

E-Learning Program

Have you signed up yet for the Chamber e-learning program? If not, you are missing out. In August 2007 I subscribed to the Chamber of Commerce e-learning program. There are two suites of programs I have invested in. And they are an investment as there is a payback in increased knowledge, awareness and ability. We can be very good at working in our business, but working on our business can be more of a challenge, and these programs help us to do that.

I have the Business Skills Development and Desktop Computing suites. The first program I used was time management. I thought I was good at managing my time, but I learned that there was definitely room for improvement. Do you know the difference between effectiveness and efficiency? Using this training for yourself will teach you the difference, and why and how you can become both effective and efficient. Are you reactive or proactive in utilizing your time? What difference could being more proactive make to your business? Situations will always pop up that demand our immediate attention, and that is a normal part of business, but even

small incremental improvements can be beneficial for us.

The programs are easy to use and are done on your available time. The Business Skills Development set covers a broad range of topics from business math, time management and building relationships to business management and communications.

Desktop Computing suite offers training on Outlook, Power Point, Word, and Excel, among others. Many of us can learn to use these more effectively. I spend most of my time working at my business and I hadn't taken the time or felt I had easy access to the resources needed to become more proficient at these skills. Being able to put them to better use can help me to become more efficient with my time.

I highly recommend taking the time to invest in yourself and your business, and avail yourself of what is there for you. After all, this is one of the benefits of your Chamber membership. Take advantage of it!

*Helen MacCormack, CFP
Partners In Planning Financial Services*

You Can Take It With You

When employees leave your firm, they may be entitled to on-going life insurance because of their participation in your group plan. Their coverage can be 'converted' to an individual policy for the same amount, with the employee paying all future premiums. The advantage to the employee is that this coverage is guaranteed, if the employee applies for it within 30 days of leaving your company. A converted policy can provide a level of coverage appropriate for retirement. Conversion benefits also suit some people's circumstances before retirement. Those who have health issues may not find reasonably priced life insurance, if they can find any at all. Others may need a life insurance policy with a specific purpose in mind, like those required to keep coverage for the benefit of an ex-spouse, as a condition of divorce.

But the key to conversion is timing. The employee's application and initial premium cheque must reach the insurer within 30 days of the end of employment. After that, the group benefit cannot be converted, leaving the individual to try to find coverage on his

or her own. If an individual leaves your company without being made aware the guaranteed benefit is available, your company leaves the door open to a possible legal challenge down the road. With that in mind, the Chambers Plan offers a sample letter employers can use. When an employee declines conversion, he or she signs the letter, acknowledging the offer. Completed forms are worth keeping with the departed employee's file for a period of time. Remember, whether or not an individual converts the group life benefit, there's no cost to the employer. And it's easy to make the offer a routine part of your process when an individual leaves your company. Benefit Facts presents information to help you manage your employee benefits. Brought to you by your Chambers of Commerce Group Insurance Plan® agent, representing Canada's premier group plan for small and medium sized business.

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Twenty Best Things To Do This Summer

By Cyndi Olsen



5 things to do for your BODY this summer:

1. Climb a tree
2. Swim in a lake
3. Go for a hike
4. Ride a bike
5. Get a good night's sleep every night

Five things to do for your BRAIN this summer:

1. Read a classic novel
2. Learn five new words and use them as often as possible
3. Play games that challenge your mind
4. Keep a scrapbook of your daily activities and wildlife observations
5. Start a short story and add a new paragraph every day

5 things to learn and do TOGETHER as a family:

1. Learn the names of trees in your area
2. Start a collection of rocks or seashells or anything that you can collect together
3. Identify birds that you commonly see
4. Learn how to tie a knot
5. Take a hike at a new trail

5 things to do this summer to Get Ready for the next school year:

1. Establish a back-to-school routine. Begin following school day bedtimes and morning routines well in advance of back to school for an easy transition back to the classroom.
2. Turn off the TV. Research has shown that watching TV before bed overstimulates the brain and prevents sleep.
3. Get organized. Time management is a learned skill, not acquired one. Use a family calendar to stay on top of appointments and schedules all summer long.
4. Keep reading. Reading continually improves reading comprehension skills and develops vocabulary.
5. Don't run on autopilot. With school closed for the summer, kids can easily fall behind. To prevent this, kids should engage in some sort of learning or other mentally stimulating activity throughout the summer to keep their minds sharp and always ready to learn.

A SUMMER TO REMEMBER

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Pre-K to Grade 12

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