



# OTHER MATTERS

## The *Scrivens Kitchen*

*There's nothing more refreshing on a hot summer day than a bowl of Gazpacho Soup:*

- ½ cup each of finely chopped: green peppers, celery and cucumber
- ¼ cup of onion (finely chopped)
- 2 tsp. chopped parsley (dry or fresh)
- 2 tsp. chopped chives (dry or fresh)
- 1 tsp. garlic clove (minced)
- 3 tbsps. of wine vinegar
- 2 tbsps. of vegetable oil
- ½ tsp. salt
- ¼ tsp. black pepper
- ½ tsp. Worcestershire sauce
- 2 cups of tomato or garden cocktail juice

Mix and chill for 24 hours. Sprinkle croutons on top.

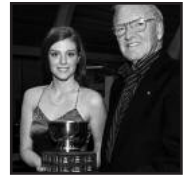
Serves four.

Send us a favourite recipe and we'll share it through the Scrivens Kitchen. 🍷

## Staff and Stuff

### • **Kiwanis Winner**

We're pleased to announce that Wallis Giunta won the Scrivens Trophy at the Kiwanis Music Festival this year.



### • **New Staff Member**

Susan Haldane joined the Scrivens Family of Companies on April 3, 2006, as an investment agent. With seven years in the financial service industry at the Royal Bank, she has a passion for client care and customer service, and looks forward to being an "added-value" member of the Scrivens Family. Susan will be assisting our clients with the purchase of GICs, RRSPs and RRIFs with the many bank and trust companies that we represent. Check the daily interest rates at [www.scrivens.ca](http://www.scrivens.ca).



### • **Lotto 6/49 Winner**

Little did Steve Blais know when he went to the grocery store that he would be coming home with a winning lottery ticket! Steve, an account executive in our Personal Lines Department, was the lucky holder of a \$100,000-winning Encore ticket in the May 6<sup>th</sup> 6/49 draw. "It certainly helped recommend counting on lottery winnings for your retirement planning, though. Our Financial Services professionals here at Scrivens can do a much more effective job than that." As for the question of whether or not Steve will keep playing the lottery, his answer is, "You bet!" 🍷



### Generic Disclaimer (mutual funds only)

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the simplified prospectus before investing. Mutual funds are not guaranteed and are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Fund values change frequently and past performance may not be repeated. Labour Sponsored Funds have tax credits that are subject to certain conditions and are generally subject to recapture, if shares are redeemed within eight weeks.

### Personal Opinions & Recommendations Disclaimer

The foregoing is for general information purposes only and is the opinion of the writer. This information is not intended to provide specific personalized advice including, without limitation, investment, financial, legal, accounting or tax advice. However, please call Scrivens Family of Companies to discuss your particular circumstances.

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# FamilyMatters

SUMMER ISSUE 2006

NEWSLETTER

Scrivens  
Family of Companies

## The Scrivens Perspective

By Peter Scrivens, President



Yes, it's more convenient than ever to shop, bank and book that special holiday. Unfortunately, that added convenience carries a certain level of risk. To gain access to our bank accounts, credit cards, credit history, Internet use and more, we have to share our identity with others. And every time we make our history available to someone else, we increase the risk of having our identity stolen.

The impact of identity theft can be severe and long-lasting. In addition to a direct financial loss, you may suffer damage to your credit rating and reputation. It can take months of work and substantial personal expenses to recover your losses and your reputation.

