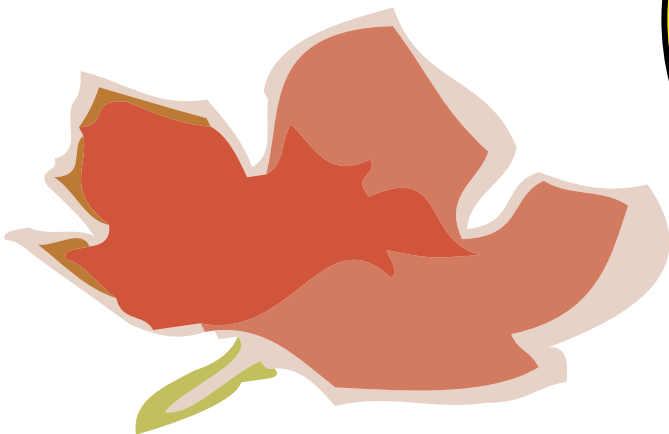
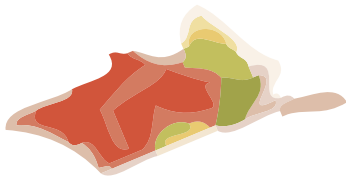
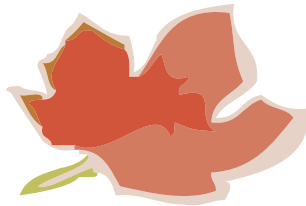
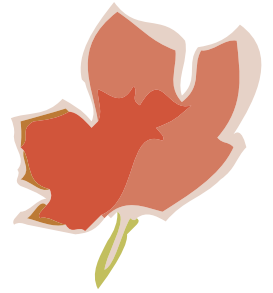
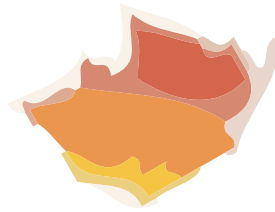
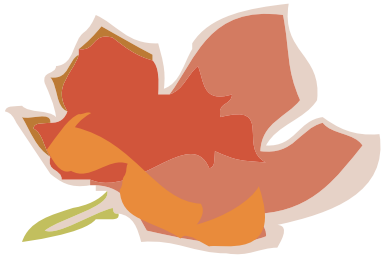


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# Autumn *View*



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2010-2012

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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

This summer we all lost a great Canadian. A political leader, who for a change, garnered our respect regardless of our party' affiliation. A man whose integrity and concern for his fellow human beings brought him to champion social justice, universal health care and public pensions.

Jack Layton took on issues long before they became fashionable. He took them on because he knew it was the right thing to do. Whether it was the white ribbon campaign against battered women, which he helped start and which now is active in many countries, or the fight against HIV/Aids, or the rights of gays and lesbians, he stepped forward to fight the good fight.

As an NDPer, I was proud of what he did for the party but more so for what he did to change the shape of Canadian politics activating young Canadians in a way that hasn't been seen since Pierre Elliot Trudeau and bringing Quebec back to the Federal scene by wiping out the Bloc and the Separatist movement.

The tributes and vigils that sprang up across this great land with the news of his death, were a clear reflection of how deeply he affected all of us. His funeral was watched by people from every political stripe and the raw emotion of it was palpable.

The greatest impact for me, however, came from his letter. A must read for every Canadian, written only a few days before his death. Jack in one amazing document once again pushed us all to become more caring, more involved and better Canadians and in doing so, showed why he was such a great man. At that time, in his own personal struggle he still wanted us to know we can be so much better. The final part of his letter says it all.

"My friends, love is better than anger. Hope is better than fear. Optimism is better than despair. So let us be loving, hopeful and optimistic. And we'll change the world."

Thanks Jack.

Ed Faulknor, Chair  
OPSEU Retired Members Division

## **National Union: OECD report on elder care suggests action needed now**

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The Organization for Economic Co-operation and Development (OECD) reports cost of elder care could triple in next forty years.

Ottawa (19 May 2011) - In response to an OECD study, the National Union of Public and General Employees (NUPGE) is urging the federal government to take steps to address growing demand for elder care.

The OECD, representing industrialized nations, estimates that 10% of people in member countries will be more than 80 years old by 2050. This represents a dramatic increase over the 4% in 2010 and 1% in 1950.

OECD countries are spending about 1.5% of the Gross Domestic Product (GDP) on long term care but this could double or even triple over the next 40 years.

The National Union thinks that Canada should start preparing now.

National President James Clancy, in a letter to a Senate committee, wrote that strengthening "long-term care is a struggle about demonstrating our enduring commitment to human dignity. The good news is that the system can be strengthened, provided that our governments, at every level, act with courage and choose the right path. By working together, we can make that happen."

The union points out that part of the solution must be improved working conditions for those who provide elder care services. This is a point on which the OECD report agrees.

The OECD warns against putting too much burden for care on family members. It sees low wages and hard working conditions leading to high turnover of care workers and notes that many countries are struggling to retain trained professional caregivers.

