



# THE SPECIALIST

## Kevin's Message



In the past year, Brady Financial Group has been busy developing some wonderful programs that add tremendous value to our offerings.

We continuously search for better ways to serve our clients. Our goal is to provide you with the best solutions available to ensure personal and professional well-being. That is our clear focus, and we are accomplishing that by putting together a comprehensive menu of services that will achieve that end.

Among our latest offerings that you will read about in this newsletter are the great savings and comprehensive coverage offered under Ingle International's travel insurance, which is now available to all Brady clients, their family and friends. We have also recently partnered with HR Off-Site, a valuable addition that I am sure many of our clients will find to be a tremendous resource.

Yes, we are offering a lot. In fact, we have probably put together a more comprehensive program of services than our competitors. The result is far more choices of proven programs that will contribute to your success.

We believe we are on the leading edge of the industry in many respects. One example of this is our Royal VIP Health Options™ program, which has become so popular we are taking it national and hiring a full-time VIP coordinator. The services within this program - Medical Concierge, discounted Executive Medical, and Second Opinion service - have proven to be so popular, we decided to expand this unique program across Canada and will launch a national campaign this spring.

Our core value is that our customers are our Number 1 priority and we will continually strive to live up to that goal.



## Second Opinion now available to all Brady clients

When it comes to managing your health, our Second Opinion service under our Royal VIP Health Options™ program, has become extremely valuable. Currently 6 out of every 10 VIP members are utilizing this exceptional program.

Because of its popularity and the value it brings to what we offer, we have made this incredible program available to all our clients. We have negotiated to make

this service available to individuals as a stand alone product for as little as \$4 a month or as part of your company's group benefits.

This is how it works. You are told you have a serious illness or condition, but you have doubts about the diagnosis or the recommended treatment. Getting another opinion under the current system could take weeks or even months. And

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# HR solutions for small companies



**Paddi Riopelle,**  
C.H.R.P.  
HR Off-Site

Small and mid-sized firms typically can't justify the expense of a full-time Human Resources person, but often find themselves in situations where they need a trusted advisor. Even firms with

HR personnel often find themselves requiring specialized expertise in certain areas.

It was this reality that prompted Paddi Riopelle to develop the ideal solution - HR Off-Site.

"Without an HR person or established people-management practices in place, many business owners feel unprepared to deal with the complexities and expectations of today's workplaces," Paddi says. "They

are concerned about the growing amount of time used to resolve people problems." Because most of our clients have said they lack HR services, we are proud to make HR Off-Site one of our valued partners, and provide a viable option for your HR needs. Even clients with HR personnel may find they need additional help with specific issues and will find Paddi's expertise in union matters, legislation issues such as pay equity, and change management, a helpful resource. Paddi has a Certified Human Resources Professional designation and has more than 18 years experience in this field. She apprenticed in HR with National Defence in Ottawa and London, Ont., and later gained a wealth of experience in senior levels for public, not-for-profit and private organizations such as Elgin Association for Community Living, Day-Timer of Canada, Convergys and Henry Schein, a Fortune 500 company.

While she was with National Defence, Paddi received the Deputy Minister Commendation for exceptional achievement. In 2003, she was awarded the Niagara Employment Alliance award for contributions to educating and promoting employment for people with disabilities. HR Off-Site offers a menu of services that can be tailored to the specific needs and budget of its clients. In effect, you are in the driver's seat - selecting the services you want when you want them.

"Every company is its own living entity, born of risk and hard work, and with its own individual and unique values, beliefs, cultures and processes," Paddi says. "This genuine respect is the cornerstone of HR Off-Site's approach."

*Please contact Brady Financial Group if you would like us to arrange a complimentary visit.*

## Second Opinion now available to all Brady clients

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even then, will that specialist contradict the one you just saw?

Second Opinion puts your case before some of the best specialists in the world at top hospitals and facilities in the U.S. You have your answer, in most cases, within four days, and in emergency situations, just a matter of hours.

Dr. Hassan Sharif, one of the founders of the provider of this outstanding service - WorldCare - provides a great example of how this program works.

"We had a young Canadian patient with a suspected neurological problem. Through imaging, Canadian doctors discovered he had an unusually large brain tumour in an area that was not easily accessible," Dr. Sharif says.

The course of action recommended was a biopsy, which, in this case, was risky and could have left the patient with some disability.

WorldCare was approached for a second opinion and the answer was that the tumour was identified, the biopsy was cancelled and treatment commenced right away. "The patient was spared a risky procedure and started treatment immediately - saving precious time" Dr. Sharif says.

What that patient, and all patients, received is an independent, unbiased assessment, and done within days - or hours in emergency cases.

"There are no strings associated with Second Opinion. We're not here to make friends or worry about ruffling feathers. We provide honest, expert opinion that provides patients with a level of health management that they deserve."

For more information about how to join or make it part of your group benefits program, please speak to your Brady Financial representative.

## Congratulations and Good Luck

We would like to congratulate two of our clients for being chosen finalists for the 2006 Business Excellence Awards presented by the Burlington Chamber of Commerce.

**Gerrie Electric Wholesale Ltd.** is a finalist in the Retail/Wholesale category.

**Sunshine Building Maintenance Inc.** is in the Service Industry category.

The chamber says it received a near-record number of nominations this year, which it says is a tribute to the high calibre of companies that are doing business in Burlington. Finalists are chosen from nominees after weeks of interviews and deliberations, which is certainly a significant statement about the reputation of Gerrie Electric and Sunshine.

