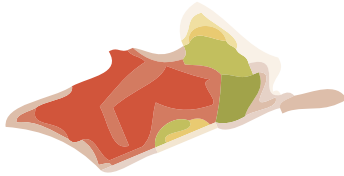
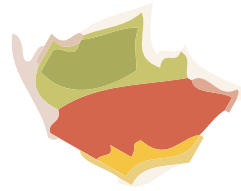
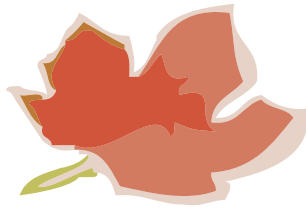
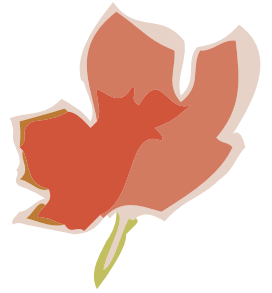
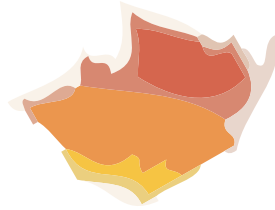
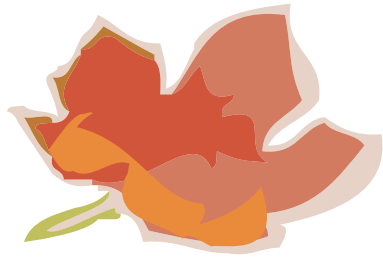


EDITION 2, 2011

Autumn *View*



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2010-2012

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Autumn View is a special publication of the Retired Members Division of the Ontario Public Service Employees Union, 100 Lesmill Road, Toronto, Ontario M3B 3P8.

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

As a student of politics for many years, I was amazed and chilled by the legislative activity, in the State of Wisconsin, that took place recently. The right wing agenda and their attack on the middle class and the public service were both rapid and shocking. After demanding and getting huge takeaways, including an 8% wage cut, they further took away the right to negotiate health benefits, pensions and working conditions for all civil servants. They do allow them to negotiate wages, but striking would be prohibited. All of this because the state is running a large deficit and this is in the interest of cost saving. These Republican cronies did all this, right after a tax cut for the wealthy, to the tune of over one hundred million dollars.

You might be asking yourself what all this has to do with Canada or for that matter Ontario. Well don't be fooled Brothers and Sisters that because this is far away and therefore of no concern, because it could very well happen here and it would very well affect your benefits and your pension. Both the Federal Tories and the Conservatives in Ontario are of a similar persuasion. Harpers old right wing Reform leanings will come to the fore, if they get a majority in the recently called election and Tim Hudak in Ontario is further right then Mike Harris was and has already indicated his stance on cutting civil servants and their pensions and their benefits.

We must collectively work together to stop the spread of this kind of attack. We must join forces with teachers, health care workers and city workers to prevent the desecration of the public service and the 'Rob Ford' style of making the working class bear the burden of cost cutting measures. This is a battle we need to win.

**Ed Faulknor, Chair
OPSEU Retired Members Division**

Canada's richest 1% raking in more than ever before

The Gilded Age of the 1920s is back for the super-rich while the middle class treads water or struggles to keep from sliding backward.

Ottawa (2 Dec. 2010) - Canada has returned to a 1920s-style Gilded Age where the super-rich consolidate their wealth while the middle class stagnates and struggles to keep from sliding backward.

That's the conclusion of a new study by the Canadian Centre for Policy Alternatives (CCPA) called *The Rise of Canada's Richest 1%*.

It is based on income-tax forms filed up until 2007, showing that the richest 1% took home 13.8% of all incomes recorded that year.

The share of total income going to the richest of the rich has risen steadily since the 1980s, when former American President Ronald Reagan ushered in a false era of "trickle down" economics in which the lavishing of even greater wealth on the wealthy was supposed to filter down to the rest of society.

The related policies that have so damaged the American middle class have now been widely mimicked in Canada, Britain and much of the industrialized world - the result being that the rich have laughed all the way to the bank while the rest of society has stagnated or slipped behind.

What has happened has reversed a long-term trend toward a more equal distribution of Canada's income during the post war '50s, '60s and '70s, the CCPA study says.

"The higher up the ladder you go, the more colossal this glomming of wealth becomes," says author Armine Yalnizyan, a senior CCPA economist.

Her analysis is based on tax form data collected by Mike Veall, an economics professor at McMaster University in Hamilton.

The numbers show that the richest 1% quickly gained ground in Canada between 1925 and 1935.

"Like the Gilded Age a century ago, Canada is awash in money generated by an emerging new global economy," Yalnizyan writes.

"During both slow and rapid periods of growth, incomes have increasingly become concentrated in the hands of the elite few rather than creating greater prosperity for all."

The inequality gap of the '20s and early '30s eventually collapsed and then switched direction with the Second World War, narrowing and steadily declining until about 1982. Since then, the super-rich have gradually claimed larger and larger pieces of the total income pie.

"Most Canadians are inching their way through recovery, trying to hang on to what they've got," Yalnizyan writes. "But for some Canadians things have never been so good."

The higher up the income scale, the more dramatic the gains. For the richest 1%, the share of all Canadian incomes almost doubled between the late 1970s and 2007. For the richest 0.1% of tax files, their total share almost tripled during those 20 years.

For the creme-de-la-creme - the richest 0.01% making more than \$640,000 a year - their share of total incomes more than quintupled.

