CORPORATE PLANNING ASSOCIATES

ADVANCING *Issues*

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Where do we grow from here?

By P. Lee Fisher, President and Chief Executive Officer, Corporate Planning Associates

Over the years, ***Insight*** has been a forum for our Senior Vice Presidents and others to communicate new ideas and elaborate on old ones. These concepts all play significant roles in planning for financial independence and for the transfer of wealth from one generation to the next.

David Vicic has been a regular contributor as have Jamie Purves, Duncan MacEachran, John Davis and Alan Snowden. One of our most frequent and respected contributors has been John Ross, our Chairman. What makes his ***Insight*** so valuable is the years of experience he has accumulated in this business. You can expect to hear more from all of them in the future; if you're looking for previous issues, they are located on our website.

With this, the Fall 2003 Issue of ***Insight***, I am making my debut, even though I've been at CPA for over 20 years. Why, you may ask, after all these years of silence? Because I'd like to be the one to tell you about the company's new initiatives.

CPA was founded in 1974 by John Ross and Brigitte Murphy. At the time, Pierre Trudeau was our Prime Minister and Gerald Ford was President of the United States. The Philadelphia Flyers won The Stanley Cup that year and The Oakland A's won the World Series; Blazing Saddles and Towering Inferno were the leading movies of the year and Barbara Streisand's "The Way We Were" was the number one single. "60 Minutes" was the number one television show and had been since 1968. The Canadian dollar was trading at $0.9956 US and a basket of goods that cost $1,000 today would have cost $240 then.

Today, CPA is a national planning firm with over 300 clients around the world and 35 employees in 3 Canadian cities. But we're not stopping here!

We have a plan for growth. Beginning in September, we embarked upon an awareness campaign developed by Ambrose Carr Linton Carroll (ACLC Advertising), an advertising agency in Toronto. The campaign includes a personal endorsement from three clients: Courtney Pratt, Doug Whitehead and Dominic Gammiero. We are very appreciative of the support they have shown us and the kind words they have shared with the readers. You may have already seen the ads in NUVO, Luxury, Cottage Life, Golf and Canadian Art magazines. These ads are running from September 2003 through May 2004.

Our focus is to promote CPA as ***OneSource***© for planning and implementation to achieve financial independence and inter-generational wealth transfer.

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Our target market with this campaign is corporations. The goal is to provide corporations with a professional team to support busy executives and their families, so they can attend to the job at hand without overlooking important personal issues.

Our objective is to initiate relationships with ten new corporate accounts over the next year and to expand the service among the executives in the corporations with whom we already work. Many of the relationships that were established back in the '70s with then corporate executives continue today, often times working with their children and grandchildren.

You may ask why the corporate market? While it is true that the "individual" market, i.e. individuals not affiliated with a corporation, make up approximately 50% of our clientele, we believe that the corporate market will have a tremendous need for our services in the next decade.

"Baby Boomers" occupy many of today's executive positions; more than ever before, these executives are looking to retire early. "Freedom 55" has long been a motivator for the Baby Boomer. Some want to embark on new careers, while others want more community and family time and others just want to travel and relax.

The next decade will be a transitioning period and CPA is looking to partner with both the corporations and the executives to ensure a smooth transition.

Right behind the baby boomers is a generation of highly educated "30 and 40 something"s. They will have even less time to do their own planning and implementation than the baby boomers because there are so many fewer of them to fill the positions vacated by the boomers.

In our 30 years of experience, executives and their families have come to look upon the plan prepared with CPA much like the business plan that they use to run their companies. We all know that a plan has no worth without a plan of action to accompany it. In an effort to capture the essence of CPA's envelope of services, we have trademarked ***OneSource***© Financial Management.

Like "60 Minutes", CPA is committed to delivering topical, timely advice and the measure of success will be in the endurance through time.

While I don't want to take ***Insight's*** valuable print space away from our Senior Vice Presidents, I will take a small corner in each of the publications in 2004 to keep you up to date on our Plan for Growth.

Health Care Management in Difficult Times

By Dr. Raymond Rupert, MD, MBA

No one wants this experience but if you or a family member develop a serious health care problem, then you should be prepared to act. The emphasis is on "you". The health care system is no longer "customer friendly", and resources are stretched to the limit.

We are used to being served by vendors selling products or services. That is not how our health care system views patients. In order to get service, you have to be proactive. Since health care information systems do not track patient details, you have to take over managing the details.

