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FamilyMatters

FALL ISSUE 2007

NEWSLETTER

Scrivens
Family of Companies

The *Scrivens* Perspective

by Peter Scrivens, President



At a Gatineau shopping mall, thieves used tampered debit cards to access the bank accounts of more than 350 shoppers. Police fear they also gathered sensitive banking information from another 1,600 shoppers.

At a Vancouver shopping mall, thieves secretly replaced Interac PIN pads at various stores, recorded card numbers and security codes, then used the information to create counterfeit cards. Shortly thereafter, police were flooded with calls from people saying their bank accounts were being drained.

These are not isolated incidents. Across Canada, debit card fraud is worse than ever. A spokesperson for Interac estimates money lost through fraud in Canada last year was nearly \$95 million. That's up from \$70 million in 2005, and \$60 million in 2004. This year, officials believe, debit card fraud will exceed credit card fraud for the first time—and the numbers will continue to rise.

In response, the debit card industry is experimenting with microchip technology, hoping that will make it more difficult to duplicate cards. While that should help, those same officials continue to point out that customers can also do a lot to prevent credit and debit card fraud. We urge you to read and follow the security measures listed on this page. ❁

Be safe when using your debit or credit card

Criminals are always prepared to take advantage of lax security and consumers who don't take the necessary precautions when using their credit or debit cards. Using hidden equipment, such as pinhole cameras and card-reading devices, these thieves can easily access the information they need to drain bank accounts.

In stores, criminals often work in teams to steal original card readers while store clerks aren't looking. "They modify the card and replace it," police say, "getting the information they need to clone the cards."

While there are measures in place to protect consumers, credit and debit card fraud ultimately costs all of us. In response, many stores are installing security measures such as camera systems and wires that secure debit card readers to counters. As a customer, you can also take some key steps to protect yourself from fraud:

- Allow your card to be swiped only once when making a point-of-sale purchase; ask for it back once it has been swiped.
- Check your financial statements regularly; if you detect any unusual activity or missing transactions, contact your financial institution immediately.
- If you suspect anything unusual when using an ATM machine, report it to your branch.
- If someone near the ATM is watching you or makes you feel uncomfortable, cancel the transaction and use a different machine.
- Reduce your daily access limit to meet your normal spending habits. ❁

We're here to answer your calls

At Scrivens, we understand that when you're south for the winter or simply out of the city on a short vacation or business trip, you may still want to reach us with questions about your insurance or portfolio. To make it easier to reach us, we've set up a toll-free number so you can access us from anywhere in Canada or the United States.

The number is 1-87SCRIVENS (1-877-274-8367) and it's available from 8 a.m. to 5 p.m. Monday through Friday. Although the toll-free number represents another

technological step forward for Scrivens, we're sticking with our emphasis on personal service—a receptionist will be there to answer your call and direct you to the right person. ❁

INSIDE matters

- Income splitting
- Personnel changes
- School bully



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Boy Scouts and Ashes of Roses

This Bruce Scrivens memoir was written for his children and grandchildren

During the years 1936–1940, I and three playmates from our street belonged to the 49th Scout Troop, which met at the Fourth Avenue Baptist Church on the corner of Bank Street. We took part in the usual outings, camps, events, and service projects, and took pride in earning badges to sew on the sleeves of our green Scout shirts. At the time, Scouting was a popular, educational and healthy activity for kids my age. Although the program has changed over the years—to keep up with the times—it is still a great outlet and I take my hat off to the leaders. At that time, the Scout office and warehouse was located in the castle-like Birkett Building on Metcalfe Street.

When King George VI and Queen Elizabeth made their first visit to Canada in 1939, our troop was assigned to line a section of the route along King Edward Avenue on the route from the Hill to the Governor-General's residence. The street was really quite grand in those days. It was two lanes each way, separated by a wide boulevard that had large elm trees shading the street from Rideau to Sussex.

Since Dad was an officer of the Ottawa Lions Club, he asked me if I would join him at a Tuesday noon luncheon during Scout Week to give a short talk about Lord Baden-Powell, the founder of the Scouting movement. I prepared some material gleaned from my manual, checked it over with Mom and Dad, then memorized 5 minutes' worth for the Lions Club meeting.