This Article was taken from the National Union Action on Retirees Concerns (NUARC) Web Site

Tips to get physically active

The Heart and Stroke Foundation recommends that adults get 30 to 60 minutes of physical activity, most days of the week. Try to fit physical activity throughout your day – walking to the store, taking a physical activity break at lunch time, going for an after-dinner stroll. That way it's easy and fun, not a time crunch.

Physical activity is important for heart health. It can help lower your blood pressure, control cholesterol levels and exercise your heart. Check with your healthcare provider before starting an exercise program.

Tip 1

If you're just starting out, go slow and work up gradually. Make sure you have an action plan for each season, so that the weather doesn't get in the way. Work physical activity into your daily life in little ways by taking a walk around the block, playing with your grandkids, or dancing to your favourite music.

Tip 2

List the activities you like (swimming, bowling, biking) and the rewards you hope to gain (better heart health, reduced stress). Then plan how to make them part of your daily routine.

Tip 3

Involve your family and friends in your physical activity program. You'll gain support and companionship. You don't need to go it alone!

Tip 4

Keep at it, and within three months or less, you'll notice a big difference in your level of fitness. You'll feel better, have more energy, sleep more soundly and reduce your stress.

Here are some physical activities you may want to make a regular habit:

SPRING AND SUMMER

- Biking
- Gardening
- Golfing
- Hiking
- Inline skating
- Playing baseball, basketball, Frisbee, kickball, soccer, tag, volleyball
- Skipping rope
- Swimming
- Tennis
- Walking
- Water aerobics (aqua fitness)

FALL AND WINTER

- Bowling
- Dancing
- Hiking
- Ice skating
- Lifting weights
- Mall walking
- Playing hockey
- Skiing
- Sledding
- Snow shoeing
- Curling
- Stretching
- Tobogganing
- Yoga

OTHER IDEAS

- Bicycle to the store
- Climb the stairs instead of taking the escalator or elevator
- Get off the bus or subway a stop earlier and walk home
- Park the car further away from your destination
- Walk to the corner store, bank and post office
- Wash and wax the car by hand

This article was taken from the Canadian Heart & Stroke Website.

Breast Cancer Myths

Through the years, there have been quite a few rumours and myths floating around about breast cancer. This list dispels the rumours and myths of breast cancer.

1. Men can't get breast cancer.

This breast cancer myth is highly believed by many people. Although women develop breast cancer at a higher rate, men can develop breast cancer, too. About 1600 men will develop breast cancer in the US this year.

2. Under wire bras can cause breast cancer.

There was a rumour circulating years ago about under wire bras causing cancer. The good thing is that this myth is not true. It was thought that wearing an under wire bra could

3. Women under 40 don't get breast cancer.

Yes, a woman's risk of developing breast cancer increases with age, but women of all ages can develop breast cancer. This is why women of all ages need to perform a monthly self breast exam.

4. Antiperspirants and deodorants can cause breast cancer.

This is probably the most popular breast cancer myth of all. The rumour indicated that when you used deodorant or an antiperspirant and then cut yourself while shaving, a chemical could leak into the skin, causing breast cancer. Thank goodness it isn't true, but many women still go without wearing deodorant because of the myth.

5. Birth control pills cause cancer.

Birth control pills do contain small amounts of estrogens, however the amount is so small, and it is not even a factor in breast cancer development. If you have any concerns about the use of oral contraceptives and breast cancer, please talk to your physician.

6. Mammograms can spread breast cancer, or even cause it.

The amount of radiation is so low that there is no doubt that mammograms are safe. There is a standard for safety established for mammograms by the American College of Radiology, and is mandated by Congress.

7. A lump in the breast is breast cancer.

A lump in the breast can indicate many things, not just cancer. More than 80% percent of lumps found are benign.

8. Breast cancer only develops in one breast.

Breast cancer has the ability to develop, or spread in both breasts.

9. A mastectomy is the only treatment for breast cancer.

There are several treatments for breast cancer including chemotherapy and radiation therapy. Mastectomy is not the only option.

10. Women with small breasts have a very low risk of developing breast cancer.

The amount of breast tissue a woman has does not affect her risk factor for developing breast cancer. Breast cancer does not discriminate against large or small breasts

This Article is taken from the Canadian Cancer Society Web Site.

OPSEU Members Exposed to Toxic Herbicides

Media reports in February revealed that some OPSEU members in the 1950s, 60s and 70s were exposed to a dangerous herbicide, used widely throughout the province and across Canada to clear brush and weeds in forestry and other operations. Two ministries, Natural Resources and Transportation were the biggest known users. The chemical known as 2,4,5-T may have been mixed with 2,4-D or other herbicides. The mixture of 2,4,5-T and 2,4-D, known as Agent Orange, was used as a powerful defoliant in the Viet Nam war. Although it is not clear when the province stopped using the chemical, Canada withdrew it from the market in 1985.

One component of Agent Orange and of 2, 4, 5-T is dioxin, a chemical known to be toxic to humans as well as to plants and animals. It is not known if dioxin is the sole source of the health effects or if there are other chemicals involved. Health effects believed to be related to exposure to Agent Orange are: cancers such as chronic lymphocytic leukemia, soft tissue sarcoma, non-Hodgkin's lymphoma, Hodgkin's disease, respiratory cancers, prostate cancer and multiple myeloma, as well as skin conditions, Type 2 diabetes and peripheral neuropathy.

