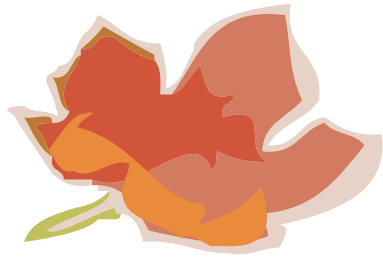
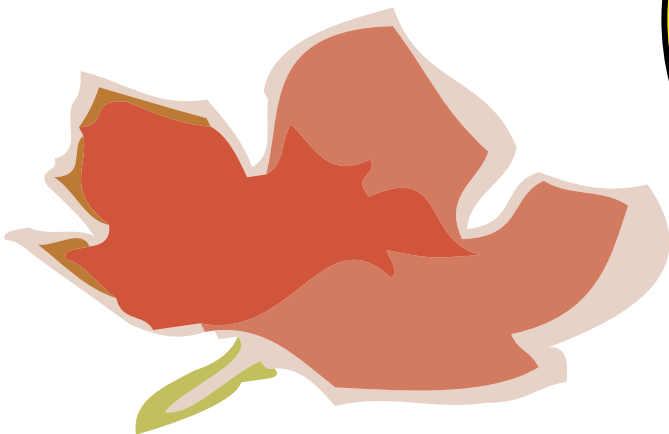
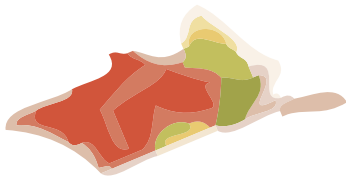
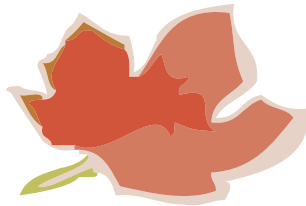
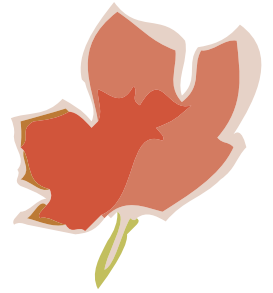
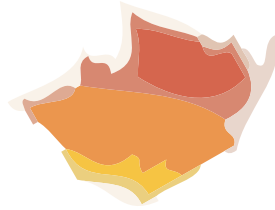


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# Autumn *View*



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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

## **MESSAGE FROM THE CHAIR**

As this is written, the Federal Election has just ended. Harper's Tories got their majority and all Canada was surprised to see the NDP's rise in popularity. Even with a majority, Harper will need to be mindful of the NDP's new popularity and how it could increase with a Conservative misstep.

Past history with the Conservatives has shown that the inner circle will decide what groups will win favour which includes their tax breaks for big corporations. In truth, they will do little or nothing to create new manufacturing jobs in spite of the fact that Harper insists that is why these tax cuts are needed. Even the right wing Globe and Mail published a full page article pointing out that corporate tax cuts do not mean new jobs.

Unfortunately, it would appear that the average guy will continue to take the beating and the old cliché of "the rich get richer and the poor get poorer", will be what is in store for the next four years. Harper won on an argument of us needing a strong stable government. Let's hope he keeps in mind that we also need a caring and compassionate one as well.

Ed Faulknor, Chair  
OPSEU Retired Members Division

## Convention Report 2011

The most significant part of our AGM this year was the re-election of our President, Brother Smokey Thomas, Region 4 and the election of Brother Eddy Almeida, Region 2, as 1<sup>st</sup>. Vice President/Treasurer.

Although our numbers fluctuated, we had at one point 948 voting delegates and 754 alternates, observers and guests for a grand total of 1702. These numbers easily explain the need for our move to the Toronto Convention Centre, as the previously used Sheraton Centre does not have that kind of capacity.

As part of the events we celebrated the 100<sup>th</sup> Anniversary of OPSEU and CSAO (its' predecessor). For your 7 members of the Retired Members Executive, it was a nice trip down memory lane and pictures of the old CSAO days and early OPSEU days, with the likes of Charlie Darrow and Sean O'Flynn, were a great reminder of our historic past.

Unfortunately, because this was an election year convention and the budget debate was fairly lengthy, a minimum of Constitutional Amendments and Resolutions actually hit the floor for consideration. The Resolutions put forward by your Executive Committee were among those that did not make it and as a result, as per the Constitution, will be considered by the OPSEU Board. We will keep you posted on the results of their review.

This article was written by Ed Faulknor.

# Challenges of an aging workforce

*Canadian Centre for Occupational Health and Safety*

The demographics are clear: the Canadian workforce is aging and older workers are making up a greater portion of the workforce. With the large number of “baby boomers” born after World War Two now aging, it is estimated that by next year, approximately 41 per cent of the working population will be between the ages of 45 and 64 (up from 29 per cent in 1991), and this percentage will continue to increase over the coming years.

