



## Continuous Learning: An Excellent Investment

Computer technology is developing at such a rapid rate that many managers, even the most experienced, are overwhelmed. If you're like me, you wonder at times if all this constant pressure is good for anything. Can we live without it or do we have to integrate all of these new features in our activities as swiftly as possible?

One thing is certain; technology solution developers always give priority to improvements which provide direct or indirect commercial leverage. And to make them tangible, improvements have to generate real profit for the client, of course.

Periodic updates of your computer platform will therefore improve its productivity potential on a continuing basis. In the end, you basically just need to know how to get the most out of them.

Here is what I suggest you do when upgrades are available for your management software:

- Take some time, 30 minutes ought to do it, to get a basic idea of the improvements and, where necessary, decide which projects your clinic can benefit from.

List the projects and describe the objectives of each. A project does not necessarily have to be complex. For example, it can be as simple as digitizing a patient's medical form.

- Use your periodic team meetings to discuss potential projects that you

have in mind. At this point, make sure to properly assess how they will affect the way you manage your office.

Ideally, you should obtain a general consensus on the importance of these projects and, if possible, even set a start date for the next project. The idea is not to rush the process, but actually to incorporate this type of strategic thinking into your current office management approach.

Keep in mind that the advantage of teamwork is that it structures the process and above all prepares your team for future changes. Rallying your team behind any change that affects the way your office is managed is important.

You should note that Progent provides various reference sources to keep you informed of the new features that are constantly being integrated in its software:

- A visual cue informs you as soon as new features are available. The "New Features" message appears in the software menu bar and in the "Notification" area of Windows.
- The "New Features" section of the "Help" menu lets you access a Web page where recent improvements are described. The page presents the most important improvements that are likely to noticeably improve your management.

- A "What's New" section is included in the "Help" menu and on our Web site! This section gives you a detailed list of all the technical changes that are included in a new version.

In addition to these services, there are some other very useful sources of information:

- The "Frequently Asked Questions" section of our Web site, which is under "Frequently Asked Questions" in the "Help" menu, includes a wide range of common questions. Feel free to consult it and send us new questions whenever you have them. Our team is responsible for continuously improving this knowledge base.
- The continuing education program, which you can consult any time in the "Training Seminar" section of the "Help" menu, will help you improve your knowledge of the specific features of our software.
- Interactive help, which is directly integrated in the software and gives you access to all of our user guides, lets you perform a quick search in any section of the guide that discusses a specific topic.

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## Does Your Disability Insurance Provide Sufficient Coverage?

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This very large spread is explained by the fact that many insurers cover only 50% of your income above a certain amount, which jeopardizes your ability to save. The higher your income, the greater the differential. In other words, the longer the disability period, the greater your loss.

This loss can be disastrous if you become totally, permanently disabled at the age of 40, for example, and your income before taxes is \$250,000. That loss, before the benefits are indexed, could be as high as \$1,750 per month (\$12,200 – \$10,450) for 25 years, which amounts to \$525,000, or nearly \$700,000 non-taxable dollars if the average consumer price index stays at 2.5%.

With that amount, you would have been able to prepare for life after 65, when you no longer receive disability benefits. Our plan is the only one that covers not only your buying power, but also your current saving power.

Fortunately, you can correct this situation by insuring the difference with Sogedent Assurances and receive 100% of your income under your disability policy.

Want to talk about your situation? Please feel free to contact us. ■

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Even more importantly, a customer service representative is always at your disposal to answer all your questions and help you learn more about our product so that you can get maximum satisfaction from your management tool.

Technology may seem like a dry topic at first. But the best strategy to discover all of the advantages available to you and benefit from them is to invest in continuing education opportunities that teach you about your computerized management platform.

Feel free to contact a Prodigent advisor for all additional information. Prodigent is a service of your association. ■

## Do I Have to Decrease the Number of Stocks in My Portfolio When Nearing Retirement?

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### Recommendations

Disbursement strategies need to factor in all of these parameters and respect the target asset allocation that was designed to help you reach your investment objectives. For that reason, John should meet with his advisor every year to revise his investment strategy, review his investor profile and consider the rest of his financial situation.

Once he is retired, John would also be wise to keep an emergency fund equal to five years of disbursement in low-risk investments. The other investments could be invested according to his investor profile, so that the entire portfolio has an asset allocation of 50% in growth securities and 50% in fixed income securities.

Of course, every case is different. That is why you should call your advisor, who will be very pleased to help you ensure your and your family's financial security. ■

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