

FamilyMatters

FALL ISSUE 2006

NEWSLETTER

Scrivens

The *Scrivens Perspective*

by Peter Scrivens, President



A snowbird's goal has always been simple: escape the cold at a reasonable cost and with a minimum of fuss. Unfortunately, for many of Canada's snowbirds, that goal hasn't been nearly as simple to achieve. For years, Canadians heading south for the winter had to cope with a Canadian dollar worth about two-thirds of its American counterpart. Then medical insurance costs soared for those leaving the country for an extended period. And now, even while the dollar has strengthened and health insurance costs have stabilized, the United States' ongoing war on terrorism is making it more difficult to even get into the country.

Still, this new hurdle is unlikely to stop the annual migration south any more than similar hurdles have done in the past. We think that's a positive attitude—and we've devoted much of this edition of *Family Matters* to helping you make your trip smoother and easier. Rather than suggest you alter or amend your plans, we've chosen to explain some of the changes and to suggest a number of ways to deal with them.

Keep it simple, we say, and you can soak up that hot sun without worry. ❁

Snowbirds should be aware of new passport regulations

While you still don't require a passport to travel to the United States, the Government of Canada continues to encourage all Canadians travelling outside of Canada to obtain a passport. A passport, they point out, is the most widely accepted proof of Canadian identity and citizenship.

In any case, unless Canada and the U.S. reach a compromise in the coming months, all visitors—including Canadian citizens—will require a passport to enter or re-enter the United States by the end of 2007. In fact, you'll need a passport for all air and sea travel to or from Canada, Mexico, Central and South America, the Caribbean, and Bermuda by the end of this year.

On December 31, 2007, the passport requirement will be extended to all land border crossings as well as air and sea travel. ❁

Checklist for travellers

- Do you have a passport, and did you get a visa or tourist card for the country or countries you plan to visit?
- Do you have the proper immunizations for the country you are visiting?
- Have you checked with your health insurance company about services that will be available to you during your trip?
- Will you need travel insurance?
- Do you have documentation for any medications you are taking?
- Do you have information about medical services where you're going?
- Did you leave a copy of your itinerary with someone back home?
- Do you have a copy of important numbers (passport information, credit card, traveller's cheques, airline ticket numbers etc.)? Did you leave a copy of those numbers with someone not travelling with you?
- Did you register with the Canadian embassy or consulate nearest to where you are going?

INSIDE matters

- Winter tire tips
- Long-term care
- Signs of happiness



Recalling the signs of a happy childhood

This Bruce Scrivens memoir was written for his children and grandchildren

In the 1930s and 1940s, while travelling with the family in the United States, there was always a whoop of joy when we saw another set of Burma Shave signs coming up. This was long before I had any need of the product, but they always helped the miles fly by.

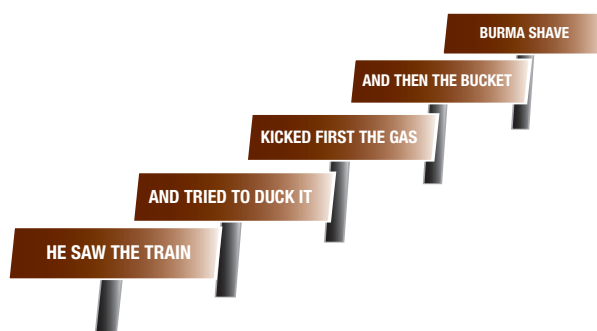
When I noticed the newspaper article in commemoration of Allen Odell, son of the original owner of Burma Shave, it made me smile, thinking back to the pleasure the signs provided for the motoring public. Since they are part of a bygone era that I experienced, I thought it worthy of mention here.

The red signs with their white lettering were about three feet long and eight inches wide, large and terse enough to be read from a moving car a hundred feet away.

The first sign might say SPRING HAS SPRUNG, then 300 feet further on a second sign—THE GRASS HAS RIZ – then a third sign another 300 feet later—WHERE LAST YEAR’S—then—CARELESS DRIVE IS—and finally—BURMA SHAVE.

In our age of high-tech television commercials, the signs may seem a bit corny, but evidently they sold a lot of Burma Shave at the time.

A collection of all 700 signs and jingles (*The Verse by the Side of the Road* by Frank Rowsome Jr.) was published some years ago. The one I liked best was



High speeds, banning of signs on new roads, upkeep of the signs, flat sales, and changing methods of advertising all spelled the end of the harmless and fun era of highway travel of the 1930s and 1940s.

Bruce Scrivens, 1994

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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.