## What does this mean for employers?

With a large part of the workforce being middle aged or older there is an immediate need to understand and address the issues of this quickly growing group of workers, to keep them healthy and safe at work. In addition, employers could face a labour and skills shortage with the loss of older workers through early retirement, and fewer people entering the workforce. For employers to meet their labour needs, it is important to retain their skilled older workers. Accommodating the needs of those older workers can play a key role in that retention.

## Impact of aging on workers

The impacts of aging on a worker are as varied as the individual who is aging. Generally, older workers may experience physical, sensory and cognitive changes that can accompany aging. On the other hand, they may also accumulate experience, knowledge, and insight as they age, making them a valuable resource for their organization.

In general, while older workers may work slower or make decisions less quickly, they tend to be more accurate in their work and make better decisions. Studies report that older workers generally have lower turnover, more dedication to the workplace, and positive work values. Older workers also tend to have fewer injuries, but when they do get hurt, their injuries are often *more severe and may take longer to heal*. Younger workers tend to get more eye or hand injuries, while, in general, older workers who have been working for many years report more back injuries. Many workplace injuries are related to repetitive motion injuries that develop over time. An older worker who has been working longer may report more musculoskeletal injuries since the condition has had more time to develop.

There is a risk for injury when anyone, regardless of their age, is pushed to work harder than they safely can, which underscores the importance of preventing illness and injury in the first place. Today’s older population, besides experiencing personal and health issues that can come with age, may face additional challenges, including evolving family responsibilities as they care for their families, spouses and elderly parents.

## How to accommodate an aging workforce

A well-designed workplace that matches workstations and job tasks to the needs of the individual employee benefits all workers, not just those who are older.

- Adapt the work environment to better meet the needs and comfort levels of older workers by considering lighting, heat, and ergonomics.
- Adjust workstations and match job tasks to the needs of the employee taking into account the physical capabilities and limitations of individual workers.
- Offer flexible work arrangements such as job sharing, flexible hours, part time jobs, the option to work from home and other kinds of reduced work schedules to help workers better balance their responsibilities at work and at home.
- Design and provide appropriate training programs to help older workers learn, keeping in mind that training may have to be more "practical". Older workers may take longer to train and may also need more assistance or practice than younger workers.
- Stimulate employees' interests and creativity in their work by broadening the range of work experience. Workplaces can draw on employees' years of experience by encouraging them to mentor younger workers or facilitate training of other older workers.
- Provide workplace wellness programs that give workers access to services such as Employee Assistance, fitness, and nutrition programs.

By taking steps now to help all workers stay safe and healthy at work as they age, and addressing the immediate needs of older workers, employers will benefit from an experienced, dedicated pool of employees. Most importantly, the workers can work in an environment that meets their changing needs and enables them to work comfortably and safely.

*\*\*\* Source: Health and Safety Report, (volume 8, issue 8), Canadian Centre for Occupational Health and Safety (CCOHS), 2010. Reproduced with the permission of CCOHS, 2010.*

## Failed federal budget offered little more than crumbs to seniors

Small GIS increase to go only to those seniors with less than \$2,000 income a year.

Ottawa (28 March 2011) – The 2011 federal budget, which failed to pass when the Harper government went down to defeat last Friday, offered senior Canadians very little and did nothing to fix the retirement security crisis that Canada is facing.

While the budget did include a small increase in the Guaranteed Income Supplement (GIS) for seniors at a cost of \$300 million, it was far from what was needed to lift senior Canadians out of poverty.

The labour movement and many senior organizations across the country called for an immediate 15 percent increase in the GIS to eliminate poverty among the elderly. This would have taken an investment of about \$1 billion, which is about one-sixth of the corporate tax cuts the Conservatives plan to hand out this year. Instead of solving senior poverty in our country, the Harper government chose instead to carry on with their reckless tax cuts to Canada's wealthiest corporations.

The small GIS increase would have provided \$1.64 a day for single seniors and \$2.30 a day for couples. The amount would only go to those with less than \$2,000 in annual income other than from OAS and GIS and would begin to be clawed back at a rate of 75 percent on any income over that amount.

The budget briefly spoke to "continuing work (by the federal and provincial governments) on options for modest enhancement of Canada's CPP," but did not indicate strong support for such an option. Enhancements to CPP would have gone a long way in providing adequate retirement income to Canadian seniors and would not have cost the federal government one cent as they would have been financed through increased premiums. Despite that, the Harper government refused to get on board with the labour movement and seven of the provinces who support an improved CPP as the best way to achieve retirement security for Canadians.

