

RELECTRONIC-REMECH Inc.
Leading the Way in Relectronic Restoration

If you have ever had flood or fire that ruined your company's vital computer system or machinery, you will appreciate the services of RELECTRONIC -REMECH INC., an international company, with Canadian operations based in Waterloo. Among a myriad of other "damage control" services, Re-Electronic Remech provides restoration of electronic and me-
 chanical equipment that has been severely damaged by natural disasters, such as fire or floods.

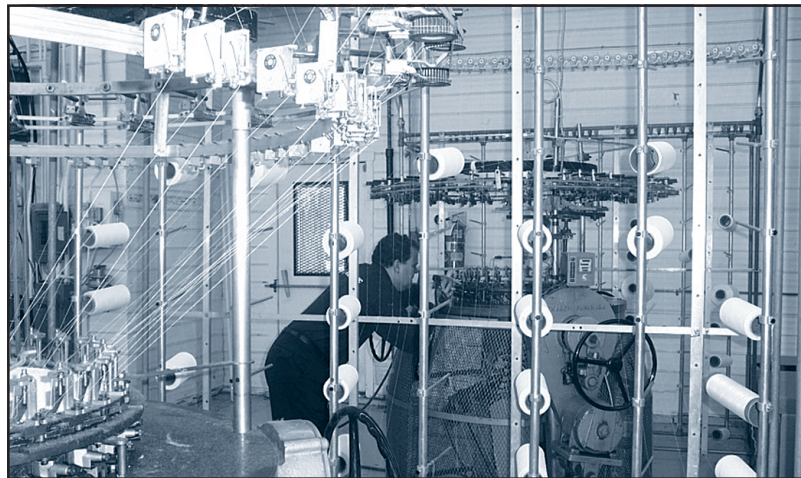
RELECTRONIC -REMECH has its roots in Munich Germany, where the concept of electronic restoration was pioneered in 1979. Today they are in 25 countries throughout the world and Jay Sutherland is the President of the Canadian division. When Jay Sutherland first heard about RELECTRONIC-REMECH and their expansion in 1982 into the North America, he had his own business offering computer service and repair and restoring electronics. When the U.S. company discovered Jay's capabilities, they offered an expansion into Canada. In 1992, Canadian operations for RELECTRONIC-REMECH Inc. began. Then in 1995, Jay bought the rights to the Canadian market from the U.S. and German parent. And the rest is history, so to speak.

The main focus of the Canadian Division's operations was to service manufacturers in South Western Ontario. However, their recent excursion to the bottom of James Bay in Moosenee

now sees them offering their unique equipment restoration services to other companies in

various industries across Canada. Although they compete with other service companies, the electronic restoration process for manufacturing equipment is unique to Re-Electronic Restoration since fire can cause damages that have to be dealt with properly. Since entering the Canadian scene almost a decade ago and with the purchase in 1998 of a Canadian

company that offered appliance and mechanical services, Relectronic Remech has expanded its services to include everything from computer restoration - after a flood renders all equipment useless - to heavy industrial equipment - such as a CNC machine that has been all but de-



Relectronic Remech inspects water damaged knitting machines

stroyed by fire.

Today RELECTRONIC -REMECH employs an experienced staff of 13 and offers equipment restoration to garages and restaurants, among other clients. Both on and off site repair is available. When asked what advice he could offer others wanting to go into business for themselves, Jay had this to say: keep a balance between your personal and business life - advice Jay lives by; he enjoys spending time with his 3 school age girls and his wife Wendy. Jay also believes strongly in good service to your customers: ensure you are fair and conscientious in value and you will be rewarded with repeat business.

Pam Lucier, Final Draft Publications

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Our Clients' Side The Aussie Experience

Stephanie Mortimer

Hi, my name is Stephanie. I'm a 15-year old girl who has had an amazing experience I'd like to share it with you. Our family has traveled to many places over the years, but no vacation has been as exciting as our *last* trip - to Australia. Five and a half weeks were spent there, 2 and a half with our parents, and 3 on our own. It was the most exciting experience of my life. We, unlike many others, were fortunate enough to be able to experience another culture.