The report notes that Germany, the Netherlands and Sweden improved their retention rates by increasing pay and improving working conditions.

Unfortunately, Canada has been slow to respond to the shifting age distribution among the population. The 2009 final report by the Special Senate Committee on Aging identified "serious gaps" in health care, transportation, housing and support systems for the rising number of seniors in the Canada.

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

## STRESS CAN RESULT IN OVEREATING

If you've ever reached for a bag of chips when you felt down or celebrated with chocolate cake, you'll know that there is a complex relationship between food and mood.

Everyone reacts differently to daily stress. Some people overeat or reach for sweet, salty and fatty foods while others lose their appetite altogether.

Studies have shown that stress can cause chemical reactions in the body. More research is needed to understand what makes people react differently to these chemicals. If you are among the many who deal with stress by overindulging in unhealthy foods, make sure you keep healthy snacks handy. Crunchy, fresh fruits and vegetables, high fibre crackers or air-popped popcorn are good choices.

When you feel strained, it's also a great idea to get active by going on a walk or bike ride. Exercise releases chemicals called endorphins that make us feel good and helps us beat stress. It also improves self-esteem, concentration, sleep, and keeps the heart healthy. Aim for a 30-60 minutes of activity each day. Gardening, using the stairs or going for a walk after dinner all count!

When cravings hit, often due to stress, we're hard-wired to want sweet, starchy, fatty and salty foods. Cravings usually occur late in the day; during the fall and winter; while dieting, or when stressed, angry and bored. To deal with cravings, again always have healthy snacks handy to curb these desires and eat a small amount of what you hunger for. This may satisfy your craving and help you avoid overeating.

Besides eating healthy, other lifestyle choices also affect our mental well-being. Sleep is important because it helps you to face the activities of the day. Most adults need about seven hours of restful sleep each night. However, the amount of sleep individuals need varies widely. Limit caffeine and alcohol before bed as they can disrupt sleep which could make you less able to cope with stress.

For good mental health and emotional well-being:

- Eat regular and varied meals and snacks low in saturated fat, salt, trans fat and sugar. Focus on lean protein sources, vegetables, fruit, low-fat milk and milk alternatives and whole grains.
- Balance food intake with a variety of physical activities.
- Deal with cravings and stress by being active, reaching for healthy snacks, and doing things you enjoy.
- Stay smoke-free and practice moderation in drinking alcohol to help you feel your best.

A healthy diet, as part of an overall healthy lifestyle, is your best defense against stress and poor mental health. The key thing to remember is that if you tend toward unhealthy ways, when stressed, always have a healthy food or activity option as your backup plan.

This article submitted with approval from Catherine Schwartz Mendez, Registered Dietitian

## 3 WAYS TO AGE YOUR SMILE

### LEARN THE SECRET TO KEEPING IT YOUTHFUL

In 1900, the average life expectancy was only about 49 and few people anticipated keeping their teeth that long. Today, many mature adults have maintained their teeth, yet have developed potentially serious problems with the gingivae (gums) that surround them.

This is very important, because when gums are damaged, the gates are literally opened to a host of problems.

**Receding gums.** When bacteria is allowed to build up in the mouth and is left untreated, damaged gums become progressively more inflamed. Initially the infection can be painless with no visible signs or symptoms that you would notice during routine home care. Gum disease is the top cause of tooth loss in adults and has been linked to cardiovascular diseases, diabetes, arthritis, Alzheimer's, hearing loss, and cancers.

**Root cavities.** Some natural gum recession occurs as you age, but too-vigorous brushing can dramatically speed up the process and expose the roots of your teeth. This is unattractive, but more importantly it can expose your roots to bacteria and cavities. Experts

suggest that those taking anti-hypertensives, antidepressants, and analgesics are already at an increased risk of caries (cavities).

**Tooth sensitivity.** Receding gums and exposed roots can be painful and eventually, if over-brushing continues, the entire tooth enamel will be affected. Although we can provide solutions like bonding, veneers, and desensitizers to restore function and appearance, we prefer prevention. Regular examinations and learning proper home care will keep both your gums and teeth healthy.

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

# Staying healthy with diabetes

Both type 1 and type 2 diabetes are serious conditions, and can lead to the same complications. But you can do many things to stay well. Talk to your doctor about all of the following points. They are important for basic diabetes care. Your doctor and your healthcare team will work with you to ensure you get the best care.

The important first steps are:

- Eat according to a healthy meal plan.
- Increase your physical activity.
- Learn as much as possible about diabetes.

Do you know your targets for good blood glucose and blood pressure control? Remember, lowering your blood glucose and blood pressure (even a little) will help you become healthier and stay that way.

Refer to the back page of this brochure to find your recommended target range and check regularly with your doctor or healthcare team to meet your goals.