It did restate the government's intention to proceed with its inferior private sector insurance company scheme, Pooled Retirement Pensions Plans (PRPPs) in which employer contributions are optional, however, it provided no details.

There was also an announcement in the budget that the government plans to amend both the Canada Labour Code and the Canadian Human Rights Act to eliminate mandatory retirement for federally regulated employees, unless a bona fide occupational requirement exists. Other federal legislation will also be reviewed in connection with this objective.

This article was taken from the NUPGE/ NUARC web site

**The budget was passed at the first sitting of the House following the federal election.**

## World facing worst extinction rate since dinosaurs

The United Nations on Monday began major negotiations to protect biodiversity and combat losses in animal and plant species that underpin livelihoods and economies.

Ottawa (Oct. 19 2010) - With Canada leading the way, Western nations have largely resisted, according to those involved in the negotiations.

"There has been a lot of reluctance from developed countries like Canada," said Merle Alexander, a Vancouver lawyer and North American representative for the Convention's Indigenous Negotiators Group. "It's been a pretty painful process."

The United Nations says the world is facing the worst extinction rate since the dinosaurs vanished 65 million years ago, a crisis that must be addressed by governments, businesses and communities.

The two-week meeting aims to prompt nations and businesses to take sweeping steps to protect and restore ecosystems such as forests, rivers, coral reefs and the oceans that are vital for an ever-growing human population.

These provide basic services such as clean air, water, food and medicines that many take for granted, the United Nations says, and need to be properly valued and managed by governments and corporations to reverse the damage caused by economic growth.

More resilient ecosystems could also reduce climate change impacts, such more extreme droughts and floods, as well as help fight poverty, the world body says.

"This meeting is part of the world's efforts to address a very simple fact -- we are destroying life on earth," Achim Steiner, head of the U.N. Environment Programme, said at the opening of the meeting in Nagoya, central Japan.

Delegates from nearly 200 countries are being asked to agree new 2020 targets after governments largely failed to meet a 2010 target of achieving a significant reduction in biological diversity losses.

A U.N.-backed study this month said global environmental damage caused by human activity in 2008 totaled \$6.6 trillion, equivalent to 11 percent of global gross domestic product.

### **LIFE-SUPPORT**

"What the world most wants from Nagoya are the agreements that will stop the continuing dramatic loss in the world's living wealth and the continuing erosion of our life-support systems," said Jim Leape, WWF International director-general.

WWF and Greenpeace called for nations to set aside large areas of linked land and ocean reserves.

"If our planet is to sustain life on earth in the future and be rescued from the brink of environmental destruction, we need action by governments to protect our oceans and forests and to halt biodiversity loss," said Nathalie Rey, Greenpeace International oceans policy adviser.

Developing nations say more funding is needed from developed countries to share the effort in saving nature. Much of the world's remaining biological diversity is in developing nations such as Brazil, Indonesia and in central Africa.

"It's not helping us if you set a lot of strategic targets and there is no ability or resources to implement them."

Delegates, to be joined by environment ministers at the end of next week, will also try to set rules on how and when companies and researchers can use genes from plants or animals that originate in countries mainly in the developing world.

"We are nearing a tipping point, or the point of no return for biodiversity loss," Japanese Environment Minister Ryu Matsumoto told the meeting.

"Unless proactive steps are taken for biodiversity, there is a risk that we will surpass that point in the next 10 years."

**This article was taken from the NUPGE web site**

## FAST FOOD LACKS NUTRITION

It used to be that eating at a restaurant was saved for a once-in-a-while treat. These days, busy schedules have many of us choosing the convenience of not having to cook at home.

In fact, the average Canadian eats out at least once or twice a week, whether it's to celebrate a special event, grab a quick bite on the run or just to be social. Since we're eating out more regularly, healthy options have become more important.

Typically, meals eaten away from home are high in fat, calories and salt, and are low on vegetables, fruit and milk. A regular diet of fast food would exclude many important nutrients such as vitamins, calcium and fibre.

The good news is that healthier options are becoming much more available, so with a little know-how we can make well-balanced choices. On a day when you enjoy restaurant fare, round out the rest of your meals and snacks with vegetables, fruit, whole grains and milk products. Beware of super-sized items and combination meals that offer more food than you would normally eat.

You can always take home left-overs instead of overeating.

Start off with a green salad or head to the salad counter and fill your plate with vegetables. Limit the creamy salads and dressings and always ask for dressings and dips on the side.