Former or current OPSEU members (or members of OPSEU's predecessor, the Civil Servants Association of Ontario (CSAO)), may have been exposed to the herbicide when working as Junior Forest Rangers in northern Ontario in the late 1960s or in other forestry-related operations. The government and private forestry companies used the chemical in wide-spread aerial spraying operations, often dropping the chemical directly onto workers below holding helium balloons to mark the spraying targets. The chemical was also used to kill plant growth at roadsides and in culverts by Ministry of Transportation employees. Additionally, workers sprayed it onto the fields under hydro power transmission lines to keep them free of undergrowth.

Since the story broke in mid-February this year, the provincial government has responded by naming the Ministry of Natural Resources (MNR) as the lead ministry coordinating work and communication on the issues. The MNR has:

- established an independent fact-finding panel to gather information and to report back to the Minister of Natural Resources. The panel, chaired by Dr. Leonard Ritter, executive director of the Canadian Network of Toxicology Centres and a professor of toxicology at the University of Guelph is charged with examining matters such as: scope and scale of use of the chemical; the time period of its use; geographic area of use, method of deployment of the chemical; preparation, application and storage; potential health effects to people in exposed areas; and to refer findings to the Workplace Safety and Insurance Board (WSIB) to assist with their work;

- set up a special hotline at the WSIB to handle inquiries about exposures and how to file a WSIB claim;
- posted information about the herbicide and its use on the Ministry of Natural Resource website;
- written to the federal government to recommend that Health Canada contact other provincial and territorial governments to determine where else the chemical was used; and,
- established a Provincial 2,4,5-T Coordinating Office within the MNR.

Here is a link to the Ministry of Natural Resources website which contains additional information on the issue and the work being done:

http://www.mnr.gov.on.ca/en/About/2ColumnSubPage/STDPROD_082257.html

OPSEU encourages all members – current or former – who believe that they may have been exposed to 2,4,5-T or the combination of 2,4,5-T and 2,4-D or other chemicals in the workplace to contact WSIB. Call WSIB at 1-800-387-0750, then press 1 and then 4163444440 to reach an agent during business hours. Even if you are not sure of the name of the chemicals but remember that you were exposed to a herbicide spray, you should contact WSIB. There is a page on the WSIB website set up with contact information for this issue:

<http://www.wsib.on.ca/en/community/WSIB/230/ArticleDetail/24338?vgnextoid=66824a4d4f27e210VgnVCM100000469c710aRCRD&vgnnextchannel=e7044a4d4f27e210VgnVCM100000469c710aRCRD>

OPSEU recognizes that members may have had other chemical exposures while they worked in the OPS. A number of ministries have applied herbicides and pesticides over the years in addition to the Agent Orange chemicals. If you have had other workplace chemical exposures that you are concerned about, even if you have not developed an illness you think is related to the exposure, WSIB has a program where workers can report these exposures. Known as PEIR, the Program for Exposure Incident Reporting, it provides workers with a place to make a voluntary report of an incident exposure if they are concerned it may later result in an illness. On the WSIB website at

<http://www.wsib.on.ca/en/community/WSIB/230/ArticleDetail/24338?vgnextoid=3591e35c819d7210VgnVCM100000449c710aRCRD> there is an explanation of the program and an on-line reporting form. If you have concerns about chemical exposures, OPSEU encourages you to use this reporting mechanism.

OPSEU may also be able to assist you with a WSIB claim or appeal if a claim is denied. Please call the OPSEU Resource Centre at 416-443-8888 or 1-800-268-7376 if you would like to request assistance from OPSEU.

BLOOD PRESSURE LOWERING BEHAVIOURS

1. **Reduce your salt intake.** If you have high blood pressure, reducing salt in your daily diet to no more than 2/3 teaspoon per day (1500 mg of sodium) can reduce your systolic blood pressure by around 5.8 mmHg and diastolic pressure by 2.5 mmHg. Remember, that's not just the salt you sprinkle on your plate, either. Foods like potato chips, pizza, even many canned soups, are very high in salt.
2. **Lose weight.** If you're overweight, losing 4.5 kg (10 lb) can reduce your systolic blood pressure by around 7.2 mmHg and diastolic pressure by 6.9 mmHg.
3. **Drink less alcohol.** If you drink excessively, Reducing your consumption to no more than two drinks per day can reduce your systolic blood pressure by around 4.6 mmHg and diastolic pressure by 2.3 mmHg.
4. **Get moving.** If you're inactive, exercising three or more times per week for more than 30 minutes each time can reduce your systolic blood pressure by around 10.3 mmHg and diastolic pressure by 7.5 mmHg.
5. **Follow the DASH diet (Dietary Approaches to Stop Hypertension).** Eating a healthy diet that includes lots of fresh fruits and vegetables (eight or more servings per day) low-fat dairy products (two or more servings per day) and other food low in saturated and trans fats and salt can reduce your systolic blood pressure by around 11.4 mmHg and your diastolic pressure by 5.5 mmHg.

For more information, visit www.heartandstroke.ca.

TOP 6 MONEY FRAUDS AND SCAMS

The Ombudsman for Banking Services and Investments (OBSI) has issued a list of the frauds and scams that top its Most Frequent Complaints list. Here's a list you can share with friends - and guard against yourself.

1) Debit and credit card fraud: Keep your cards in a safe place, use different PINs for each card, don't share your card and PIN with anyone else, cover the PIN-pad with your hand to prevent others from seeing you enter your PIN, and don't ever write your PIN on the card or leave your written PIN in your wallet or purse.