We did most of our touring when we were with our parents. We saw many of the major attractions of the country: Sydney was a very interesting city, where we climbed the Sydney Harbor Bridge; in Cairns we swam in the Great Barrier Reef, an exhilarating experience; At Kangaroo Island we actually got to hold a Joey (baby kangaroo), baby wallaby, and a koala! We spend the next three weeks in Melbourne

and the surrounding area, after which our parents would fly back to Canada.

My sister, Michele, my friend, Kathleen, and I, all stayed with a family that we met while they were on exchange here in Cambridge, Canada. Lisa Pellin instructed us at Sue Bottrill Dance Studio in Cambridge for a year, while her husband Danny taught at St. Benedict's Catholic Secondary School. The Pellin family lives in Leongatha, a small town about an hour away from Melbourne. We were able to live the way they do, eat the same foods, and basically be an Aussie for 3 weeks!



From left: Stephanie, Bob (parent), Michele, Cheryl (parent), and Kathleen

vacation can do without! We were having so much fun that the time just flew by! It was very hard when it was time to leave because we didn't know when we would see them again. Fortunately, it won't be long because Lisa will be returning to Canada (in the Cambridge area) very shortly.

How did we spend all of our time? Well, the people we were staying with own a dance studio and because we are dancers, we spent a lot of time there. We were instructed by various teachers and learned many valuable lessons and routines were even choreographed especially for us! The three of us were involved in a local production of "Guys and Dolls." We didn't get to dance, but helping out behind the scenes was almost as good. We met many new friends, most of whom I will never forget and hope to see again someday, and, of course, we got in a little shopping, something that no

Stephanie Mortimer is the daughter of Cheryl Mortimer of Cambridge Heating Treating, Leaders in quality heat treating.

Out of Province/Out of Country Coverage for Students

In the fall, it's not unusual for children of plan members to be destined for post-secondary studies in another province or country. This is an exciting time for families, and it's also a good time to review some details concerning out-of province benefits coverage.

Under most contracts' definitions of an "eligible dependant," the student *must be eligible for coverage under his or her provincial health plan* in order to qualify for out-of-province coverage under a parent's group benefits plan. Therefore, if leaving the

province of residence for an extended period of time, students need to ensure that their provincial coverage remains in effect. This often involves applying for extension of provincial health insurance coverage.

If this condition is met, and the normal procedures have been followed regarding "student status," the student is considered an eligible dependent. Practitioner, drug, vision and other health claims will be processed and paid in the same manner as they would if the student was attending school in the province of residence. These same rules apply to a child who leaves the province to live with another family member for a temporary, but extended, period of time.

Plan members with children attending school outside of their residence should speak with their plan administrator to confirm that their benefits plan includes out-of-province/country coverage, and take the steps necessary to ensure eligible dependents are protected for the duration of their studies.

Please check with your provincial health plan for complete details.

In this case, coverage is not guaranteed. Investigation is undertaken to determine whether the pre-diagnosed condition was completely stable and, according to objective medical evidence, there was no reason to expect complications.

Coupling Up Protecting Assets in a Common-Law Relationship

At 25, Gwen Reid (not her real name) already considers herself a self-made woman. She's successfully begun a career in the federal government and has a handsome salary of \$61,000. While living at home with her parents, she was able to put together a down payment on her first house – a three bedrooms townhouse in an Ottawa suburb. She bought the townhouse for \$175,000 and plans to carry a mortgage of \$160,000. She believes her mortgage payments of \$520 biweekly are manageable, but she'll have help to foot the bill. Gwen and her boyfriend Daniel, 26, have decided to move in together and become a common-law couple.

When two unmarried people live together in a conjugal relationship for six months or longer, they become a common-law couple. According to Statistics Canada, common-law relationships are on the rise. The 2001 general Social Survey, released in July 2002, showed that close to 1.2 million couples were living in a common-law relationship, up 20% from 1995. During the same period, the number of married increased only 3% - from 6.2 million to 6.4 million. Today, over 40% of Canadians aged 30 to 39 are expected to choose common-law over marriage for their first union. The number rises to 53% for women aged 20 to 29.