When browsing the menu, keep these tips in mind:

- Choose whole grain instead of white for breads, muffins and pizza crusts.
- Choose foods that are grilled, baked, roasted, or boiled versus fried.
- Soft drinks, even diet versions offer no nutrition, so opt for milk, 100 per cent juice or water instead.

Busy families on-the-go to various children's activities should also try to choose healthier options from vending machines, snack bars, and cafeterias, whenever possible. Food service providers are starting to add healthier choices like chili, soups, whole grain bread for sandwiches, veggie burgers, trail mix, milk, 100 per cent juice, dried fruit, pretzels and yogurt.

At the concession counter, never choose buttered popcorn. Even a large unbuttered popcorn has the calorie and fat equivalent of eating two double patty burgers with the special sauce.

If you wonder whether or not certain food product is a healthy choice, check out the Eat Smart! Choices Calculator at [www.eatsmartontario.ca](http://www.eatsmartontario.ca).

You have the power as a customer. If you don't see an item on the menu, ask for it. You can also request things like milk instead of cream for your coffee or to have your entree come with a

baked potato or rice instead of fries. With a few healthier substitutions, meals away from home can be part of your healthy diet.

One more thought to consider is to ask whether or not your favorite restaurant features locally produced items on its menu. We have an amazing variety of healthy local foods available right in our region, like beef, elk, wild boar, fish, dairy and eggs, not to mention wild rice and all the wonderful fresh produce in the summer.

This article has approval from Catherine Schwartz Mendal, a Registered Dietitian with the Thunder Bay District Health Unit.

## New Foods

New foods can mean a new focus on your eating habits. We are advised by Canada's Food Guide to eat seven to ten servings of fruits and vegetables every day.

Here are some unusual new foods that you may not have heard about. These are also seen by experts as having health benefits for us.

***Amaranth***: also called the 'king of grains', amaranth is weed like shrub, the grains resemble wheat and are a good source of fibre and dietary minerals such as iron, magnesium, phosphorus, copper, and especially manganese. Amaranth has no gluten so it good for gluten intolerant people.

***Arame***: this is a mild tasting seaweed from Japan and is a rich source of calcium, zinc, lignans and iodine. If you are on a sodium reduced diet watch out for the high sodium content in this and other seaweeds.

***Tempeh***: is like tofu, and is made from soybeans, but is very different from tofu in preparation, taste, and consistency. Per serving it contains more protein, carbohydrates, riboflavin, niacin, and manganese than tofu does. Look for serving suggestions at health food stores that sell this.

***Yerba mate***: yerba is kind of holly found in South America and mate is the infusion made by soaking leaves in hot [not boiling] water. Yerba mate has a high antioxidant content as well as caffeine and xanthine alkaloids which are mood elevators and muscle relaxants.

***Sunchoke or Jerusalem artichoke***: this is a variant of a sunflower with tubers that are similar to potato. It has high iron, fibre, niacin, thiamin, and phosphorus content. Sunchoke has low glycemic index and is a good alternative to potatoes...but beware of flatulence associate with this food.

Enjoy trying new foods as well as locally grown favorites for a healthy diet rich in fruits and vegetables.

# Managing Stress because of Cancer

Everyone has their own way to relieve stress. As you learn to cope with cancer, you may have to experiment to find the best way to make yourself feel better, and get a sense of control over the emotions that sometimes come with cancer. You might want to try:

- venting your emotions
- laughing
- creative activities
- distraction

## **Venting your emotions**

Sometimes, the stress of living with cancer can be overwhelming. You may feel as though you need to get rid of some of your tension or emotions quickly, before you explode. If you feel this way, you could try:

- letting yourself have a good cry
- hitting or throwing a pillow
- putting on some loud music and screaming
- writing down your fears and worries

Venting your emotions in any of these ways won't hurt anyone, and it may make you feel much better.

## **Laughing**

Although cancer isn't a funny subject, some people do find that laughter helps them deal with the disease. Using laughter to relieve tension doesn't mean you aren't taking the disease seriously.

It's okay to laugh at the funny side of life. When you laugh, your brain releases chemicals that relax your muscles and make you feel good. You may be surprised at the positive effects of:

- watching a funny movie or TV show
- enjoying the amusing things children or pets do
- or laughing at a witty remark from a friend.

## **Creative activities**

Many people find that creative activities help them safely release their feelings. You don't have to be formally trained and you don't have to have special, expensive equipment. And, it certainly doesn't matter if you've never done these things before. Try something – and if you feel better, try it again. Experiment with:

- drawing or painting
- writing poetry or stories
- singing or making music
- dancing

## **Distraction**

Many people use distraction without realizing it. They watch television or listen to the radio to take their minds off their worries or discomfort. Any activity that holds your attention can be useful to distract you. Working with your hands, doing needlework or puzzles or building models are good examples. Losing yourself in a good book is another way to keep from thinking about pain and other worries.