2) Overpayment scams: You advertise something for sale, and find a buyer. Success! But the buyer has written you a cheque for too much money. He asks you to return the overpayment by sending a wire. By the time the original cheque is discovered to be counterfeit, the "buyer" and your money have disappeared. Criminals also target landlords with this scam. Know that once funds are sent by wire to a fraudster, the money is usually not recoverable.

3) Debt consolidation scams: This scam becomes more common during times of economic recession and personal financial trouble. Someone whose credit limit is stretched to the max and has multiple debts will pay a company a fee for debt consolidation at a lower rate. In return, this person receives a cheque to clear the original debts. The cheque is deposited to a bank account and existing debts are paid off from the proceeds. It is not until the consolidation cheque later turns out to be counterfeit that the scam is discovered. The unfortunate victim now has an even-bigger debt problem.

4) Identity theft: Your personal and financial information is valuable, and criminals love to get their hands on it. When they do, they may be able to open bank accounts, get credit cards and borrow money – all in your name. Protect your personal information, safely store important financial documents, and shred those financial documents and statements you no longer need.

5) Sales scams: This one can affect both buyers and sellers. Online transactions involve a degree of trust, and the bad guys can take advantage of this. Sometimes you sell something over the internet and don't receive payment, other times you pay for something you don't receive. Understand how online selling works before you try it and take steps to minimize your risks, whether you are a buyer or a seller.

6) Fraudulent investments: If you're offered a special deal on an investment "for you only", or guaranteed high returns, watch out! As the saying goes, if it sounds too good to be true, it probably is. Buy your investments from licensed investment advisors working with regulated Canadian firms. Then if something goes wrong, there may be somewhere to turn to (like the regulators or OBSI) for help. Don't ever write your Investment cheque payable to the advisor or a numbered company, only to the regulated financial institution that is holding your account.

Léony deGraaf, EPC 905-632-9900
Financial Advisor 1-800-775-7047
Retirement & Estate Planning Specialist www.dgfs.ca

Wills....everyone needs one

But what happens if you *do not* have one? Let's ask some questions.

Did you know

- that if you have a common law spouse that person is not considered 'your spouse' no matter how many years you lived together;
- that without naming someone to 'execute' your will the courts will have to name someone to do it;
- you cannot leave special gifts to favorite relatives or friends;
- that likely your estate will not go to those who might need it;
- if you are separated and not divorced your estate will give a share to that spouse.

So let's get this all straight. If you die without a will [called intestate], your property will be divided according to a formula contained in the Succession Law Reform Act. This Act contains formulas for dividing up your property between spouse and children.

There are many advantages of having an up-to-date will:

- * you get to direct your executor in the administration of your estate;
- * you can direct resources to persons that you believe to be needing resources more than others;
- * you may set up a Special Needs Trust for a handicapped family member to ensure that they have quality of life;
- * you can make a donation to a charity which enables your estate to take advantage of the tax deductible receipt from that charity;
- * if this is your second marriage you will need to make a new will and, if you wish, to make provision for children from your former marriage;
- * by naming your common law spouse in your will it will ensure his/her rights to common property and other resources as you direct;
- * you make it less painful for your family as they act on your behalf.

These are only a few things that you need to be aware of. So.....

- ~Go to a lawyer and get your will made;
- ~Up date your existing will by adding a hand-written codicil. Keep it up-to-date. Events in families can happen quickly;
- ~Be sure your family/executor knows where your will is, who your lawyer is, and who is to look after things;
- ~Be sure that what you do with your property/money/valuables is what you want;
- ~A good lawyer will make a trip to you if you are in a hospital or a home and get your will set up the way you want.
- ~and when you are doing all this be sure your Powers of Attorney for General and Personal Care are up-to-date too.

For more detailed information go to a lawyer or go to your computer and search 'wills in Ontario' and you will find everything you'll need: information, laws, and an 'ask a lawyer' section.

Sourced by Joyce Earl-Wills with info from the world wide web; and reviewed by the editorial committee for this issue of Autumn View.

CORPORATE TAX CUTS

"Conservatives are like fiscal anorexics. They just can't stop obsessing over portion reduction." John Moore, Special to the National Post.

Toronto (27 Jan. 2011) - You don't have to be a crazed Marxist to argue – as the federal Liberals do – that Canada does not need another corporate tax cut.

Corporations have enjoyed a good run in the last 10 years. The Liberals cut the federal tax rate from 28% to 21% in 2004. The Tories want to hack that down to 15% by 2012.

Taxes are like food. You can slim down a fat guy by putting him on a diet, but when he reaches his ideal weight he still needs to eat. Conservatives are like fiscal anorexics. They just can't stop obsessing over portion reduction.

Cutting taxes inevitably brings about diminishing returns. Ireland was the darling of the international business set thanks to its 12.5% tax rate – up until the country went bust.

Japan, Australia and Canada can undercut each other from one year to the next but this isn't a collection of fast food conglomerates trying to slash prices and sell the most hamburgers in a given fiscal year. Ultimately, businesses will decide to settle for the long term in one country or another and the variables that play into their choice reach far beyond taxes. Otherwise, why would Norway continue to have a single international corporation headquartered within its highly taxed borders?

Canada has much to offer. We are a peaceable nation governed by the rule of law. Our population is well educated and highly trained. Our government is stable and uncorrupted. Our people come from all over the world and speak the globe's languages. Canada is routinely ranked as one of the world's most livable countries. Our citizens enjoy a long life span and universal health care.

