

Cremasco's Corner

Quarterly Journal of Group Benefits & Retirement

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Trivia

Winner of last issue

Doug Halbert

(Keytech Water Management)

Question:

What mathematical symbol did math whiz Ferdinand von Lindemann determine to be a transcendental number in 1882?

Answer:???

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

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Featured Client: Robinson Buick GMC...is growing!!!

Congratulations!

It is with great pleasure that the Cremasco Team would like to congratulate Ted, Sam, Amit and the whole Team at Robinson Buick GMC in Guelph for their expansion into Fergus. The acquisition of the Chrysler Jeep dealership, now called Robinson Chrysler is complete. If you would like to see a variety of great vehicles and have wonderful people to help you with your purchase of a new or used vehicle, or simply need some incredible service on an existing vehicle, please visit the following two locations...It's worth the drive to Guelph and or Fergus!

The two locations are as follows:

Robinson Buick GMC
875 Woodlawn Road West
Guelph, ON N1K 1B7



Robinson Chrysler Dodge Jeep Ram Ltd.
735 St. Andrew Street, West
Fergus, ON N1M 3H2



BUICK



RAM

Jeep

Meet the Team



Joanne Prince

Name: Joanne Prince

Likes: Snowmobiling, fishing, gardening, cleaning.

Dislikes: Dreary days, sitting still

Status: Married to Dave

Hire Date: May 8, 2017

Experience: 25 year career in the financial service industry beginning with the Bank of Nova Scotia and transitioning to Ross Dixon Financial Services as it progressed through Dundee Private Investors to HollisWealth

Job Title: Individual Product Specialist

Functions: Providing a high level of client care and support to the Cremasco team

Employer encourages workplace walking with Fitbits for all staff



Just 5.7% of Canadians walked to work in 2011, down from 6.3% in 2006, according to Statistics Canada. But even if employees live too far to commute by foot, employers can still create a walking-friendly culture. And today – Walk to Work Day – is a good time to start.

Last fall, about 60 employees at the Peel Children’s Centre collectively walked the distance between their office in Mississauga, Ont. and Hawaii in just under three weeks, says Alexandra Macgregor-Amde, communications specialist at the centre.

The centre’s volunteer health and wellness committee started to promote walking because of its accessibility.

“It’s a great way to encourage people to get outside and get some exercise without costing too much money,” says Macgregor-Amde, adding employees might walk around the block, to the next major intersection or through a nearby walking trail. Originally, the committee had to send out reminder emails, but soon it noticed teams were taking walks on their own.

“What I think this wellness program has really accomplished is showing clinicians that it’s okay to prioritize their own mental health and well-being, and that it’s supported at work and that we’ll do anything we can to keep our staff healthy so they can continue to help children, youth and families,” says Macgregor-Amde.

She adds the organization bought all staff members Fitbits in 2015. “I think they did it because they noticed some staff had them and were walking more, and they thought this would be a great way to reinforce the message that we should take our health and wellness seriously.”

Offering subsidized pedometers is a good start to a workplace walking program, according to Linda Lewis-Daly, a workplace wellness consultant at GoodLife Fitness. The next step is making walking convenient, such as creating a daily walking group at lunch, which allows employees to motivate each other. Organizations can also incorporate competitions to boost motivation and create a common goal for the workforce.

But ultimately, consistency is essential, noted Lewis-Daly. “Be sure management reinforces its importance and encourages employees to build it into their daily schedule,” she said. “Find ways to build walking in throughout the year if possible, whether it’s climbing stairs, circling the building or walking the halls.”

Sara Tatelman, BenefitsCanada.com | April 11, 2017



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

Facts on Ontario’s Public Drug Programs

\$530 MILLION

Amount spent by the provincial government on the Trillium drug program in 2015/16

4,400

Number of prescription drugs on the Ontario Drug Benefit formulary

3.9 MILLION

Number of people in Ontario who currently receive prescription drug coverage under the Ontario Drug Benefit program, including more than 2.3 million seniors and more than 900,000 people on social assistance.

\$465 MILLION

Expected annual cost of covering drugs for youth under age 25 as of Jan. 1, 2018

Effective January 1, 2018 the New ‘OHIP +’ Program providing drug coverage for Ontario youth 24 and under. Check our Email blast of January 5th or the Website www.cremasco.com or send me a quick email and I can forward you the NewsFlash.

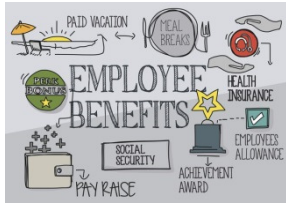
Source: Ministry of Health and Long-term Care and 2017 Ontario budget documents | Benefits Canada; September 2017

These Are the Most Prized Employee Benefits

Great benefits are major draws for new employees and powerful retainers for existing ones. Here are the benefits that excite employees most -- see which ones your employer offers.



