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Authorized for distribution:

Warren (Smokey) Thomas
President
OPSEU

A REMINDER OF IMPORTANT NUMBERS

Great West Life	1-800-874-5899
Pension Board (Retired before Dec.31, 1992)	1-800-668-6203
OPSEU Pension Trust (Retired after Dec.31, 1992)	1-800-906-7738
CAAT Pension Plan	1-866-350-2228
HOOPP Pension Plan	1-888-333-3659
OMERS Pension Plan	1-800-387-0813
OPSEU Head Office	1-800-268-7376
Campaigns Telephone Intake	Extension 8664

A MESSAGE FROM THE CHAIR

The Supreme Court of British Columbia has once again been asked to weigh in on an issue that is racked with emotion, sadness and great suffering. A claim has been filed in that court, arguing that provisions in the Canadian Criminal Code which make it illegal to receive assistance to commit suicide are, in fact, unconstitutional.

The Government of B.C. and our Federal Government are defending Section 241(b) of the Criminal Code and are trying to prevent it from being overturned by a new ruling.

This issue was last addressed in 1993 with the case of Sue Rodriguez an ALS patient who went all the way to the Supreme Court of Canada arguing her right to die with dignity. The Justices in that case rejected her argument. She did however ultimately take her own life with the assistance of an unknown doctor.

The Supreme Court in all cases it reviews must look at the letter of the law not at the emotionally wrenching stories behind them. The suffering and pain that must be endured by individuals with ALS and many other debilitating diseases is beyond comprehension. When the end of life is clearly in sight and the only thing left is excruciating pain and agony why then can an individual not make his or her personal decision to end it?

We have long got to the point where we can "pull the plug" or demand "no heroic efforts" for the very same logical reasons that are argued here. Is it really that much larger a step to allow euthanasia, to accommodate some degree of dignity by expediting the inevitable? We must consider in these cases the need for the deepest sympathy for those who find themselves in this terrible situation and consider too that perhaps sadly we may be in the same circumstances some day.

Perhaps what we need is not a more humane court decision but some MPs and MPPs who will listen and change the law.

Ed Faulknor, Chair
OPSEU Retired Members Division

By James Clancy
National President
National Union of Public and General Employees (NUPGE)

Ottawa (15 Nov. 2011) - The response of the mainstream media, business class and political establishment to the Occupy movement has been dismissive, patronizing and hostile.

It's sad. But it's predictable. And it has been the story of successful progressive movements for the last hundred years.

A powerful elite has been treating our democracy and economy as its own private playground and everyone else and the public interest with contempt.

Some of us have been highlighting the problem for a while. Finally, something clicked. And the Occupy movement sprung up around the world.

There isn't a specific policy demand or political strategy. That's not what the movement is about. It's on a moral mission.

The economic and political system today is rigged against ordinary people who work hard and play by the rules.

It's this moral failure the movement is emphasizing. They've brought two essential things to the table: passion and people.

Change starts with evoking visceral emotions about what is fair and unfair – it doesn't start with armies of actuaries, squads of statisticians and detailed policy prescriptions.

Change also requires boots on the ground. People need to stand up and fight for what they believe in – as if the cause depends on every one of them showing up, because it really does.

These things have made the movement a game-changer.

It has altered the political debate. It has shifted the discussion in the media. It has changed the conversations on loading docks and around the water cooler.

Recent polling by Nanos Research shows the majority of Canadians believe the overall point the movement is making is very valid.

The issues of economic and social equality – issues ignored by the powerful for a generation – are front and centre once again.

This is a huge victory for the movement. And it follows the best traditions of successful progressive movements.

All the major progressive movements that changed our society (e.g. the union movement, civil rights movement, women's movement, peace movement, gay rights movement and environmental movement) have followed the same model.

They started with a small group of people starting conversations in their communities about a moral issue. They brought energy and passion and believed in each other. And put themselves on the frontlines.

And they succeeded only after long struggles and in the face of bitter opposition and sneering attacks from the powerful and privileged.

The Occupy movement is here to stay. It will morph into something else. But it's not going away until there are serious reforms to our economy and democracy.

It all reminds me of the old saying: "First they ignore you. Then they ridicule you. Then they fight you. Then you win."

James

James Clancy
National President

1/3 of retirees still in debt: Statistics Canada Study suggests almost one-third of retired Canadians are in debt

About one-third of retired Canadians are in some form of debt, a report from Statistics Canada suggested Wednesday, throwing cold water on the notion that those in their golden years are debt free.

The study from the government agency showed that 34 per cent of retired individuals aged 55 and over, whether single or in a couple, held mortgage or consumer debt in 2009. The median amount owed was $19,000.

However, the debt level was much higher among those in the same age group who had not yet retired. The survey showed that among pre-retirees aged 55 and over, two-thirds held mortgage or consumer debt and their median debt load was $40,000, more than double that of retirees.