## **Other methods**

Other methods to try to relieve stress are deep relaxation, imagery and exercise. These activities can be considered complementary therapies when they are used together with conventional cancer treatment.

## Another Source of Retirement Income You May Want to Consider . . .

The financial debate these days is whether to put money into an RRSP or a tax free savings account. But what if you discovered another way – a strategy to invest a set amount every year (that you can comfortably afford) that would be guaranteed to double your money over time and most likely provide a return around 8 %, after tax, annually?

With this strategy, in your late working years or early retirement you would receive a tax free payout. This investment does not move up and down with the stock market or real estate market. Here is how it works:

- You have maxed out your RRSPs. This could be because your income is high and you have good savings, or you have a sizable pension contribution, or as a self-employed individual who receives dividends you have very little RRSP room to use, and your TFSA is maxed out.
- You have a parent or in-law, aunt or uncle, who is in reasonably good health for his or her age, and is somewhere between 60 and 80. Reasonably good health means no recent or current cancer, heart attacks or strokes or other major diseases.
- You take out a permanent insurance contract on this individual. With permanent insurance, if it is held until death, it is guaranteed to provide a payout.

For example, if someone puts in \$12,000 a year for 15 years, that totals \$180,000. The insurance policy might pay out \$360,000 in 15 years. This is different from a “term 10” or “term 20” insurance policy that covers only a fixed time period, and usually has a return of negative 100 per cent. Permanent insurance allows you to know the payout on the investment. The only unknown is when the payout will occur.

- To implement the strategy, you would need to search the market for the best permanent insurance solution given the age and health status of the individual. That will require an insurance broker who has access to the full market, focuses on estate planning and understands the strategy.

Now how does this become an RRSP or TFSA alternative you ask?

If you are making \$200,000-plus a year, and you are maxing out your RRSP contribution and TFSA contribution, over time you are probably left with savings held in non-registered investments or in a second property. Both of these are being taxed and subject to the variability of the markets.

If you are middle aged and you have a parent in his or her 60s or 70s, and in decent health, he or she will certainly qualify for permanent life insurance. By funding this insurance with money that would otherwise be taxed in some way, and getting a payout around retirement, this meets the objective of retirement planning perfectly.

Many people respond: “Isn’t life insurance very expensive at that age?” The answer is that the rate of return can be very good. This return is not tied to any investments held within the insurance policy. It is based on the dollars put in over the years, held within the plan using a guaranteed minimum return, and the insurance payout at the end.

Remember that the named beneficiary of an insurance policy can be quite flexible. In some cases, parents are more comfortable with the process if they know that the grandchildren are also named as beneficiaries on the policy.

Among other benefits of this strategy, the insurance policy is creditor proof, and the death benefit is not considered family assets in the event of marriage breakdown (unlike the RRSP and TFSA). Some might suggest that it seems odd to financially benefit from a relative's death. While one can understand the point of view, it is really no different than anyone who is likely to receive an inheritance. It is simply helping your family to do smart financial planning. Let's take a look at Bob and Lily, as an example . . .

Bob is 41, his yearly income is \$200,000, and he has no more room in his RRSP or TFSA. He has \$150,000 in non-registered investment assets. If Bob had more RRSP room he would put more money in. Bob's mother, Lily, is 70. Other than a prescription for high cholesterol and a bad knee, she is in decent health.

Bob's insurance broker has searched the market to find the best return for a permanent policy for a 70-year-old woman. Bob deposits \$12,000 a year for 15 years and the policy is fully paid up – a unique feature of this particular product. This policy also has a return of premium. It essentially adds one dollar of payout for every dollar Joe puts in. After one year, Bob has put in \$12,000. If Lily passed away, the insurance payout would be \$193,000, for a return of 1,508 %.

Every year Bob puts in \$12,000, the payout goes up \$12,000. In year five, Bob would have put in \$60,000 and the insurance payout would be worth \$241,000. In 15 years, Bob has put in \$180,000. In this case, the policy is now fully paid, and Bob doesn't need to pay another dollar. The payout figure does not continue growing past this point. As it turns out, Lily passes away shortly after, at age 85. Bob is now 56 years old. The insurance policy pays out \$361,000 to the beneficiaries. In this case, Bob is the sole beneficiary.

If Bob had put the same \$12,000 a year for 15 years into a non-registered GIC, to have the same after-tax return as this strategy (assuming Bob pays a 46 per cent marginal tax rate), he would have to find a GIC paying 15.35%.

Not only did this strategy provide Bob with extra tax shelter, but it guaranteed he would at least double his money, tax free, whether Lily lived to age 71 or age 95.