Selena Maranjian ([TMFSelena](#)) Jul 9, 2017 at 7:16AM



"You know you are on the road to success if you would do your job and not be paid for it."

-- Oprah Winfrey

Oprah's thinking is similar to that of many others who suggest that as long as you find a job that you love doing, all will be well. It's a nice thought, but it's also good to think about how you will support yourself and an dependents over time. Most of us would not only like to be employed in jobs we like, but we want sufficient, if not good, pay -- and, ideally, good job benefits as well.

Survey says...

When it comes to employee benefits, the folks at Glassdoor.com have a lot of information to offer. After all, their website is a repository of workers rating and reviewing their respective employers. Glassdoor.com also conducts surveys to gather additional information. One survey found that about 57% of workers reported that job benefits were a main consideration when deciding whether to accept a job offer.

But wait -- there's more! Glassdoor.com's [Employment Confidence Survey](#) from the third quarter of 2015 reported that fully 79% of workers would prefer new or additional benefits to a pay raise. A whopping 82% of women said so, versus 76% of men, while 89% of those aged 18 to 34 agreed, versus just 66% of those 55 to 64 years old.

All benefits are not equal, though. So which benefits are most prized?

Benefits	% of Workers who Value it more than a Raise
Healthcare insurance	40%
Vacation/paid time off	37%
Performance bonus	35%
Paid sick days	32%
401(k) plan, retirement plan and/or pension	31%
Flexible schedule (e.g. ability to work from home)	30%
Office perks (free lunch, casual attire)	19%
Employee development/training programs	19%
Tuition reimbursement	18%
Employee discounts	17%
Gym membership or wellness programs	16%
Stock, Stock options, and/or equity	16%
Paid parental leave	13%
Child-care assistance	13%
Commuter assistance	9%
Diversity program	3%

That's a good review of the most prized employee benefits, but remember that for any particular worker, certain benefits will be more important than others. The company matters, too. Employee discounts will be more valuable for some workers than for others, depending on their spending habits and on the products or services that the company offers. Workers taking care of family members will prize child care assistance, paid parental leave, and flexible schedules more than many single workers.

Evidence that Living with a Sense of Purpose may Improve Mental Health

Dr. Roy Cameron, Executive Director, Homewood Research Institute

What is the purpose of your life? There is growing evidence that living with a clear sense of purpose may enhance mental and physical health.

Psychiatrist Victor Frankl spent three years as a prisoner in Nazi concentration camps. He observed that those who maintained a purpose in their lives were more likely to survive: "Woe to him who saw no sense in his life, no aim, no purpose, and therefore, no point in carrying on. He was soon lost." His book *Man's Search for Meaning*, published in 1959, is a classic that still inspires many as it describes people who managed to live with humanity, resilience and dignity under horrific circumstances.

More recently, science has provided rigorous evidence that a strong sense of purpose matters. Victor J. Strecher provides an engaging overview of this evidence in his 2016 book, *Life on Purpose*. He describes how he was compelled to create a renewed sense of purpose after the death of his 19-year-old daughter. As a scientist, he became intrigued with what science had to say about living with purpose.

Here is a distillation of some of the findings he reviewed. Those with a strong sense of purpose have been found to fare better in many areas of life: "they have better sex, sleep better, are less likely to become depressed and are more relaxed. Diabetics with a strong purpose are more likely to have their blood glucose under control. People who have received drug and alcohol rehab are half as likely to relapse six months later if they started treatment with a strong sense of purpose. "

In describing some studies in more detail, Strecher notes that research has shown that people with a low sense of purpose were 2.4 times more likely to develop Alzheimer's disease than those with a strong sense of purpose. Alzheimer's disease was found to progress more slowly among those with a well-developed sense of purpose. He also describes studies demonstrating that a range of biological processes related to health, disease and aging seem to differ between those who do and don't have a well-developed sense of purpose.

Taken together, the findings Strecher reviews suggest that living with a sense of purpose, rather than a sense of self-indulgence or aimlessness, may be deeply important to our mental health, physical health and social well-being. I will never forget a psychiatrist telling me about a wealthy man who lived on a trust fund. This man summed up his life by saying "I've eaten food and produced shit;" soon after he took his own life. In my mind, although it is an extreme example, this man's tragic story is a cautionary tale about where an aimless life of empty self-indulgence can lead.