Among retired people with debt:

- 25 per cent owed less than $5,000.
- 32 per cent owed between $5,000 and $24,999.
- 26 per cent owed between $25,000 and $99,999.
- 17 per cent owed $100,000 or more.

The study, which used data from 2009, showed that retirees who owned homes or who had higher household income, higher levels of education and better financial knowledge were most likely to hold debt.

But these same groups tended to have solid finances — as home ownership, income, and education were all associated with higher levels of net worth and lower debt-to-asset ratios.

The survey also showed that marital status played a part in overall finances. Divorced people who were retired had the highest incidence of debt at 43 per cent, followed by couples at 35 per cent, those who never married at 30 per cent, and widows or widowers at 28 per cent. Divorced retirees also had the lowest annual median income and net worth, compared to all the other groups.

Do you feel financially prepared for your retirement?

"This [study] is suggesting that retirees are going into retirement holding debt," said Paul Ferley, assistant chief economist at RBC. "I think there had been a preconception that as people move into retirement years that they are generally debt-free, their mortgages paid off. Certainly that is not the case."

Making ends meet

Retirees with debt had a median annual household income of $42,000 and a median net worth of $295,000. Overall, their debt was equivalent to about seven per cent of their total assets.

The study said that a debt of less than $5,000 among retirees may be tied to the use of credit as a convenience, as 92 per cent of those with this amount of debt reported having consumer debt only.

Older retirees were significantly less likely to have outstanding debt: just 20 per cent of retirees aged 75 and over had some form of debt, compared with 48 per cent of retirees aged 55 to 64.

Despite the figures, the majority of retirees reported that their finances were what they had expected them to be prior to retirement. The retirees also claimed that their income was sufficient to cover their expenses and that they were able to make ends meet while still honouring their financial commitments.

This Article was taken from the NUPGE (NUARC) web site

IN PRAISE OF **OLIVE OIL**

Reason to smile

Olive oil, a key component of a Mediterranean-style diet, has provided health benefits for millennia. Mono-unsaturated fat gives olive oil anti-oxidant properties, lowering the risk of colon cancer, incidence of heart disease, and type-2 diabetes.

Because ingesting olive oil enriches skin and soft tissues, and is an anti-inflammatory, it also helps in treating gum disease which, due to the correlation between oral and whole-body health, improves your overall well-being.

Extra virgin olive oil is highest in anti-oxidants because it's less processed. And because of its' flavour, processing method and beneficial properties, it is the only variety of vegetable oil that nutritionists suggest be ingested as is (without being cooked). Only two tablespoons per day will help you look after your whole health and oral health as well!

This article was submitted by Brian Yim, DDS who operates a family dental practice in Hamilton, ON

Six great weight loss tips:

Should you favour the standard route of eating and working out, then tips given below should work greatly to aid with weight lose diet:-

1. Eliminate Eating Junk Food

Much of your efforts to lessen your weight will probably be unsuccessful people are unable resist eating junk and processed foods. These primarily include foods and snack foods such as burgers, pizza, fries, poker chips etc. Most of these foods offer bad nutritional value plus it consequently will not make any sense whatsoever to remain eating them. Bear in mind - you'll not have the ability to physically improve with an insufficient diet. You must carefully examine the valuables in your cupboard, fridge and freezer to make certain that you switch all sugary and greasy foods with nourishing, healthy alternatives.

2. Drink a Lot of Water

While you might be familiar with it again and again, it is really true. Drinking water not just replenishes one's body but in addition promotes weight reduction. How is that possible? Well, as everyone knows, water can be a fluid that directly passes your colon, so normal water can flush away those toxins and unwanted fats. Drink at least 8 glasses per day for best results.

Water is important alive along with a healthy body. Dehydration will wreak chaos on you and your fitness goals. If you are dehydrated your body cannot function at its optimal level. As an example, muscle tissue will loose strength, you may not burn off fat as rapidly, and you will probably feel tired and fatigued.

3. Reduce the Size of Your Portions

You should eat five or six small portions every day at regular intervals of approximately 4 to 5 hours. This can aid appetite suppression and boost your metabolic rate, causing you to burn additional fat without the need for an excessive amount of physical effort.

4. Reduce your Calorie Consumption Without Deprivation

Try this by steadily decreasing the amount of calories that you will get through with a small quantity each day. This can tot up very quickly, but remember that you'll not begin to shed weight until you reach the time you are expending a far more calories than you eat every day. This incremental approach will reduce snacking and binging, which may clearly placed you straight back where you began.

5. You need to Start Exercising Regularly

It doesn't have to be anything excessive, but simply put: getting some exercise is probably the best way to lose weight and enhance your general heath. Diets alone may help you understand losing a few pounds, but they are not able to improve your stamina, physical fitness, flexibility, mental state and allow you to achieve numerous other benefits in the way that regular exercise can.

