



THE SPECIALIST

Kevin's Message



As another year quickly comes to an end, we are doing everything but winding down. In fact, we have new developments and products that continue to strengthen the value in the services we can offer you.

I am proud to announce a new partnership with Ingle International. The full story is on this page, but I am particularly excited by the ease with which you can now purchase travel insurance and the significant discounts you will enjoy. The insurance product offered by Ingle International is more comprehensive than most, and we have negotiated extremely favourable rates, so this is real value to you. All you have to worry about is making sure you packed everything for your trip.

Inside The Specialist you will read that we have negotiated an agreement with Cleveland Clinic Canada, which opened in Toronto in October. This is a convenient development for our Royal VIP Health Options™ members. It means you don't have to travel to Ohio to have your Executive Medical conducted by the world famous hospital. For people with busy schedules, this really is good news.

We've had an excellent partnership with Dalton Timmis Insurance over the years, and I hope you enjoy learning more about this outstanding brokerage firm on Page 2.

Every year we are quite involved with giving back to the community, and I am overwhelmed by the responses from sponsors and participants at our 5th Annual Brady Financial/YMCA Strong Kids Golf Classic at Century Pines Golf Club in

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Buying travel insurance just got easier

Now you can get your travel insurance with a simple phone call, and at significant savings.

Hassle-free, comprehensive coverage, and money left in your pocket. It's just another great program from Brady Financial Group.

"We are pleased to announce our partnership with Ingle International, giving our clients a far broader range of insurance services to suit their needs and budget, including some coverage for pre-existing conditions," says President Kevin Brady. "We have negotiated a special arrangement with Ingle that provides our clients preferred rates at significant savings."

"What sets us apart is our ability to find insurance solutions for every kind of situation, giving Brady Financial clients choice and flexibility in their coverage," Ingle International Chairman Robin Ingle says, adding his company has specialized in Special Risk

Accident and Health insurance since 1946.

"Our strength is that we have a relationship with more insurance providers than any other company; 15 providers in Canada and many more worldwide."

Whether you need coverage for travel, children studying abroad, new executives from out of country, or family members requiring travel insurance, Brady Financial has a plan suitable for your specific needs through Ingle International.

"We continually strive to bring value to our customers and I believe this will be a popular additional to our services," Kevin adds.

For more information go to www.bradyfinancialgroup.com or to order travel insurance simply call 1.866.515.9224 and identify yourself as a Brady Financial Group client.

Dalton Timmis - The Perfect Fit for your Insurance Needs



Dalton Timmis Insurance Group, Inc. has been serving Southern Ontario for more than 80 years, making it one of the oldest insurance brokerages in the Hamilton area. As a premier independent brokerage, Dalton Timmis Group offers a wide range of insurance products and services to its clients.

"We are proud to have this premier brokerage as one of its valued partners, bringing superior products and services to our own clients," says Kevin Brady. "We seek out partners who share our own sense of value, quality products, great customer service and a commitment to community giving."

Dalton Timmis is just one of those firms. It is recognized for its expertise in managing the Corporate Insurance and Risk Management requirements of public sector entities, manufacturers, contractors and transportation firms. Furthermore, the Dalton Timmis Group is continually striving to meet the increasing

demands of its personal lines customers.

Part of its strength comes from the valuable relationships it has with several insurance markets, which allows Dalton Timmis to place its clients' insurance policies with the best market for their needs.

"Many of our employee benefit customers as well as individual customers have taken advantage of our partnership with Dalton Timmis. Due to their size and innovative solutions, they are able to provide the best insurance services at competitive rates," Kevin says.

On the community giving side, the firm has been a supporter of the YMCA, Burlington Community Foundation, Ride for Sight, St. Peter's Hospital, and Mohawk College, just to name a few.

Dalton Timmis has two convenient locations in Ancaster and Burlington. For more information please visit their website at www.daltontimmis.com or call 1 888 385.8466 for a quotation.