## Blood Glucose (Blood Sugar)

You and your healthcare team should set goals for your blood glucose levels. It is important to recognize that you may need to add pills and/or insulin to your lifestyle changes (meal planning and increased activity), to achieve your blood glucose targets. Ask about a blood glucose meter to help track your blood glucose levels.

## Blood Pressure

High blood pressure can lead to eye disease, heart disease, stroke and kidney disease. You may need to change your eating and exercise habits and/or take pills to keep your blood pressure below 130/80 mm Hg.

## Healthy Eating

Ask your doctor to refer you to a registered dietitian to learn about healthy eating. You should follow Eating Well with Canada's Food Guide, which includes limiting the amount of fat you eat.

## Physical Activity

Both aerobic and resistance exercise are important for people living with diabetes. If you have diabetes, you should do at least 150 minutes of moderate- to vigorous-intensity aerobic exercise per week. You may need to start with as little as 5 to 10 minutes per day of brisk walking. In addition, resistance exercise (such as weight training) should be performed 3 times per week. If you are just starting to be active, check with your doctor first.

## Cholesterol

High cholesterol and other fats in the blood can lead to heart disease and stroke. You may need to change your eating and exercise habits and/or take pills to keep your blood fats at healthy levels.

## Weight

Reaching and maintaining a healthy weight will help you control your blood glucose, blood pressure and blood fat levels.

## Eye Disease

You need to be seen by an eye care specialist who will dilate your pupils and check for signs of eye disease. Your regular doctor cannot do this special test in his or her office. Ask for a referral to an eye care specialist.

## Foot Care

Take off your shoes and socks at every visit (even if your doctor or healthcare team forget to ask you). Ingrown toenails, cuts and sores on the feet can lead to serious infections. Learn about proper foot care.

## Depression and Anxiety

These are common feelings in people with diabetes and can negatively affect your diabetes control. Speak to your doctor or healthcare team if you feel you might have depression or anxiety.

## Smoking

Smoking and diabetes are a dangerous mix. If you are serious about quitting, your doctor or healthcare team can help. Keep trying; your health is worth it.

## Kidney Disease

The earlier you catch signs of kidney disease the better. You must have your urine tested regularly for early signs of kidney disease. Your doctor may prescribe pills to delay more damage to your kidneys.

## Nerve Damage

Tell your doctor or healthcare team if your hands or feet ever feel numb or have "pins and needles."

## Problems with Erection

Trouble getting and maintaining an erection is a very common problem in men with diabetes. Do not be shy about talking to your doctor or healthcare team about it. They may be able to suggest ways to solve the problem.

## Stay healthy by asking the right questions.

**Be an informed patient. Know what tests you need to check for the complications of diabetes. Talk to your doctor about these tests.**

## Monitoring your blood glucose

Monitoring your blood glucose is important. Review your home glucose monitoring record with your doctor regularly. And make sure that your meter is providing accurate results by checking against the results of a blood test at the lab at least once a year.

This article taken from the Canadian Diabetes Association web site.

## **Assisted Senior Living Options**

In Ontario, we have 3 main choices for assisted senior living and the decision is based on an individual's independence and the level of care one may need and their financial resources.

**Supportive Housing** provides residents with their own rented apartment near other people who have similar interests or lifestyles. Supportive housing buildings are owned and operated by municipal governments or non-profit groups including faith groups, seniors' organizations, service clubs, and cultural groups.

Accommodations, on-site services, costs, and the availability of government subsidies vary with each building. Accommodation costs are based on market rent for similar apartments and can range from \$600 to \$1200 per month.

There is usually 24 hour support staff available if needed and planned social activities.

If you are eligible, the government may subsidize your rent so that you only pay up to 30% of your household's monthly income. To be eligible for a rent subsidy, you must be a Canadian citizen, landed immigrant or refugee claimant. If you own your own home and apply for a rent subsidy, you are obliged to sell it within six months of moving into supportive housing.

Supportive housing is best suited to seniors who are still mobile and independent, requiring very little additional help (such as weekly housekeeping) but they wish to be in a micro-community of their peers.

**Retirement Homes** or Communities are privately owned rental accommodations for seniors who are able to manage and pay for their own care. Generally, retirement homes are designed for seniors who need minimal to moderate support with their daily living activities.

These settings enable residents to live as independently as possible. Since retirement homes are not subsidized by the government, you would be responsible for the entire cost of both your accommodation and care (although the care portion may be tax deductible).

Typically, retirement homes offer packages that include accommodation, meals and services and the fees can range from approximately \$2500 to \$5000 per month. You may arrange to purchase additional services or higher levels of service, depending on your needs. Most retirement homes offer meals, housekeeping, laundry, and recreational and social programs.

If your independence becomes compromised by an injury or illness requiring a high level of support, the retirement home may not be able to accommodate these needs and you may be asked to look for accommodation in a Long Term Care facility or hire private in-home nursing care.