Additionally, being active is another technique to increase your metabolism, which, once again, helps you to burn off additional fat in less time.

6. Sleep Well- Practice a great Night Sleep

Sleeping can be a favourite rapid loss of weight tip since it is one of the most effortless. Don't realize the power of having enough sleep. It is vital for your overall weight loss program. Medical research has proven that sleep deprivation would induce hunger, and improve appetite. This often brings about excessive eating. Likewise, having sufficient sleep for at least 8 hours helps you to bring an account balance for the leptin level and aids weight reduction.

This article is an excerpt from Base Articles.com written by G. Gomez

What is Probate and Can I Avoid it?

As an Estate Planner I get asked this question all the time. I find that most people know a little bit about probate, but don't really understand the entire process and the costs involved.

Probate is the Provincial Court's process for validating a Will and verifies the appointment of the Executor. When one spouse passes, all assets and liabilities usually become that of the surviving spouse therefore, the probate process is not necessary. However, when a widower or single person becomes an angel – the probate process is required. At this point, all assets are frozen until the probate process is complete and the Court issues a Certificate of Estate Trustee to the executor.

When submitting a Will for probate, the lawyer must also submit a summary of the estate's assets and their approximate market value, in order for the probate fees to be calculated. The assets to be reported for probate are: home, cottage and other property, bank accounts, mutual funds, GIC's, shares, savings bonds, and any valuable art or jewelry collection. An estate valued at $10,000 or less does not need to be probated and an estate with a value of $50,000 or less only pays a 1% probate fee. Most people don't realize that a probated Will becomes a public document, which can unwontedly expose personal and financial information.

For estates that exceed the $50,000 valuation a 1.5% probate fee is payable to the province of Ontario. Again, what many people don't realize is that all other estate fees will be based on the value submitted for probate. The lawyer is entitled to charge up to 5% of the value submitted for probate, the accountant - who needs to file the terminal tax return - is entitled to charge up to 5%, and the executor is entitled to 5%. At the end of this lengthy estate settlement process, the estate can be reduced by a total of 16.5% in fees before any funds reach the intended beneficiaries.

A common strategy used to avoid probate is adding a joint owner to an asset such as a home or a bank account. While this may avoid the fees, it could open up a can of worms in terms of liability and intent, which can end up costing the estate much more than the avoided probate fees. A deemed disposition of the asset is also to be reported to Revenue Canada, which could also create a tax issue for both owners.

The simplest strategy I know of to avoid much of the probate process and the fees associated with it, is to hold your savings and investments at a life insurance company who offers Segregated Funds. With a named beneficiary on the account, proceeds are usually paid out within two weeks, directly to the beneficiaries and do not form part of the Will or the estate value submitted for probate. This would keep financial matters private and eliminate the fees of up to 16.5% (which equals $82,500 on $500,000 of GIC's).

If you find the right segregated funds, the management fees inside the fund are the same as the average mutual fund – so it's like you are getting the added benefits for free. You have a wide variety of funds to choose from, such as term deposits, bond, dividend, balanced and equity funds and they also include principal guarantees of either 75% or 100% of your deposit.

The probate process can't be avoided completely, but by structuring your savings correctly, you can save your executor and beneficiaries a lot of time and your estate a whole lot of fees. The next time you are talking to your Financial Advisor, ask if he or she can offer you the estate friendly benefits of segregated funds.

Article provided by Leony deGraaf – Financial Advisor (905) 632-9900 or 1-800-775-7047 Retirement & Estate Planning Specialist www.dgfs.ca

Granting the Power

Choosing your Power of Attorney wisely is just as important as who you chose to be your Executor. In some cases, a valid Power of Attorney can be even more valuable to our overall wellbeing, since this affects us while we are still alive!

In Ontario, we have two main types of Powers of Attorney that are most common today – a **Continuing Power of Attorney for Property** and a **Power of Attorney for Personal Care**. The first document proves who you have chosen to act on your behalf in matters relating to your finances and the second document proves who you have chosen to make personal care decisions for you, if you become mentally incapable. Let's take a look at these powers a little more closely and you will see why this decision is a very important one.

A properly signed and witnessed Continuing Power of Attorney for Property is a very powerful document. The person you name as your POA for Property can manage your bank account, pay bills, sign documents, make investment decisions and sell real estate on your behalf. The only tasks a POA for Property cannot do are name a new Power of Attorney or create a new Will for you. What many people don't realize is a POA for Property becomes effective immediately – meaning you do not have to be deemed mentally incapable in order for this power to take effect. To safeguard yourself, ensure that you specify in your POA for Property the document is only to come into effect if you are deemed mentally incapable of managing your property by your regular doctor or another trusted person.

