

Груповите бенефити не са привилегия на големите фирми



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Запитайте всеки, който работи в голяма фирма, какво го е накарало да кандидатства за работа в тази фирма и от какво е най-доволен. Отговорът неизменно е - заплатата, сигурността и груповите бенефити. Не задължително в този ред. Хората ценят високо чувството на сигурност и удобство, което дава малката пластмасова карта в портфейла. Членската карта, която доказва вашата принадлежност към груповия застрахователен план, неслучайно е направена да изглежда като кредитна карта. Също както кредитната карта, тя ви

дава свободен достъп до всички видове медицински услуги, които не са покрити от вашия провинциален здравен застрахователен план, например Ontario Health Insurance Plan - ОНІР. Такива услуги са - поуката на лекарства, предписани от лекар, зъбокарските услуги, преглед при очен лекар и очила, масажист, хиропрактор, подиатрист, остеопат, натуропат, физиотерапевт, психолог, слухов апарат, перука, разходи за линейка, патерици, шини, отделна болнична стая и много други. Груповият план включва и застраховка живот, заст-

раховка при загуба на крайници, застраховка за пътуване извън вашата провинция в Канада и в чужбина и др. Огромно преимущество е също така и фактът, че тази груповая застраховка покрива не само вас като служител на фирмата, а и вашия съпруг/а и вашите деца до 21-годишна възраст или до 25, ако продължават да учат.

Човек, който воден от предприемачески дух и от желанието да постигне самостоятелност и финансов успех, решава

да започне собствен бизнес, си дава ясна сметка за рисковете, които поема. Немалка част от риска представлява загубата на груповия застрахователен план от бившата му фирма, както за него, така и за цялото семейство. Тази ситуация се приема от самостоятелния бизнесмен като даденост и той се примирява с нея. Цялото семейство започва съзнателно или неусетно да се лишава от елементарни медицински услуги - редовните профилактични прегледи и почистване на зъбите, физиотерапия, лекарства и т.н. Резултатът за здравното състояние на цялото семейство е ясен.

Възможно ли е да се избегне това положение? Може ли един малък или среден бизнес с няколко работника (много често само двама - бизнес-

менът и неговата съпруга) да имат групов застрахователен план? Отговорът е, да! Може! И тъй като вие сте собственик на фирмата, вие ще преговаряте със застрахователната компания как точно да се структурира вашия застрахователен план, вместо да приемате безгласно плана на наелата ви на работа голяма фирма. Вие ще решите точно какви бенефити да си включат в плана съобразно вашите, на вашия бизнес и на вашето семейство нужди. Преимуществата са:

1. Първото и очевидно преимущество е, че вие и вашето семейство отново ще разполагате със застрахователно покритие, същото ако не и по-добро от това, с което сте разполагали в голямата фирма.

2. Вашият бизнес ще

добие легитимност и привлекателност за работа за отлични специалисти, така, както и всяка голяма фирма.

3. Специалистите, които вече работят при вас, високо ще оценят новата придобивка, която ще повиши тяхната лоялност към фирмата, ще подобри тяхната производителност и ще намали заболяемостта и отсъствията от работа.

4. Рязко ще се намали текучеството, което ще намали вашите разходи по често обучаване на нови специалисти, които, след като научат професията, се прехвърлят на работа в големите фирми, най-вече заради груповите бенефити.

5. Застрахователната премия е бизнес разход за вашата компания и намалява вашия данък.

(Продължава в следващия брой)

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Local

Spring is in the air in January

■ Toronto set a record daily high on Jan. 7, but fell short of the monthly high for January set three years ago. The city hit a high of 14 C. The previous record daily high was just 6.5 C, set on Jan. 7, 1998. The record daily high for the month of January in downtown Toronto is 17.6 C, set on Jan. 13, 2005. It's all well above the average daily high of -1.8 C. "It should be freezing out there. It should not be melting like it is," said Environment Canada senior climatologist David Phillips. He noted a high of 12 C is typical around April 20, not in January. "These are clearly temperatures that are 10 or 11 degrees above where they should be."

OPP cracking down on misbehaving motorists

■ Ontario Provincial Police officers will be cracking down on motorists who don't slow down or move to the left when passing emergency vehicles parked on the side of the road with their emergency lights flashing. OPP Commissioner Julian Fantino pointed out that there have been two incidents in one week in which motorists have collided with OPP vehicles - one on Highway 401 westbound in the Cambridge area and another where an OPP officer from the Nottawasaga Detachment was injured when he was hit by a vehicle during a traffic stop. In a

third case, a motorist drove into the back of a fire truck that was parked on the side of the highway while responding to a collision on Highway 401 in Toronto. To increase safety, Ontario's Highway Traffic Act requires motorists when approaching a police, fire or ambulance vehicle stopped with its emergency lights flashing in the same direction of travel, either in a lane or on the shoulder of a road or highway, to slow down and pass with caution. If the road has two or more lanes, the motorist must move over into another lane, if it can be done safely. Failing to do so can result for first offence - \$400 to \$2,000, plus three demerit points upon conviction and possible suspension of driver's licence for up to two years. Subsequent offence (within five years) - \$1,000 to \$4,000 fine, possible jail time up to six months and possible suspension of driver's licence for up to two years.

