

Cremasco's Corner

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Cipher Puzzle

No winners in the last quarter

What does this message say?

GTYORJOTEQUIABGT

HINT:

Count the letters and try splitting the letters up into groups.

Enter the draw by emailing lina@cremasco.com with the correct answer for a chance to WIN a \$20 Tim's Card!



Featured Client: Congratulations!!! Right at Home Canada!

Welcome to Right at Home



I would like to formally introduce you to our extraordinary method of providing both non-medical and medical, in-home healthcare assistance to seniors and adults with disabilities within our own communities of Guelph & Wellington County, Cambridge and Kitchener-Waterloo.

Started in the USA in 1995, Right at Home is currently a global homecare leader located in more than eight countries worldwide. Right at Home Canada provides our unique client-centered, team-

caregiving approach, incorporating caregiver reliability which provides essential consistency of care. We offer whatever you or a family member needs, whenever needed, right at home- where ever home may be. Nothing is too big or too little to ask.

At Right at Home we also believe that independence, educated decision-making and control over ones own enviroment are imperative in fostering a high quality of life. We provide all types of support from companionship, light housekeeping, errands and personal assistance to full nursing care. In addition, Fresh meal delivery, our RightVisit Doctor's Appointment Program and our Hosptial-to-Home Discharge Support Program were developed to supplement the extraordinary homecare services we provide.

We are here to help.

Meet the Team



Susan Cremasco

Name: Susan Cremasco

Likes: Love cooking for my 5 men

Dislikes: The Cold!

Status: Married to namesake of Company

Hire Date: July 17, 1982...oops you meant at Cremasco

Experience: Administration with a premier computer program design company

Job Title: Administrative Executive

Functions: Book keeping / Accounting / Payroll (Ring leader)

IPP Explained

An IPP is a defined benefit pension plan and sets your monthly income at retirement.

Covered earnings for IPPs are up to \$134,834 in 2013 dollars. An IPP permits the accumulation of greater retirement assets, up to 65% more compared to an RRSP. Contributions to an IPP are based on a percentage of employment earnings graduated by age, therefore the older you are, the more you can contribute.

The IPP is similar to an RRSP in that it uses an investment account that accumulates over time to provide retirement benefits. Unlike the RRSP, the IPP provides greater certainty of retirement assets, and allows the company to make additional tax deductible contributions should the rate of return on plan assets be less than 7.5% a year.

Key Benefits of the Individual Pension Plan (IPP)

- Increase retirement assets and have your company make large tax deductible contributions.
- Up to 65% more annual contribution room compared to RRSPs.
- Reduce investment risk. Additional tax deductible contributions are allowed by the company should the rate of return be less than 7.5% per year.
- 100% creditor proofing of plan assets.
- Safer investment rules and limitations compared to RRSPs.
- Pension plan surpluses belong to the member.
- Provides pre-determined retirement benefits.
- Allows a significant tax deductible contribution at retirement.
- All costs, including investment expenses associated with the IPP are tax deductible to the company.

The Ideal Candidate

An owner, incorporated professional, or executive, age 40 and over, and earning over \$134,834 in T4 or T4PS income, is the ideal candidate. IPP contribution limits increase with age, therefore an IPP may also be established for candidates with lower earnings.

RRSP Deadlines

March 2, 2015 is the deadline for contributing to an RRSP for the **2014 tax year**.

Watch carefully for your retirement plan Carrier Communication on their deadlines: Remember Contributions have to be post marked March 2nd and into Head office by March 2, 2015 at 12:00pm.

Planning ahead for an Emergency.

Emergencies can happen any time and that's why it's important for you to take the necessary steps to make sure you are personally prepared. A simple emergency kit that's easily accessible, portable and stocked with all of the essentials can make all the difference during an emergency situation.

Make sure to read a first aid manual so you'll understand how to use the contents in the kit if your children are old enough to understand, review the manual with them as well. It's important to store first aid kits in places that are out of children's reach but easily accessible for adults. Check the kits regularly and replace missing items or medicines that may have expired.

There are four parts to The Emergency kit Checklist:

- 1) What's in a first aid Kit?
- 2) Emergency Kit: Home
- 3) Emergency Kit: Car
- 4) Important Papers.

In this issue I will be sharing "What's in a first aid kit?"

What's in a first aid kit?

- Carrying device bag/box
- First aid manual
- Sterile gauze
- Adhesive tape
- Triangular bandage
- Adhesive bandages in several sizes
- Elastic bandage
- Antiseptic wipes
- Soap
- Antibiotic cream (triple antibiotic ointment)
- Antiseptic solution (like hydrogen peroxide)
- Mouthpiece for administering CPR (can be obtained from your local Red Cross)
- Hydrocortisone cream
- Tweezers
- Sharp scissors & safety pins
- Disposable instant cold packs
- Calamine lotion
- Alcohol wipes or ethyl alcohol
- Thermometer
- Latex gloves (at least two pairs)
- Flashlight and extra batteries
- Blanket (stored nearby)
- Acetaminophen & Ibuprofen



AWESOME!!!

Thank you for all who attended our Group Benefits Breakfast Seminar. We had a blast! Our speakers were wonderful, very informative and experienced. A special thanks to them for inspiring us with their knowledge. The morning was a *great success!* For those that were unable to make it copies of the presentations are available. Please call Todd or myself at 519-837-1530 or a quick e-mail at todd@cremasco.com or lina@cremasco.com, we would be happy to send them your way.

