

Your Personal Insurance Needs

Personal Lines Product Highlights:

Snowmobile Insurance

By Christine Acton - Personal Lines Account Manager

Well it's that time of year when hundreds of snowmobilers are hitting the trails to enjoy some winter fun. As you are out sledding you might have a few questions regarding your coverage for insurance and requirements for operating a snowmobile on the trails.

To snowmobile legally in Ontario you must have a valid driver's license, proof of snowmobile ownership, registration, insurance and helmets. An Ontario Trail Permit is required to travel on Ontario Federation of Snowmobile Clubs (OFSC) prescribed trails.

Many of the same rules of the road that apply to motor vehicle drivers also apply for snowmobile operators. Three key rules the OFSC adhere to for safety are:

1. Stay on the trail
2. Maintain control of your snow machine, slow down and ride with care and control
3. Remember there is 0% tolerance for alcohol on the trails

It is sometimes thought that a snowmobile is automatically covered under the homeowner's policy as a part of your contents coverage - this is not the case. As the snowmobile can be plated, this must be added to an Automobile policy for an additional premium. By law Liability, Accident Benefits, and Direct Compensation must be included on your insurance policy. Optional coverage includes Collision (physical damage to the snowmobile itself) Comprehensive (fire, theft, vandalism), specified perils, fire, theft, lightning or windstorm, hail, rising water, earthquake, explosion, riot, falling or landing of aircraft, sinking, burning, derailment or collision of any kind of transport in or upon which a described vehicle is being carried on land or water. All Perils combines coverage offered by Collision and Comprehensive and also includes loss or damage if a person who lives in your household steals a described vehicle.

It is important to mention trailers that accompany the snowmobile and their value to your broker, as the trailers are not automatically insured with the snow machine.

As surveyed with numerous insurance companies, the most frequent loss is for theft of snowmobiles. Always remember to secure your machine safely away to deter thieves. i.e. Store it in a locked garage or in an area with motion detectors.

When insuring your snowmobile, it is important to advise your broker of all licensed drivers in the household, and in particular any underage drivers from the age of 12. The Broker will also be looking for any drivers training courses for the underage snowmobilers.

Drivers 12 to 15 years of age who hold a Snow Vehicle Operators License may operate a snowmobile on OFSC prescribed trails, however it is illegal for a person under 16 to drive on or drive across any road. Drivers 16 and over may operate a snowmobile on trails and highways where legally permitted. They must hold a valid Ontario Drivers license, including a G1, G2, M1 or M2, or a Snow Vehicle Operator's License.

As a broker at Rhodes & Williams it is always my pleasure to manage and advise clients regarding their insurance needs. Do not hesitate to make contact at any time with your broker as we are here to help negotiate and breakdown the complicated insurance requirements for you. This is our job and what we do best.

So remember, have a safe and happy sledding year!

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Personal Lines Tips:

7 Top Winter Driving Tips To Help Keep You Safe

By driving safely and properly maintaining your vehicle and tires this winter, you can help avoid accidents and serious injuries. Here are 7 key tips; for more detailed information, visit Transport Canada:

- Check your tires. Proper tire maintenance is critical to the safe operation of your vehicle.
- Use four matching snow tires if you're driving in severe winter weather. (Snow tires are mandatory in the province of Quebec from December 15 to March 15)
- Don't drink and drive. Enough said.
- Slow down. Excessive speed is a contributing factor in 20% of occupant fatalities.
- Buckle up. A significant percentage of people killed in car accidents are not wearing seatbelts.
- Place kids under 12 in the back seat - especially when there is an airbag for the passenger seat.
- Turn the phone off before you start driving.

Are you Checking our
website for Insurance
Tips that are updated
Weekly?

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Safety Tip

Tips for Snowmobile Riders

Every winter about 30 people are killed and another 350 are injured while snowmobiling in Ontario. According to the [Canadian Institute for Health Information](http://www.cihi.ca), snowmobiling is the number one cause of winter sports and recreation-related severe injuries.