**Long-Term Care Homes** are designed for people who require the availability of 24-hour nursing care and/or supervision within a secure setting. In general, long-term care homes offer higher levels of personal care and support than those typically offered by either retirement homes or supportive housing. Long-term care homes are owned and operated by various organizations such as private corporations, municipal or regional government, or a non-profit faith or cultural organization.

A basic package would likely include basic furnishings – such as a bed and chair, meals - including special diets, bed linens and laundry service, personal hygiene supplies, medical or clinical supplies and devices such as walkers or wheelchairs for occasional use, housekeeping, pastoral services, social and recreational programs, medication administration, assistance with the essential activities of daily living, nursing and personal care on a 24-hour basis and access to a physician, and other health professionals.

The Ministry of Health and Long-Term Care (MOHLTC) provides most of the funding for these homes. The amount paid by residents for their accommodation is called a „co-payment“. The MOHLTC sets



## HOW TO ACHIEVE A DEBT-FREE LIFESTYLE

You have probably heard or used the following phrases: “Charge It”, Cash or Credit?, “Put It On My Account”, etc. If we had a choice, most of us would choose to live debt-free. But borrowing money, especially when borrowing is well thought out, definitely has its advantages. It all depends on how you use debt as part of your financial plan.

It is important to distinguish between good and bad debt. Good debt is a loan that presents an investment in your future. Examples include buying a home or investing in a business. Borrowing money to top up your Retirement Savings Plan (RSP) contribution or to go back to school to boost your employment skills are also examples of good debt.

Bad debt, on the other hand, is debt that compounds and provides no long-term value to you or your family. Going into debt to purchase a large-screen TV is an example of bad debt - the TV does not appreciate in value and provides no future value. And it can leave you paying interest on your purchase price.

Here are some practical steps you can take to stay out of bad debt. Paying off your credit cards on time is the easiest way to avoid the bad-debt trap. Find out the grace period on your credit card and use it to your advantage. To make it easier on yourself, limit yourself to only one or two cards. Try using your debit card. If you have a tendency to run up credit card purchases that exceed your cash flow, use your debit card when you would normally use your credit card. The money comes directly out of your bank account and limits your spending to what you can afford in cash.

Avoid department store and retail credit cards. The effective rate on these cards is often higher than other types of credit cards. Get a line of credit. A personal line of credit is a more cost-effective way to borrow. By applying for a line of credit when your financial situation is in good shape, you can often get a better rate. If the line of credit is secured by your home, your interest rate may be even lower. If you are carrying outstanding credit card debt, consolidating this debt with a line of credit can be a smart financial move.

You will also want to get to the root of your spending. Debt accumulates from overspending, and with easy access to credit that's easy to do. Consider tracking what you buy and how much you spend for a month or two, then take a good look at the totals by type of expenditure. You might be surprised at how much the cost totals over a year, especially when you factor in interest. This is a good exercise to become more aware when pulling out your credit card and to ensure you pay it off in full every month.

Debt management is the active organization of debt, to enhance both lifestyle and net worth. When you use credit, you satisfy certain needs today but will have an obligation to pay for this satisfaction in the future. While credit is a valuable financial planning tool, it requires careful management. When used effectively, credit can help you have more and enjoy more. When misused, it can result in default, bankruptcy and loss of creditworthiness.

- This article's advice is the sole expressions of Murray Becotte, Chartered Accountant with TD Waterhouse in Thunder Bay

# Contracts consumers can cancel

Which contracts can a consumer cancel under the Consumer Protection Act of 2002? The four most common are:

## **Direct Agreements:**

Contracts that are signed away from the place of business of the seller.

## **Internet Agreements:**

Contracts that are entered into on the Internet. For example, a website where consumers place orders online.

## **Remote Agreements:**

Contracts that are entered into when a business and the consumer are not present together. For example, by phone, fax or mail orders.

## **Future Performance Agreements:**

The future performance refers to the seller. Contracts for services including gym memberships where delivery, performance or payment in full is not made when the consumer enters into the agreement.

You have 10 days to cancel a contract, normally referred to as the 10 day cooling off period. You will have to be able to prove that you cancelled the contract in the appropriate time period - proof

by registered mail, fax or an e-mail receipt are best. If by fax, make sure you print out the proof showing it was received. If by e-mail make sure you ask for proof that it has been received.

You cannot sign away your consumer rights and no one can take them away from you. Phrases in the contract that state you cannot use the Consumer Protection Act to cancel a contract, which you have been required to sign, are not valid.

You can cancel a contract if goods or services are not provided within 30 days of the date promised.

The final contract cannot be more than 10 percent higher than the original estimate unless you agree to the price increase verbally or in writing. This occurs most often when a customer asks for changes or additions to the original contract.

(information and opinions presented are that of the author)

**JAN DELANEY**

**PRESIDENT**  
*Better Business Bureau of  
Western Ontario*

# Tips for getting around safely in the winter

Looked at a calendar lately? Time sure is flying! It seems like just yesterday you were enjoying those long, sunny days out by the lake. Now you're counting down the days till Thanksgiving and Christmas; but the holidays aren't all you should be *thinking* about. The most wonderful time of the year is also the most dangerous time of year to be on the roads.

