



# THE SPECIALIST

## Keeping you healthy



As we enter the winter months, the tendency for many of us is to begin a type of hibernation. Our exercising might tail off a bit as we enter a busy and festive period.

Rather than wait for the New Year to renew our dedication to losing weight and remaining healthy, I suggest you take advantage of some of the tremendous services and programs we have negotiated on your behalf to help you maintain an active and healthy lifestyle. We have worked hard to find partners who have programs that will benefit you most.

Some of these benefits are outlined in this newsletter. Employer's Edge, for example, is our latest partner. Garth and Meaghan Jansen bring a high level of expertise in workplace wellness that can lead to savings in employee costs when incorporated in a benefit program. In fact, we are using their services ourselves and the response has been extremely positive.

Value-added partnerships include GoodLife Fitness and Jenny Craig which are providing significant discounts exclusively for our clients. There are services and programs tailored for both our individual clients and corporate clients, providing companies with additional incentives and benefits for their employees.

Since this is our last newsletter of the year, let me take this opportunity to thank you for your business and to wish you and your family the happiest of holidays and for a prosperous and healthy 2010.



Children benefit from the programs at a YMCA summer camp.

## Teeing up for kids

In the past eight years, the Golf Classic in Support of YMCA Strong Kids has raised close to \$400,000 – helping thousands of children from low-income families gain access to YMCA camps and programs.

This year, Brady Financial Group welcomed Pioneer Petroleum as a co-sponsor to make the 2009 tournament the best yet. With the help of corporate sponsors, golfers, auction donors and volunteers, the 8th Annual Golf Classic on September 16 at Century Pines Golf Club in Flamborough raised \$60,000 – an encouraging achievement in such a difficult year for business.

“Pioneer has had a significant presence in the past and their direct involvement this year further illustrates their strong

commitment to our community,” says Brady Financial President Kevin Brady.

“Pioneer Petroleum is extremely proud and honoured to team up with Brady Financial Group in support of the YMCA Strong Kids program,” says Tim Hogarth, Pioneer President and CEO. “As a father of two children, I can think of no better investment than in our children and their future to give them the necessary care and support they need to live full, healthy and productive lives. The positive impact of the YMCA Strong Kids program in our community is enormous and cannot be overlooked!”

Jim Commerford, President and CEO of the YMCA of Hamilton/Burlington says, “The

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Meaghan Jansen talks about nutrition with Brady Financial Group Wellness Committee.

# Improving the bottom line through good health

Brady Financial is proud to announce that Employer's Edge is a new strategic partner. Employer's Edge provides a multi-faceted approach to employee wellness that can lead to significant savings in employee costs when incorporated into an overall benefit program.

"Brady Financial is primarily a benefits company, but we have differentiated ourselves by being much more proactive in the area of good health and well-being," says President Kevin Brady. "Employer's Edge is a significant addition to our lineup of well-being providers. I was so impressed with their programs that we

have hired them to tailor programs for our own firm."

In fact, the Lunch and Learn sessions, Wellness Wednesdays and other easy-to-organize programs have been a major hit with the Brady staff, says Bernie Knowles, Operations Manager. "The staff enjoy the healthy eating discussions, discovering healthy recipes and the monthly lunch prepared by the Wellness Committee. We're all learning to lead healthier lives through an interactive process that is educational and fun."

Employer's Edge offers workplace wellness

initiatives that result in savings through improved productivity, lowered absenteeism rates, enhanced energy and decreased health premiums and claims. For many organizations, medical costs can consume half of the corporate profits. Cost sharing plans, cost shifting, managed care plans, risk rating and cash-based rebates or incentives shift costs. The result is eroded coverage for employees or a slimmer bottom line.

This worrisome trend led Garth and Meaghan Jansen to establish Employer's Edge in London, Ontario, in 2003. Today the company is establishing locations coast-to-coast to help companies and organizations develop employee wellness programs that result in savings and improved employee performance.

The key to Employer's Edge's success is the ability to work with employers and individuals to tailor programs that meet their specific needs, thereby achieving maximum benefits.

"Being at the top of the industry or market is important to any company's growth, success and image," Garth says. "In today's competitive market, it is imperative that any marketing tool is effective in attracting business. With enhanced business come profits. As importantly, a company's human capital requires tools to perform on the job."

Recruiting is easier and employees stay longer when a company demonstrates a caring and nurturing culture. Employer's Edge can provide examples of how a proper wellness program actually saves money.

*For more information please contact Brady Financial Group or visit [www.employersedge.ca](http://www.employersedge.ca)*

## Extra discounts we negotiate for our clients

As a client of Brady Financial Group, you are eligible for discounts and preferred pricing on an array of services and programs. While their core business is group benefits, Brady Financial endeavours to partner with respected firms and secure the best value for their clients.

There are programs for individuals as well as for employers, allowing com-

panies to offer their employees additional benefits over and above their group benefits.

A sample of the special arrangements Brady Financial has negotiated on your behalf include:

- Auto and home insurance discount through Dalton Timmis Insurance.
- Travel insurance, save 5-15% with Ingle Insurance.

- Save 50% on 6-month Jenny Craig program; 20% on the Rewards One-Year Program.
- Employees receive 15-20% discount on GoodLife Fitness membership.

"These are simply a few of the great offerings we are finding and negotiating for on your behalf. I hope you are able to take full use of these great offers," says President Kevin Brady.

# What if most of your staff called in sick?

We are well into the flu season, but this year the H1N1 influenza has created a whole new level of angst for employers. This flu can hit fast and hard and employees can be ill for days. What if this pandemic hit most of your staff at once, forcing you to close shop for a few days?