**Léony deGraaf, EPC 905-632-9900**  
**Financial Advisor 1-800-775-7047**  
Retirement & Estate Planning Specialist [www.dgfs.ca](http://www.dgfs.ca)

# Signs chimney is in trouble

**A**s homeowners near the end of a long, dreary winter, attention will soon focus on exterior projects, one of which might be your chimney.

A masonry (brick or stone) or factory-built chimney plays a pivotal role in the safe operation of appliances and overall indoor air quality. Signs and/or symptoms of troubles with which homeowners may face are:

- Spalling (deterioration to “corn flakes”), cracked or missing flue tiles. Flue tiles are the orange clay-coloured extensions from the top of the chimney. Flue tiles should also be topped with a proper animal guard/rain cap to prevent debris and/or animal intrusion.
- A chimney cap that has missing concrete or mortar pieces needs to be repaired, as there is the possibility of water entering into the chimney interior and into the home.
- Brick faces that have popped off from the brick stack and have mortar joints that are missing or have deteriorated. This condition could cause the chimney to become weak and allow moisture into the chimney interior and possibly into the home.
- Noticeably dark stains (usually water) within the chimney column.
- Peeling or worn chimney flashings. The flashings are designed to meet the brick stack at the roof line and prevent water infiltration in to the home.
- Interior walls that are showing water damage in areas consistent with the vertical length of the chimney. Any signs of water damage could also mean the possibility of mould growth.
- Brick or clay tile fragments and/or water collection inside the fireplace. Brick or tile fragments inside the fireplace may indicate deterioration of the flue liner and the need for repairs. Water inside the fire place would indicate that some part of the of the chimney, chimney cap or flashing is leaking or there’s a need for an animal guard/rain hat to be installed.
- Factory chimneys that are rusted, pitted or leaning excessively.
- Sidewall terminations that are in any way damaged or encroached upon by vines.

■ Birds, squirrels or raccoons frequenting the chimney opening or the detection of “strange noises/smells” in the fireplace or chimney interior.

Although newer central heating and decorative appliances are typically vented through a sidewall and not the chimney, the proper clearances and/or terminations should be adhered to in order to ensure appliance longevity and environmental comfort.

Consideration should also be given to newly or long-time dormant chimneys. It is recommended that these chimneys be properly terminated or torn down and roofed over. Left unchecked, a dormant chimney is a potential conduit for water infiltration and/or animal intrusion.

Although several of the aforementioned may require a minor repair, any “do-it-yourselfer” should be cautioned against using tar or roof patching materials on the chimney or flashings as these products often dry out and make a small repair a much larger problem. You should consult a WETT (wood energy technical training) certified professional for information and consultation on chimney venting, maintenance and repairs.

The information here has been provided courtesy of Max Lloyd, a WETT-certified and natural gas technician with Blackfriars Furnace, Fireplace & Chimney. (519-630-0506 or max@blackfriarsffc.ca)

*Rob Parker is a certified master inspector who does home inspections in the London area. Call him at 519-857-7101 or visit [www.thamespec-inspections.com](http://www.thamespec-inspections.com).*

Information for Homeowners...you can deal successfully with a contractor!

There are lots of unethical contractors who use crappy materials to do poor work and expect you to pay top dollar. Those same contractors would break rules of good faith that should be part of any relationship between a service provider and a customer. These dishonest contractors break rules because they know that many of their customers do not know how to deal fairly and squarely with a contractor.

Here are some rules for you the customer to follow:

1. *Have a contract...* not a verbal one but a written one that is signed by both you and the contractor that describes clearly and precisely the scope of work that is to be done. Do not leave parts of the contract open-ended. Always err on the side of getting too many details down on the contract. If changes have to be made part way through the job, then document those changes with both signatures also.

2. *Expect regular, honest communication* from the contractor...that tells you how the job is going, if there are areas that need to be changed, or issues that may cause a delay in the length of time the job will take. If you can't be near the job site plan on stopping by at least once a day to check on progress. If you see something that doesn't seem to be what was agreed upon ask...the contractor may have had to substitute a product. If that happens be sure the new product is the same quality as the previous one.

3. *Expect that the job will be done* ...just the way you outlined in the contract. Hold your contractor to the standard that you expect. The contractor should have some accreditation or licence. He should have a good reputation in your city or town...check his references. He and the crew should operate safely and within guidelines and existing laws. He should have gotten a building permit if the job requires it.

4 *Customers have responsibilities too* ...to not derail the job by changing the outcome or interrupting and slowing down the work. Communicate clearly. Respect the advice of professionals. Pay within the time frame laid out in the contract.