When it comes to making decisions about your personal care, such as where you live, what you will eat, or what type of care and treatment you receive – this is the responsibility of your Power of Attorney for Personal Care. This document only comes into effect once you become mentally incapable of making your own decisions. The person you choose for this role may be making extremely important decisions about your quality of life and overall well-being one day, so please choose carefully. Another point to keep in mind is there are certain people you cannot name as your POA for Personal Care – generally anyone who provides you with health or residential care for compensation, unless this is your spouse or relative. For example, you cannot name your landlord, social worker, nurse, doctor, therapist or homemaker as your POA for Personal Care – since this may result in a conflict of interest.

For either Powers of Attorney you may name one or more than one person to act on your behalf. If you decide to name more than one person you should also decide whether their duties will be shared or divided. If you want the law to require your joint attorneys to make decisions together then you would appoint two or more persons Jointly as your POA. You may also want to specify how the tie is to be broken if the Joint POA's cannot come to an agreement. A third POA as the tie-breaker may be the answer. If you want your POA's to be able to make decisions on their own, then you would appoint them Jointly and Severally in the POA document.

Lastly, you should never be pressured into naming anyone as your Power of Attorney – it is your choice. It is also your choice not to name a POA and allow the Office of the Public Guardian and Trustee to step in when it becomes necessary. Once you sign a new POA, it immediately revokes any prior POA's, so be mindful of this when your bank asks you to sign one of their own POA for Property documents.

As you can see, there are many factors to consider when selecting your Powers of attorney and we can't possibly cover them all in one article. If you require more information I recommend you consult a legal professional.

To obtain a free Power of Attorney Kit, visit the Attorney General's web site at www.attorneygeneral.jus.gov.on.ca under the Family, Seniors section, or call 1-800-366-0335 or contact your local MP to request one.

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Foot and Ankle Osteoarthritis

As you age, your chance of developing *osteoarthritis,* which is caused by wear and tear, increases.

The joint damage associated with osteoarthritis causes swelling, pain, and deformity.

Here is information about how osteoarthritis affects the foot and ankle and information you can use to help you manage this debilitating condition.

What is arthritis?

Arthritis is a general term for a group of more than 100 diseases.

The word "arthritis" means "joint inflammation."

Arthritis involves inflammation – swelling – in and around the body's joints and surrounding soft tissue.

The inflammation can cause pain, stiffness, and swelling.

In many kinds of arthritis, progressive joint deterioration occurs and the smooth "cushioning" cartilage in joints is gradually lost. As a result, the bones rub and wear against each other. Soft tissues in the joints also may begin to wear down.

Arthritis can be painful and eventually result in limited motion, loss of joint function, and deformities in the joints affected.

What is osteoarthritis?

Osteoarthritis, or "wear-and-tear" arthritis, is the most common type of arthritis. Also known as degenerative joint disease or age-related arthritis, osteoarthritis is more likely to develop as people age.

Inflammation and injury to the joint cause a breaking down of cartilage tissues, resulting in pain, swelling and deformity.

The changes in osteoarthritis usually occur slowly over many years, although there are occasional exceptions.

How does osteoarthritis affect the foot and ankle?

Each foot has 28 bones and more than 30 joints.

The following are the most common foot joints affected by osteoarthritis:

- the joint where the ankle and shinbone meet
- the three joints of the foot that involve the heel bone, the inner mid-foot bone, and the outer mid-foot bone
- the joint of the big toe and foot bone

What are the symptoms of foot and ankle osteoarthritis?

Symptoms of foot and ankle osteoarthritis often include the following:

- tenderness and pain
- reduced ability to move or walk
- stiffness in the joint
- swelling in the joint

How is foot and ankle osteoarthritis diagnosed?

The diagnosis of foot and ankle osteoarthritis most likely will involve the following:

- a medical history in which the doctor asks questions about when and where the pain began
- a test called a gait analysis in which the doctor measures your stride and the way you walk
- x-rays
- bone scans
- magnetic resonance imaging (MRI)

How is foot and ankle osteoarthritis treated?

Foot and ankle osteoarthritis can be treated in many ways.

Nonsurgical methods to treat foot and ankle arthritis include:

- steroid medications injected into the joints
- anti-inflammatory drugs to reduce swelling in the joints
- pain relievers
- pads and arch supports
- canes or braces to support the joints
- inserts that support the ankle and foot
- physical therapy
- nutritional supplements
- weight control

Are there any tips about foot care that can help with osteoarthritis?

The most essential element of foot care for people with foot and ankle osteoarthritis is to wear shoes that fit properly and feel comfortable.

The following are things to look for in finding a comfortable shoe:

- shoes shaped like your foot
- shoes that have support – for example, no slip-on shoes
- rubber shoes to provide more cushioning
- flexibility
- proper fit – ask the salesperson to help you with this

Exercise can help keep your feet pain-free, strong, and flexible.