According to the AAA, loss of visibility, slick roads and poorly maintained brakes lead to thousands of accidents every year, and the highest number of weather-related injuries and fatalities occur during the wet and snowy months of winter. But there are precautions you can take to help prevent accidents, and to be prepared, just in case.

Now -- before the flakes start flying -- is the time to winterize your vehicle! Start by making sure it is well maintained and in good working order. Here's a checklist of things to inspect:

- Check all fluids and replenish if necessary.
- Have your vehicle's battery checked to make sure it is strong enough to make it through the winter.
- Check tire tread depth and tire pressure; consider special tires if snow or ice are a problem in your area.
- Check to see that all lights work and headlights are properly aimed.
- Be certain the heater and defroster are working properly.
- Change your windshield wiper blades if your current ones are worn or UV damaged to ensure good visibility during the season's rain or snow storms.

It's always good to be a defensive driver, but it's especially important in inclement weather. Good winter driving depends on using common sense and adjusting your driving to weather conditions.

- Keep your gas tank full to minimize condensation, and provide an extra margin of comfort and safety in case of delays.
- Don't use your cruise control or overdrive when it's freezing (or colder).
- Trucks take longer to stop, so don't cut in front of them.
- Don't get overconfident with four-wheel drive. It helps you get going quicker but won't help you stop any faster.
- Add weight to the rear of your car or truck for better traction. If you drive a car, add weight to the trunk by using sandbags. If you drive one of the more than 38 million registered trucks on the roads, you should add weight to the truck bed. This can be done with a Line-X Spray-On Truck Bedliner. The liner adds about 50 pounds of weight to deter rear wheel skids. It also provides lifetime protection against the rust and corrosion that can form quickly in winter weather.

Finally, keep emergency supplies in your vehicle. Here's a list of some items that will come in handy if you're stranded:

- Basic safety equipment such as emergency cash, scraper and brush, small shovel, jumper cables, tow chain, and bag of sand or cat litter for tire traction.
- A breakdown kit that includes road flares, blanket, gloves, boots, warm clothing, flashlight, extra batteries, food, water, and first-aid kit.
- A CB radio or cellular phone can be a lifesaver for you or another stranded motorist in the event of an emergency or collision.

These tips and a little common sense will keep you and your family safe on the road this winter.

*Courtesy of ARAcontent*

# Don't make it easy for home burglars

**A**s strange as it seems, most burglaries tend to be committed by crooks who live relatively close to their targeted neighbourhood. This is often because the burglar is a young inexperienced thief who doesn't like to venture too far from home.

Whenever I do a home security workshop I get asked the same question. "What type of home makes this kind of person's hit list?" Burglars select their target homes based on a number of prerequisites.

I'm going to tell you what burglars don't like to see when scouting for prospective target homes. For instance, they don't like to see open sightlines. I'm referring to houses that don't have cover. A lack of dense shrubs near windows and doors, walls, and fences. Entrances not concealed by garages, hedges or solid fences.

You're not gaining points with the "bad guys" if you don't live near a park or aren't set back on a large property. And if you don't live off a laneway or walkway, you're not limiting neighbour visibility or providing quick escape routes for the bad guy.

Burglars love unoccupied homes. This is why thieves are likely to target a home during the daylight hours when homeowners are either at work running errands or attending school. Although most break and enters happen during the day, good bright lighting around the perimeter of your home will deter a nocturnal burglar very quickly.

Thieves will pass on your home if you have vehicles parked in your driveway. So if you don't own a vehicle, have your neighbour park their car in your driveway. And don't be too hard on those nosy neighbors. Remember nosy neighbours offer great security.

If you have a dog, whether big or small, you most likely won't win a popularity contest with a burglar. They hate small dogs because they make too much noise and large dogs, pose the added threat of physical harm when trying to execute a break and enter.

If you have a home with door and frame reinforcing, don't expect a visitor from the dark side in the near future. Keep in mind it doesn't take a burglar long to evaluate your doors and windows. Unfortunately many of

us wait until it's too late to fix broken window locks or split doors. So whether you live in a new or older home, make sure you assess and secure any weak areas in your windows and doors.

If you leave windows and doors open during the hot weather, you're just what the burglar ordered. Why not prevent an unscheduled visit this summer by making sure you don't leave any open window or door unattended.

And the same goes for attached garages. If you have a tendency to leave your side or overhead garage door open, be prepared for a sneak thief to make a fast entry and exit.

Don't forget to keep the door between the garage and house locked. Keep in mind the garage and back doors are the most popular points of entry because they often provide the most cover.

Rural homes are quite vulnerable. Strangers are less likely to be noticed because these homes are more isolated from one another. Rural homes often benefit from monitored alarm systems.

Working with local police and Block Watch Programs is one of the best ways to keep you and your neighbourhood safe. Residents watching out for one another, looking for suspicious activity.