*Good luck to both companies.*

# Wellpoint Health Services becomes latest VIP partner



Brady Financial is pleased to announce yet another quality provider of our comprehensive Executive Medical. Wellpoint Health Services has offices conveniently located in Toronto and Mississauga. Wellpoint is a great addition to our partnerships with Medcan and Cleveland Clinic Canada, and provides further options for our Royal VIP Health Options™ clients. According to Wellpoint's Medical Director, Dr. Sanjeev Sharma: "Wellpoint has called on some of the leading health-care minds in the country to develop our wellness programs. Utilizing state-of-the-art diagnostic and medical equipment, we will perform a comprehensive annual screening assessment."

And while illness detection is critical, Wellpoint's proactive approach provides a customized plan for you and your family, or your corporate team, for the rest of the year. "We partner with you on managing your health, whether that involves an illness, stress management, or physical or mental well-being," Dr. Sharma says. And with case management professionals on hand and physician phone access 24/7, they are literally a call away. "Medical science has never been better positioned to help us all live longer and healthier lives. Technology has enabled us to screen for diseases. Research has given us a huge body of knowledge about the impact of lifestyle and nutrition in our health. Wellpoint provides you access to the full resources of preventative medicine," Dr. Sharma says. "We empower you to take better care of your family and your colleagues."

## Hassle-free, comprehensive travel protection

We are pleased to announce that the significant discounts on comprehensive travel insurance offered to our Royal VIP Health Options™ members through Ingle International is now available to all our clients, their families and friends. Arranging travel protection is as simple as a phone call, and you will be pleased with the savings you can realize - significant discounts and annual plans for as little as \$42. We've included a sample coupon with phone numbers and website to find out more and for convenient ordering. You can also find the Ingle link on our website. "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," says company Chairman Robin Ingle.



# Working hard for La-Z-Boy



**Jackie Drawbell,**  
Benefits and Pension Consultant  
Dynamic Benefits Solution

Tony Reis, President of La-Z-Boy MetroWest, has seen his business grow from one store with 18 staff in Burlington to five stores throughout the Golden

Horseshoe, a central warehouse facility and more than 80 employees in just nine years. That kind of growth, from entrepreneur to a larger operation with proper management structure and processes, has required careful planning and critical attention to costs and risk management. Brady Financial has been a major part of

the growth on the human risk management side, Tony says. "When I was starting out, I wanted to be competitive with larger retail operations, and I also wanted to take care of my staff," Tony said, adding he found the expertise that he needed from Brady Financial Group. "I was confident they were getting me comprehensive coverage at competitive prices." The key was understanding Tony's objectives and being able to tailor a plan that would help him achieve his goals, says Jackie Drawbell, Benefit and Retirement Consultant with Brady Financial's Small Business Unit. "Because of our experience, we know when we approach providers for coverage if we are getting a fair price

for our clients. This expertise and knowledge allows us to tailor plans while maintaining the quality of the plan," Jackie says, adding that Brady Financial takes a proactive approach by looking at options when it's time to renew a plan. For Tony, that's important. "I've never had to seek out information and ask them to pursue it. They've been proactive and have always come to me. They've identified how I can control costs and receive maximum benefits." Sound advice, the ability to handle his needs as his business grows, and providing an attractive benefits package have helped Tony retain good employees. And holding on to star performers is a key to any company's success.

# Sponsoring a family at Christmas



The family atmosphere at Brady Financial extends well into the families of our employees, especially around the holidays. Our Brady families got together in the office on Dec. 10 for our annual children's Christmas party.

One of our core values is to give back to the community and we continue to make this a priority.

We can lose sight of how little some families have and how stressful Christmastime can be for them. For two years now, Brady Financial Group employees have sponsored a family through Mission Services.

This year we sponsored a couple and their three young daughters aged four months, four years and seven years. And true to any family, this couple wanted us to think of the children first. In fact, they asked for nothing for themselves, but rather asked that anything we bought go to the children.

Everyone at Brady Financial pitched in to buy food and gifts, and Receptionist Melanie Merbs had the yoeman's task of wrapping everything, and she did a fantastic job.

It's quite a slap of reality to see so many people who are in such a bad way, not through any fault of their own. Last year Mission Services helped 175 families, and the sad fact is 500 asked for help.

"These families are the working poor and people who have fallen on hard times. It's great to be in a position to help out, but at the same time, something like this also brings you back to earth," says Bernie Knowles, Operations Manager for Brady Financial.

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## We encourage you to join us for our 6th Annual Brady Financial Group/ YMCA Strong Kids Golf Classic.

The tournament just gets better every year raising more than \$200,000 in the past five years. This money has gone to helping underprivileged children participate in YMCA programs, giving them experiences and opportunities they might not otherwise have.

We thank our many clients and friends for supporting this tremendous cause in the past. Last year for example, we raised a record \$62,000.

So don't miss out on a great day of golf and the opportunity to support this worthy cause. We are helping the future of our community, and our country. Register early because the tournament sells out quickly every year. Russ Jackson, former Ottawa Roughrider Quarterback will be back again as M.C. The golf fee includes green fees, driving range, cart, lunch, refreshments, dinner and prizes.

For further information, or to register your foursome, please contact Linda Oliner at 905.317.4949, ext. 5023, or by fax at 905.529.6682, or by e-mail at linda\_olimer@ymca.ca

There are a number of sponsorship opportunities available to make your organization's participation even more meaningful.

Wednesday, September 12  
Century Pines Golf Club  
Lunch & registration: 11:30 a.m.  
Shotgun start: 1 p.m. sharp  
Dinner, prizes & silent auction: 6:30 p.m.



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