I was seated at the raised head table. In the act of sitting down after grace, my red and gold kerchief dangled out and landed in the thick pea soup in front of us. The liquid immediately soaked the bottom half of the kerchief, leaving a thick pea residue on the surface. After some scraping with my knife and wiping with my cloth napkin dipped in my glass of ice water, it was clean enough, though darker because of the wetness. Not an auspicious start to my first public speaking appearance. Even though I was nervous, Dad said that I made him proud, in spite of the discouraging beginning!

Besides many positive Scouting memories, the event that most sticks in my mind was the time that Jim—a member of our troop—drowned at Hartwell Locks. We dressed up in our Scout uniforms and went to his home to take part in his funeral service. It was a small house in the working-class area of Mechanicsville. At that time, it was the custom to have the viewing, visiting and service from the deceased's home. It was also the practice to display a large black cloth rosette

decoration on their front door. It was especially poignant because we liked him a lot—besides which, young people like us were not supposed to die.

During those years, as was common for kids my age, I was using Brylcreem on my hair to tame my unruly locks. It came in an oval tin about the size of shoe polish. You just rubbed your fingers across the top of the Vaseline-type product and massaged it into your hair. The scent of my tin was Ashes of Roses.


As we entered the front parlour of the home where Jim's body lay, a combination of circumstances crowded in upon me. The small room seemed even smaller because along one wall sat the weeping family members, while along another was the casket, with flowers banked up to the ceiling. The room was oppressively hot. That, combined with my first sight of a dead body, made the circumstances difficult to take. With a lump in our throats, we filed by his casket, each in turn giving the Scout salute.

When I got back home and opened my Brylcreem, it reminded me of Jim's flower-filled front parlor. It didn't take long for me to throw out my tin of Ashes of Roses.

Bruce Scrivens, 1994

A school safety refresher

While we should obviously drive safely at any time of the year, it is especially important now that students are back at school. As drivers, we've probably adopted a number of habits over the summer—such as not slowing down in school zones and stopping in No Parking zones—that we should abandon immediately. Here are some reminders of what we all can do to make the roads safer for students:

- Do not stop in a No Stopping zone for any reason; these zones are there for the safety of children.
- Stop in a No Parking zone only when loading or unloading passengers or goods; even then, use extreme caution.
- It is illegal and unsafe to park or stop in a School Bus Loading Zone at any time.
- Watch for and respect all school zone and playground speed limits.
- Never pass a stopped school bus when its overhead red lights are flashing. It's not only dangerous, it can be expensive: vehicle owners, not just drivers, can be fined up to \$2,000. 



PERSONAL

insurance

Consider extra coverage for special items



Home insurance protects you in a number of ways. It enables you to repair or rebuild your home in the event of fire. It allows you to replace

possessions such as furniture or clothes if they are destroyed, damaged or stolen. It covers any injuries that other people may suffer while in your home or on your property. It also covers any expenses you might incur if forced to leave your home because of a claim.

In addition, home insurance generally covers any personal property you choose to take with you when traveling.

However, most policies offer only limited coverage for things like cash, jewellery, computers, watercraft or bicycles. You may want to consider purchasing additional coverage for such items through supplementary insurance.

These “riders” or “floaters” on your policy provide all-risks coverage for specific items—often fragile and/or valuable—subject to certain exclusions. Coverage can be worldwide, the price is reasonable and there is often no deductible, so many items may require appraisals.

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



RISK management

COMMERCIAL insurance

Avoid making your business an attractive robbery target



Too often, businesses make themselves a prime target for robbery through simple things like poor cash handling, a general lack of planning

or even poor housekeeping practices. Some simple protective measures can significantly lower your chances of being robbed:

- Keep the interior, front and rear entrances of your business well lit.
- Limit the amount of advertising and merchandise in accessible windows.
- Keep the rear and side doors locked at all times.
- Make sure your alarm systems are always in good working order and set.
- Don't open your business before or after regular hours.

- Maintain your video monitoring equipment.

Robbers love routine, so think about yours. Make it harder for them by avoiding routine procedures, especially when making bank deposits. For example, vary the time and routine of your trips to the bank. These measures will also help:

- Install a “drop” safe with limited authorized access.
- Keep cash exposures and cash on premises to a minimum.
- Avoid other errands on the way to the bank.
- Don't go to the bank alone. And go during the daylight, if possible.
- Conceal the money; deposit bags are convenient but conspicuous.
- Keep cheques separate from your cash.