More importantly, many of the most significant variables that make Canada a good place to do business are largely funded by the state. Our advanced rail, road, mass-transit systems and airports were built with, and are maintained by, public dollars. Most of our education system is also publicly funded. Where corporations in the United States pay thousands of dollars per year per worker for basic health benefits, the work forces of Canadian companies enjoy free health care.

Naturally the Conservatives and their allies in the business and think-tank communities think lower corporate taxes are always a good idea. Children think not having a bed time is a good idea.

And it's no argument that the taxes levied on corporations are merely passed on to the consumer. An individual is only on the hook for those things he or she consumes. I don't happen to be a big fan of outboard motors or off-site data storage. I'll swallow my share when it comes to electronics and Canadian whiskey.

The federal Liberals may not have hit the precise sweet spot when it comes to the percentage that Canadian corporations should be paying to the national pot, but they aren't out of line in questioning whether or not we might already be there. Someone is going to have to make up the difference if this country is to emerge from structural deficit. And I'm not sure that even Conservative supporters would be thrilled if they knew they would eventually be on the hook either through increases to income taxes or the GST.

Even a thin man has to eat.

John Moore is host of *Moore in the Morning* on NewsTalk 1010 AM Toronto. Outside of southern Ontario he can be heard at newstalk1010.com

This article was taken from the NUPGE web site.

Bonding With Grandparents

If you've ever turned to your parents or your partner's parents for help and support with child-rearing, you know how wonderful grandparents can be. Although physical distance and parenting differences can come between grandparents, their children, and their grandchildren, encouraging a close relationship can benefit everyone involved.

The Benefits of Bonding With Grandparents

Establishing a bond with grandparents can benefit kids in many ways. Grandparents can be great role models and influences, and they can provide a sense of cultural heritage and family history. *Grandparents provide their grandkids with love, have their best interests at heart, and can make them feel safe.*

Grandparents also encourage a child's healthy development. Overnight trips to Grandma's house, for example, may be less traumatic than sleepovers with peers, and can help kids develop independence. Another benefit — grandparents may have lots of time to spend playing and reading to kids. Such dedicated attention only improves a child's developmental and learning skills.

Tips for Staying in Touch

In today's world, though, families may be scattered across the country, and jam-packed school and work schedules may interfere with regular time with grandparents. *Despite physical distance or busy schedules, you can encourage your child to develop a closer bond with his or her grandparents by trying these tips:*

- **Visit often.** If your child's grandparents live nearby, make an effort to carve time out of your busy schedule for regular visits. Encourage grandparents to drop by your home, too. Plan regular trips to see out-of-town grandmas and grandpas. Even if visits are infrequent, anticipating and planning the next trip can help your child regard that time as special.
- **Stay in touch with technology.** Use the telephone and email to talk, write, and send pictures and sound files of your growing child to grandparents. If they don't own a computer, send videos of your child in action, like taking a bath or playing with a pet. Or have a grandparent record a reading of a favorite story and play it for your child before at bedtime.

- **Say cheese.** Post snapshots of grandparents in a prominent spot in your home, and point them out to your child often. Or place family pictures in a special photo album and page through it frequently while naming the family members.
- **Sound mail call.** Does your child love receiving mail? Send grandparents a box of stationery and postcards and some stamps and ask them to send your child regular letters. Another way to encourage communication is to have your child write letters every week on the same day — both kids and grandparents will anticipate the regular communication.
- **Pass it on.** Many grandparents have hobbies or special skills — such as knitting, woodworking, or cooking — that they'd love to pass on to their grandchildren. Provide kids with the time and tools needed to learn these skills from their grandparents.
- **Chart a family tree.** Both younger and older kids enjoy learning about their ancestors and relatives. Encourage grandparents to share stories of their families. You can even provide paper and drawing supplies so they can chart the family tree!

Safety Away From Home

Whether your child's grandparents live nearby or you're planning a faraway visit, don't forget to make safety a priority. Grandparents may not be accustomed to having young kids in the house, and the presence of household dangers could mar visits with trips to the emergency room.

Use a household safety checklist and collaborate with the grandparents to childproof the home, ensuring that dangerous items and substances — such as cleaning products, medications, razors, and knives — are out of reach or locked in a cabinet. Consider walking through the home with the grandparents to address any potential safety hazards. They may not realize that small or breakable items pose a choking or safety risk.

Taking these precautions ahead of time can free kids and grandparents to make the most of their special time together.

The Perfect Cruise

1. Find your dream boat. The biggest mistake cruising newbies make is booking the wrong ship. Most people focus on the destination (Caribbean, Mexico, etc.) and don't pay enough attention to the ship itself. Cruise lines—and even individual ships within a line—vary greatly in terms of atmosphere and facilities. Some have a party-all-the-time ambience and/or a great gym and spa; others are ideal for curling up on deck with a good book. So work with a travel agent who specializes in cruising. Discuss your budget and what you are looking for, or better yet, arrive at the agency with your personal wish list in hand.

2. Book early. There are two ways to get the best price on a cruise: book early or book at the very last minute. Both will save you money, but early bookers get the best choice of cabins for roughly the same "sale" price as late bookers—and avoid being disappointed because their ship is sold out. "Early" usually means three to six months before the cruise; the savings generally are 25 to 50 percent off the published brochure price per person.