Exercises that can be good for your feet include:

- **Achilles stretch** – with your palms flat on a wall, lean against the wall and place one foot forward and one foot back, lean forward, leaving your heels on the floor. You can feel the pull in your achilles tendon and your calf.

- **Big toe stretch** – place a thick rubber band around your big toes. Pull the big toes away from each other and toward the other toes. Hold this position for five seconds and repeat the exercise 10 times.
- **Toe Pull** – place a rubber band around the toes of each foot, and then spread your toes. Hold this position for five seconds and repeat the exercise 10 times.

Are there surgical treatments for foot and ankle osteoarthritis?

More than one kind of surgery may be required to treat foot and ankle osteoarthritis.

Arthroscopic surgery – this kind of surgery can help in early stages of arthritis. In arthroscopic surgery, an arthroscope (a small instrument about the size of a pencil) is inserted into a joint. The instrument projects an image onto a monitor that is viewed by a surgeon. The surgeon can then use tiny forceps, knives, and shavers to clean the joint area. Arthroscopic surgery can help to remove any foreign tissue or bony outgrowths (spurs) that are present in the joint.

Fusion surgery - this kind of surgery, also called arthrodesis, involves fusing bones together with the use of rods, pins, screws, or plates. After healing, the bones remain fused together.

Joint replacement surgery – This kind of surgery involves replacing the ankle joint with artificial implants and is used only in rare cases.

How the OAS Benefits Clawback affects you

I find one of the biggest concerns of investing seniors is whether the Old Age Security (OAS) will be reduced under the OAS clawback provisions. I find many people are surprised by how high of an income they are allowed before the clawback begins.

OAS is a government program that provides all individuals who meet certain residency requirements with universal access to a basic level of retirement income, regardless of their past employment or income. This is unlike Canada Pension Plan payments, which are based on prior contributions.

OAS is available to Canadians who meet the following criteria:

- 65 years of age or older living in or outside Canada (with a 20 year residency requirement).
- Have lived in Canada for at least 10 years as an adult.
- For those living in Canada, must be Canadian citizens or legal residents at the time their benefits are approved.
- For those who left the country must have been Canadian citizens or legal residents of Canada when they left.

To receive the maximum pension, you must have lived in Canada for 40 years or more after turning 18. Partial pension may be available if you lived in Canada for 10 years or more after turning 18. OAS benefits are paid monthly and benefit rates are indexed quarterly for inflation. For July to September the maximum OAS payment is $533.70 or $6,404.40 annually.

The OAS clawback is a repayment of OAS benefits for high-income earners. The clawback begins when an individual net income is greater than $67,668 (this is known as the OAS threshold) and is applied at the rate of 15 per cent. The threshold amount is also indexed annually for inflation.

For example, Nadine expects her net income including OAS benefits will be $75,000. The OAS clawback is calculated at Nadine's net income $75,000 less the threshold amount $67,668 or $7,332. The clawback rate of 15 per cent is applied giving a reduction of $1,099.80. So Nadine would receive annual OAS benefits of $5,304.60 calculated as $6,404.40 less $1,099.80.

For 2011 if your net income exceeds $109,607 the clawback will apply to your OAS benefits. Spouses' incomes are combined for purposes of the clawback, each taxpayer's income is considered separately.

The clawback tax on OAS benefits is deducted from your monthly benefit cheque. The amount withheld is based on your income in the prior two years. For example, for the first six months of 2011, your tax withheld is based on your 2009 income while your tax withheld for the last half of 2011 is based on your 2010 income. If too much tax is withheld, the excess will be applied to reduce your income taxes otherwise owing or refunded to you after you file your return for the year. If the tax withheld falls short of your liability, you will repay the difference.

There are a number of strategies to minimize the effect of the clawback. If possible one could take more income one year and less the next to obtain OAS in lower income years.

You could also try and defer recognition of income to a later year. For example, if you are thinking of selling investments that have appreciated in value you may consider deferring this transaction. You should always remember the OAS clawback when considering splitting pension income between spouses.

The information contained herein has been provided by Murray Becotte, Chartered Accountant, TD Waterhouse and is for information purposes only.

Did You Know or Remember............

It's time to prepare for that April 30th deadline. **It's tax time.** Here are some ideas that may help you save a few dollars or give you some ideas to prepare for next year.

1. It is very important to report all income. If you did not receive a T4 slip for a small amount of work you might have done during the year, get out your pay slip(s) and report it anyway. You may also have had Income Tax and CPP deducted by your employer.
2. Did you have a larger than usual income in 2011 thereby making the amount required for quarterly installments larger for the tax year 2012? You may base your installments on what you anticipate your income will be in 2012 and avoid a larger than necessary refund in April 2012. Contact your office of Canada Revenue Agency because there may be a form to complete.
3. Medical expenses may be claimed for any 12 month period ending in 2011 which are over 3% of your net income or $2,052.00 whichever is less. This figure is from Canada Revenue Agency for 2011. Usually it is best for the lower income spouse to claim this non-refundable tax credit.