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



PERSONAL ASSET

management

Pension splitting especially beneficial for seniors



Pension splitting, as outlined in the 2007 federal budget, provides an important tax saving tool for Canadians, particularly seniors. It is especially beneficial for couples where the pension income of one person is significantly greater than that of the other.

There are three important questions to consider:

- What income can be split?
- How does it work?
- What are the benefits?

If you are 65 or older, any income that qualifies for the pension income tax credit can be split. This not only includes income from an employer pension plan, but also from RIFs and certain annuity or insurance products. It does not include Canada Pension Plan (CPP) or Old Age Security (OAS) income.

If you are under the age of 65, only income deemed as “qualified pension income” can be split. Such income is almost exclusively the payments you receive from an employer-defined benefit pension plan.

The splitting works as follows: the higher income spouse can split up to 50% of the income as defined above. Note the “up to”—it doesn't have to be the full 50%. A declaration must accompany the tax return each year indicating to what extent your income is being split.

In most cases, pension splitting benefits the spouse with the higher income by recapturing OAS income that had previously been clawed back.

For more information on pension splitting, contact your Scrivens representative at 236-9101. ✿



OTHER MATTERS

Staff and Stuff

We're proud to announce of a number of personnel changes at the *Scrivens Family of Companies*.

- Amanda Miles joined the company in June. She became a broker/ P/L account manager in September 2006, after graduating with Bachelor of Arts in Criminology and Criminal Justice (Minor in Psychology) from Carleton University in 2005. She comes to us from Beardsley Laundry Finnie

Group Ltd., where she was an assistant from April 2006. In addition to playing rugby, Amanda enjoys sewing and graphic design.

- Colleen Szeifried, who recently completed her CAIB (Canadian Accredited Insurance Broker) designation, has been promoted to Account Manager in our Personal Lines department. Colleen will work with clients previously serviced by Karen Spencer.

You can reach Colleen at 613-782-1118 or by email at cszeifried@scrivens.ca to discuss your insurance needs.

- Meanwhile, Karen has taken on the task of launching a new initiative in our Personal Lines Insurance. For more information about this exciting new venture, watch for a news bulletin in the winter edition of *Family Matters*. 🍁

The Scrivens Kitchen

Italian Sausage Slices

This relatively simple recipe is great for the cottage or Sunday Brunch.

- ¾ cup hot mild sausage (375g)
- ¾ cup mild Italian sausage (375g)
- 2 pkgs Pillsbury Crescent Rolls (235g apiece)
- 2 eggs, slightly beaten
- 1 cup Swiss cheese, grated (250ml)
- 2 tbsp Parmesan cheese, grated (30ml)
- 2 tsp dried basil (10ml)
- 2 tsp dried parsley (10ml)
- 1 egg yolk, beaten

Remove casings from sausages. Cook meat in frying pan until browned. Drain and crumble well, using food processor or fork.

Unroll crescent rolls and lay flat. Form into a single sheet by slightly overlapping seams and pressing firmly to seal well. Press or roll into 13"x15" rectangle.

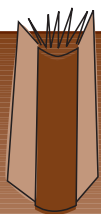
Mix eggs with sausage and spread evenly over dough. Sprinkle remaining ingredients (except yolk) over meat and roll up tightly, jelly-roll style, starting from the longer side.

Place the rolled-up mixture seam side down on an ungreased baking sheet. Brush with the egg yolk. Bake at 350°C for 25–35 minutes or until golden brown. Cool, slice and serve cold.

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

An end to summer hours

Summer hours at the Scrivens Family of Companies came to an end after the Labour Day Weekend. We are now back to regular hours, from 8 a.m. to 5 p.m. Monday to Friday.



Worth Reading

Easy Family History: The Stress Free Guide to Starting Your Research by David Annal

Forget stamps, coins and butterflies—the hobby of the 21st century is genealogy. A perfect starting point for those eager to learn more about their ancestors is David Annal's *Easy Family History: the Stress Free Guide to Starting Your Research*. He not only offers relevant sources of information (in easy steps and in logical sequence) but provides practical features on issues that are bound to come up during research.

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

Scrivens thanks the following companies for their services and support.



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