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*Traditional values,
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FamilyMatters

SUMMER ISSUE 2007

NEWSLETTER

Scrivens
Family of Companies

The *Scrivens* Perspective

By Peter Scrivens, President



We're fortunate to live in the nation's capital. It means we enjoy the resources of federal departments and organizations such as

the National Capital Commission. Not only do they help us make Ottawa one of the cleanest and most attractive cities in the country, they stage events like Winterlude and Canada Day to celebrate our country and its history. In many cases, we simply have to walk out our front door to enjoy some of the finest family entertainment anywhere.

As we do most summers, we're dedicating much of this edition of *Family Matters* to a number of upcoming festivals and celebrations, with a particular emphasis on Canada's 140th birthday party. We hope you'll find time to get out and enjoy one or two—or all—of the events we've listed.

As always, there's valuable information about our different business lines on Page 3. On Page 4, you'll find a great recipe for a summertime classic, and a suggestion for some leisure reading. It completes what we hope is a nice mix of business and pleasure, at a time of year when we should mind the former but focus on the latter.

From all of us at the Scrivens Family of Companies, best wishes for an enjoyable summer. We'll see you again in the fall. 🍁

Boating safety is everyone's responsibility

Every year, says the Canadian Red Cross, 70 per cent of boaters who drown weren't wearing lifejackets or personal flotation devices. And 40 per cent of those who die in power-boating accidents had a blood alcohol level above the legal driving limit.

The bottom line? Lifejackets and boating are a good mix; alcohol and boating are not. Fatigue, sun, wind and the motion of the boat all tend to dull the senses, and alcohol intensifies the effect.

In addition to wearing a lifejacket and avoiding alcohol, Canada's Office of Boating Safety offers the following safety tips:

- Take a boating safety course. Educating yourself on your craft and its limits, nautical rules and safe boating techniques helps make waterways safer for everyone. For more information, visit www.boatingsafety.gc.ca or call 1-800-267-6687.
- Play by the rules. Jumping waves, coming unreasonably close to other vessels, speeding near swimmers, playing chicken or weaving through waterway traffic puts everyone at risk.
- Leave children under 6 on shore. Young children do not have the

necessary skills to boat safely, warns the Canadian Coast Guard.

- Seat and equip passengers properly. Don't leave shore until all passengers are seated behind the operator and everyone is wearing a personal flotation device or lifejacket of the appropriate size.

One final reminder: if your vessel is fitted with a motor and under four metres in length, you'll need an Operator Competency Card. 🍁

(For more information, see Personal Insurance on Page 3)

Protecting your children

It's important to know what the rules are when it comes to children and boating. Here are some key rules:

- Children under 16 can't operate a personal watercraft, whether supervised or unsupervised.
- Children between 12 and 16 can't operate a pleasure craft fitted with a motor larger than 40 horsepower.
- Children under 12 can't operate a pleasure craft fitted with a motor larger than 10 horsepower. 🍁

Summer hours

Just a reminder—we're now on summer hours at Scrivens. That means we're open from 8 a.m. to 5 p.m. Monday to Thursday, and from 8 a.m. to 4 p.m. on Fridays. We'll resume our regular hours after the Labour Day weekend.

INSIDE matters

- Celebrate Canada Day
- Life insurance
- Hiring contractors



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Canada's capital the place to be for Canada's birthday

There's nothing better than a birthday party. And the best place to be for the biggest birthday party of them all—Canada's 140th—is right here in Ottawa. Eleven days of celebrations are planned, beginning with National Aboriginal Day on June 21 and ending with the Canada Day celebration on July 1.

As always, on Canada Day tens of thousands of people will be flocking to Parliament Hill for a day of fun, sun, activities, live shows, street performers, fireworks, parades, face painting and art expositions. Activities begin at noon and end in the evening with a show on the Hill and the traditional fireworks display.

While the Canada Day celebrations are the centrepiece of summer activities in Ottawa, they also mark the beginning of a summer full of events, festivals and celebrations. We urge you to enjoy one or more of the following:

Canada: the Spirit of a Country (July 5–September 9)

This free show uses fantastic lighting, gigantic images and a rich tapestry of

words, music and sound to tell the story of our country. Catch it any night on Parliament Hill.

Ottawa Chamber Music Festival (July 21–August 4)

Concerts are presented in acoustically perfect heritage churches, in what has become one of our country's great cultural events. Visit www.chamberfest.com or phone 613-234-8008.

Ottawa Folk Festival (August 16–19)

Known for its relaxed atmosphere and avid grassroots following, this year's festival features headliner Kris Kristofferson. Visit www.ottawafolk.org or call 613-230-8234.

SuperEX Central Canada Exhibition (August 16–26)

Rides and a variety of entertainment options await you at Lansdowne Park. Visit www.ottawasuperex.com or call 613-237-7222.

Gatineau Hot Air Balloon Festival (August 31–September 3)

European and North American pilots fly their regular and specially-shaped

balloons over the National Capital Region. Visit www.montgolfieres-gatineau.com or call 819-243-2331.

Ottawa International Animation Festival (September 19–23)

The largest event of its kind in North America, this competitive film festival features cutting-edge animation. Events include screenings, panels, workshops and parties. Visit ottawa.awn.com or call 613-232-8769.