"I think it's the right time in our relationship to take this step," Gwen says. "I never even considered renting a room to a stranger." Daniel will also receive a financial advantage, as his current rent stands at \$729 and Gwen plans to charge him \$550. But not only does Gwen have more assets than Daniel, her salary is higher too. As a carpenter and cabinetry worker who owns his own business, Daniel makes about \$30,000.

Though Gwen and Daniel may be emotionally ready to move in together, Gwen's still concerned about the potential financial danger she could be putting her new house in if the relationship turns sour. "It's my house," she says. "I need to know it is safe and that if

anything happens to our relationship, he can't take half of my assets." Over 60% of common-law relationships end in separation, while about a third of marriages end in divorce. Identifying potential financial liabilities in the future, including those that might arise from a separation, can endear you to your client.

"I urge my clients to enter into a cohabitation agreement," says Cheryl Goldhart, a partner practicing family law at Gowling Lafleur Henderson. Similar to a marriage contract or prenuptial agreement, a cohabitation agreement outlines property and support rights upon the breakdown of a common-law heterosexual or homosexual relationship. The agreement would explicitly detail what belongs to each member of the couple. Canadians assume that common-law couples share the same rights as married couples and that's not the case, says Goldhart. "If you want the same rights as a married couple, you have to go down to city hall or to your priest or rabbi and get married," she says.

Though there have been some constitutional challenges to the legislation, currently common-law couples are treated differently than married couples.

Divorce is handled at the federal level, but division of property falls under provincial legislation. "If you are married, there is a regime in place in Ontario that you can use to calculate how the property between the two parties will be divided," Goldhart explains. When a common-law couple separates they do not fall under this legislation, but would have to simply battle it out in court. "The courts have been clear that they divide joint property half and half," she adds.

Jennifer McLaughlin is assistant editor of Advisor's Edge.

Part two of this article will appear in the January 2004 issue of News Forum.

HEALTH CLINIC Alcohol and your health

In our society today, getting together with our friends and family is usually a time for serving drinks.

Celebrating? Raise your glass. Depressed? Drown your sorrow. Lonely, tired, tense? Relax, have a drink.

Hardly anyone thinks twice about it.



It's a good idea to think twice about using alcohol for a number of reasons. Even in moderate amounts, alcohol has noticeable effects on the body because it enters the bloodstream and touches almost every organ; its effects on feelings and behaviors are well known. When you drink heavily over a prolonged time, alcohol can cause a number of serious diseases, some of them fatal. Certain physical effects of alcohol result from its direct toxicity; others occur because alcohol alters the metabolic process or the enzyme systems within certain cells. Here are some of the ways that alcohol can affect your body:

The Central Nervous System: Sustained heavy drinking damages your brain and practically all parts of the nervous system. Brain damage accelerates the aging process and impairs mental function, resulting in mood difficulty in concentrating, forgetfulness, and a "scatterbrained" state.

The Digestive System: When alcohol is swallowed it ultimately metabolizes primarily in the liver; the organs of the digestive tract show many of its harmful effects. Three main reactions that frequently occur in progression as liver damage is increased are: Fatty liver - the liver becomes enlarged, shiny, and greasy. Fatty liver disappears when alcoholic intake is stopped. Hepatitis or inflammation of the liver, with resulting enlargement of the liver, jaundice, weakness and lethargy, fever, decrease or loss of appetite, and finally death. Cirrhosis of the liver - the laying down of scar tissue, is the inevitable result of inflammation. Although not all cases of Cirrhosis are alcohol-related and not all heavy drinkers develop this disease, about 85 percent of deaths due to Cirrhosis are associated with alcohol.

Christiana Bola Ashabo, ICADC, CRPS, is an Addiction and Relapse Prevention Specialist with The Southdown Institute in Aurora.

Part two of this article will appear in the January 2004 issue of News Forum.

President's Corner Joint Bank Accounts at Death



Often some of you ask me to address certain financial issues that occur regularly in your lives. I have chosen to address one of the most recent of such questions. This article about joint bank accounts was pulled from the archives for your benefit.