## Your best bet? Travel light.

Nearly every major airline has either added or raised fees for checked bags in the last year, and they are increasingly enforcing size limits for carry-on bags. Spirit Airways even charges \$30 to \$45 to put a bag in the overhead bin, as more travelers fight for luggage space aboard.

Last year, travelers paid more than \$9.2 billion in airline fees for checked baggage and other services, according to a study by the nonprofit Consumer Travel Alliance. On average, passengers paid a total of \$36.80 in fees for every round-trip ticket — nearly \$150 for a family of four, according to the study.

“Consumers are frustrated, but these fees are not going away,” said Bryan Saltzburg, a general manager at TripAdvisor.com, which has a [fee estimator](#) to help consumers know what charges to expect.

### Lighten the load

A checked bag above the 50-pound weight limit can be costly: between \$49 and \$175 extra per leg. To avoid those charges, pack the heaviest or biggest items in carry-on bags. Families might want to divvy a big suitcase between two people instead of checking several small bags. For longer trips, plan on doing laundry or finding a dry cleaner.

You can also knock six to eight pounds off your weight and add 25 percent more storage space just by using a bag without wheels, according to Doug Dymant, whose blog, OneBag.com, offers tips on packing light.

The weight problem isn't lost on luggage makers. Brands like International Traveler and Angtler now sell bags with lightweight handle systems and perforated interior panels to cut heft and preserve sturdiness. And if you choose to carry your bags onto the plane, there are new lines of lightweight carry-ons, such as eBags' TLS Weekender 19-inch convertible backpack and under-the-seat totes by Baggallini and Ciao.

But what about all that goes into those bags? Make a packing list and plan your outfits ahead of time, suggests Dymant. Layering clothing works for varied temperatures, and women can plan to change up a single outfit with accessories like scarves.

“You don't need to have 35 different outfits,” Dymant said. “You just need to figure out how to make 35 different out of half a dozen outfits.”

Saltzburg suggests wearing jackets and bulky sweaters on the plane, consolidating multiple books onto a Kindle or iPod, limiting your shoe choice and keeping clothing simple. “Commit to your color: black or brown,” he says. “Only bring what you really need.”

People can also cut down bulk by switching to solid toiletries from liquids, Dymant adds. A Google search can turn up a wide variety of solid bar shampoos, perfumes, makeup foundations, lotions, sunscreen and mosquito repellent. They're light, they won't leak, and they pass muster with the Transportation Security Administration.

Beyond those tips, plenty of companies are eager to help lighten your load. There's UrgentRX, which makes on-the-go single-dose aspirin and pain reliever packets that fit in your wallet. The \$1.39 powdered medicine requires no water, and this summer will include generic versions of Pepto-Bismol and Benadryl.

## Question and Answers

Here are two questions that were raised by our members, that derive their benefits from the OPS Collective Agreement.

**1. Question:**

Is a trip to the hospital in an ambulance covered by our benefit agreement?

**Answer:**

Yes, up to \$45.00 is covered by Great West Life.

**2. Question:**

My wife recently had a short stay in the hospital, but when we were about to leave, I was confronted with a bill for her semi-private room, that wasn't covered. I was always under the assumption that we had semi-private coverage. Do we have coverage or don't we?

**Answer:**

Yes, we are covered, but only up to \$120 per day. Depending on the hospital, the actual charge could be close to \$200 per day and thus you must pay the difference. We recommend that you do **not** ask for semi-private, though most of the time you end up in semi-private anyway, but you cannot be charged for it unless it was at your request.

## Warning Signs of Abuse

This list was published by Dear Abby in local papers across Ontario this spring. It is timeless , informative and should be a keeper. And remember emotional abuse is abuse too.

The signs of an abuser are:

1. **Urges commitment:** comes on strong....the abuser will pressure the new partner for a commitment almost immediately.
2. **Jealous:** excessively possessive, calls constantly or visits unexpectedly, may prevent you from going to work, going out with friends or doing your retirement activities.
3. **Controlling:** interrogates you intensely, insists that you ask permission for everything.
4. **Unrealistic:** expects you to be a perfect woman, man, partner.
5. **Isolation:** Tries to cut you off from family and friends.
6. **Blames Others:** it's always someone else's fault if anything goes wrong.
7. **Makes Everyone Else Responsible:** the abuser says 'you make me angry' instead of 'I am angry'.
8. **Hypersensitive:** Is easily insulted, claims hurt feelings when he or she is really mad.
9. **Cruel to Animals and Children:** Kills or punishes animals brutally. May expect children to do things that are far beyond their ability.
10. **Playfully Uses Force During Sex:** enjoys holding you down against your will during sex. Will take horseplay too far until it's painful.
11. **Verbally Abusive:** Criticizes, curse, calls you ugly names.