We could eliminate the threat of identity theft almost entirely, but that would mean giving up the convenience of shopping on-line, using ATMs or carrying credit and debit cards. At the Scrivens family of companies, we think a more reasonable approach is to take some simple precautions when carrying out your transactions and to increase your level of protection. This edition provides some good advice in both areas. ☀

## Identity Theft a Growing Concern for Most Canadians

Canadians don't need to be told about the damage that identity theft can inflict on their lives. In a recent survey, four in five respondents said identity theft was a serious problem. One in four reported that they or someone they know has been a victim of identity theft. Little surprise that more than one in three respondents said they were more concerned than ever about becoming a victim of identity theft. Here are some tips to recognize and stop identity theft:

- Check your credit card and bank statements regularly for suspicious activity.
- Never respond to unsolicited e-mails or phone calls asking for your SIN, billing, login or any other personal information. In fact, never disclose your PIN to anyone.
- Keep a registry of your cards, account numbers, expiration dates, and toll-free customer service numbers in a safe place.
- Report lost or stolen cards lost immediately.
- If using your card on-line, make sure there's a padlock icon on your browser status bar to ensure your information remains secure during the transaction.

- Update your computer's virus detection software regularly.
- Shred unwanted credit card offers, credit card and, ATM receipts, and bank and credit card statements before disposing of them.
- Never use your SIN or your birth date as your logon, password or PIN.
- Sign the back of your new card as soon as you receive it and destroy old and unwanted cards immediately.
- When your card is returned to you after you've used it, make sure it's the correct card. ☀

## Inside Matters

- Identity Protection
- Scrivens Retrospective
- Fleet Management



We welcome comments or suggestions about *Family Matters*. You can reach us at [triley@scrivens.ca](mailto:triley@scrivens.ca)

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## Retrospective: A Full and Active Household By Bruce Scrivens

*This Bruce Scrivens memoir was written for his children and grandchildren*

In 1939, mother's younger sister, Eunice, and her four children spent most of the summer with us on Sunset Blvd. That made seven kids in the house from ages 4½ to 16. Because it was summer, the upper screened porch served as space for three additional beds. Their family fit right in with the street activities, hikes, games, etc., and although it must have been hectic for mother and aunt Eunice, they coped.

I remember especially the one-quart glass milk bottles lining the side doorstep, hand-delivered each morning. There was no such thing as wax cartons or plastic bags. With seven growing kids, we must have been a dream household for a milkman working on commission. Mother and aunt Eunice must have handled things pretty well because I don't have anything but good memories of that time.

To keep young hands busy, we were taught to knit, including the boys. As I remember, the house was filled with all colours of washcloths as evidence of our busy hands.

Another "hobby" consisted of clipping coupons from various magazines we could find, to send away for the free samples

offered: Jergens lotion, tooth-pastes, mouth-wash, aftershave, beauty creams, etc. The postman used to arrive with bundles of small boxes tied together with string, day after day, to our squeals of delight. It was just like receiving manna from heaven for us. I don't know how long firms advertised in this way, and we may have been the straw that broke the camel's back, but it was fun while it lasted.

It was a hectic time when we all piled into the car for an outing, especially to White's Double-Dip on Richmond Road, near Carling. It was a family-run ice cream business, known for the quality of its products and the size of its servings, all for 5 cents! On weekends, people crowded into their small store and stood three deep waiting to be served. It was a great adventure. Mutual Dairy on Echo Drive (now a condo at 111 Echo Dr.) also had line-ups for their triple-dippers. However their ice cream was not as good, in our opinion, and in spite of being a triple, the amount of serving was not any larger than at Whites because of the size of the scoops they used.

The place seemed empty when Aunt Eunice and her brood settled into a place of their own in the fall. The cousins all married, had families and scattered across Canada. 🍁

### Country Fairs Make Fall a Season to Look Forward to

No, we're not saying summer is over. We're just reminding you that come late summer and early fall, the Ottawa area is home to some of the best country and agricultural fairs anywhere. Here are four you'll definitely want to think about attending:

- **Navan Fair (August 10–13):** In addition to the usual great selection of rides, attractions and exhibits, fire fighters from Canada and the U.S. will compete in the Fire Fighter Combat Challenge on Saturday and Sunday. Call 613-835-2766 or go to [NavanFair.com](http://NavanFair.com) for more information.
- **Richmond Fair (September 14–17):** An Ottawa-area favourite since 1844, this year's fair features rides, attractions and agricultural displays and exhibits. Call 613-838-3420 or visit [RichmondFair.ca](http://RichmondFair.ca) for more information.