Red flags such as strangers walking down the street may not be a threat, but if the suspicious person keeps walking back and forth or stops to focus on a particular property, neighbours should call police and have the unidentified person identified.

Chances are good that you'll not attract burglars if you have an alarm system. Houses with little or no security devices are classified as "burglar heaven." So if you have good locks, strong frames, alarm systems or all of the above, chances are you will be safe at home.

Listing courtesy of [www.yourhomesecurity.ca](http://www.yourhomesecurity.ca)

*Frank Fourchalk is a security professional with 20 years in the business. Visit his website at [www.yourhomesecurity.ca](http://www.yourhomesecurity.ca).*

## Staying in your own home.....

As we age staying in our homes is still the best and usually cheapest alternative . Institutional care and assisted living come with a price tag that is sometimes pretty high.

So why not plan now to stay in your own home ? There are many ways that you can modify your home and let it be the safe and secure fortress against the world that it always was.

Here are some questions for you. Think about how your home looks now and what could be done to make it safer and more user-friendly as you age.

- do you or does someone routinely keep your step, doorways clear of snow, leaves, papers and litter?
- are your doors and locks secure?
- does someone you trust have a key if you need them?
- is your house an obstacle course of mats, rug edges, furniture, piles of papers or pieces of art ?
- is your bathroom large enough to turn around in and not get caught on an edge or have your foot catch on something?
- do you have grab bars at the right places so that you have security in the tub, shower, or for help on and off the toilet?
- can you reach the dishes, bowls and appliances you always use close at hand and low enough to reach safely?
- are you still able to clean your living areas thoroughly enough to make them safe ?
- do you have a phone in all the areas that you most use or do you carry a hands free phone with you?
- have you considered one of the new panic buttons that are worn around the neck or wrist to summon help in an emergency?
- if you live in two story house, is it possible to move your bed downstairs?
- if you had a short term health problem do you have room for someone to sleep over for a few nights till you get back to normal?

The answers to all the above questions have inexpensive answers and you can move furniture etc. and make room for easy maneuvering around your home. The redoing of a bathroom can be expensive and needs to be done by someone qualified....but usually anybody handy can install grab bars.

Now is the time to talk to your family and friends and openly discuss your wishes. Where do *you* want to live?  
Make you wishes known....you deserve it.

***keep this page ✂***

## Take the Stress out of Air Travel

At one time air travel was glamorous... now it is extremely stressful. Often incivility and rudeness are the product of stress. Everyone seems to be out of patience and the energy to do anything about it.

Courtesy, flexibility, a sense of humour and starting out rested will go a long way to help you navigate those long lines at security, weather delays, or that seatmate who wants to talk, talk, talk.

Here are some tips to help you out:

1. Arrive early...get your bearings, have a coffee and relax before you start out in the lineups.
2. Stay Calm...losing your temper will not get you anywhere any faster but by being pleasant someone may be more inclined to help you if things get mixed up.
3. Plan Ahead... and have the electronic gadgets ready for inspection, pack according to airline guidelines, wear shoes that are easy to take off, and wear clothes that do not have heavy hidden buttons and zippers.
4. Create a cocoon..by having earplugs to listen to your own music, earplugs to blot out external noises and an eyeshade for naps. Tell the seatmate who will not stop talking that it was nice to chat, but now you're going to read or sleep.
5. Don't be aloud talker... keep your voice down when you are on your cellophane. Nobody wants all the details of your last deal or how your Aunt Martha is doing.
6. The middle arm rest is shared property ...so it is always nice when those who have the aisle and window arm rests give up the middle one.
7. Confront the child behind you who kicks the seat ...by speaking with the parent. If you are gentle and polite it should not be necessary to have the steward intervene.
8. Some people are nosy parkers who will read over shoulders, look at your computer screen, or listen in on conversations. Simply meet the gaze of the nosy one and that usually does the trick.
9. Smart travelers pack their own snacks and meals. Eat bigger meals in the terminals. Don't bring snacks that are garlicky or fishy. There are many with nut allergies now so it's best to avoid nuts.

You may not be able to pick the people you travel with but if you prepare well it can be less stressful and be more enjoyable.