While it is impossible to predict with any certainty the length of a pandemic, experts say it can come in two or three waves and linger for a significant period of time. Most business continuity plans are designed around a short interruption in business with a primary effect on our physical environment. But a serious bout of flu can inflict a large segment of the workplace and prolong a return to work by staff who fall ill.

Are you ready?

“I knew this could seriously impact our own firm if we didn’t have a plan in place,” says Kevin Brady, who contacted Paddi Riopelle of HR Off-Site to help Brady Financial draft a Pandemic Plan, or perhaps more aptly described as a “business continuity plan.”

“The current pandemic has heightened awareness about being prepared, but the entire exercise is really about getting ready for any serious disruption in your business,” Paddi explains.

Pandemic planning happens to be top of mind right now. It certainly was for Kevin who said he has found the exercise to be valuable and has provided him with peace of mind that his clients will continue to be well served if the office had to be closed for a few days. “We brought in Paddi and her team because we knew it had to be done and with the overwhelming amount of information available, we also knew we did not have the time, resources and expertise to sift through it all within a reasonable time frame on our own.

“Without a plan, businesses make decisions under stress and are left with fewer options. With HR Off-Site’s help, we now have a plan in place and are confident our clients will



**Without a plan, businesses make decisions under stress and are left with fewer options.**

continue to be served,” Kevin concludes. HR Off-Site has been a valued partner of Brady Financial for the past three years, providing Brady’s small and mid-sized clients with professional HR expertise without the expense of full-time personnel. With more than 20 years HR experience,

Paddi and her team are able to provide an array of employment services to companies of all sizes.

*Please contact Brady Financial Group if you would like us to arrange a complimentary visit by HR Off-Site.*

## Significant savings for your Executive Medical

Executive Medicals are so comprehensive they can catch illnesses and conditions in their early stages, in some cases saving lives. Now members can enjoy significant savings through one of VIP Health Options’ valued partners – Medpoint Health Care in London, Ontario.

Businesses cannot survive without the right people doing the right job. When an organization loses a key employee due to illness, the rest of the team is disrupted

and cannot achieve peak performance. The best way to handle a situation like this is to prevent it through an executive health-care program. Your people are your best asset. Early detection saves lives, early detection saves business.

VIP Health Options members can pay as low as \$500 for an Executive Medical at Medpoint, so call us today to learn more or to book an appointment.

# Run for the Cure

One of the Core Values of Brady Financial is community involvement, and while they support numerous causes as a company and as individuals one event that is particularly close to their hearts is the annual CIBC Run for the Cure to raise funds for breast cancer research.



Patti and Customer Service Associate Barbara Williams organize the Brady team for this worthwhile event and over the past few years they have raised more than \$20,000.

“Our contribution is great for a company our size,” Patti says.

Most of us have been touched by this disease in some manner – through family or a friend – but it hit the Brady team right at the office. Customer Service Associate Patti Nesbitt was diagnosed last year, and while she is doing well today, this annual run through downtown Burlington has new meaning for all of those at the Brady office.

“While we all participate in the run, our support for breast cancer research is year round,” Patti says, adding that the Brady staff also participate in the National Denim Day, raising money for the Cure Foundation for Breast Cancer, and on Paint It Pink Canada Week in July, the staff decorated the office with pink balloons, dressed in pink and served pink cupcakes and pink lemonade.

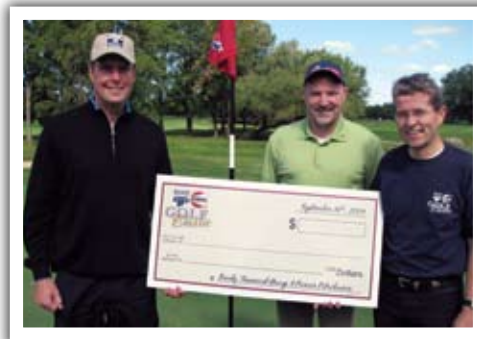
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money raised by this event has given thousands of children in our community access to YMCA programs, such as camp experiences, health and fitness and academic assistance. It has enabled these children to gain life-long experiences, confidence and self-esteem, and achieve success.”

“It is critical for businesses to get involved to help build a strong community, and we’re pleased to enjoy such a strong relationship with Brady Financial Group and Pioneer Petroleum,” he added. “The support of this event by these two firms shows how committed they are to giving our community’s children the best chance to grow up healthy and safe through programs at the YMCA.

“Through their generosity and hard work, close to 3,000 children have had access to Y programs over the past eight years,” Jim says.

The fundraiser supports a cause that is near and dear to her heart says Eileen Greene of Greenstone Clinic Muskoka, a wellness retreat in Bala. This was her first Golf Classic and she and her guest, renowned singer Michael Burgess, will be back next year, she says. “This was one of the best run tournaments I have attended and the cause is in line with our philosophy – we’re in the



Left to right: Kevin Brady, Geoff Hogarth (Pioneer Petroleum) and Bryan Webber (YMCA).

wellness business and supporting healthy kids is important. We’ve known Kevin and Barb for a number of years and admire their passion for charitable and community causes,” Eileen adds.

Those attending the dinner and silent auction received a delightful surprise – a private performance by Michael Burgess, who has performed for international audiences and royalty.

“I want to thank all the golfers, corporate donors and volunteers who have made this tournament a success and for a contribution that will help our youth develop into leaders of tomorrow,” Kevin adds.

See you next year, and remember to book earlier because the 144 spots go quickly.

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Amy Lalonde is currently on maternity leave.

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