These important tips will help make your ride safe:

- Do not drink and ride: alcohol affects judgment and increases your risk of fatigue and hypothermia
- Check local ice conditions before heading out - they can change rapidly
- Avoid travelling on unmarked frozen lakes and rivers - and always wear a buoyant snowmobile suit and carry ice picks to improve your chances of survival if you break through the ice
- Respect the speed limits posted on trails and roadways - the speed limit on trails is generally 50 kilometres per hour unless otherwise indicated
- Never ride alone - tell someone when and where you are going and what route you will take.

For more safe riding tips and information, visit Ontario's Safe Snowmobiling <http://www.mto.gov.on.ca/english/safety/topics/snowmobile.shtml> web page.

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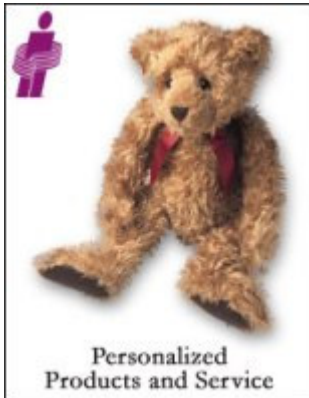
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Get to Know Your Personal Lines Broker

Christine Acton - Personal Lines Account Manager

Business:

Christine joined R & W over eight years ago in the year 2000. Since that time she has maintained an excellent customer satisfaction rating and fostered client relationships. This is accomplished by completing her daily tasks, which include looking after the many changes in client insurance coverage and advising when additional coverage may be required, or recommended. This is done professionally and with a smile, which also makes her popular with fellow staff and clients alike.

Before joining Rhodes & Williams, Christine worked in the industry for several years, both with insurance companies and brokerages. This has allowed her to obtain the knowledge required to excel in her everyday duties and help others new to the industry.

Personal:

Christine enjoys skiing with her five year old Rowan and husband on the weekends as well as challenges such as a biking weekend to Kingston and back. In her down time Christine can be found curled up with a good book on the beach for relaxation.



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Improved Insurance Availability

Insurance Bureau of Canada ~ 01/08/09 - Most businesses have improved access to commercial insurance at more affordable prices than at any time in the past 4 years, according to recent surveys conducted by Insurance Bureau of Canada (IBC).

"We've been working hard with stakeholders over the last few years to make insurance more accessible for businesses," said Don Forgeron, IBC's Vice-President for Ontario. "These surveys show that industry efforts have been fruitful."

IBC conducted two surveys to gauge the experiences of commercial insurance consumers when insuring their businesses. One survey measured the experiences of commercial insurance consumers directly. The other survey involved speaking to brokers that sell commercial insurance, so that the change in their clients' insurance rates could be tracked over time.

In 2002, the insurance industry produced the lowest earnings on record, leading to premium increases that created difficulties for many businesses and non-profit groups. A lack of basic information about insurance among commercial insurance consumers was seen as a major factor in the availability problem. To better educate commercial insurance consumers, IBC worked with its partners to develop workshops, seminars, and industry-specific guidelines on risk management. The results of the surveys reflect the success of these initiatives.

"Insurance consumers have spoken, and we've heard them," says Forgeron. "Our survey shows us that for the most part commercial insurance consumers are satisfied with the insurance products available to them, but their knowledge is still incomplete. With tough economic times ahead we'll be working hard to make sure consumers better understand their insurance needs."

In the past year, IBC has revamped sections of its website and is now offering a free home inventory tool for individual consumers. In 2009, IBC will build on that success with a website update focused on making it easier for businesses to build their insurance knowledge, and the release of free business inventory software geared to small business users. Insurance Bureau of Canada is the national industry association representing Canada's private home, car and business insurers. Its member companies represent nearly 95% of the property and casualty (P&C) insurance market in Canada. The P&C insurance industry employs over 110,000 Canadians, pays more than \$6 billion in taxes to the federal, provincial and municipal governments, and has a total premium base of \$38 billion.