3. Get the best cabin you can afford. Some people say that it doesn't matter what your cabin is like, since you'll only dress and sleep there. Not so! While some cabins do have oversized beds, in others single beds are pushed together for couples. In some cases (mostly on older ships), the beds are nailed to the floor. Most cabins have small (single-occupancy) showers, not bathtubs, so if you like to soak ask for a room with a tub. Most important, a nice cabin makes you more inclined to enjoy things like room service and sipping morning coffee in your PJs. The ultimate luxury: a private veranda so you can leave your sliding-glass doors open and fall asleep to the sounds of the sea.

4. Take care of business. A bit of preparation pays off in a carefree trip. In the pre-trip whirlwind, it's easy to forget that life will go on while you're away. Such as the mail (stop it.) And bills (pay them.) And your pets (kennel them.) Tape a "To Do" list to your fridge, and check things off as you go. Don't forget to shop for film, extra batteries, sunscreen and travel-size toiletries. These are more expensive to buy on the ship, and you may not find your favorite products. Consider filling small plastic containers with conditioner and shampoo from the big bottles, which you can leave at home.

5. Pack light, pack right. Be prepared for the off chance your luggage will get misplaced. Even if your bag isn't lost, it often takes hours before it gets to your cabin. So pack for survival: Put a little of everything you'll want and need in a carry-on bag. This includes undies, shirts, socks, a bathing suit and something to wear to dinner. As added protection, buy travel insurance that covers you for lost, stolen, damaged or delayed luggage.

6. Beat the rush. On most cruises, you'll want to schedule all kinds of things. So will everyone else usually at the same time. Shore excursions are described in a brochure that comes with your cruise tickets; book any excursions you can't bear to miss early on (Increasingly, lines allow you to book them before you leave home.) It's also a good idea to make your spa appointments and specialty restaurant reservations on the first day of the cruise so you don't lose out.

7. Be shore-savvy. Some shore excursions are worth taking. Others are not. How do you know the difference? Take shore excursions when they offer a chance to do something really spectacular—like helicopter flightseeing. A car and driver can be a more personal (and less costly) way to sightsee. To make it more fun (and affordable), put your own group together and share the ride with newfound friends you've met on board. But note: if you go solo and miss the boat, you're on your own.

8. Get the royal treatment. Ask your agent about cruise lines that pamper their passengers with in-room extras like terry cloth robes, fruit baskets and the like. Ask about anniversary and birthday parties, dinner at the captain's table and other special recognition.

9. Stuffing the envelope. The last night of the cruise is a bittersweet time. You've had fun. You're going home. And then there's that little business of tipping to take care of. Remember that tipping is always entirely up to you. Most cruise lines will recommend just how much to tip. (About \$3.50 per passenger for the waiter and cabin steward and \$2 a day for the busboy.) These are only guidelines; tip what you want. You should never feel pressured. The maitre d', for example, need not be tipped just for asking, "How was your dinner?" On the other hand, if he made your cruise extra special by finding that table for two, let him know with a monetary gesture that says, "Thank you."

10. Cruising for romance. On most cruises, you'll be assigned a dinner table (usually with other passengers) and time (early or late) for the entire trip. See the maitre d' as soon as you board to specify which seating you prefer; also let him know if you prefer a table for two. After dinner, remember that on some ships the hot tubs never close, and you'll probably find yourselves alone under the stars. For more alone time, stay on the ship when everyone else goes ashore it's like having your own private yacht.

This article taken from All Travel Tips. com

Hiring a Contractor

How to get what you want - and what you pay for

Without the proper planning, renovating your home can be a stressful, time-consuming and expensive experience. But sooner or later, almost all homeowners need to hire a contractor to carry out a renovation or repair. So how can you find and select the right contractor, to ensure your dream renovation goes as smoothly as possible?

To help you choose, Canada Mortgage and Housing Corporation (CMHC) has a number of tips for hiring a contractor to help make sure you get what you want - and what you pay for - including:

- Ask for referrals from family, friends and neighbours who've had similar work done. You can also get names from local home builders' and renovators' associations, building supply stores, municipal building departments and the Internet.
- Discuss your project with a few potential contractors to get their suggestions on how they would do the work. Depending on your project's scope and complexity, you may get a rough estimate of costs, but the first meeting is usually more to get to know the contractor and their work. So unless you have been able to check out the contractor ahead of time, you shouldn't sign or pay anything at this stage.
- Ask as many questions as you can, such as: How long have they been in business? What work are they or their subcontractors licensed to do? What work do they specialize in? Have they done similar jobs before? Will they use their own crews or subcontractors? What schedule will they follow? Do they offer a warranty, and what does it cover? Do they carry workers' compensation and liability insurance? Will they provide a written contract?
- Get at least three references from each contractor, then phone or - if they'll let you - visit them to see the finished job, and ask if they were satisfied with the renovator, the tradespeople and the quality of their work.
- Many homeowners prefer to get a number of estimates before making a decision, while others strongly prefer one contractor, and ask only the one to submit a formal estimate. Whatever your preference, make sure you get adequate information to make the right choice. As a general rule, with the proper drawings and specifications, three estimates combined with your discussions with the contractor and reference checks will usually provide enough information for you to make a decision.
- Finally, no matter how large or small your renovation is, make sure to get a detailed written contract. While the offer of a "good deal" for work paid in cash may be tempting, without a written contract, you could lose your deposit, end up with poor quality work, find yourself charged far more than you expected or worse. Once you have the contract, don't sign it until you have read it carefully. Be sure you understand what it says and are satisfied that it describes exactly what you want - and includes everything you have been promised.