Canada

CIBC sees oil supply constraints pushing gasoline to \$1.50 a litre

■ Gasoline at \$1.50 per litre is in the "near future" for Canadians, economists at CIBC World Markets (TSX:CM) are warning. The CIBC subsidiary said Thursday that global oil supply will increasingly have trouble keeping pace with demand, and by 2012 that could send prices at the pump up by 50 per cent. CIBC World Markets chief

economist Jeff Rubin cites surging consumption in developing economies combined with increasingly rapid depletion of existing oilfields and delays in getting new oil supplies on stream. The widening demand-supply gap could push crude oil prices as high as US\$150 a barrel by 2012, said Rubin, who in 2005 was among the first analysts to predict the \$100-a-barrel oil price that materialized this month. Rubin's prediction of costlier gasoline was echoed by Bob Tebbutt, a commodities watcher and vice-president at Peregrine Financial Group. But he said prices are likely to climb more than Rubin projects. Tebbutt said commodities markets are sending the price of gasoline higher and there is no sign of this easing.

Prime minister announces \$1-billion in aid for Canadian industries

■ Prime Minister Stephen Harper has designated a \$1-billion in aid for ailing industries. The federal government's new "national community development trust fund" is aimed at helping vulnerable communities and laid-off workers in traditional industries, such as forestry, fishing and manufacturing, Harper said Thursday. "The program is aimed at one-industry towns facing major downturns, or communities plagued by chronic high unemployment, or regions hit by layoffs across a range of sectors," Harper said. But the premiers of the two largest provinces, home to the bulk of Canada's ailing manufacturing sector, said the \$1 billion is nowhere near enough to meet the

need in either of their provinces, much less the entire country. Ontario's Dalton McGuinty said Harper's announcement is "important" and "helpful" but "in the grand scheme of things it is not commensurate with the level of need and sense of urgency." Quebec's Premier Charest echoed that concern. The new fund will be created from a one-time allocation from the federal government's budgetary surplus, which means the relief package won't survive unless the opposition parties in Ottawa agree to support the next budget.

World

Bush predicts Mideast peace treaty before he leaves White House

■ U.S. President George W. Bush, summing up meetings with both sides in the Israeli-Palestinian dispute, said Thursday that a peace accord will require "painful political concessions" by each. Resolving the status of Jerusalem will be hard, he said, and he called for the end of the "occupation" of Arab land by the Israeli military. "Now is the time to make difficult choices," Bush said after a first-ever visit to the Palestinian territories, which followed separate meetings with Israeli leaders in Jerusalem the day before. Bush is in the Mideast for eight days, trying to bolster his goal of achieving a long-elusive peace agreement by the end of his presidency in a year. Speaking at his hotel in Jerusalem, he said again that he thinks that is possible. In his set of U.S. bottom lines were security for Israel, a "contiguous" state for the Palestinians and the expecta-

tion that final borders will be negotiated to accommodate territorial changes since Israel's formation. He also suggested international compensation for Palestinians and their descendants who claim a right to return to land they held before Israel's formation. On borders, Bush said any peace agreement "will require mutually agreed adjustments" to the lines drawn for Israel in the late 1940s. He was referring primarily to Israeli neighbourhoods on disputed lands that Israel would keep when an independent Palestinian state is formed.

New rules for U.S. driver's licences to deter terrorists, illegal immigrants

■ Americans born after Dec. 1, 1964, will have to obtain more secure driver's licences in the next six years under ambitious security rules to be announced Friday by U.S. officials. The Homeland Security Department has spent years crafting the final regulations for the REAL ID Act, a law designed to make it harder for terrorists, illegal immigrants and con artists to obtain government-issued identification. The effort once envisioned to take effect in 2008 has been pushed back in the hopes of winning over skeptical state officials. REAL ID still faces stiff opposition from civil liberties groups. To address some of those concerns, the government now plans to phase in a secure ID initiative that Congress passed into law in 2005. Now, DHS plans a key deadline in 2011 and then further measures to be enacted three years later, said congressional staffers

who spoke on condition of anonymity. DHS officials briefed legislative aides on the details late Thursday. The American Civil Liberties Union has fiercely objected to the effort, particularly the sharing of personal data among government agencies. The DHS and other officials say the only way to make sure an ID is safe is to check it against secure government data; critics like the ACLU say that creates a system that is more likely to be infiltrated and have its personal data pilfered.

Sports

Capitals ink Ovechkin to \$124M extension

■ Washington Capitals forward Alexander Ovechkin agreed Thursday to a 13-year, \$124-million US contract extension - the first \$100-million deal in NHL history. Considered one of the NHL's elite players, the high-scoring winger would certainly have attracted a lucrative offer sheet had he become a restricted free agent on July 1. Ovechkin, whose base salary this season is \$984,200 US - \$3.83 million US if you account for bonuses - represented himself in negotiations. He will make \$9 million US in each of the first six years and \$10 million US annually over the final seven. "I know it is extra pressure, but I have to play the same," Ovechkin said. "If you think of the pressure, it is hard for you. I have to play the same way. Play more, play better." Ovechkin, 22, has totalled 130 goals and 250 points in 206 NHL games since being drafted first overall by Washington in 2004.

В „Български хоризонти“ представя кратки новини на английски за онези наши сънародници, които трудно четат на български.
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