- **Carp Fair (September 22–24):** Now 143 years old, the Carp Fair calls itself the Best Little Fair in Canada for a reason. This year you'll enjoy a rich menu of harvest foods, crafts, agricultural displays and entertainment. Call 613-839-2172 or visit [CarpFair.on.ca](http://CarpFair.on.ca) for more information.
- **Metcalf Fair (September 18–October 1):** Events include agricultural shows, antique equipment shows, kidzland, craft fair, the Life of Reilly Petting Farm, live entertainment, midway, and the usual selection of great food. Call 613-821-0591 or visit [MetcalfFair.com](http://MetcalfFair.com) for more information.

If you're in the mood for some outdoor entertainment before the fair season arrives, here are a few suggestions:

- Canada Day, July 1
- Ottawa Folk Festival, August 17–20
- Gatineau Hot Air Balloon Festival, September 1–4 🍁



## PERSONAL ASSET management



## PERSONAL insurance

### Critical Illness Insurance Benefits Employers and Individuals



**A** critical illness can be physically, emotionally and financially devastating. Yet, at a time when the Heart and Stroke

Foundation reports that one in two men and one in three women in Canada will eventually develop heart disease, many individuals and businesses still lack the financial resources to survive a critical illness.

At a personal level, critical illness may result in expenses such as home renovations, specialized equipment, medication or treatment. Often, these are not covered by government plans.

At a business level, critical illness may require the hiring of additional staff.

The solution for both individuals and businesses may be critical illness insurance. It provides a lump sum payment upon the diagnosis of a critical condition. How you use that payment is up to you.

Critical illness policies can be individually or corporately owned. Corporately owned policies can be structured so that the policy face value is paid to the corporation or to the employee. Employers can even offer their employees individual critical illness policies. In certain cases, the premiums are tax deductible.

**For more information, call Ken Brownness at 236-9101.** ☎



## RISK management COMMERCIAL insurance

### Good practice can significantly reduce fleet management insurance and operating costs



**I**nurance companies are more likely to give you a favourable risk assessment if you introduce good practices in the area of fleet management. This can result in lower insurance and operating costs. A written guideline—with ongoing reviews—can lead to good practices. We believe such a guideline should address the following:

**Hiring Process:** Introduce a written procedure—including a completed application form with work experience, previous employers and driving history—to ensure only qualified driver applicants are selected. A supervised road test is also recommended.

**Qualification Files:** Keep a file for each driver, including all documents pertaining to their driving experience, such as the original employment application, copy of the driver's licence, MTO Driver's Abstract, training certificates, etc.

**Hours of Service:** Ensure that the fleet manager and drivers know the laws covering hours of vehicle operation; consider a system to monitor compliance.

**Fleet Maintenance:** Develop a written maintenance policy, including types and times of inspections. In addition, make sure drivers are familiar with the maintenance schedule, conduct spot checks and record all repair activity.

### Identity Theft Protection



**W**hile identity theft usually involves credit and credit card information, it also includes social insurance fraud, driver's licences, bank accounts, mail theft, fraudulent e-mails (commonly referred to as phishing), and theft from company and government databases. In total, billions of dollars are lost every year as a result of identity theft.

Aviva's industry-leading Identity Theft package provides comprehensive protection for you and your family, including: enhanced credit card and automated teller coverage; lost wages; legal fees; registered mail costs; long distance charges; and notary costs for affidavits and documents.

**For more information, call Jennifer Falconer at 236-9101.** ☎

**Driver Management:** Conduct regular reviews (perhaps semi-annually) of the MTO Driver's Abstract. Also, secure and review your own corporate CVOR report, complete a post-incident review if a driver is involved in an accident, review drivers' performance annually, and consider an award or incentive program.

**Loss Prevention and Review Program:** Consider establishing a corporate safety policy to formalize management and driver responsibilities.

**For assistance in establishing or reviewing a fleet control strategy, call Ole Jensen at 236-9101.** ☎