For more information or a free copy of the "About Your House" fact sheets *Hiring a Contractor* and *Sample Renovation Contract*, or other fact sheets on virtually every facet of owning, maintaining or renovating your home, visit our Web site at www.cmhc.ca or call CMHC at 1-800-668-2642. CMHC is Canada's national housing agency and a source of objective, reliable housing expertise.

Tips for safe computing

The Report/HAS/CALM

The bad news is that computer use can be very hard on users' bodies, leading to often painful – and sometimes permanent – damage to hands, wrists, backs, legs, neck and eyes.

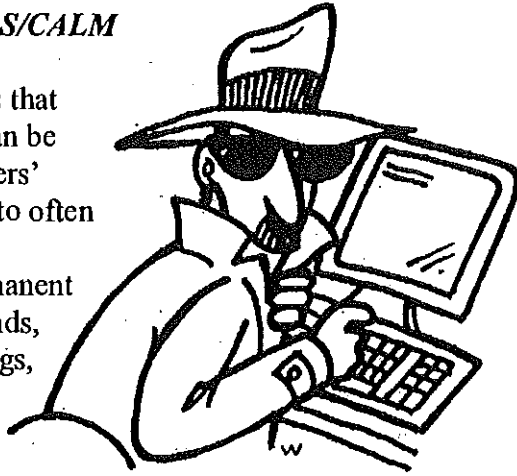
The good news is that proper design and use your computer workstation helps prevent such injuries. Many research studies show a significant decline in computer-related injuries when the user follows proper ergonomic principles.

Safe computer use involves consideration of workstation layout, the equipment use and posture and habits of the user. Consultation with an expert can be invaluable, but everyone can benefit from knowing some guidelines.

The monitor should be placed so that the top line of text on the screen is at, or slightly below, eye level where the user is looking straight ahead. The screen should be directly in front of the user, not placed or angled to the side. Sit about an arm's length from the screen.

A document holder should be at the same viewing distance and height as the computer screen.

The keyboard should be directly in front of you at a height that keeps your hands, wrists and elbows parallel to the floor. Wrists should be bent at an angle – not up, down or either side – while working.



Elbows should be at a 90-100 degree angle.

Don't use unnecessary force in keyboarding. A good-quality adjustable keyboard tray is often far more effective than an ergonomic keyboard. The mouse should be at the same height and as close as possible to your keyboard. Keep your wrist straight when you use your mouse. Don't hold your mouse too tightly.

Your chair height should be adjusted so there is little or no pressure on your legs from the edge of the seat.

The lower part of the backrest should support the lumbar curve of your lower back. The centre backrest should be at the base of your ribcage.

Feet should be flat on the floor with the thighs parallel to the floor. Use a footrest to get the right position.

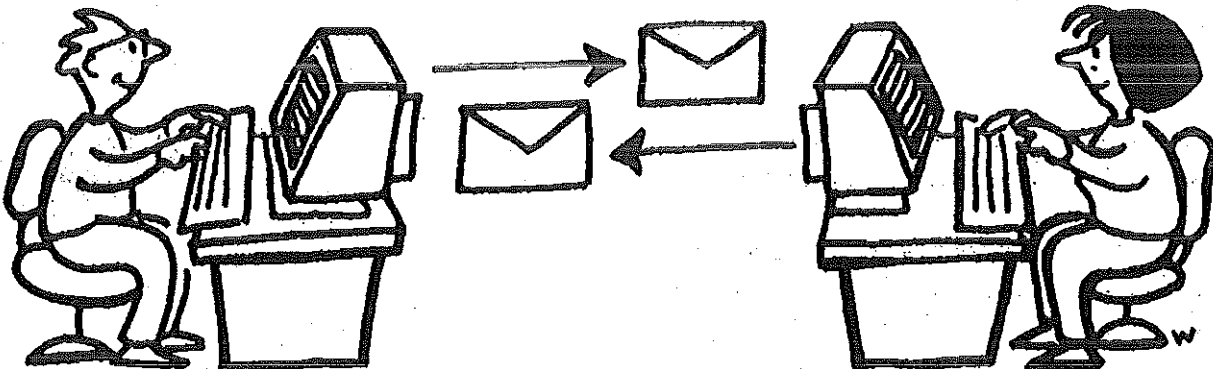
Workstations used by more than one person or a variety of tasks should have adjustable components, such as monitor stands, keyboard supports, chairs, footrests and work surfaces.

Take regular breaks. Even micro-breaks of 20 seconds to two minutes can make a big difference.

Learn and practice simple exercises for the hands and wrists, neck and shoulders, eyes, back and hips. Change your body positions frequently.

Ensure you have adequate lighting. Avoid glare by positioning lighting strategically. Don't sit with your back to a window.

These guidelines are widely accepted for most workplaces. However, your workstation may be unusual. If you have any concerns about your workstation setup, contact your occupational health and safety steward and ask about obtaining an ergonomic assessment. ☺



Identity thieves work hard at stealing your personal information. They get information in a variety of ways.

Theft : is probably the most common; steal a purse or wallet or break into your house [or cottage or motor home] and get a wealth of personal data;

Dumpster Diving: anything in your garbage or blue box is up for grabs! It is likely outside in front of your house all nightthink of all the letters, offers, junk mail that comes with your name on it.

Shoulder surfing: a simple method is for the crook to look over your shoulder, see the pin, and then distract you and switch your card for one that looks the same but isn't yours. Some ambitious thieves have even been known to install fake ATM devices.

Skimming: credit card information can be extracted with an electronic device known as a skimmer. This data is then used to create fraudulent cards.

