



# THE SPECIALIST



Strategic partnerships have helped Brady Financial Group develop an approach like few others. You will read about some of our partners and how they are helping our clients in this newsletter.

**Ingle International** for example is providing comprehensive travel insurance coverage at significant discounts to Brady Financial clients. Not only is it reassuring to clients that they are well covered during their travels, but when help is needed Ingle International is coming through with flying colours. Marge McCormick tells about her experience in England and how Ingle International was able to comfort and assure her at a time when she needed help.

Another valuable partner is **HR Off-Site**. Owned and operated by Paddi Riopelle, this service is helping a number of Brady clients both large and small. For small clients who cannot afford a full-time HR professional, Paddi is giving them the power of an HR department without the cost.

For some of our larger clients, Paddi offers expertise in areas where their organizations may be lacking and is able to provide them with critical guidance. See **Silex Innovations** story on page 2.

Our annual Golf Classic in support of **YMCA Strong Kids** just keeps getting better. This year we raised a record \$67,000, giving us a grand total that tops \$265,000 over the past six tournaments.

These are just a few examples of the kind of work we are doing at Brady Financial. A recent survey, on page 3, confirms we are doing a good job in the eyes of our clients. The great feedback is rewarding, but there is a lot more to be done and our commitment to you is to continuously strive for improvement – providing you with the best service we possibly can.



## Helping kids in need

Brady Financial Group has raised more than \$265,000 in the past six years to help children from low income families in Burlington and Hamilton experience YMCA programs that they could otherwise not afford.

This milestone has been achieved through Brady Financial's popular Golf Classic, held every September in support of **YMCA Strong Kids**. This year's tournament at Century Pines Golf Club in Flamborough on Sept. 12 garnered close to \$67,000.

"The money raised by this event has given thousands of children in our community access to YMCA programs, such as camp experiences, health and fitness activities 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 enjoy such a strong relationship with Brady Financial Group over the past six 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 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 tremendous 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 want to thank the many businesses and friends who have participated as players and sponsors for their generosity. You have helped make this worthwhile cause a resounding success. Without your support, we would not have been able to make this substantial contribution toward the youth in our community."

Much of the credit for another successful tournament goes to golf committee chair Rob Green, Manager of Dynamic Benefits Solutions and the Brady Financial staff who made this a thoroughly enjoyable event.

For more photos please see page 4 and go to our website [www.bradyfinancialgroup.com](http://www.bradyfinancialgroup.com) and click on the photo gallery.

# Ingle was there when Marge needed them



Marge back home in hospital with her grandson. At right staff help Marge board her flight home.

When Marge McCormick tumbled off the high curb while visiting a small English town, breaking an ankle and a wrist, she became anxious about a number of things.

Marge was taken to a nearby hospital where doctors said she would have to stay to recuperate for four to six weeks. Yet, her travel group was returning home in a few days, and here she was alone in a strange hospital with no answers to many of her questions.

She was beginning to feel the anxiety welling up. That is until she called her insurance provider – **Ingle International**, a partner of Brady Financial Group that is providing

Brady clients with complete travel coverage at a substantial discount.

Before Marge knew it, Ingle had flown her daughter from Canada to be with her until she was released. All her return travel plans were made, and when they did fly back home, they were put in first class.

“They phoned me to see if I was comfortable or if there was anything I needed. I said I would need a wheelchair and they told me not to worry that one would be arranged,” Marge says, adding that whenever she spoke to an Ingle representative, they were “so nice, friendly and efficient.”

As a senior being bedridden in a strange place, the thought of trying to make her own arrangements was terribly daunting. So having someone else take care of all the necessary arrangements with complete calm and efficiency was comforting, Marge says.

“The best part is, I received all this help and got a 15-per-cent discount off my travel insurance through Brady Financial. Being a senior who travels, I wanted insurance for a year and that was no problem. Because of my health, I was put in an elite category and I got a really, really good rate. I was impressed. I recommend them to anyone I talk to.”

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## HR Off-Site is helping clients succeed

**Silex Innovations** of Mississauga is poised for growth and needed professional assistance in the discipline of Human Resources. So it turned to Paddi Riopelle of **HR Off-Site**. The two companies became acquainted through a third business, Brady Financial Group.

“We needed someone to help us plan our growth from an HR perspective,” says Todd Stephens, Silex’s Director of Operations. “I mentioned this to Kevin Brady and he introduced me to Paddi. Soon, Paddi was helping us clear that hurdle.

“We now have a clear vision of what we need to do, where we want to go and how to get there. Without this critical help, we would still be lacking direction and structure in

achieving our HR goals,” Todd says. “HR Off-Site was able to provide expert assistance in a number of key areas such as ensuring the company’s compliance with the Employment Standards Act, introducing appropriate policies and procedures, working more productively with our union, and supporting our managers in their efforts to strengthen the company’s employee relations.”