B.C. Homeowners to Accommodate Guests in 2010

Insurance-Canada.ca ~ 12/16/2008 - British Columbia is expecting over 200,000 visitors from around the world to attend the 2010 Olympic and Paralympic Winter Games. Many BC homeowners plan on renting their homes in whole or in part to visitors. But what happens if the persons renting your home damage your property during their visit?

Insurance Bureau of Canada (IBC) wants you to make sure you are properly insured. "The world is coming to B.C. in 2010," says Lindsay Olson, IBC's Vice-President, British Columbia, Saskatchewan & Manitoba. "Renting out your home or apartment to visitors could affect your insurance coverage. Consumers shouldn't assume they are covered for damage done by occupants simply because they have home insurance." Insurance Bureau of Canada encourages all B.C. homeowners who intend to rent or lend out any part of their premises to contact their insurance representatives to find out if they are properly covered.

Olson advises homeowners to be clear about their intentions. "Let your insurance professional know what you plan on doing, and don't be afraid to ask questions. In some cases, your existing coverage may be adequate. In other cases, you may have the option to purchase additional coverage. Either way, it's better to be safe than sorry." Olson also encourages all B.C. homeowners and tenants to maintain a complete, up-to-date home inventory. "Having a personal inventory is just as important for tenants as it is for homeowners," adds Olson. "Many tenants don't bother, but are surprised to learn just how

much they own, and how much it would cost to replace everything they own in the event of a tragedy."

Safer Living Home Unveiled

Insurance-Canada.ca ~ 01/02/09 - As climate change brings about increasingly destructive weather patterns, we need to adopt safer living standards for our homes. And that's exactly what the innovative Designed...for safer living program is all about. Recently, the program celebrated the completion of Canada's third safer living home, designed to withstand extreme winds and severe winter weather, in Fort Erie, Ontario.

Construction of the home is beyond what is called for in current building codes, which involved special building material and methods, from the foundation to the roof. It was built from the ground up, designed to withstand the most hazardous weather conditions in the area: extreme winter weather, high winds and rain storms.

Special construction features include:

- steel hurricane clips and strapping to secure the trusses to the framing, and braced gable ends to withstand high winds;
- reinforced rebar in the foundation;
- wider foundation footings;
- triple-glazed windows and doors;
- laminate shingles installed with additional nails;
- ice and water shield over the entire roof;
- spray foam insulation; and
- 5/8-inch fire-rated drywall.

"Canadians have a tradition of building strong homes, yet we have the knowledge to build homes that are even more resilient to extreme weather events, which are increasing in frequency and severity," says Institute for Catastrophic Loss Reduction executive director Paul Kovacs. "We need to harness that knowledge to build safer homes for future generations of Canadians. This home -- and the other two before it -- stand as models as we work to build more resilient homes and communities right across the country." The two other safer living homes that have been built since the program was launched in 2006 are in West Point, Prince Edward Island, and Sudbury, Ontario. In the months and years to come, additional safer living homes will be built in regions of Canada. They will be designed to be resilient to the local weather perils in their area, which may include earthquakes, prairie wildfires, tornadoes, and hail storms.

MTO Beginner Driver Education Course

IBAO Newsletter ~ December 2008 - The Ministry of Transportation recently implemented changes to the Beginner Driver Education Course. The following information will assist you in better understanding these changes.

Students who have completed a Beginner Driver Education Course prior to September 29, 2008 will be issued a Beginner Driver Education Certificate by the driving school where their course was completed. Please note that this certificate will be a paper certificate as was the usual practice. Certificates issued prior to September 29th must be presented to a DriveTest centre at the time of the G2 road test.

However, students who enrolled in a Beginner Driver Education on or after September 29, 2008 will no longer be issued a paper certificate from the driving school

Once a student has successfully completed all components of the course, they will be certified online through the driving school where they completed their course. The Student Driver Record will then be updated through the Ministry to verify course completion.