There are approximately 60+ expenses listed that are allowable. Some are dentists, dental hygienist, chiropractor, prescribed drugs, nurse or attendant, crutches, wheelchair and alterations to home for a disabled person. Of course any amounts paid for by a health insurance plan must first be deducted. Private health insurance plan premiums qualify for this credit. If you think you have an expense, check with Canada Revenue Agency or contact your advisor.

4. Did you turn 65 in 2011? You may be able to claim the full age deduction if your net income was less than $32,961.00 or a portion if no more than $76,541.00. These figures are for 2011. The chart for calculating the proper amount will be in your income tax guide for 2011.
5. If you paid someone to complete your 2010 income tax, this will be a deductible carrying charge as will the fee for a safety deposit box. There are other charges that qualify listed in your guide.
6. Charitable donations may be accumulated over a period of years as amounts over $200.00 receive a more favourable tax consideration and are usually declared by the higher earning spouse.
7. T4 and T5 slips should be mailed to you by February 28th but other slips will still be arriving in March. These include slips for Income Trusts and some Mutual Funds. It is best to wait until you know you have them all.
8. Not sure if you have to make quarterly instalments. CRA will let you know as it is based on the tax you paid the previous year. They have a booklet, "Pay Your Income Tax by Instalments," which is available by calling 1-800-959-2221.
9. Allowable capital losses incurred in a year must first be applied to reduce any taxable income gains realized that year. They may not be used against other income. Capital losses may be carried back three years and forward indefinitely. You may choose to use losses from other years to offset a gain rather than selling an investment to incur a new loss. Because capital gains are taxed at 50%, a loss is also halved. Keep in mind that in order to declare a capital loss, you must wait thirty days before buying the security back. This would be in case you needed to create a capital loss but wanted to repurchase the investment to hold for the long term.

10. If you have GICs with compound interest you will receive a T4A form each year and must include that in your income. Even though you have not received the interest, paying the tax each year prevents you from having all of it added to your income in the year the investment matures. The compounded interest might put you in a higher tax bracket.
11. All dividends earned may be declared by the higher income earner who may benefit from the individual tax credit.
12. If you have a low or modest income you may qualify for additional benefits from the Old Age Security (OAS) program through:
    - The Guaranteed Income Supplement (GIS) for 0AS pensioners;
    - The allowable for 60 to 64 year old spouses/common-law partners of GIS recipients; or
    - The Allowance for the survivor for 60 to 64 year old widowed spouse/common law partners.

These benefits are based on income and marital status. You <u>must apply</u> to receive the GIS, the Allowance or the Allowance for the survivor. You have to <u>renew</u> the GIS, the Allowance or the Allowance for the survivor every year. To find out more call 1-800-277-9914.

13. The basic personal credit will be $10,527.00 in 2011. The spouse/common-law partner amount will be $10,527.00 in 2011.
14. The Federal Budget in May 2006 increased the pension income credit to $2,000.00 and this is still effective for 2011.
15. The new dividend gross-up and tax credit rules that were originally proposed in November 2005 were retained in the May 2006 budget. Dividends will be grossed up by 45% when included in the individual's income and the federal dividend tax credit will be increased to approximately 19%. This increased gross-up and tax credit will apply to dividends received from most corporations.
16. Any publicly-traded securities such as stocks and mutual funds that are donated to recognized charitable organizations will have the capital gains tax reduced to zero.
17. Beginning in 2007, pension income splitting with spouses for those pension earners 65 or over was approved as a new tax provision of the 2007 federal budget.

    Anyone who received income eligible for the existing pension income tax credit will be able to allocate to their spouse up to one-half of that income. The government already allows couples to split CPP retirement pension. Pension income eligible for splitting includes lifetime annuity payments under a registered pension plan, RRSP or deferred profit-sharing plan and payments out of a RRIF.

    If you are younger than 65, lifetime annuity payments under a registered pension plan and certain other payments received as a result of the death of a spouse will qualify.

    Because pension-income splitting decreases the net income of the spouse who is transferring income and increases the net income of the spouse receiving the transfer, both must agree to the allocation. The couple must complete tax form T1032, the Joint Election to the Split Pension Income. The 2011 income tax return will contain a line for both partners to report the transfer.

John Opper, Chair Region 1 Retired Members Division

Managing Sick Days for Type 1 Diabetes

What should I do when I am sick?
When you are not feeling well enough to eat, you still need to take your insulin. For most people, being sick raises blood sugar.

Do not skip giving your bolus Regular, Toronto, NovoRapid or Humalog insulin unless your blood sugar is less than 5 mmol. Continue to take your basal NPH insulin.