Our company, Rupert Case Management, provides a service that acts to coordinate all the medical care of our clients. We put together a team to provide the level of expertise that sophisticated customers want. We manage all the details of the diagnosis and treatment processes.

We believe that our clients and their families are "partners" in the care process.
We involve our clients in each step of the process.

If you have a problem with your investment portfolio, you turn to experts. In a similar way, we access health care experts to help you with your treatment decisions.

Recently, we organized a conference call with one of the key Crohns Disease experts at John Hopkins Hospital in Baltimore. This was for our 24 year old patient who has severe Crohns Disease. I moderated the conference call from Toronto. The patient was in New York. The expert had extensive experience in the dosing of Remicaide in younger patients and was very helpful in educating both the patient and his doctors in Torono in the long term management of his disease.

Since we have assisted many patients over the last ten years with case management and advocacy, we have an extensive network of experts in both Canada and the U.S. At the start of managing a case, we will audit the existing clinical file and create a clinical summary. We then seek opinions from a number of experts. Not surprisingly, opinions often vary. Reconciling those differing opinions adds to the richness of the analysis of a specific case.

Patient Advocacy

In some cases, we have to turn up the volume, and advocate for our clients. This is an important role for patients since there is enormous competition for resources. Just ask one of my current clients who is in the queue for a double lung transplant. His prior respirologist was not considering him for transplant. We have moved him up in priority and must constantly monitor his condition and communicate with his new treatment team so that he will receive the treatment he deserves.

In another case, a 26 year old patient had cystic fibrosis. Her lungs were failing. She had difficulty breathing at rest and walking. We advocated for her, and she has since received new lungs. One year later, she was running in the Special Olympics. A result like that is extremely gratifying.

Some tests such as PET scanning and special types of MRI tests are not easily available in Canada. We can arrange for these tests to be done. There are some specific technologies such as gamma knife, used for small brain lesions, that are simply not available in Canada. We can arrange for these treatments and help our clients to seamlessly enter these treatment centers and then re-integrate into their local care center in Canada.

We believe that our clients and their families are "partners" in the care process. We involve our clients in each step of the process. It is not uncommon for us to be talking to clients during the evening or on weekends. We will often have a conference call with family members who are located all over North America, but want to be informed about their relative's condition and be involved in the care decisions.

If we can assist you or a family member or a key employee in any way, please do not hesitate to call.

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CPA and the CPA

By Lisa Becker, Consultant, Corporate Planning Associates

On Sunday, September 21, 2003, Corporate Planning Associates (CPA) participated in the Canadian Paraplegic Association (CPA) annual wheelchair relay. The event was a culmination of months of fundraising, culinary exertion, and both physical and mental preparation, and it was a complete success!

Corporate Planning Associates has supported the Canadian Paraplegic Association in the past by contributing to the wheelchair relay teams put together by Jill Hopkins. This year, we felt we could make a more significant contribution if we could just put together our own team. After a sandwich lunch in our boardroom and an introduction to the relay race by Jill, we knew we could do it.

Once the decision was made to compete in the race, eight volunteers stepped forward and generously donated their time and physical resources to the cause. Many others offered their moral support and volunteered to cheer for the wheelers on race day.

Funds were raised through a very successful bake sale, t-shirt sale, and generous donations from friends, family and colleagues. The final tally was in excess of $2,000, much more than the team's original goal.

Finally race day arrived. The "Corporate Wheelers" arrived in excellent form and mindset, clad in their matching tees, and quickly completed the 5.6 kilometer course with a final time of 22.3 minutes. The team finished 23rd out of 80! Not bad for the first year.

As one of the participants, I felt a number of emotions as the day progressed. First, fatigue – the day got off to a very early start! Once I felt fully awake, I began to take in some of what was going on around us. Up until that point, I felt anxious, thinking about our team, fretting over how well we would do in the race. It was then that I realized we had already won, the race was just the fun part. We had raised much more for the Canadian Paraplegic Association than we had dreamed we would at the outset; we had come together as a company, and as friends, and worked toward achieving a very worthwhile goal; and we could be satisfied in the knowledge that we did what we could to help the Association continue to provide its much needed services. My anxiety quickly turned to pride and at the end of the day I walked away with a feeling of hope, looking forward to next year's race.

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