Silex also had another challenge: to find a full-time Human Resources Manager. “Paddi went to work and quickly brought us three strong candidates, from which we selected our current Human Resources Manager. We are very pleased with the newest member of our management team and are reaping the benefits of having another strong contributor,” says Todd.

HR Off-Site is a strategic partner to Brady Financial Group and has helped a number of Brady clients. “We are pleased to be able to bring together clients who can benefit from working with each other,” says Kevin. “This is what makes Brady Financial unique. We are not only improving our core services, but we are constantly looking out for relationships and solutions that can help make our clients more successful.”

“Paddi came forward with established practices that will make us a more successful company,” Todd says today. “She has been a tremendous benefit to us. She’s easy to work with, has a relaxed manner and clearly is a professional in her field. She has allowed us to be more confident about moving forward.”

# Tax changes that could save you money



**Barbara Brady,**  
Manager,  
Personal Security Solutions

As we draw closer to tax time, there are some important changes this year to your RRSP contributions and income splitting rules.

Bill C-52, which was included in the 2007 federal budget and became law in June, has some

significant rule changes that could have a positive impact on your family at tax time.

The rules governing RRSP contributions now allow you to contribute to a registered retirement savings plan until the end of the year in which you turn 71. The age limit has been raised from 69.

The two-year increase in the RRSP age limit is a significant change, especially if you don't

need the funds in your late 60s. Under the old rules, you had three choices when you turned 69: withdraw the funds outright, transfer to a registered retirement income fund (RRIF), or purchase an annuity.

RRIFs and annuities allow withdrawals to be spread out over a number of years to avoid a large one-time tax hit, but again, you may not need that income right away. So instead of being forced to start paying taxes on RRIF or annuity payouts, you can benefit from continued deferrals.

When it comes to RRIF minimum payments, clients aged 70 to 71 who are holding a RRIF who want to defer withdrawals do not need to transfer back to an RRSP. If you turned 70 or 71 this year, you will not have a minimum payment for 2007, and anyone turning 71 next year will have no minimum payment for that year.

The new law also includes changes to the pension income splitting rules allowing those

who are eligible for the pension income credit to split up to 50 per cent of that income with their Canadian-resident spouse. If you choose this option, you will have to file a joint election with your income tax returns acknowledging you both agree to the split.

For a pensioner aged 65 and older, RRIF income will qualify for the pension income credit and also for pension income splitting. If the split is with a spouse younger than 65, however, that spouse will not be able to claim the credit.

Prior to pension income splitting only one credit was available if only one person received pension income. But now it is possible for a retired couple to claim two pension income credit amounts if RRIF income is split to a spouse who is 65 and older, or payments are from a registered pension plan.

A qualified adviser can help you choose the options that are going to benefit you the most.

## The survey tells it all Clients gave us a 100-per-cent customer satisfaction rating.



"This is very encouraging, because customer service is one of our core values and an area that we take extremely seriously. Looking after our clients and their needs is one of our strengths. Combined with expert advice and sound products, our approach is different and the latest ratings prove we are meeting most of your needs," President Kevin Brady says.

The independent survey, conducted by Advisor Impact, found that Brady's overall customer satisfaction rating was "very

strong" and was above the industry average. When it comes to being trustworthy and instilling confidence in its skills, Brady's clients gave it a 100-per-cent rating.

Brady also garnered high ratings for developing strong personal relationships with clients, meeting all the group benefit needs of their clients, managing clients' benefit plans, negotiating the lowest rates, maintaining the lowest long-term cost for clients' benefit programs, and resolving problems quickly.

"A big part of our success is our strong customer service team of Debbie Chubb, Customer Service Associate, DBS; Patti Nesbitt, Customer Service Associate, DBS; Amy Lalande, Customer Service Associate, DBS; Barbra Pustai, Customer Service Associate, PSS; and Melanie Merbs, Customer Support," Kevin says.

"We are pleased to find our clients value our approach and our services, and we are committed to continuous improvement," Kevin concludes.

# Dedicated to community service

Kevin Brady recently became Chair of the **Joseph Brant Memorial Hospital Foundation**, a two-year commitment to an organization that is a key contributor to the health of the hospital and the community it serves.

Kevin has been an active volunteer for the Foundation since 1999 when he was a member of the Major Gifts team to help raise funds for the hospital's capital campaign.

"I am proud and honoured to serve on the Foundation. I believe in a community hospital and want to ensure its success for us and for our children. One of the pillars of a strong community is strong health care," Kevin says.

Kevin's other contributions include the **YMCA of Hamilton/Burlington** where he was a board member, vice-chair and chair and **Rotary** where he has been a member since 1989.

## Helping kids in need

To see more photos please visit [www.bradyfinancialgroup.com](http://www.bradyfinancialgroup.com) and click on the photo gallery.



Left to Right: Chris Lewis, Les Beale, Mark Chappel, Walter Pampano-Lewisfoods Inc.



Left to Right: Michael Duong, Stephen Halkett, Lorne Gauer, Mehmood Ahmed, Silex

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