When you are sick and cannot eat, try to drink 250 mls or 8 ounces of calorie free liquids each hour:

- decaffeinated tea
- broth
- diet gingerale

Follow your usual meal plan. If you cannot follow your meal plan, try to have 10 to 15 grams of carbohydrate every 1 to 2 hours such as:

- ½ to ¾ cup regular gingerale
- ½ to ¾ cup apple juice
- ½ popsicle
- 1/3 cup regular jello
- 1 cup chicken noodle soup
- 1 slice toast
- 6 soda crackers

Blood Sugar monitoring

When you are sick, test your blood sugar every 4 hours. When you feel better, you can go back to your regular blood sugar testing times.

Testing for ketones

You will also need to test for ketones every 4 hours on sick days or if blood sugars are greater than 14.0 mmol.

To check for ketones you may:
- test your urine using a Ketostix or
- use a blood glucose monitor that also checks blood ketones

If you read positive for ketones, call your doctor.

Call your doctor or diabetes health care provider when . . .
- you cannot take fluids for more than 4 hours
- blood sugars are over 20 mmol, 2 readings in a row
- urine ketones are moderate to large even one time
- blood ketones are greater than 1.5
- you vomit more than 2 times in 12 hours

This article came from a pamphlet from the Department of Diabetes Services, St. Joseph's Healthcare Hamilton

HOW TO HELP BEREAVED PEOPLE

1. Your presence is very important – a hug, a touch, a kiss can provide a great deal of comfort. "The ministry of presence"

2. Offer to help with practical matters such as shopping, errands, a drive to the lawyer, etc.

3. Encourage the bereaved person to talk about the deceased, their feelings and their concerns...BE A GOOD LISTENER!

4. Be willing to admit "I don't know" when a grieving person asks "Why?" It is more often a cry of pain than a question expecting an answer.

5. Learn to recognize the symptoms of grief. This enables you to say to a grieving person, "You are perfectly normal"

6. Be patient..... remember the period of recovery is determined by many factors and nobody recovers over night.

7. Encourage a bereaved person to express his or her feelings. Then, accept whatever feelings are expressed without taking them personally.

8. Pay special attention to children. They need the security of the family at this time.

9. Be aware of physical reactions. Encourage a grieving person to go to a doctor for a medical examination soon after the funeral is over.

10. Make yourself aware of agencies that are available for bereaved people.

11. Discourage a person from making any major changes within the first year.

12. Remember, weekends, holidays and evenings are most difficult.

13. Be willing to take the initiative for the first while. Many grieving people think nobody wants to listen to their problems and so don't reach out.

Getting There From Here

Travel Agents Keep The Road Signs Readable: There may be no such thing as a free ride, but travel agents are among the best deals going. Even as airlines and computer networks allow you check flight schedules and purchase tickets at home, there will be a need for someone — in this case, a travel agent — to sort through the thousands of alternatives to find the best trip that meets all of your needs.

Recently air dramatically cut the amount of commission they pay to travel agents. In order to be able to interpret all of the travel alternatives and cover the costs of going the extra mile for you, agencies need to charge a modest fee. Travel agents are happy to discuss this before they start work. The bottom line is travel agents work for you and not the airline.

Keeping you happy is what keeps agencies in business, which means they have to be more than mere order takers. There are a number of ways your travel agent will work for you that you won't get from the airlines or many Internet web sites. Most important of all, your agent will sift through the hundreds of options to find you the absolute best deal for your money. With the help of a sophisticated information system, a travel agent has worldwide prices from all travel suppliers at his or her fingertips and can comparison-shop to meet your requirements, something an airline would never do as representatives won't say the competitor is offering a better flight or fare.

But remember, the best value isn't always the cheapest price. Sometimes and here's where agents prove their value — looking after your needs may mean finding a route that will save you time, getting you to your destination feeling ready for anything.

Travel agents can also smooth your way so you don't arrive in a strange destination without a lifeline. With their help, you can easily book a hotel in advance that suits your price, luxury and access requirements.

Agents can help you get train and other transportation schedules in most countries. They also have access to information on local customs and mores that could keep you from making an embarrassing travel blunder. If you need it, they'll even help you learn a foreign money system so a faux pas isn't a costly one.

Of course, a crucial part of your trip is coming home — travel agents will tell you everything you need to know about leaving another country, such as applicable departure tax and import or export restrictions. Travel agents have up to date information on the world's hot spots, and that doesn't just mean beaches. They'll tell you which countries have political or civil disturbances so travelers can steer clear of them.

Travel agents can also update you on world weather so you'll know what to expect before you get to your destination. With a few computer keystrokes, they can tell you if it's hot in Honolulu or monsoon season in the Philippines. This is essential information when it comes to packing for your trip.

