

# FINANCIAL News & Views



AL G. BROWN & ASSOCIATES  
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## Cleaning up for 75+ years

### Integrity and quality spell success for Careful Hand Laundry & Dry Cleaners

**L**ong-term relationships. Whether they're with family and friends, with staff and clients, or with suppliers and advisors, the owners of Careful Hand Laundry & Dry Cleaners have a talent for maintaining strong bonds over the decades. It's this talent, perhaps, that has ensured Careful's success for the past 75+ years.

What makes Careful unique? "If you pardon the pun," says company president Brian Chelsky, "we care. We care about our customers, and we have many second-generation customers to show for it. We care about our staff, and as a result our staff turnover is zero. We care about the environment — our future depends on it. And we care about family — past and present."



The third "Careful" generation:  
Brian and Risa Chelsky

Brian's great-uncle and grandfather, Jack and Alex Shindman, co-founded the business in 1929. His parents, Sidney and Brenda Chelsky, took over

Careful in 1970. Today, Brian and his wife, Risa, are the sole owners of the business, which boasts four stores in the GTA.

Does Brian foresee a fourth generation at Careful? "Maybe," he says. "My daughter and son" — Bari, age 7, and Jacob, who turns 6 this month — "actually like to load and unload the dryer at home, so you never know."

The Chelskys' passion for both family and the industry they work in is reflected in the company's newly renovated plant and flagship store. The site's reception area, which Brian designed, is dedicated to its history, with exhibits celebrating Careful's three generations in the form of historic documents and photographs. The efforts won special honours for "Best Buildout" in *American Dry Cleaner* magazine's 44<sup>th</sup> Annual Plant Design Awards, one of many industry and environmental awards the company has received over the years.

The business has many employees, including Brian's mom and sister. Aside from a couple retirements, it boasts zero staff turnover. Careful's Web site ([www.carefulhandlaundry.com](http://www.carefulhandlaundry.com)), which Brian helped create, gives readers the company's history, and highlights the cleaner's many services, from hand-finishing and pressing to minor repairs

and fancy table linens. The site is just one example of Careful's use of high-end technology — all stores are computerized to keep track of customer's garments and handle inventory and accounting.

A bit of a technological whiz-kid, Brian recently showed up unannounced at Golda Brown's office to fix her Palm Pilot when it stopped working properly — just one more example of how Careful and the Chelskys value their friendships and business relationships.

Two generations of Chelskys and Browns have been friends for more than 25 years, and Careful Hand Laundry and Al G. Brown & Associates have been doing business for about the same time. AGB provides Careful's employee group benefits, and Brian and Risa's life and critical illness insurance policies. AGB also helped manage the transition of Careful's business from one generation to the next.

Brian sees many parallels between Careful and AGB: both are long-standing family businesses that value integrity, community, quality, pride, and commitment to clients. "Over time, the industries change," says Brian, "but the qualities that are important to us do not."

## News briefs

**CELEBRATING RELIA'S 25<sup>th</sup>:** Al G. Brown & Associates celebrates two important anniversaries this year: we've been in business 60 years, and our senior life insurance analyst, Relia Trinca, has been with us 25 years. Why has she stayed so long? "Working with the Browns is like working with my extended family, where trust and integrity are priorities! Being at AGB has allowed me to build my career in the insurance field and still have the flexibility to raise my family." Speaking of family, Relia's two sisters, Cathy Marcoccia and Anna Rodaro, are also part of the AGB clan. Congratulations, Relia!

**ALTERNATIVE BREAKS:** While some undergraduates were partying over Spring Break, Golda Brown's son, Yonah Krakowsky, spent the week in Honduras, doing volunteer work and learning about issues like grassroots organizing and sustainability. As part of a program co-sponsored by Hillel and American Jewish World Service, Yonah, 19, and a group of students helped build a schoolhouse in a Honduran village, while studying the history of the region, general political texts about the developing world, and Jewish texts on social action and justice. The program, says Yonah, promotes

awareness and lays the foundation for a lifetime of giving.