12. **Rigid Gender Roles:** Expects you to serve, obey and remain at home or bring home the whole pay check and check in by phone often.

13. **Sudden Mood Swings:** Switches from sweet to violent in a matter of moments.

14. **Past battering:** Admits to hitting or verbally abusing a past mate.

15. **Threats of Violence:** says things like 'I'll kill you' and then dismisses it with 'I didn't mean it'.

## Random Facts

### There are three traditions behind our Canadian Thanksgiving Day.

1. Long ago, before the first Europeans arrived in North America, the farmers in Europe held celebrations at harvest time. To give thanks for their good fortune and the abundance of food, the farm workers filled a curved goat's horn with fruit and grain. This symbol was called a cornucopia or horn of plenty. When they came to Canada they brought this tradition with them.
2. In the year 1578, the English navigator Martin Frobisher held a formal ceremony, in what is now called Newfoundland, to give thanks for surviving the long journey. He was later knighted and had an inlet of the Atlantic Ocean in northern Canada named after him - Frobisher Bay. Other settlers arrived and continued these ceremonies.

The third came in the year 1621, in what is now the United States, when the Pilgrims celebrated their harvest in the New World. The Pilgrims were English colonists who had founded a permanent European settlement at Plymouth Massachusetts. By the 1750's, this joyous celebration was brought to Nova Scotia by American settlers from the south.

At the same time, French settlers, having crossed the ocean and arrived in Canada with explorer Samuel de Champlain, also held huge feasts of thanks. They even formed "The Order of Good Cheer" and gladly shared their food with their Indian neighbours.

After the Seven Year's War ended in 1763, the citizens of Halifax held a special day of Thanksgiving.

The Americans who remained faithful to the government in England were known as Loyalists. At the time of the American Revolution, they moved to Canada and spread the Thanksgiving celebration to other parts of the country. Many of the new English settlers from Great Britain were also used to having a harvest celebration in their churches every autumn.

Eventually in 1879, Parliament declared November 6th a day of Thanksgiving and a national holiday. Over the years many dates were used for Thanksgiving, the most popular was the 3rd Monday in October. After World War I, both Armistice Day and Thanksgiving were celebrated on the Monday of the week in which November 11th occurred. Ten years later, in 1931, the two days became separate holidays and Armistice Day was renamed Remembrance Day. Finally, on January 31st, 1957, Parliament proclaimed.... "A Day of General Thanksgiving to Almighty God for the bountiful harvest with which Canada has been blessed... to be observed on the second Monday in October."

### Did You Know?

Americans did not invent Thanksgiving. It began in Canada. Frobisher's celebration in 1578 was 43 years before the pilgrims gave thanks in 1621 for the bounty that ended a year of hardships and death. Abraham Lincoln established the date for the US as the last Thursday in November. In 1941, US Congress set the National Holiday as the fourth Thursday in November.

Frobisher and early colonists, giving thanks for safe passage, as well as pilgrim celebrations in the US that began the traditions of turkeys, pumpkin pies, and the gathering of family and friends.

## The History of 'APRONS'

I don't think kids know what an apron is.



The principal use of Grandma's apron was to protect the dress underneath, because she only had a few, it was easier to wash aprons than dresses and they used less material, but also, it served as a potholder for removing hot pans from the oven.

It was wonderful for drying children's tears, and on occasion was even used for cleaning out dirty ears.

From the chicken coop, the apron was used for carrying eggs, fussy chicks, and sometimes half-hatched eggs to be finished in the warming oven.

When company came, those aprons were ideal hiding places for shy kids.

And when the weather was cold, grandma wrapped it around her arms.

Those big old aprons wiped many a perspiring brow, bent over the hot wood stove.

Chips and kindling wood were brought into the kitchen in that apron.

From the garden, it carried all sorts of vegetables. After the peas had been shelled, it carried out the hulls.

In the fall, the apron was used to bring in apples that had fallen from the trees.

When unexpected company drove up the road, it was surprising how much furniture that old apron could dust in a matter of seconds.

When dinner was ready, Grandma walked out onto the porch, waved her apron, and the men knew it was time to come in from the fields to dinner.

It will be a long time before someone invents something that will replace that 'old-time apron' that served so many purposes.

Send this to those who would know (and love) the story about Grandma's aprons.

REMEMBER: Grandma used to set her hot baked apple pies on the window sill to cool. Her granddaughters set theirs on the window sill to thaw.

They would go crazy now trying to figure out how many germs was on that apron. I don't think I ever caught anything from an apron.

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

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# 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.  
Toronto, ON  
M3B 3P8