Students wanting proof of course completion for possible insurance discounts must obtain their driver's license history. This can be done by filling out an application through the Ministry. The cost of each search will be \$12. The driver's license history search can only be requested by the driver's license holder, as it contains personal information. The application must be signed by the applicant. Applicants will be able to request their driver's license history through online services; however, this service is not available at this time.

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Search For Secret Tax Strategies

At the beginning of every year, tax comes to the front of most small business owner's minds. Some are looking for that secret deduction or tax-scheme, but the best opportunities to save and defer tax are not secrets at all. The following is a brief summary of five major ways that successful small businesses owners can reduce their tax liability:

- **Proper distribution of income from the company into the owner's hands.** Income can flow as salary, bonus, dividends, shareholder loans, reimbursements and taxable or non-taxable benefits. Careful income planning can have a dramatic impact on the amount of tax paid. Planning allows small business owners to take advantage of lower corporate tax rates and tax deferral opportunities.
- **Tax planning vs. tax preparation.** Tax should not be a once a year event. Rather, a comprehensive tax plan that is pursued on an ongoing basis can reduce current taxes while also providing long-term tax savings.
- **Take advantage of all possible deductions.** Canada Revenue Agency allows several tax saving opportunities through legal deductions; unfortunately many small businesses do not take advantage of them.
- **Plan for capital expenditures properly.** Decisions to lease vs. purchase, when to make purchases and whether to replace vs. repair all need to be analyzed in detail in order to be most tax effective.
- **Plan for a tax efficient retirement.** Retirement savings can come from traditional savings vehicles like RRSP, TFSA and company pensions or from the eventual sale of the business. Do not wait till you are ready to retire to start looking at the best option because it will be too late. In many cases it is advantageous for a business to invest in itself, but proper retirement planning is still essential.

Tax Free Savings Accounts Available in 2009

A Tax Free Savings Account is an account where contributions are made with after-tax dollars and withdrawals are tax-free. This means that money can be earned in the account and withdrawn at any time without being taxed.

Who is eligible to contribute to a TFSA?

- Anyone over the age of 18 even those without an income, or those over the age of 71, who are ineligible to contribute to an RRSP.

How does it work?

- You can save up to \$5,000 every year in a TFSA, and the \$5,000 annual contribution limit will be indexed to the Consumer Price Index and rounded to the nearest \$500. For example, with a 2% rate of inflation, the first increase to \$5,500 would occur in 2012.
- TFSAs can hold the same investments as registered accounts, such as mutual funds, segregated funds, stocks, bonds, and GICs.
- Any amount withdrawn from the account is automatically added back to your contribution room for the following year.
- Unused contribution room can be carried forward indefinitely to future years.

If investment growth is tax-free for both TFSAs and RRSPs, what are the differences?

- Contributions to an RRSP are tax deductible and reduce your taxable income, while contributions to a TFSA are not deductible.
- Withdrawals from an RRSP are added to your income and taxed at your current rate, while TFSA withdrawals are tax-free.
- You must convert your RRSP to a RRIF by age 71 and withdrawals after that time are

mandated according to a schedule based on your age. There is no similar requirement for TFSAs.

- For RRSPs, once a contribution is made, that contribution room is "used up". With TFSAs, the amount of a withdrawal is automatically added back to the contribution room.

2009 CPP Maximums Set

The Canada Revenue Agency recently announced the maximum pensionable earnings under the Canada Pension Plan (CPP) for 2009 will be \$46,300, up from \$44,900 in 2008. The new maximum pensionable earnings amount was calculated according to a CPP legislated formula that takes into account the growth in average weekly wages and salaries in Canada, the CRA said. Contributors who will earn more than \$46,300 in 2009 will not be required or permitted to make additional contributions to the CPP.