PERSONAL

insurance

Winter tires can put you on the road to safer driving



Almost every expert agrees—putting winter tires on your vehicle may be the single most important thing you can do to make driving in snow

and ice safer. Frisby Tire, a long-time Scrivens client, offers a few reasons for you to consider snow or winter tires for the tough driving conditions still ahead:

- Winter tires deliver up to 30% better traction, braking and stability;
- Most winter tires are as quiet as all-season tires, and often quieter than performance-oriented summer or all-season tires;

- Any passenger vehicle will benefit from using winter tires;
- Winter tires are particularly important if your vehicle has performance tires or tires with above 205 section width and lower than 60 profile.

If you're convinced, look for tires with a snowflake insignia on the sidewall. This means they meet the Rubber Association of Canada snow traction performance requirements.

For more information, call Jennifer Falconer at 613-236-9101. ✨



RISK management

COMMERCIAL *insurance*

Truckers to U.S. should report claims to insurer immediately



In a recent study, Hartford Financial Services Group reported that a delay in reporting claims involving bodily injury can increase the

cost of settling that claim by as much as 48%. This is particularly true for truckers involved in an accident in the U.S.

Reporting the accident immediately can dramatically lower the ultimate cost of claims involving third parties and enable the insurer to take a number of important steps, including:

- getting to the scene of the accident
- documenting evidence to support a proper defence in a lawsuit
- interviewing witnesses at the scene
- talking to local police at the scene

A third-party accident in the U.S. often leads to a lawsuit. If you inform your insurer immediately, it is more likely that the claim can be settled fairly and quickly, before the third party involves a lawyer.

Any delay in reporting an accident involving an injury will make it difficult for your insurer because it can increase settlement costs and in turn, will probably increase the cost of your insurance.

Be sure to discuss the claims response capability of your trucking insurer with your broker.

For more information, call Ole Jensen, Michael Scrivens or David Miles at 613-236-9101. ✨



PERSONAL ASSET

management

Don't let the cost of long-term care ruin your financial plan



According to a Health Canada study, when you reach the age of 65, you can expect to spend some time in a long-term care facility in the future.

Long-term care comprises not only institutional care, but also home care in its various forms. You may have a parent or other family member who has had to use these services. If that's the case, you've probably seen the effect that the cost of such services can have on an otherwise solid financial plan.

Fortunately, you can protect yourself against this risk. Long-Term Care Insurance provides a daily benefit which can be used to offset the cost of obtaining the appropriate level of care. Typically, the benefit becomes payable if you are unable to perform two of the primary activities of daily life. There may be a limit set on the maximum lifetime benefit that can be paid from a policy. Premiums are generally guaranteed for an initial period, with any changes after that period based on a class basis. Payments made from a long-term care policy are tax-free.

Please contact David or Ken for more information on how long-term care insurance can help protect your financial plan at 613-236-9101. ✨



OTHER MATTERS

The *Scrivens Kitchen*

No-Cook Tomato Basil Pesto Sauce

This tasty, low-fat sauce is a great way to enjoy the fall harvest.

- 4-6 fresh tomatoes
- 1 cup fresh basil, loosely packed
- 2 cloves garlic
- 1 tsp salt
- ½ cup pecans
- ½ cup parmesan cheese
- pepper to taste

Boil a large pot of water, add fresh tomatoes and cook for 3-6 minutes. Remove tomatoes and place in a sink or bowl filled with cold water—the skins should slip off. Chop tomatoes and pulp in food processor along with garlic and salt.

In a small frying pan, over medium heat, toast pecans just until fragrant.

Add basil, pecans, parmesan and pepper to food processor and pulp until basil is coarsely chopped.

Serve with hot pasta and fresh parmesan, and enjoy!

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

Staff and Stuff



Bruce Scrivens was the Master of Ceremonies for the opening of the Canadian Mixed Pairs Championship held recently at the Ottawa Tennis and Lawn Bowling Club. Bruce is shown with Gerry Whitely, Skip of the Men's Fours championship team from the Ottawa Club in 1968, who delivered the ceremonial first bowl.

Congratulations to Sabine Sarazin of our Commercial Lines Department, who celebrates 10 years with Scrivens on October 24, 2006. 🍁



Worth Reading

Bon Voyage

When you apply for a passport, you also receive the booklet *Bon Voyage*, a comprehensive guide to travelling abroad. If you already have a passport, no problem: you can apply for the updated guide online at www.voyage.gc.ca or pick one up at the passport office. The booklet is published by the Consular Affairs Bureau of the Foreign Affairs Department. It contains a wealth of information to ensure that your trip outside of Canada—be it a short holiday or a winter getaway—goes smoothly and successfully.

Read a good book lately? Let us know and we'll tell others about it in *Worth Reading*. 🍁

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