The Ottawa area also offers an exceptional selection of country and agricultural fairs offering midway rides, agricultural displays and exhibits. Here are some you should definitely consider attending:

- Bluesfest (July 4–15) ottawa-bluesfest.ca
- Navan Fair (August 9–12)
- Havelock Jamboree (August 16–19) – country music
- Richmond Fair (September 13–16)
- Carp Fair (September 20–23)
- Metcalfe Fair (September 27–30)



Make your summer energy efficient

We may not use as much energy in summertime, but it's good to cut down on consumption whatever the season. Here are some suggestions for summer:

- Consider installing a ceiling fan. It will create a cool breeze and keep the air circulating.

- Make sure window air conditioners are sized correctly—too small and they'll run constantly but not cool the room; too large and they'll use more energy than necessary.
- Trim or remove grass, weeds, leaves or other obstacles from around the outdoor unit of your cooling system. When airflow is

blocked, it puts a strain on the system and lowers efficiency.

- Change the time that you perform activities that require hot water—such as washing dishes or clothes—to early morning or late evening.



PERSONAL insurance

Make your time on the water safe and carefree



Adopting safe boating practices is a key step to making your time on water safe and worry-free. Making sure you're protected against accidents or the unsafe boating practices of others is another. Here are some points to consider:

- For larger vessels, liability coverage must be combined with physical damage coverage. Physical damage coverage can be All-Risks or Named-Perils (i.e., no collision coverage while operating the boat in water).
- Small, low-powered runabouts and canoes are automatically covered under your comprehensive homeowner's package. However, boats

with motors over 24hp or more than 25 feet in length must be added onto your policy or insured separately.

- Boats less than 10 years old qualify for Agreed Value coverage (the purchase price).
- Larger sail or cruising boats, as well as SeaDoo's and jet skis, usually have to be insured through a marine insurer.
- Smaller vessels can usually be added to a property policy.
- Marine insurers will often credit you for a boating course certificate, such as Power Squadron.
- You should call your broker before you take your vessel outside of Canada.

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



RISK management COMMERCIAL insurance

Remember insurance when contracting for professional services



When contracting someone for professional services, ensure that they have sufficient insurance in place. This should include insurance to protect against any losses that may result from a negligent act or an error on their part, as well as any omissions in the work they are undertaking for your company. You should also ensure that the person you contract has General Liability insurance to cover claims for bodily injury or property damage losses.

The agreement you sign with a contractor or consultant must include an Indemnification Clause. This obliges the contractor to protect your corporation against any claims that arise from their negligent or erroneous actions.

In contracting for construction services, there are standard agreements—now largely accepted—between consultants (architects or engineers) and business owners. Most include a limit of liability to which the consultant agrees. However, you should review these built-in limits because they may not be adequate.

For services such as accounting, laboratory, environmental assessments, interior design, paralegal, patent or trademark search services, you may have to specify for these insurance requirements to be evidenced.

For more information, call Ole Jensen at 236-9101. ☎



PERSONAL ASSET management

Life insurance: find out if you need it



Clients often ask us if they really need life insurance. For example, a single person may feel that they have no "estate" to speak of, and, consequently, no need for life coverage. If you find yourself asking the "should I or shouldn't I" question, you may want to answer the following:

- If you were to die, how would your survivor(s) get by, especially dependent children?
- Does anyone else—a parent, grandparent, brother or sister—depend on you financially?
- If you're a single parent, what level of support payments are you making or getting?

- Do you want your debts paid off upon your death?
- Do you want money set aside for your children's education?
- Do you want to leave money to family members or organizations?
- Could life insurance play a role in business or farm succession plans?

The best way to evaluate your life insurance needs is to go through a "need analysis" worksheet with your Scrivens advisor. This process will indicate the appropriate amount of coverage, if any. No cost or obligation is involved.

For a needs analysis, contact Dave or Ken at 236-9101. ☎



OTHER MATTERS

Staff and Stuff



Our warmest congratulations to 21-year-old opera singer Wallis Giunta, who won the Scrivens Trophy for the second year running at the 2007 Ottawa Kiwanis Music Festival. 🍷

The *Scrivens Kitchen*

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

POTATO SALAD RECIPE

- 2 1/2 pounds uncooked Yukon Gold potatoes, unpeeled, cut into 1-inch chunks
- 1 tsp olive oil
- 4 medium garlic cloves, minced
- 1/2 cup soft tofu
- 2 tbsp fresh lemon juice
- 1 tbsp dijon mustard
- 1/8 tsp table salt, or to taste
- 1/8 tsp black pepper, or to taste

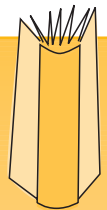
Preheat oven to 400°F. Spread potatoes on a sheet pan, sprinkle with olive oil and toss. Roast potatoes 25 minutes. Add garlic, toss and roast for 5 minutes more.

Put tofu, lemon juice and mustard in a blender and blend until smooth.

Toss potatoes with dressing. Season with salt and pepper. Serve warm, at room temperature or chilled. Yields about 1/2 cup per serving. 🍷

We welcome comments and suggestions about *Family Matters*. You can reach us at triley@scrivens.ca or at:
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Worth Reading



Cottages, Cabins & Chalets: An Owner's Companion
by Paula Chabanais, Laurie Coulter & Peter Maher

Available: Amazon.ca & Chapters.ca

Ideal for the dedicated cottage owner, this elegantly designed book provides space to record important information—such as useful phone numbers and safety and maintenance information—along with practical help and advice. You'll also find checklists and background information on everything from opening, closing and operating your cottage, to dealing with local animals and insects. For good measure, the authors offer a few recipes and barbecue tips.

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

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 years.

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.

Scrivens thanks the following companies for their services and support



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