are among the best directors you can get because their alignment of interests with other shareholders is so powerful," said Breen, the head of Greenwich, Conn.-based **Breen Capital Management LLC**.

"We argue for a strong board that will put management on a short leash and hold it strictly accountable for creating increased shareholder value," he added.

H&R Block's share price is down one-fifth over five years. Warren Buffett's **Berkshire Hathaway Inc.** as of June appeared to have ended its seven-year investment in the company.

Breen's firm owns 1.84 per cent of H&R Block shares. The three largest

proxy advisory firms and three major shareholders, including the CalPERS pension fund, publicly back his bid.

H&R Block says the independent directors up for re-election should keep their seats.

Breen "has put forth no new ideas to improve shareholder value," Mark Ernst, H&R Block's chief executive since 2001, said Thursday on a conference call discussing quarterly results.

"Many of their proposed changes are identical to actions that were initiated by this board," he said. "We believe that they are advocating a sale or disposition of the bank, depriving shareholders of the bank's significant potential."

The creation last year of H&R Block Bank shows how far the company has

evolved since 1946, when it was founded by brothers Henry and Richard Bloch with \$5,000 borrowed from an aunt. Tax preparation became the firm's specialty.

Knowing "Bloch" was tough for people to spell and pronounce, Henry and Richard incorporated in 1955 as H&R Block. The company went public in 1962, raising \$300,000.

In the last 10 years, H&R Block branched out. It bought Option One in 1997, brokerage **Olde Financial** in 1999, and **American Express Tax and Business Services** in 2005.

Now, amid the subprime mortgage crisis, H&R Block is trying to salvage a sale of part of Option One to private equity firm **Cerberus Capital Management LP**.

But Breen says having a bank subjects H&R Block to regulatory capital requirements that limit its ability to buy back shares.

"H&R Block can offer banking products to its customers without owning a bank," he said.



Richard Breen



Henry Bloch

FROM DI LUXURY: Strong economy, high incomes boost prices

At the end of December, the average sale price of a single-family home was \$396,870. That included properties in Calgary and surrounding areas.

The real estate board now separates that data and for July the average sale price of a single-family home in Calgary metro was \$505,920.

As of Friday, Trueman's website said the average sale price of a single-family home in the city was \$484,827 over the past 30 days and \$478,790 over the past seven days.

Lai Sing Louie, senior market analyst for Calgary for Canada Mortgage and Housing Corp., said because of increases in house prices over the past couple of years, more houses in the Calgary market are in the high-end bracket.

"We've had strong price movement last year and again in the first quarter of this year. That pushed up a lot of homes into that million-dollar category," said Louie.

"There's move-up buying and people that are buying those houses would be high-income earners, high-income families, to be able to do it. And there are other people who have a substantial amount of money that they've put a large down payment on homes like that."

Ron Stanners, president of the Calgary Real Estate Board, said the past year's increases in average prices have put more million-dollar-plus homes onto the real estate market in Calgary.

"It seems there's a lot of people with a lot of money," said Stanners. "Also, sales in the \$2-million-plus homes are up."

"In general terms, you're looking at a strong economy. A strong marketplace. Lots of labour shortages. So business is prospering and whether

they're entrepreneurs or people in the oil and gas business, there's just an increase in people who have that kind of money to spend."

Nationally, year-to-date total dollar volume is \$102.6 billion, up 21.3 per cent from a year ago. Sales are up 9.7 per cent from last year and the average sale price in Canada was \$305,207 for the period between January and July — that's an increase of 10.6 per cent compared to the \$275,932 during the same time frame in 2006.

MTONEGUZZI@THEHERALD.CANWEST.COM



Calgary Herald Archive
Lai Sing Louie of CMHC says rising prices have pushed many houses into the million-plus bracket.

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