**CARING ABOUT CARRIE:** Each year, the Q107 radio station's "13 Days of Christmas" program provides gifts and donations for children who have been abused. This year, the story of nine-year-old Carrie, abandoned by her mother, moved our hearts at AGB. Rasma Pludums, in our Group Insurance department, brought Carrie to our attention, and collected money to buy this little girl her first Christmas gifts ever — to prove to her that there are people who care.

# What does 60 years mean to you?

This year, Al G. Brown & Associates celebrates its 60<sup>th</sup> year in business! On this diamond anniversary, we're honoured to realize that many of our clients have been with us since the firm's beginnings. We boast many second- and third-generation clients — and along the way they've become cherished friends. We've asked three such clients to tell us what 60 years with AGB means to them.



Mr. Sam Sable

## Mr. Samuel J. Sable

President, LeeMar Developments Ltd.; Vice-president, Emmess Equities, Inc.

I've known Al G. Brown for more than 55 years, and his lovely children since they were tots. Al G. has provided business partnership insurance for one of my companies and extensive insurance and financial planning services for my late wife and myself. No one else has done my estate or insurance work. It has developed into

more than a professional relationship: it has developed into a lasting friendship over these many years. We belong to the same synagogue — we are both past presidents of Shaarei Shomayim — and we support a number of the same charities and move in the same circles. I was in Florida in February, and I spent some time with Al G. and Shirley, and they made my holiday. We go to each other's celebrations. It's a close relationship, and the

association continues *mi'dor l'dor*: from generation to generation. Today, Al G.'s children are working with my three children.

I've always found Al G. to be a very honest person. He made sure that his clients understood what the issue was or the program was. He is highly thought of in the community. He is a gentleman, and his integrity is impeccable — and I think that says a lot.



Rick Felton

## Mr. Rick Felton

President, Homeservice Club of Canada

My father, who established Homeservice Club, began doing business with Al G. Brown in the early 1970s. The two families have continued to work together to this day. I ended up taking over the business, and now I deal with Golda and David for financial planning, life insurance, group insurance, and

employee benefits. We've become friends.

There's a confidence in the relationship. When I speak to David, I know I'm getting a straight answer. If he doesn't know something, he finds the answer and calls me back. It's good advice, it's never strong-armed, and it's always very open and straightforward.

We're celebrating our 44<sup>th</sup> year of being in

business. Most companies aren't around that long. I don't know if there are any other companies we've worked with as long as the Browns. It's very rare to be involved at length like this. I know that if I have a problem or a question, I can call up and talk to someone I know. I can talk to David or to Golda, and they'll take care of everything. They do give the personal touch. Here's to another 60 years!



Marty and Ruth Lockshin, with Marty's parents, Sylvia and the late Louis Lockshin, at Marty and Ruth's wedding, 1977.

I don't even recall how far back the friendship between Al G. Brown and my father, the late Louis Lockshin, goes. From the time I was a little kid, I remember that they were close, and it might

## Dr. Martin Lockshin

Director of Jewish Studies, York University

go back to before I was born. When my father passed away, Al G. and Shirley Brown kept up a close friendship with my mother, Sylvia Lockshin. That friendship has extended to the second and third generations: David Brown was our next-door neighbour for a while, and my wife, Ruth, and I, are close with Golda Brown and her husband, Harry Krakowsky. Then, it was just delightful when two of my children, Noam and Shoshie, ended up being best friends at certain stages with Golda's children, Yonah and Anna-Rachel.

We're both clients and friends. When I grew up it occurred to me that the Browns were trustworthy people to handle our insurance and estate planning. I feel comfortable discussing the issues with them. There's stability to this firm: when you phone, you know you'll talk to someone you know. You don't have to worry about your account being transferred to somebody else. I know we'll continue to have a relationship for many years.

## Words of Wisdom

*If you haven't done so already, please set up an appointment with your lawyer to execute a living will. This simple document can make life so much easier for your family during difficult times, and ensures that your wishes for personal care will be followed.*

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