## Top 5 Reasons to Cruise.

1. **Value.** The cost of your cruise includes your hotel, transportation, food, and entertainment while in a floating resort. Dollar for dollar...a cruise is an amazing value. There are many cruise lines competing in a tough economy. *What does this mean for you?* It means that there are incredible deals out there. You just need someone to help you find them. It's a great time to take a cruise!
2. **No shortage of activities.** Aboard a ship there is no excuse for boredom. Cruise Directors and their staff are there to keep you happy. I know this because I worked onboard with Royal Caribbean for six years in their Entertainment Department. My whole job was to help guests have a great time and we strived to offer tons of different activities. In addition to musical shows, comedians and other entertainment, *when you take a cruise, you can expect state of the art gyms, pools, hot tubs, spas, cooking demos, ballroom dancing and my personal favourite...wine tasting!* Cruise lines work hard to offer guests memorable moments. Last month, for example, I had the chance to take fencing lessons on a Cunard Cruise. It was a first for me and I had a blast! (that's me on the left, taking a "stab" at the instructor)
3. **Easy to Plan.** Once you have made the decision where you want to spend your vacation and booked your cruise and air, all you need to do is relax and look forward to your trip. Your Cruise Consultant and your cruise line are now in charge of your scheduling needs and will attend to any glitches that might arise. Relax! You are as good as on your way.
4. **The Dining Options.** If you haven't cruised before, the copious food options are amazing! The possibilities are varied and delicious. You can expect fantastic service wherever you decide to eat onboard. You decide: you can eat casual or you can eat in your tux. Options are endless and every step is taken to give you the best experience. That's me; all dressed up and about to go in for one of the best steaks I've ever eaten! *I'm an Alberta boy...so I know good steak!*
5. **Set pricing.** You know ahead of time what your trip will cost. We all know how expenses can multiply when we travel. One of the perks of cruising is that you can budget in advance so there are no surprises. Your Cruise Consultant will be happy to provide you with the information you need so that you can factor in costs that you might otherwise be unprepared for. Want to know if you need to tip for the fabulous service you will receive? Ask your Cruise Consultant. Want to know about the possible shore excursions and if they are worth the price? Your Cruise Consultant will know. Our job is to ensure you know everything you need to know before you arrive onboard so you will be as comfortable with your budget as you are in your stateroom.

**Ok, I planned on only giving five reasons to cruise but the next one is equally important!**

6. **You will see the highlights of each port of call.** The cruiselines strive to find interesting places to visit. It is their job to deliver locations to suit all tastes and provide the best overall experiences in each exciting port. Imagine this...fall asleep in one destination and wake up in a brand new one. It's truly fantastic. And you only have to pack and unpack once!

This article was written by Jeremy McLeod, owner of Expedia Cruise Ship Centers, Victoria, and was published in an article received from Marni Horner, cruise & vacation specialist at 1-800-668-8122 or home office 250-590-0108 who books cruises & vacations across Canada.

## **Cautiously Connected.....**

### *Protect Yourself Online*

There's a lot to know about social media and how to make the most of sites like Facebook and Twitter. One thing many of us don't know is how to protect ourselves and our identities when we use them.

Chartered Accountant James A. Carroll, FCA, of Mississauga, says that young people especially tend to minimize the threats and complications that social media can let into their lives. They don't always see the immediate consequences and take a "what-harm-can-it-do" attitude to disclosing information.

There can be more than money at stake. Your reputation and credit rating can be compromised or damaged. Your family and security can be threatened. Some people have even found themselves facing jail time, their lives destroyed by identity thieves who went on to commit crimes using their names and information.

"A little effort and some good-sense precautions can do a lot to prevent this happening to you," says Mr. Carroll. Here are his nine tips for staying safe and protected while having all the fun and connections that social networking sites can offer.

#### ***Limit your visibility:***

Most sites allow you to decide how visible you want your contact information, profile details, photos and postings to be. Take time to read instructions and learn how to set the right control levels.

#### ***Don't disclose your birthday, ever:***

A date of birth is a critical piece of your identity. It's one of the first things a thief will look for. If you must provide a date for some reason, don't hesitate to play fast and loose with the details.

#### ***Talk to kids and teens about dangers:***

Bullying, luring and cybersex are a part of internet culture that schools don't teach, says Mr. Carroll. Parents need to monitor what their children are looking at online, know with whom they're chatting and what about. Make sure they understand why you're concerned and what they must do to protect their safety.

***Choose your passwords carefully:***

Don't use easy guesses, like your pet's name or your favourite sports star's number. Don't use the same password you use for other highly confidential things, like your bank account or e-mail.

***Don't talk to strangers:***

Most social networking sites allow you to specify privacy options, such as who can see your postings and communications. Twitter can be set to restrict "tweet" delivery to those in your circle of friends. Don't feel the need to add contacts or accept correspondence from everyone who asks. Being selective about your connections gives you more control and helps keep you safe.

***Assume a 20 year lifespan:***

Legends abound about people who, in a moment of rash judgment, posted, wrote or otherwise sent into cyberspace things that came back to hurt them or those they love. Assume anything you post anywhere on the web – and especially on any social media site will be there for the entire world to see, and for a long, long time.

***Chose to opt-out:***

Say no to being contacted by advertisers and third parties. Don't open yourself up to spam, junk mail and people you really don't want to hear from.

***Stay off the wall:***

Don't use your own or other people's public message boards or "walls" to share personal information or communications. If it's longer than a sentence or two, text or e-mail instead.

***Never post information that suggests you or your home are vulnerable:***

Don't "tweet" or post an update from your vacation resort in the Cayman Island. Never suggest that you may be alone, elderly or in poor health, or experiencing any trouble or difficulty of any kind.