Phishing: this tactic involves the creation of e-mails or websites that appear to belong to legitimate businesses [like banks] followed by requests for personal or financial information.

Phone Scams: criminals may pose as public employees, landlords, and sometimes even police to get you to reveal personal information.

Raiding your mailbox: Thieves will steal letters or bills out of mail boxes and use the name and address information to sign up for new credit cards and use them to buy stuff.....you get the bill.

Never.....

- ◆ Loan your credit cards or bank cards to anyone;
- ◆ leave bank ATM receipts behind;
- ◆ keep a written [and well hidden] list of PINS and other passwords;
- ◆ only give information over the phone or net if you instigated the contact;
- ◆ do not engage in mail and phone solicitations that ask for any personal information from you;
- ◆ if taking part in an opinion poll means you need to divulge personal information...hang up!

For your info: personal info includes name, address, social insurance number, credit card numbers and any other pieces of info that would point to you.

Restoring your identity and getting your credit card ratings back can take months and sometimes cost a lot of money and a lot of hard work on your part to straighten everything out.

Protect yourself!

sourced by Joyce Earl-Wills with information from the world wide web .

SOMETHING TO THINK ABOUT...

THE OLD PHONE

THIS WAS ONE OF THE "GOOD OLD DAYS" WHEN PEOPLE REALLY CARED ABOUT EACH OTHER

When I was quite young, my father had one of the first telephones in our neighborhood. I remember the polished, old case fastened to the wall. The shiny receiver hung on the side of the box. I was too little to reach the telephone, but used to listen with fascination when my mother talked to it. Then I discovered that somewhere inside the wonderful device lived an amazing person. Her name was 'Information Please' and there was nothing she did not know. Information Please could supply anyone's number & the correct time. My personal experience with the genie-in-a-bottle came one day while my Mother was visiting a neighbor. Amusing myself at the tool bench in the basement, I whacked my finger with a hammer. The pain was terrible, but there seemed no point in crying because there was no one home to give sympathy. I walked around the house sucking my throbbing finger, finally arriving at the stairway. The telephone! Quickly, I ran for the footstool in the parlor & dragged it to the landing. Climbing up, I unhooked the receiver in the parlor & held it to my ear. 'Information, please,' I said into the mouthpiece just above my head. A click or two and a small clear voice spoke into my ear. 'Information.' 'I hurt my finger,' I wailed into the phone; the tears came readily enough now that I had an audience. 'Isn't your mother home?' came the question. 'Nobody's home but me,' I blubbered. 'Are you bleeding?' the voice asked. 'No,' I replied. 'I hit my finger with the hammer & it hurts.' 'Can you open the icebox?' she asked. I said I could. 'Then chip off a little bit of ice and hold it to your finger,' said the voice.

After that, I called 'Information Please' for everything. I asked her for help with my geography, and she told me where Philadelphia was. She helped me with my math. She told me my pet chipmunk that I had caught in the park just the day before would eat fruit and nuts. Then, there was the time Petey, our pet canary, died. I called, 'Information Please,' and told her the sad story. She listened, and then said things grown-ups say to soothe a child. But I was not consoled. I asked her, 'Why is it that birds sing so beautifully and bring joy to all families, only to end up as a heap of feathers on the bottom of a cage?' She must have sensed my deep concern, for she said quietly, 'Wayne, always remember that there are other worlds to sing in.' Somehow I felt better.

Another day I was on the telephone, 'Information Please.' 'How do I spell fix?' I asked.

All this took place in a small town in the Pacific Northwest. When I was nine years old, we moved across the country to Boston. I missed my friend very much. 'Information Please' belonged in that old wooden box back home and I somehow never thought of trying the shiny new phone that sat on the table in the hall. As I grew into my teens, the memories of those childhood conversations never really left me. Often, in moments of doubt and perplexity I would recall the serene sense of security I had then. I appreciated now how patient, understanding, and kind she was to have spent her time on a little boy.

A few years later, on my way west to college, my plane put down in Seattle. I had about a half-hour or so between planes. I spent 15 minutes or so on the phone with my sister, who lived there now. Then, without thinking what I was doing, I dialed my hometown operator and said, 'Information Please.' Miraculously, I heard the small, clear voice I knew so well. 'Information.' I hadn't planned this, but I heard myself saying, 'Could you please tell me how to spell fix?' There was a long pause. Then came the soft spoken answer, 'I guess your finger must have healed by now.' I laughed, 'So it's really you,' I said. 'I wonder if you have any idea how much you meant to me during that time?' 'I wonder,' she said, 'if you know how much your calls meant to me. I never had any children and I used to look forward to your calls.'

I told her how often I had thought of her over the years and I asked if I could call her again when I came back to visit my sister. 'Please do,' she said. 'Just ask for Sally.' Three months later when I was back in Seattle a different voice answered, 'Information.' I asked for Sally. 'Are you a friend?' she said. 'Yes, a very old friend,' I answered. 'I'm sorry to have to tell you this,' she said, 'Sally had been working part-time the last few years because she was sick. She died five weeks ago.' Before I could hang up she said, 'Wait a minute, did you say your name was Wayne?' 'Yes,' I answered. 'Well, Sally left a message for you. She wrote it down in case you called. Let me read it to you.' The note says, 'Tell him there are other worlds to sing in. He'll know what I mean.' I thanked her and hung up. I knew what Sally meant.

Never underestimate the impression you may make on others.

Whose life have you touched today?

Why not pass this on? I just did....

Lifting you on eagle's wings. May you find the joy and peace you long for.

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.

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

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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

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



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