It is quite common for an elderly person to open a joint bank account with one of his or her children so as to allow the child to assist in taking care of bills, mortgage payments, taxes, etc. When the parent dies, a dispute often ensues as to whether the child is entitled to keep the funds in the account. Was the arrangement purely for convenience or was a gift ultimately intended? Naturally, the deceased is not available to explain his or her intention and the bank documents pertaining to the account typically do not address the nature of the relationship between the two parties. If the dispute ends up in court, its outcome will hinge on the interaction of the common-law doctrines of advancement and resulting trust. The law in this regard was succinctly summarized in the recent case of *Re Clarke Estate* (2002 BCSC 1074, July 18, 2002) as follows:

- a) The general rule with regard to joint bank accounts is that on the death of one customer, the survivor is not entitled, as against the estate of the deceased customer, to hold the funds as his or her own property, if the funds were provided entirely by the deceased customer, unless there is a presumption of gift or an intention, on the part of the deceased customer, that the survivor shall have the right to retain the funds as her own: *Re Fenton Estate* (1977), 26 N.S.R. (2d) 662 at 673.
- b) The question, in the absence of fraud or undue influence, is the intention of the donor creating the joint account. The "ordinary rule" is that where the funds are provided entirely by the deceased the funds revert to the donor upon a resulting trust: *Edwards v. Bradley*, [1957] S.C.R. 599. In plain English, this means that upon the death of donor, the child or the other party set up on the joint account for the sake of convenience is deemed to be holding the proceeds of the account or other joint property in trust for the original owner ("the donor") or his/her estate. The child or survivor is simply holding the proceeds of the joint account or joint property in trust for the estate of

the deceased donor and is not exclusively entitled to the jointly held property or account by right of survivorship.

c) The "ordinary rule" may be modified when the transfer involves a parent and child, in which case presumption of advancement may arise: *Shepard v. Cartwright*, [1955] A.C. 431 at 445. This simply means that if a child is set up by a parent as a joint property holder or joint account holder and the parent dies first, the surviving child could be deemed to be the exclusive owner of the account or property in question and the value of the account or property passing to the child could be considered to be an advance payment of all of or part of the child's share of the estate of the deceased parent. If this is what a parent intends though, it should be well document, preferably in the Will of the deceased parent. However, the presumption of advancement may be rebutted or refuted, but should not give way to slight circumstances.

d) The presumption of advancement may be rebutted or refuted, but should not give way to slight circumstances: *Shepard v. Cartwright*.

e) In *Re Clarke Estate*, The presumption of advancement was held to apply, principally because no convincing evidence was presented to rebut or refute it. However, for estate planners, the real point is to avoid all such disputes. Toward this end, when a joint tenant is added to the title of real property or a joint bank account is opened with a child, the parent should be urged to document his or her intention in a memo to be kept with his or her will. In fact, the issue can be addressed in the will itself—a simple way to avoid costly and disruptive litigation.

Acknowledgements: I am grateful to Gary Hauser of Hauser Law Office, for reducing certain sections of the article to every day English.

We are not educated because we are smart, but rather we are smart because we are educated.

Please note that as this article is not meant to give legal advise; it is suggested you seek an independent legal counsel if you are not familiar with some of the legal terms used.

ABOUT THE COMPANY
Need help through the insurance planning maze? We at Numekevor & Associates can help your company through business succession planning, disability and health risk management, creative group benefit plan design, and individual estate creation and preservation ideas. **We can be reached at 519 621-4422; 1-800-964-8797; email@numassoc.com, or check out our website www.numassoc.com**

ABOUT THE NEWSLETTER
This newsletter belongs to our clients. We at Numekevor & Associates hope that **NewsForum** will foster an opportunity for discussion which will enrich your business and family lives. Publication dates are January 1 and July 1. We welcome submissions from our readers in the form of original articles, photos, or original artwork. Submission deadlines are the last week of November and the last week of May. Submissions may be typewritten, supplied on disk (saved as a RTF file, please), sent via E-mail to numassoc@golden.net, sent via Canada Post, or sent to the office at 193 Pinebush Rd. Suite 200, Cambridge, Ontario, N1R 7H8. We reserve the right to edit articles for length and clarity.

THE ROTARY FOUR WAY TEST

Of the things we think,
say or do:

- First**-Is it the TRUTH?
Second-Is it FAIR to all concerned?
Third-Will it build GOODWILL and BETTER FRIENDSHIPS
Fourth- Will it be BENEFICIAL to all concerned?