Last but not least, travel agents can be your lifeline in case of an emergency while you're away from home. Carry the number of your agent to help sort out problems such as cancelled or rerouted flights. Many agencies provide their customers with a hotline to be used in extreme emergencies when you are unable to reach your travel agent (such as the UNIGLOBE 7/24 Rescue Line). If a crisis hits, this kind of resource could mean the difference between a problem and a solution.

In all, there's no substitute for the services of a travel agent interpreters of alternatives - to make your trips work.

This article was taken from Uniglobe Creative Travel website at www.uniglobecreative.com

SOMETHING TO THINK ABOUT

You think English is easy??

1) The bandage was **wound** around the **wound.**
2) The farm was used to **produce produce**.
3) The dump was so full that it had to **refuse** more **refuse**.
4) We must **polish** the **Polish** furniture.
5) He could **lead** if he would get the **lead** out.
6) The soldier decided to **desert** his dessert in the **desert.**
7) Since there is no time like the **present**, he thought it was time to **present** the **present.**
8) A **bass** was painted on the head of the **bass** drum.
9) When shot at, the **dove dove** into the bushes.
10) I did not **object** to the **object.**
11) The insurance was **invalid** for the **invalid.**
12) There was a **row** among the oarsmen about how to **row**.
13) They were too **close** to the door to **close** it.
14) The buck **does** funny things when the **does** are present.
15) A seamstress and a **sewer** fell down into a **sewer** line.
16) To help with planting, the farmer taught his **sow** to **sow.**
17) The **wind** was too strong to **wind** the sail.
18) Upon seeing the **tear** in the painting I shed a **tear..**
19) I had to **subject** the **subject** to a series of tests.
20) How can I **intimate** this to my most **intimate** friend?

Let's face it - English is a crazy language. There is no egg in eggplant, nor ham in hamburger; neither apple nor pine in pineapple. English muffins weren't invented in England or French fries in France . Sweetmeats are candies while sweetbreads, which aren't sweet, are meat. We take English for granted. But if we explore its paradoxes, we find that quicksand can work slowly, boxing rings are square and a guinea pig is neither from Guinea nor is it a pig..

And why is it that writers write but fingers don't fing, grocers don't groce and hammers don't ham? If the plural of tooth is teeth, why isn't the plural of booth, beeth? One goose, 2 geese. So one moose, 2 meese? One index, 2 indices? Doesn't it seem crazy that you can make amends but not one amend? If you have a bunch of odds and ends and get rid of all but one of them, what do you call it?

If teachers taught, why didn't preachers praught? If a vegetarian eats vegetables, what does a humanitarian eat? Sometimes I think all the English speakers should be committed to an asylum for the verbally insane. In what language do people recite at a play and play at a recital? Ship by truck and send cargo by ship? Have noses that run and feet that smell?

How can a slim chance and a fat chance be the same, while a wise man and a wise guy are opposites? You have to marvel at the unique lunacy of a language in which your house can burn up as it burns down, in which you fill in a form by filling it out and in which, an alarm goes off by going on.

English was invented by people, not computers, and it reflects the creativity of the human race, which, of course, is not a race at all. That is why, when the stars are out, they are visible, but when the lights are out, they are invisible.

PS. - Why doesn't 'Buick' rhyme with 'quick' ?

RETIRED MEMBERS DIVISION
INFORMATION CHANGE FORM

Is the member still residing at this address? Yes_______ No_______

Full Name ____

Union #_______________ Date of Retirement____________

New Address (if applicable)

____

____

Home Phone No.__________________ Cell No. ____________________

EMAIL Address ______________________________

Local #___________ Region (1-7) _______

□ OPS □ BPS □ CAAT Academic □ CAAT Support □ LBED

If you do not wish to continue receiving Autumn View please let us know.

Comments:

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Please mail to: OPSEU Head Office
100 Lesmill Road
Attention: Campaigns Unit
Toronto M3B 3P8
Fax – 416 443-1762 email: mdiadamo@opseu.org

OPSEU RETIRED MEMBERS DIVISION
APPLICATION FORM

Please type or print:

Date______________

Full Name__________________________________

Home Phone Number___________________________

Date Retired from OPSEU: day/month/year ____ ___ ___

S.I.N. (optional)______________or Union # _________________

E-Mail Address ___________________________

Address:
Street:________________________________Unit/Apt. No.______

City:_______________________Postal Code:____________________

Local No. _________

Check One:

( ) OPS ( ) BPS ( ) CAAT Academic ( ) CAAT Support ( ) LBED

Name of Last Employer________________________________

For a lifetime membership send a completed application form along with a cheque or money order made payable to OPSEU in the amount of $10.00 to OPSEU Head Office, 100 Lesmill Road, Toronto, Ontario M3B 3P8 Attention: Retired Members Division.

Locals are encouraged to present a lifetime membership to local retirees and to send in the application form with $10.00.

If you have any questions please contact Head Office at our toll free number 1 800 268-7376 extension 8664.