The basic exemption amount for 2009 remains \$3,500. Individuals who earn less than that amount do not need to contribute to the CPP. The employee and employer contribution rates for 2009 will remain unchanged at 4.95%, and the self-employed contribution rate will remain unchanged at 9.9%. The maximum employer and employee contribution to the plan for 2009 will be \$2,118.60, and the maximum self-employed contribution will be \$4,237.20. The maximums in 2008 were \$2,049.30 and \$4,098.60.

Tax Time

Here are some things to remember as tax time approaches:

- The newly introduced Child Fitness Tax Credit is available to parents of children under the age of 16 who are registered in an eligible program of physical activity, to a limit of \$500 per child.
- The also new Public Transit Tax Credit is available for those that buy a monthly (or longer duration) pass for commuting on buses, streetcars, subways commuter trains and local ferries.
- If you have paid tax on capital gains this year or in the previous three years and have losing investments, consider triggering the capital loss before year-end. This strategy will help you recover taxes paid on the previously reported capital gains.
- Remember to carry back losses to the earliest year possible since the oldest years will expire first.
- If you have reached age 65 in 2008, you are likely aware that you are eligible for Old Age Security (OAS). But many are not aware you actually need to apply for it.
- Remember to apply for OAS as soon as possible, since retroactive payments are only available for up to 11 months plus the month in which you apply for OAS.

Outlook for 2009

The world economy will grow at its weakest level in 27 years in 2009, but Canada will avoid a deep downturn, according to the National Bank Financial Group. The bank's global economic and financial outlook for 2008 and 2009, released last Thursday, predicts global growth of 1.6% next year. "Even if deleveraging and forced asset sales let up in the months ahead, which is likely, we do not expect the world economy to expand by more than 1.6% in 2009," said Stefane Marion, chief economist and strategist at National Bank.

In Canada, the bank expects total GDP growth of 0.7% in 2008, and no growth in 2009. While a technical recession "seems inevitable," the National Bank expects monetary policy and budget stimulus measures from Ottawa to help sustain domestic demand and prevent a recession as severe as the one of the early 1990s. "This kind of recession happens only if the bottom falls out of domestic demand," the report says, adding that domestic demand generally only falls during times of restrictive monetary policy, which is currently not the case. Also;

- Exports will be the "weak link" in the Canadian economy, falling by 5% to 10% from peak to trough, according to the bank. This weakness could also persist for a longer period than in previous recessions, since the U.S. economy will likely be slow to recover.
- The unemployment rate, which is current just over 6%, will peak at 7% next year, according to the outlook. "There is no reason to think that the overall decrease will be as large as in past recessions," the report says, noting that corporate profits are still growing in Canada, while they are falling south of the border.
- The housing market will continue to slow in 2009, with a 20% drop in housing starts and a 15% drop in home sales.

- Across the country, Ontario and Newfoundland are the only two provinces expected to report negative GDP growth next year, at declines of 0.8% and 1.3% respectively. Leading growth will be Saskatchewan, at growth of 2.6%, followed by Manitoba, at 1.4%.
- The Canadian dollar will likely continue to hover near its current level, remaining between US78 and US82 throughout 2009, according to the outlook.

Meanwhile, the report says the United States officially began a consumer-led recession -- its first since 1991 -- in December 2007. The bank expects the recession to last until mid-2009 -- a recessionary period longer than average, at 20 months total, due to the corresponding financial crisis. Demand in the U.S. will not begin to rebound until the second half of 2009, which could put its economy on track for "moderate growth" in late 2009, but negative growth until then. Real GDP should decline by 0.3% in the United States in 2009, the bank projects. In addition, the U.S. unemployment rate could climb to 8% or more by the end of 2009.

The downturn in the United States has dragged other countries around the world into recession as well. "The emerging economies are still overly dependent on the industrialized economies," commented Yanick Desnoyers, assistant chief economist at the National Bank. "The economic decoupling theory is slowly but surely fizzling out." But the National Bank expects liquidity measures by the Federal Reserve and the U.S. Treasury, along with major economic stimulus in next year's U.S. budget, to help the U.S. and world economies to recover in 2009. The bank also expects historically low interest rates to persist next year.