*(Brought to you by the Institute of Chartered Accountants of Ontario)*

## TIPS AND TRICKS

Cucumbers contain most of the vitamins you need every day, just one cucumber contains Vitamin B1, Vitamin B2, Vitamin B3, Vitamin B5, Vitamin B6, Folic Acid, Vitamin C, Calcium, Iron, Magnesium, Phosphorus, Potassium and Zinc.

2. Feeling tired in the afternoon, put down the caffeinated soda and pick up a cucumber. Cucumbers are a good source of B Vitamins and Carbohydrates that can provide that quick pick-me-up which can last for hours.

3. Tired of your bathroom mirror fogging up after a shower? Try rubbing a cucumber slice along the mirror, it will eliminate the fog and provide a soothing, spa-like fragrance.

4. Are grubs and slugs ruining your planting beds? Place a few slices in a small pie tin and your garden will be free of pests all season long. The chemicals in the cucumber react with the aluminum to give off a scent undetectable to humans but will drive garden pests crazy and make them flee the area.

5. Looking for a fast and easy way to remove cellulite before going out or to the pool? Try rubbing a slice or two of cucumbers along your problem area for a few minutes, the phytochemicals in the cucumber cause the collagen in your skin to tighten, firming up the outer layer and reducing the visibility of cellulite. Works great on wrinkles too!!!

6. Want to avoid a hangover or terrible headache? Eat a few cucumber slices before going to bed and wake up refreshed and headache free. Cucumbers contain enough sugar, B vitamins and electrolytes to replenish essential nutrients the body lost, keeping everything in equilibrium, avoiding both a hangover and headache!!

7. Looking to fight off that afternoon or evening snacking binge? Cucumbers have been used for centuries and often used by European trappers, traders and explorers for quick meals to thwart off starvation!!

8. Have an important meeting or job interview and you realize that you don't have enough time to polish your shoes? Rub a freshly cut cucumber over the shoe, its chemicals will provide a quick and durable shine that not only looks great but also repels water.

9. Out of WD 40 and need to fix a squeaky hinge? Take a cucumber slice and rub it along the problematic hinge, and voila, the squeak is gone!

10. Stressed out and don't have time for massage, facial or visit the spa? Cut up an entire cucumber and place it in a boiling pot of water, the chemicals and nutrients from the cucumber will react with the boiling water and be released in the steam, creating a soothing, relaxing aroma that has been shown to reduce stress in new mothers and college students during final exams.

11. Just finished a business lunch and realize you don't have gum or mints? Take a slice of cucumber and press it to the roof of your mouth with your tongue for 30 seconds to eliminate bad breath, the phytochemicals will kill the bacteria in your mouth responsible for causing bad breath.

12. Looking for a 'green' way to clean your faucets, sinks or stainless steel? Take a slice of cucumber and rub it on the surface you want to clean, not only will it remove years of tarnish and bring back the shine, but it won't leave streaks and won't harm you fingers or fingernails while you clean.

13. Using a pen and made a mistake? Take the outside of the cucumber and slowly use it to erase the pen writing, also works great on crayons and markers that the kids have used to decorate the walls!!



## A JOKE OR TWO

### A Sad Passing

Please join me in remembering a great icon of the entertainment community.

The Pillsbury Doughboy died yesterday of a yeast infection & trauma complications from repeated pokes in the belly. He was 71.

Doughboy was buried in a lightly greased coffin. Dozens of celebrities turned out to pay their respects, including Mrs. Butterworth, Hungry Jack, the California Raisins, Betty Crocker, the Hostess Twinkies & Captain Crunch. The grave site was piled high with flours.

Aunt Jemima delivered the eulogy and lovingly described Doughboy as a man who never knew how much he was kneaded. Born and bread in Minnesota. Doughboy rose quickly in show business, but his later life was filled with turnovers. He was not considered a very smart cookie, wasting much of his dough on half-baked schemes. Despite being a little flaky at times, he still was a crusty old man and was considered a positive roll model for millions.

Doughboy is survived by his wife Play Dough, 3 children: John Dough, Jane Dough & Dosey Dough, plus they had one in the oven. He is also survived by his elderly father, Pop Tart.

The funeral was held at 3:50 for about 20 mins.

If this made you smile, please rise to the occasion and take time to pass it on and, share that smile with someone else that may be having a crummy day and kneads a lift.

# 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) \_\_\_\_\_

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Fax – 416 443-1762 email: mdiadamo@opseu.org

**OPSEU RETIRED MEMBERS DIVISION  
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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. \_\_\_\_\_

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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.

# Retired Members Division Executive



From Left to Right:

Fred Upshaw, Region 3 Chair, Jeannette Smith, Region 7 Chair,  
Yasmin Damani, Region 5 Chair, Joyce Earl-Wills, Region 4 Chair,  
Janine Johnson, Region 6 Vice Chair,

Front Row:

John Opper, Region 1 Chair, Ed Faulknor, Region 2 Chair



100 Lesmill Rd.  
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