How would you rate yourself (on a scale from 1 to 7) on the following: "I have a sense of direction and purpose in life," and "some people wander aimlessly through life, but I am not one of the them"? Strecher notes these are typical questions used in research studies on living with purpose. As you reflect on these questions, take stock of whether you are doing all you can to live with purpose. Even small enhancements to your sense of living with purpose may have surprisingly large beneficial effects.

For instance, Strecher describes studies in which adults with heart disease had a 27% lower risk of suffering a heart attack over a two-year period for every one point increase on a six-point purpose in life scale. Another study found that every one point increase on a six-point scale was associated with a 22% reduced risk of stroke.

Our scientific understanding of how living with life purpose affects our health and wellbeing is still emerging. Findings need to be replicated and extended. But the pattern of results across diverse studies suggests that life purpose is fundamentally important.

In light of such evidence, it may behoove us all to ask how our investment of time, talent, emotional energy and financial resources is guided by a sense of purpose, and how we deepen this investment.

It seems wonderfully ironic to think that investing ourselves in a cause bigger than ourselves may be one of the best ways to take care of ourselves.

Article Provided by Cyndy Moffat Forsyth, Chief Development Officer of the Homewood Research Institute 519-824-1010 ext.:2108

Roy Cameron, Executive Director of the Homewood Research Institute (HRI), has a PhD in clinical psychology from the University of Waterloo, and did clinical training at Duke University Medical Center. He devoted much of his career to building a behavioural cancer control enterprise in Canada, funded by the Canadian Cancer Society, to enable scientists to contribute to preventing disease and improving the well-being of individuals, organizations, and society. At HRI he is pursuing this agenda of linking evidence and action in mental health and addictions.

Thanks for Supporting the Kids!

We did it...another wonderful year raising money and supporting "***Sending Kids to Camp***"! Despite all the rain, we still had some great fun.

We are pleased to report that Cremasco, with the extraordinary help of our suppliers & clients, raised over ***\$10,000.00***.

A little bit about the Cremasco Fund:

Cremasco's motto "Of Common Purpose" speaks to our belief that it is only in helping our clients succeed, that we succeed. We also believe that one of the best ways of showing appreciation for success is by giving back to the community in which we work and live. The Cremasco Fund was established through the Guelph Community Foundation to allow us, our clients and friends, to recognize and focus on supporting youth in the community, after all "the children are our future".

The Cremasco Fund promotes and supports children's charities including Sunrise Equestrian, Rainbow Camp and Special Olympics. One of our goals of the Cremasco Fund is to send KIDS TO CAMP. Every year the Cremasco Foundation sends 35-40 local children to Rainbow Camp who would otherwise not be able to attend. We are very excited to be able to donate this money to the ***Cremasco Foundation of Children's Charities***.

There is a song out there from the late Whitney Houston, "Greatest Love of All" and the chorus is what we believe is true. Let us give them a chance too.

"I believe the children are our future

Teach them well and let them lead the way

Show them all the beauty they possess inside

Give them a sense of pride to make it easier

Let the children's laughter remind us how we used to be..."

Thank you again, for your continued support! We continue to help where needed!



From my Kitchen to yours, here is a great main dish that will have your guest or family members asking for seconds. I hope that you enjoy it as much as I do.

Vegetarian pasta Primavera

Prep Time: 30 min.

Total Time: 30 min.

Servings: 8 servings

What you need:

Ingredients

- 2 tablespoon of olive oil.
 - 1lb. whole wheat linguine, Uncooked
 - 1pkg.(10 oz.) baby spinach leaves
 - 1 red pepper, thinly sliced
 - 1 yellow pepper, thinly sliced
 - ½ cup Sliced mushrooms
 - Small onion
 - 3 gloves of garlic, minced or chopped (however you like it)
 - 1 tub (8oz.) Philadelphia Garden Vegetable 1/3 less fat than Cream Cheese
 - ½ cup milk
 - 2 tbsp. finely chopped fresh basil & parsley
 - ¼ cup grated parmesan cheese
- Cook pasta in the large saucepan as directed on package, adding spinach and peppers for the last 5 min. Drain in colander.
- Meanwhile, sauté onions and garlic in a little oil in the same saucepan, add mushrooms...once mushrooms are almost cooked add cream cheese and milk reduce heat to low and cook until the mixture is melted and well blended, stirring frequently.
- Return pasta mixture to pan. Add basil and parsley; mix lightly.
- Sprinkle with Parmesan and serve.



Buon Appetito

Lina's Thoughts:

Happy New Year and best wishes for a Health, Happy and Prosperous 2018!

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."

Cremasco Financial
Financial & Estate Planning
Phone: 519-836-1791

**We appreciate
YOUR BUSINESS!**

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

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