Travel Insurance

From the topical perspective:

There has been a great deal of interest and discussion around “Out of Country” coverage. Most carriers we deal with on the Group Benefits Perspective have 2 critical components we’d like to address:

1. Pre Existing Condition – a medical condition that existed prior to the effective date of insurance
2. Stability – means that, in the 90 days before departure, there has been no change to your health



Things you will need to know before leaving:

Treatment required as a result of a “Medical Emergency” arising while temporarily outside the province of residence provided that the covered person who receives the treatment is also covered by the Provincial Plan during the absence from the province of residence.

What is a Medical Emergency?

A Medical Emergency occurs when a covered person requires immediate medical attention while a covered person is travelling outside his province of residence due or related to:

- i) a sudden, unexpected injury which occurs or a new medical condition which begins while a covered person is travelling outside his province of residence; or
- ii) a previously identified medical condition that was stable, but not diagnosed as terminal or prescribed for palliative care, at the time of departure from his province of residence.

Pre Existing Conditions are not all covered. It varies by providers, so you should ***always call*** your carrier to make sure that your pre-existing condition is covered by your Benefit Plan.

Stable means that, in the 90 days before departure, you and/or dependent have not:

- been under treatment or evaluation for new symptoms or conditions
- experienced a worsening or increased frequency of existing symptoms or examination findings related to the medical condition, disease or illness
- been prescribed or recommended a change in treatment or medication related to the medical condition by a Physician or other medical professional
- been admitted to or treated at a hospital for the medical condition; or ii) did not have future non-routine tests, investigations or new treatment planned for a previously identified medical condition or future medical appointment planned with respect to an undiagnosed medical condition.
- No coverage is provided for any Medical Emergency related to a pregnancy for covered persons who are pregnant and travelling within 4 weeks of the due date. (***Some carriers have restrictions even further away from the due date always check.***)

NOTE:

Every emergency out of country claim is investigated on its own merits (to determine if related to a pre-existing condition)

At Cremasco, we are always trying to monitor developments and will endeavor to keep everyone updated. Please call if you have any questions or concerns, 519-837-1530

I just recently found out that my daughter is celiac so I had to drastically change the way I cook especially for Molisia. In keeping with main meals I thought that I would share a Gluten-Free Eggplant Lasagna Recipe that I tried and loved. From my Kitchen to yours, try this mouth-watering Eggplant Lasagna Recipe and let us know what you think..

Gluten-Free Eggplant Lasagna Recipe

Ingredients

- ✿ 2 large eggplants, sliced lengthwise
- ✿ 1 teaspoon oregano
- ✿ 2 large onions
- ✿ 2 large carrots, sliced
- ✿ 2 zucchini, sliced
- ✿ 1 cup of mushrooms, sliced
- ✿ 2 teaspoon of Sea salt & ¼ teaspoon freshly ground pepper
- ✿ 2 cups of homemade or marinara sauce
- ✿ 1 cup grated Parmesan cheese, divided
- ✿ 3 large eggs
- ✿ 1 teaspoon crushed thyme
- ✿ 2 garlic cloves, minced
- ✿ 1 (15-ounce) container whole-milk ricotta cheese or drained small-curd cottage cheese



Preparation: Cook Time: 60 minutes; Total Time 70 minutes; Yield: 6 servings Eggplant Lasagna

Directions

1. Heat oven to 400 degrees. Arrange sliced eggplant in a single layer on 2 sheet pans. Brush on both sides using no more than 3 tablespoons of oil and season with salt & pepper. Roast the eggplant until it is soft and golden. Turn slices halfway through, about 25 minutes
2. Meanwhile, in a medium skillet add the remaining 2 tablespoons of oil and the onions & carrots when they start to look tender (approx. 7 minutes) then add mushroom and zucchini. Sauté until soft for about 7 more minutes. Add the minced garlic and thyme. Cook for another 2 minutes. Once the carrots, mushrooms, zucchini, & onions are cooked remove and set aside to cool. *(The recipe leaves a lot of room for creativity & often inspired by which vegetables are in season. Have fun putting your own stamp on this delicious dish.)*
3. In a large bowl add the ricotta, eggs, ½ cup parmesan, oregano, mushrooms, carrots, onions, 2 teaspoons of salt and ¼ teaspoon pepper. Mix well. Brush an 8 inch baking dish with oil.
4. Spread half of the marinara sauce on the bottom of the prepared baking dish. Lay 4 slices of eggplant on top followed by the ricotta mixture. Lay another 4 slices of eggplant and finish with marinara sauce. Top with the remaining ½ cup Parmesan cheese. Bake for 30 minutes or until golden brown and bubbly.

Buon Appetito!

Lina's Thoughts:

In my 46 years I have come to understand and believe that...

Respect is earned, Honesty is appreciated, love is gained and loyalty is returned.

"There are two kinds of failures: Those who thought and never did and those who did and never thought..." - Anonymous

**We appreciate
YOUR BUSINESS!**

Our motto "of common purpose"™ speaks to our belief; it is only in helping our clients to succeed that we too are able to succeed."

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