How to leave more money for your survivors



Barb Brady
Manager,
Personal Security Solution

As the saying goes, there are two things you can't escape - death and taxes. But there is actually a third. Probate.

Probate is the process of authenticating a will. Without it, banks, trust companies, investment dealers,

government registries will not release monies from the estate.

The cost of probating a will can be substantial, especially in Ontario, which has the highest fees in Canada. Probate fees in Ontario are calculated at \$5 per \$1,000 up to \$50,000 and \$15 per \$1,000 on amounts above.

So, while you can't escape probate, there are ways to minimize the cost and direct more money to your heirs, says Barb Brady, Manager of Personal Security Solution.

One of the most effective ways of avoiding probate and leaving more for your heirs is to

invest in insurance company products rather than bank products. Many people will invest at their bank because it's convenient or they follow the advice of their bank representative. But bank investments are governed by the Bank Act, and therefore become part of your estate and subject to probate fees upon your death.

Insurance companies in the province, however, are governed by the Ontario Insurance Act, which provides a different set of rules and so they offer unique estate advantages. Although they act like regular investments, the owner of the policy can name a beneficiary. Since the investment is held with the insurance company, they are paid directly to the beneficiary without forming part of the estate.

"The money you save can be put directly into the hands of your children or grandchildren, rather than the government," Barb says. There are a number of other proven ways to minimize probate costs, Barb says, adding that often the solutions are simple, but many people are not aware of them.

For more information about insurance investments versus bank investments and other money strategies, call Barb Brady for a consultation.

Kevin's Message

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September. We raised a record \$62,000, surpassing the \$200,000 mark for total monies raised by this popular event. You can read more about this achievement on Page 3.

One of our strategic projects for 2006 was to gain an understanding of how our customers view us. Customer service is our No. 1 core value and we are always looking for better ways to service our customers and add value. Thank you to all those who responded to our survey. We had an overwhelming response of 339. All the respondents said they were extremely or very satisfied with us. Although this feedback was positive, we will be using all your responses as a tool to improve. We will have more on this in our next newsletter. And congratulations to Elaine MacIsaac, Human Resources Manager at Gesco Industries Inc., whose name was drawn from the respondents and will be dining out on us at the restaurant of her choice. This has been a very productive year and there is more to come. We have some significant announcements early in the new year, so stay tuned. Meanwhile, all of us at Brady Financial Group wish everyone a happy holiday and a healthy and prosperous New Year.

Over \$200,000 raised for underprivileged children



C.F.L. great Russ Jackson (M.C), Kevin Brady and Rob Green present cheque for \$62,000 to Jim Commerford, President & CEO of YMCA of Hamilton/Burlington.

Brady Financial Group has raised more than \$200,000 in the past five years to help less fortunate children in Hamilton and Burlington experience YMCA programs that they could otherwise not afford.

This milestone has been achieved through our popular YMCA Strong Kids Golf Classic, held every September. This year's tournament at Century Pines Golf Club in Flamborough on Sept. 20 garnered a record \$62,000.

"The money raised by this event has given thousands of children in need 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," says Jim Commerford, President & CEO of the YMCA of Hamilton/Burlington.

"It is critical for business to get involved to help build a strong community, and we're pleased to have had a great relationship with Brady Financial Group for the past five years," he added.

CFL great Russ Jackson was master of ceremonies and said, "I'm honoured to have been part of this great cause since its inception and I'm heartened by the incredible support our local businesses have given for the youth of this area. It is easier to build a child than it is to fix an adult."

President Kevin Brady said, "We have enjoyed success as a firm, and our philosophy is to give

back to the community that has supported us. I can't think of a better cause than to invest in our youth - our future.

"I also want to thank the many businesses and friends who have participated in this tournament as players and sponsors. Without your generosity and support, we would not have reached this significant milestone as quickly as we did."