As for the financial markets, National Bank holds that the stock markets have already discounted a great deal of bad news, so that downside risks have abated considerably. "North American equities have now absorbed most of the decline typical of past periods of financial stress and economic contraction," the report says. It adds that three conditions are necessary for a rebound: stabilization of the U.S. housing market, more realism in consensus earnings forecasts and an abatement of credit risk. Since equity markets always rebound before the economy -- typically two-thirds of the way through a recession -- National bank expects stock markets to rebound next year.

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Quarterly Client Communication

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Craig McIntyre, CAPCORP Financial Advisor



Business:

Craig joined CAPCORP in 2007 bringing many years of experience in small business planning, tax consulting and operations. Craig has worked in financial planning and related fields, holding a number of positions including Proprietary Equity Trader, Store Manager, Tax Consultant and Financial Advisor. Craig takes a big picture approach to financial planning by integrating tax, wealth management, estate planning and insurance strategies to individuals and businesses.

Craig recently completed the CFP program, joining several CAPCORP Advisors who hold the CFP designation. The CFP identifies individuals who are dedicated to the highest level of professionalism in providing financial planning advice. The CFP

credential assures that the planner adheres to internationally recognized professional standards of competence and ethical practice. CFP standards include requirements in education, examination, experience and ethics.

In addition to financial planning, Craig offers tax preparation services for individuals, sole proprietorships and small businesses. This gives Craig an up-close perspective on his clients' tax situation and allows him to offer uniquely insightful financial advice.

Craig received his Honours BComm degree from the University of Windsor and MBA from Wayne State University in Detroit.

Personal:

Craig and his wife Kathy are newlyweds, having married last spring. In his free time, Craig enjoys outdoor activities including hockey, kayaking and windsurfing.



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Rhodes & Williams employees live and work in your community. We are your neighbours, your friends and your insurance advisors. As such we feel an obligation to be good corporate citizens and contribute to the communities in which we live and serve.

Gore Mutual Offers Free Taxi Rides

Gore Mutual Insurance Company celebrates a safe holiday season by offering their automobile clients a free taxi ride on New Year's Eve.

"We are very proud of our New Year's Eve taxi offer," says Kevin McNeil, President and CEO, Gore Mutual. "Along with our broker partners, we are pleased to help our clients enjoy a safe New Year's Eve."

As a safety conscious company, Gore Mutual has been offering this program for many years because keeping families safe is important to them.

Gore Mutual automobile clients received a letter and voucher for their taxi ride – up to a maximum of \$15.00 - just before Christmas.

The taxi offer is just one of the many ways Gore Mutual and Rhodes & Williams shows gratitude to their clients and the communities in which they live.

Operation Christmas Child Shoe Boxes

This year, Rhodes & Williams participated in the Operation Christmas Child Show Box campaign.

In 2008, 713,294 shoe boxes from Canada were collected and distributed to children in more than 15 countries. Each gift is a special reminder to a child that he or she is loved. Delivered by teams of local pastors, charities, and civic leaders, Operation Christmas Child gifts provide opportunities to make a lasting impact on children, families and communities.

The shoe boxes are filled with school supplies, toys, hygiene items, candy, clothing, and anything that would put a smile on a child's face.

Our team here at the office put together an amazing 31 boxes and \$217 towards shipping and project costs.

The shoe boxes don't leave Canada on their journey overseas without first making an impact on the people who pack them. The project fosters compassion in Canadian families, individuals, and businesses by expanding their world view and showing how it is greater to give than to receive.

Thank-You for Trusting us With your Insurance Needs

At this time, we at Rhodes & Williams, would like to thank-you for your continued business. [Referring our services](#) to your friends, family, neighbours and business associates is one of the greatest compliments we can receive. Anyone you recommend to Rhodes & Williams can expect the same great level of service that you have come to expect from us.

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