The tournament success was also due to the hard work of golf committee chair Rob Green, Manager of Dynamic Benefits Solutions, and all the Brady Financial staff, who make this a thoroughly enjoyable event.

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



Bob Rogers, John Brouwers, Kevin Brady, John Davidson



Doug King, Kurt Dreger, Russ Jackson, Glen Argo



Rob Meijer, from Jervis B. Webb; Andy McFarlane, Mike St.Pierre, John Cartwright

Brady Financial News Giving back to the community

We are pleased to tell you that the 15th annual Moon in June race was a great success, realizing net proceeds of more than \$10,000. Your sponsorship was instrumental in our reaching this goal.

– Barbara French, Development Officer,
Burlington Art Centre

Thank you so much for your generous gift to McMaster University. As you requested, we are pleased to direct your donations to the Stadium Seat Sponsor Fund and the Adopt-an-Athlete-Football Fund.

– Roger Trull, Vice-President,
McMaster University Advancement

Thank you very much for your recent gift to McMaster University and for continuing as a Member of The President's Club. It is a great pleasure for me to acknowledge your special commitment to McMaster and your belief in our vision for the future.

– Peter George, President & Vice-Chancellor,
McMaster University

Thank you for supporting my Canadian Cancer Society Boston Marathon Fundraiser. I was overwhelmed by your generosity. My fundraiser was successful in raising \$10,600.

– Canadian Cancer Society, Manitoba Division

The Burlington Art Centre is most grateful for your support this past year. Thank you for helping us to maintain this vital community resource.

– Ian Ross, Executive Director

On behalf of all of us at Joseph Brant Memorial Hospital and particularly our patients, I thank you for making a gift-in-kind contribution to the raffle at The Sixth Annual Crystal Ball ... our hospital was able to net \$420,000. All proceeds from this event will help to 'Bring Dialysis to Burlington'.

– Ebbe Marquardsen, Vice-President,
Development & Community Relations

On behalf of the Steering Committee of the Women of Distinction Awards, I would like to take the time to say a big thank you for the generous support you have provided the event. Thanks so much for your great support.

– Liz Weaver, CEO, YWCA Hamilton

Each year the Brady team decides on a charity event to rally behind and this year it was the CIBC Run for the Cure. There was great participation from the office and thanks to the employees and donors, Brady was the fourth largest corporate donor with \$4,083 raised. A special thanks to Patti Nesbitt who organized the event.

A visit to the Cleveland Clinic is just a short drive away

Now you don't have to travel to Ohio for your Executive Medical at the Cleveland Clinic. Brady Financial Group is pleased to announce its partnership with Cleveland Clinic Canada. We have been successful in negotiating Executive Medical discounts for our Royal VIP Health Options™ members.

The state-of-the-art facility that recently opened in BCE Place in downtown Toronto is the first health facility opened outside the U.S. by the Cleveland Clinic, which is ranked the third best hospital in America by U.S. News and World Report.

"This is great news for our Royal VIP Health Options™ clients. A trip to Cleveland and the overnight stay was an inconvenience for those clients with busy lives. Now they can have their comprehensive medicals conducted by this world renowned facility the same day," says Kevin Brady. "Of course, anyone who wants to travel

to Ohio can still do so. Our program is all about options, and that's exactly what we are offering. Combined with the comprehensive medical available at the Medcan Clinic in Toronto, we are providing our VIP members with options at world-class facilities."



A new face in the office

Barbra Pustai has recently joined Brady Financial Group as Customer Service Associate, Personal Security Solutions. Barbra was previously with a major insurance company and specialized in individual life and critical illness insurance. We welcome Barbra to the Brady team.

Another addition to the Brady Financial family

Congratulations and best wishes to Leanne Rattray, Customer Service Support, and her family on the safe arrival of Jake, born Aug. 15. He was six pounds and 13 ounces. Jake has since gained four pounds.



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